

## Truv Borrower Experience

### Verification of Employment and Income

Orion Lending’s unparalleled focus on providing an exceptional consumer and broker experience extends to Truv, the Verification of Employment and Income program. Orion utilizes Truv during the loan setup process to effectively initiate the borrower verification and expedite the loan process.

Truv emails the borrower a unique link to verify employment and income that expires three business days after initiation. Borrowers have complete information control to sync their information using their home or mobile devices, providing convenience at every avenue.

Discover more in the *Truv Borrower Experience* resource.

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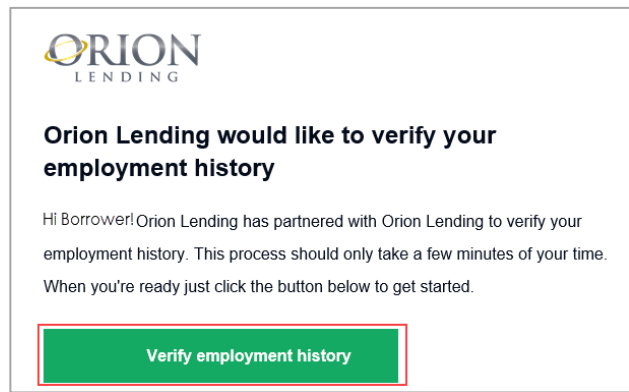
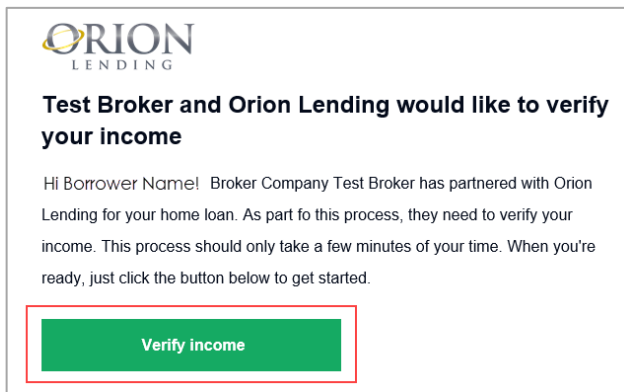
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## Overview

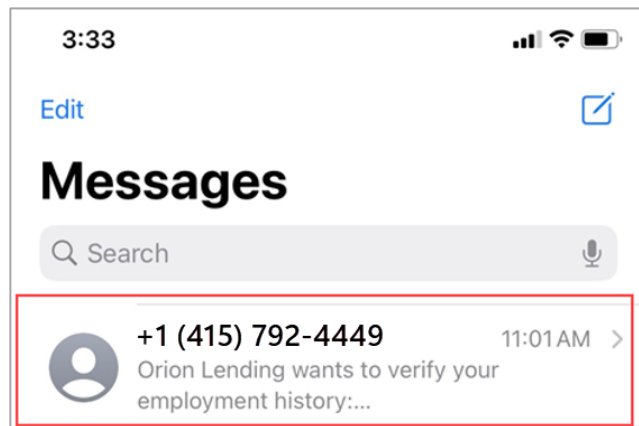
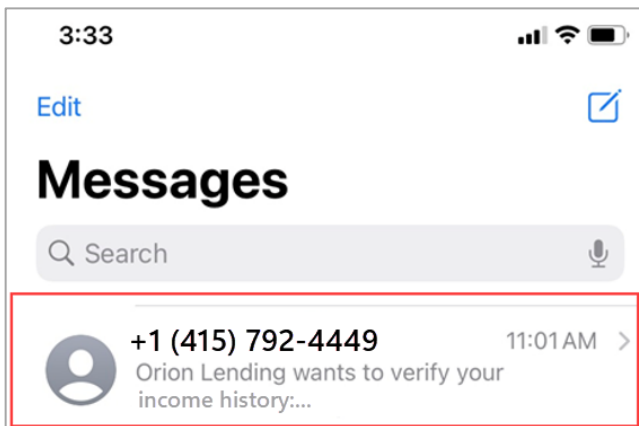
The Truv Verification of Income and Employment allows the borrower(s) to provide employment and income history to Orion Lending in an efficient method.

Truv can be completed through email or SMS/text. The borrower will receive an email from [support@citadelid.com](mailto:support@citadelid.com) or an SMS/text from **415-792-4449**. The communication to the borrower will indicate if Orion Lending requested income or employment verification. The borrower(s) can reach out to their Broker if they have questions regarding the Truv verification process.

