

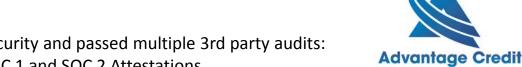


Digital Account Verification Services

HOW IT WORKS - 3 EASY STEPS

- 1. BORROWER RECEIVES A NOTIFICATION WITH THEIR LOGIN.
- 2. BORROWER CONNECTS THEIR FINANCIAL INSTITUTIONS AND AUTHORIZES ACCOUNTS.
- 3. LENDER RECEIVES REPORT ON BORROWER'S ASSETS.

BANK-LEVEL SECURI TY



Credit Reporting Services

- The highest levels of security and passed multiple 3rd party audits:
- SSAE 16/ISAE 3402 SOC 1 and SOC 2 Attestations
- Cloud Security Alliance Cloud Controls Matrix Audited
- ISO/IEC 27001:2005 Audit and Certification

A READ-ONLY PRODUCT

An encrypted, **read-only** product that submits the borrower's digital bank statements to the lender in as little as 5 minutes. Save significant time and reduce/eliminate fraud risk compared to paper statements or emails.

CUSTOMER DATA IS KEPT PRIVATE

We use the borrower's banking credentials to facilitate instant asset verifications, but as soon as the order is complete, our system automatically wipes the banking credentials from our secure database.

Customer information is never accessible to third parties.

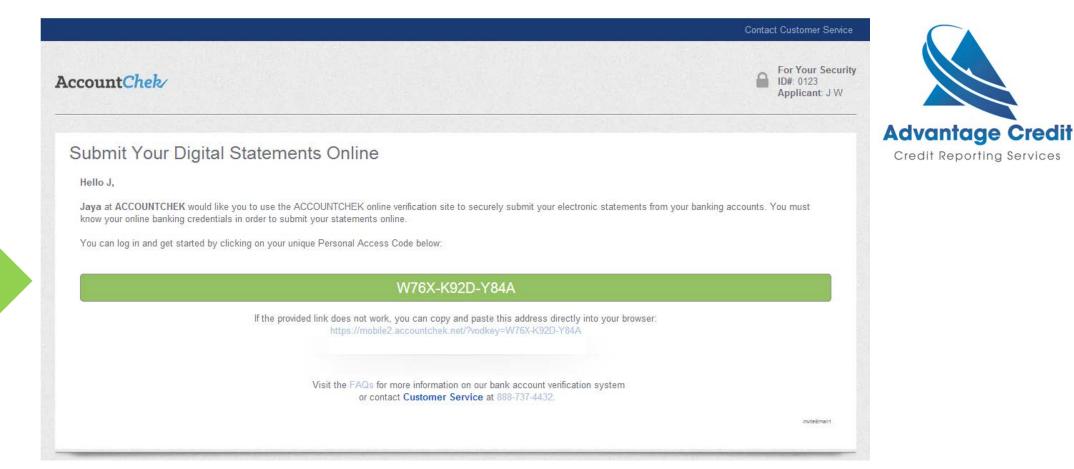
SAFE TRANSACTION SENSURED

To safely verify the borrower's assets, we provide a secure digital "handshake" between the lender and financial institutions. The borrower's account credentials are submitted directly into an encrypted environment, and those credentials are permanently deleted at the end of the designated monitoring period.

SECURITY MONITORED 24/7

To maximize the protection, we monitor and test security around the clock. The instant verification process is easier, faster, and more **secure** than paper statements or email attachments

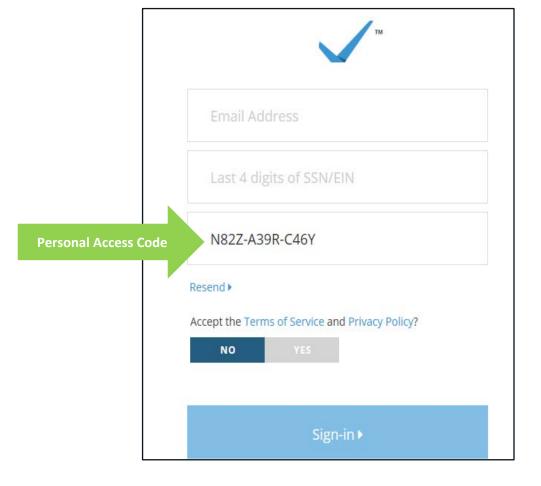




The borrower receives an email like the one above. Clicks on the green strip that contains the personal access code, To take them directly to the login page. (The access code will be prefilled).



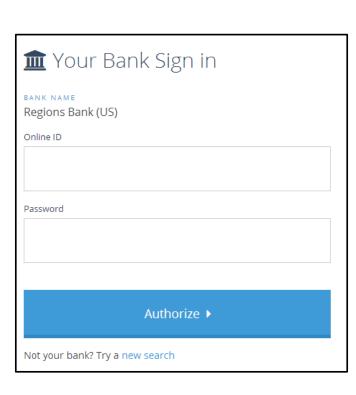
Personal Access Code



The borrower logs in using:

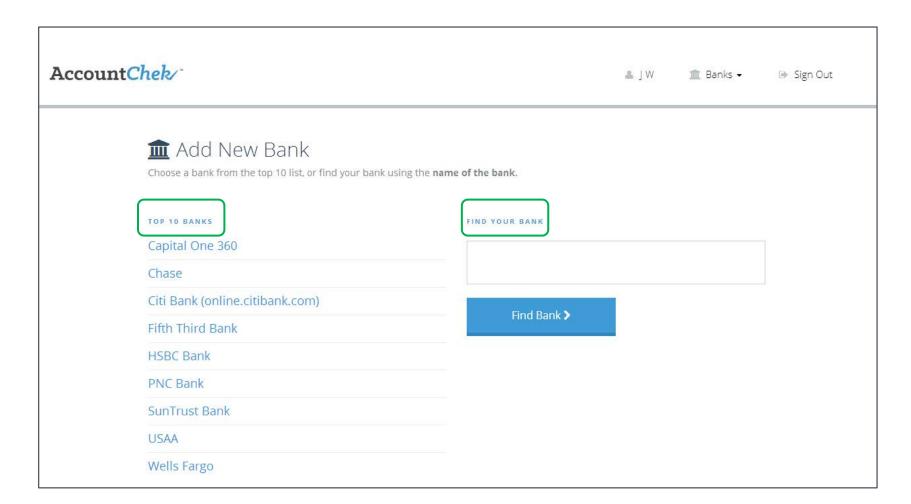
- 1. The same email address received with the invite.
- 2. The last 4 digits of their social security number,
- 3. Their personal access code. (email)

Terms of service must be accepted before the signin button becomes available.



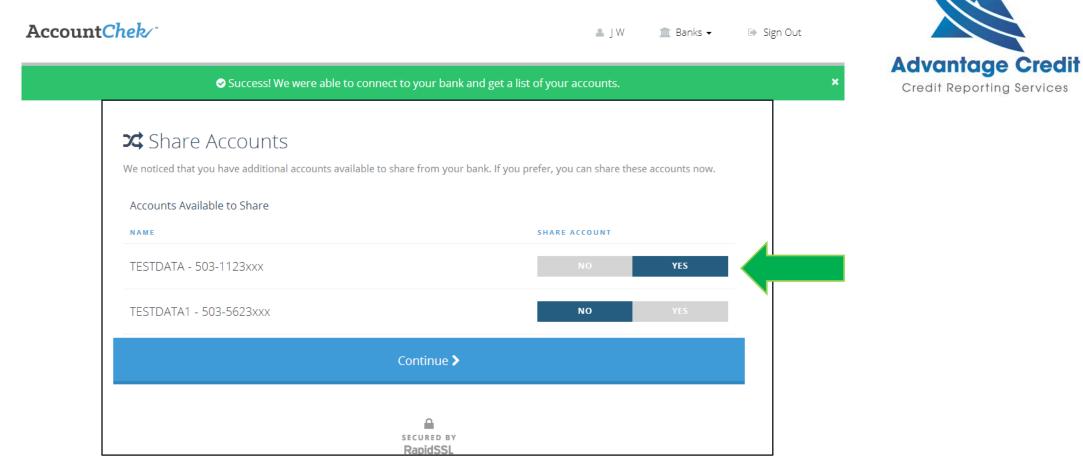


- The lender will list each account to be register for verification of assets.
- The consumer registers each account with his/her online banking credentials.
- The borrower can choose whether to share additional accounts at that institution.





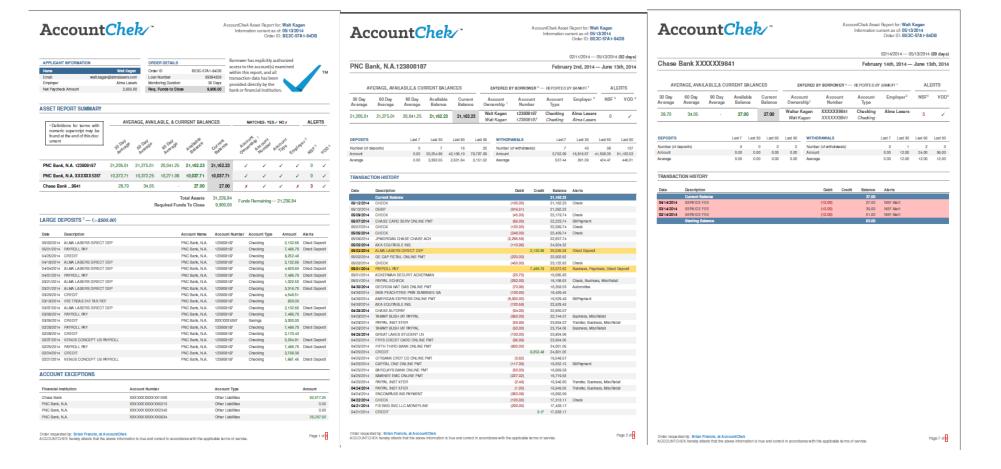
The borrower selects the bank from the top 10 list, or by searching for their institution by name, enter their credentials, and the account is registered.



In this example, the borrower has chosen to share one account but not the second one.



Credit Reporting Services





All shared accounts with their respective transaction histories are contained in one Asset Verification report, along with some basic analysis.



Thank you for signing up to use Advantage Credit's Digital Account Verification Services