### Example: Email Communication

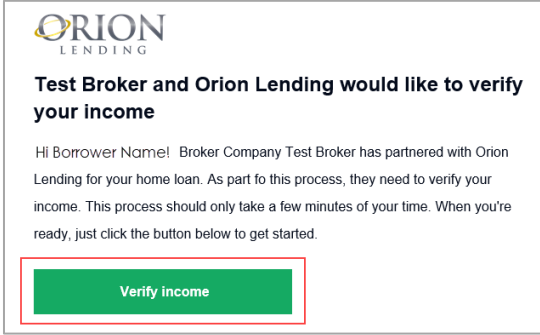
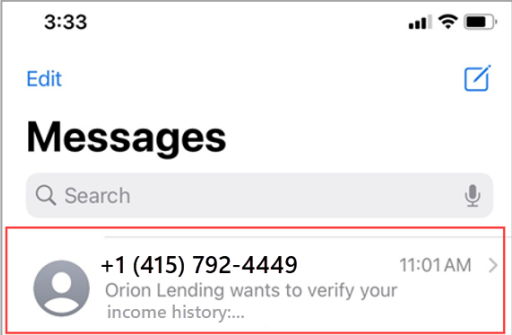
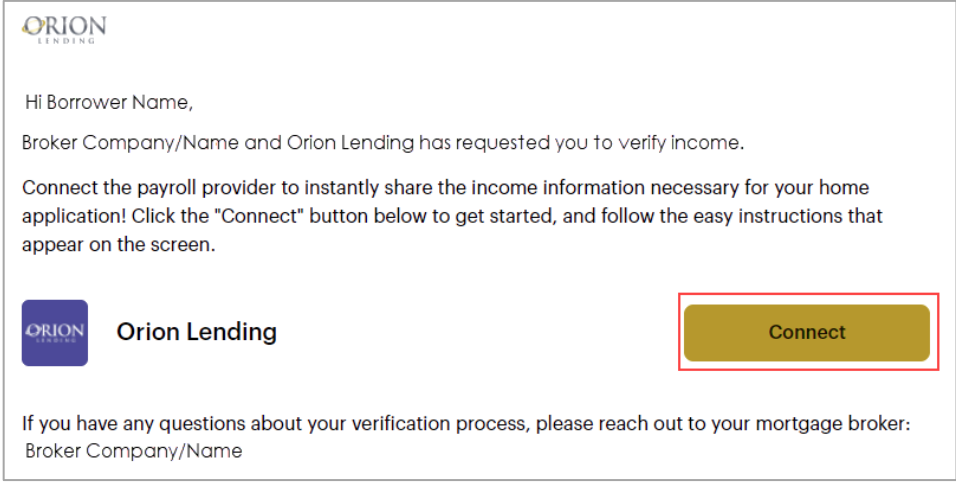




### Example: SMS/Text Communication

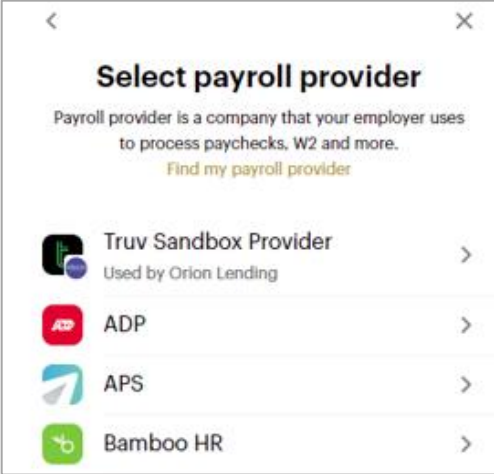
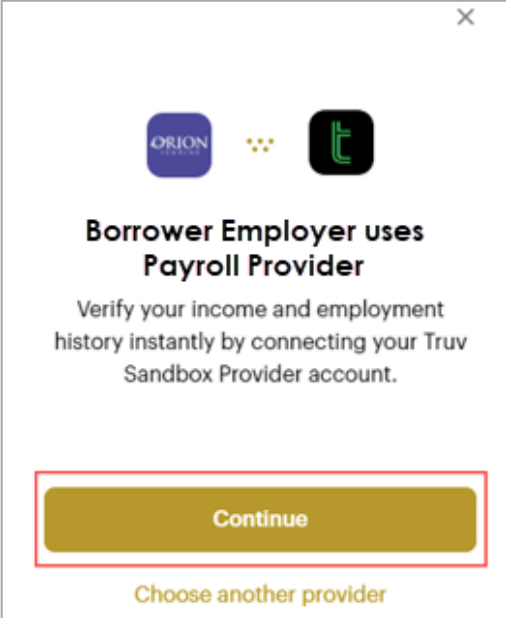


## Completing Verification


If Orion Lending requests Verification of Income or Employment for more than five employers, the borrower(s) will receive Email/SMS/Text notifications and Truv links for each order containing up to five employers at a time.





Step	Action
1.	<p>Access personal <b>Email</b> or <b>Text</b> appropriately.</p> <p><b>Note:</b> All communications via TRUV will come from <b>support@citadelid.com</b> or <b>415-792-4449</b>.</p>
2.	<p>Click the <b>Verify Income/Employment</b> button or the <b>HTML</b> link in the text.</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="345 783 881 1115">  <p>ORION LENDING</p> <p><b>Test Broker and Orion Lending would like to verify your income</b></p> <p>Hi Borrower Name! Broker Company Test Broker has partnered with Orion Lending for your home loan. As part of this process, they need to verify your income. This process should only take a few minutes of your time. When you're ready, just click the button below to get started.</p> <p><a href="#">Verify income</a></p> </div> <div data-bbox="898 783 1406 1115">  <p>3:33</p> <p>Edit</p> <p><b>Messages</b></p> <p>Search</p> <p>+1 (415) 792-4449 11:01 AM &gt;</p> <p>Orion Lending wants to verify your income history:...</p> </div> </div>
3.	<p>Click the <b>Connect</b> button for each employer.</p> <div data-bbox="399 1245 1349 1724">  <p>ORION LENDING</p> <p>Hi Borrower Name,</p> <p>Broker Company/Name and Orion Lending has requested you to verify income.</p> <p>Connect the payroll provider to instantly share the income information necessary for your home application! Click the "Connect" button below to get started, and follow the easy instructions that appear on the screen.</p> <p> <b>Orion Lending</b></p> <p><a href="#">Connect</a></p> <p>If you have any questions about your verification process, please reach out to your mortgage broker: Broker Company/Name</p> </div>




Step	Action						
4.	<p data-bbox="298 310 959 342">Determine if the correct Payroll provider is listed.</p> <div data-bbox="656 396 1097 720" style="border: 1px solid black; padding: 10px; text-align: center;">  <p data-bbox="740 537 1024 594"><b>Borrower Employer uses Payroll Provider</b></p> <p data-bbox="686 604 1081 688">Verify your income and employment history instantly by connecting your TruV Sandbox Provider account.</p> </div> <table border="1" data-bbox="298 779 1453 934" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="298 779 875 831">If</th> <th data-bbox="875 779 1453 831">Then</th> </tr> </thead> <tbody> <tr> <td data-bbox="298 831 875 884">Yes</td> <td data-bbox="875 831 1453 884">Continue to Step 9</td> </tr> <tr> <td data-bbox="298 884 875 934">No</td> <td data-bbox="875 884 1453 934">Continue to the Next Step</td> </tr> </tbody> </table>	If	Then	Yes	Continue to Step 9	No	Continue to the Next Step
If	Then						
Yes	Continue to Step 9						
No	Continue to the Next Step						
5.	<p data-bbox="298 995 748 1026">Click <b>Choose another provider.</b></p> <div data-bbox="647 1068 1105 1150" style="border: 1px solid gray; padding: 10px; text-align: center;"> <div style="border: 2px solid red; display: inline-block; padding: 2px 10px;">Choose another provider</div> </div>						
6.	<p data-bbox="298 1209 984 1241">Identify the payroll provider from the available list.</p> <table border="1" data-bbox="298 1293 1453 1562" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="298 1293 875 1346">If</th> <th data-bbox="875 1293 1453 1346">Then</th> </tr> </thead> <tbody> <tr> <td data-bbox="298 1346 875 1430">The borrower does know the payroll provider</td> <td data-bbox="875 1346 1453 1430">Continue to the Next Step</td> </tr> <tr> <td data-bbox="298 1430 875 1562">The borrower does not know the payroll provider</td> <td data-bbox="875 1430 1453 1562">Continue to the <a href="#">Find Payroll Provider</a> section</td> </tr> </tbody> </table>	If	Then	The borrower does know the payroll provider	Continue to the Next Step	The borrower does not know the payroll provider	Continue to the <a href="#">Find Payroll Provider</a> section
If	Then						
The borrower does know the payroll provider	Continue to the Next Step						
The borrower does not know the payroll provider	Continue to the <a href="#">Find Payroll Provider</a> section						

Step	Action
<p>7.</p>	<p>Click the appropriate <b>Payroll Provider</b>.  <b>Note:</b> If the payroll provider is not available in Truv, the borrower(s) will not be able to move forward and should contact their broker. Orion will use other processes to verify employment and income.</p> 
<p>8.</p>	<p>Click the <b>Continue</b> button.</p> 

Step	Action						
9.	<p>Enter the <b>Credentials</b> of the Payroll Provider, and click the <b>Submit</b> button.</p> <div data-bbox="639 432 1125 1037" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 300px;"> </div> <table border="1" data-bbox="300 1092 1429 1402" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #c0c000;">If</th> <th style="background-color: #c0c000;">Then</th> </tr> </thead> <tbody> <tr> <td>Borrower does know the payroll provider credentials</td> <td>Continue to Step 12</td> </tr> <tr> <td>Borrower does not know the payroll provider credentials</td> <td>Continue to the Next Step</td> </tr> </tbody> </table>	If	Then	Borrower does know the payroll provider credentials	Continue to Step 12	Borrower does not know the payroll provider credentials	Continue to the Next Step
If	Then						
Borrower does know the payroll provider credentials	Continue to Step 12						
Borrower does not know the payroll provider credentials	Continue to the Next Step						


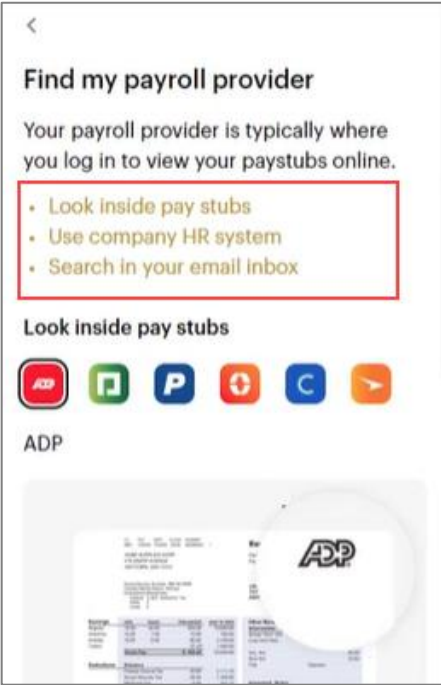
Step	Action
10.	<p>Click the <b>Get Help Signing In</b> button.</p> <div data-bbox="636 432 1125 1077" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <span>&lt;</span> <span>×</span> </div> <div style="text-align: center; margin-bottom: 10px;">  <p><b>Sign in to Truv Sandbox Provider</b></p> </div> <div style="margin-bottom: 10px;"> <p>Username</p> <input style="width: 100%;" type="text" value="goodlogin"/> </div> <div style="margin-bottom: 10px;"> <p>Password</p> <input style="width: 100%;" type="password" value="....."/> </div> <div style="text-align: center; margin-bottom: 10px;"> <p><b>Submit</b></p> </div> <div style="text-align: center; margin-bottom: 10px;"> <p style="border: 1px solid red; padding: 2px 5px; display: inline-block;">Get help signing in</p> </div> <div style="font-size: small;"> <p>Private and secure <span style="float: right;"><a href="#">See details</a></span></p> <p>By clicking "Submit", you agree to <a href="#">Truv's privacy policy</a>.</p> </div> </div>

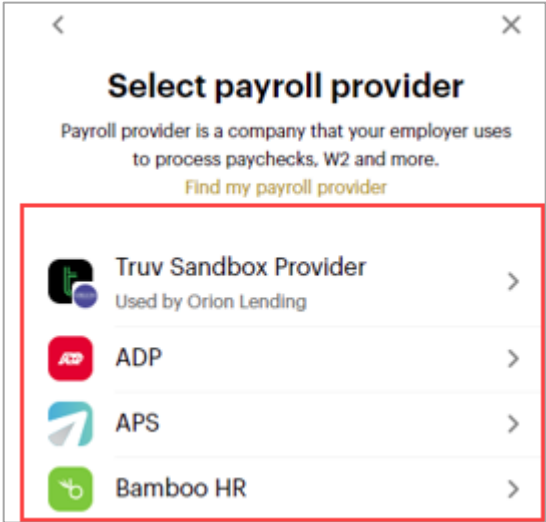
Step	Action
<p>11.</p>	<p>Click the <b>Reset Username and Password</b> button to update the <b>Credentials</b> appropriately.</p> <div data-bbox="641 432 1125 835" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>&lt;</p> <p><b>Get help signing in</b></p> <p> <b>Reset Username and Password</b> &gt;</p> <p><b>More</b></p> <p> Find your payroll provider &gt;</p> <p> Choose another payroll provider &gt;</p> </div> <p>Login appropriately.</p> <div data-bbox="641 980 1125 1585" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>&lt; <span style="float: right;">×</span></p> <div style="text-align: center;">  <p><b>Sign in to Truv Sandbox Provider</b></p> </div> <p>Username goodlogin <span style="float: right;">🔒</span></p> <p>Password ..... <span style="float: right;">🗑</span></p> <p style="text-align: center;"><b>Submit</b></p> <p style="text-align: center;"><a href="#">Get help signing in</a></p> </div>

Step	Action
12.	<p>Click the <b>Done</b> button.</p> <div data-bbox="646 396 1120 921" style="border: 1px solid #ccc; padding: 20px; text-align: center;">  <p><b>You're all set!</b> Payroll provider successfully connected.</p> <div style="border: 2px solid #c08040; padding: 5px; display: inline-block; background-color: #c08040; color: white; border-radius: 5px;">Done</div> </div>
13.	<p>Validate Truv indicates <b>Completed</b> once the verification is complete.</p> <div data-bbox="423 1077 1341 1503" style="border: 1px solid #ccc; padding: 20px;"> <p></p> <p>Hi Borrower Name,</p> <p>Test Broker and Orion lending has requested you to verify income.</p> <p>Connect the payroll provider to instantly share the income information necessary for your home application! Click the "Connect" button below to get started, and follow the easy instructions that appear on the screen.</p> <div style="border: 2px solid #c08040; padding: 10px; display: flex; justify-content: space-between; align-items: center;">  <span>Orion Lending</span> <span>Completed</span> </div> </div>

**Repeat the Process for each Verification request.**

# Find Payroll Provider

Step	Action
1.	<p>Click <b>Find My Payroll Provider</b>.</p> 
2.	<p>Review the <b>Find My Payroll Provider</b> screen to determine the employer payroll provider on the appropriate payroll documents.</p> 

Step	Action
3.	<p>Click the <b>Payroll Provider</b> appropriately.</p> <p><b>Note:</b> If the payroll provider is not available in Truv, the borrower(s) will not be able to move forward and should contact their broker. Orion will use other processes to verify employment and income.</p> <div data-bbox="604 527 1146 1045" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;">  </div>
4.	Continue the <a href="#">Completing Verification</a> process.

## FAQ

Borrowers can access the [Truv User Experience](#) for further information regarding the Truv process.

Is this a difficult process?

The Truv process is incredibly simple and secure. The borrower will not have to worry about uploading paystubs or other verification documents. The Truv secure system does all this tedious work in seconds when using the portal.

What does Truv do with the data, and how is my privacy securely stored?

Accessing the borrower's payroll provider through the Truv platform provides key information needed to verify employment history (dates of employment, job title, etc.). The data is transmitted and stored using bank-grade encryption, and the borrower is automatically logged out when the process is complete. Learn more about data security at [Truv's Security & Privacy](#) page.

How long will this take?

The verification process can be completed quick as 30 seconds, with an average borrower experience of 2 minutes. After clicking the button, Truv guides the borrower to the payroll provider in a few clicks. Then the borrower logs in to the provider for Truv to retrieve, organize, and secure the data in seconds.

What if the borrower cannot remember their payroll login information?

Truv makes it easy to reset the login information to the payroll provider during the order verification to avoid interruptions or delays.

The browser window was closed during the order.

If the borrower closes the window during the order verification, then they can return to the email and click the button again to return to the portal.

What happens if the order is not completed?

If the borrower does not want to complete the verification, the borrower should contact the mortgage broker to determine another option.