Desktop Underwriter® (DU®) Validation Service

Integration and Testing

Updated October 2026

Overview of DU Validation Service

Fannie Mae's DU validation service is designed to give lenders enhanced loan origination controls, a more efficient mortgage origination process, and certainty around the borrower's income, asset, and employment information.

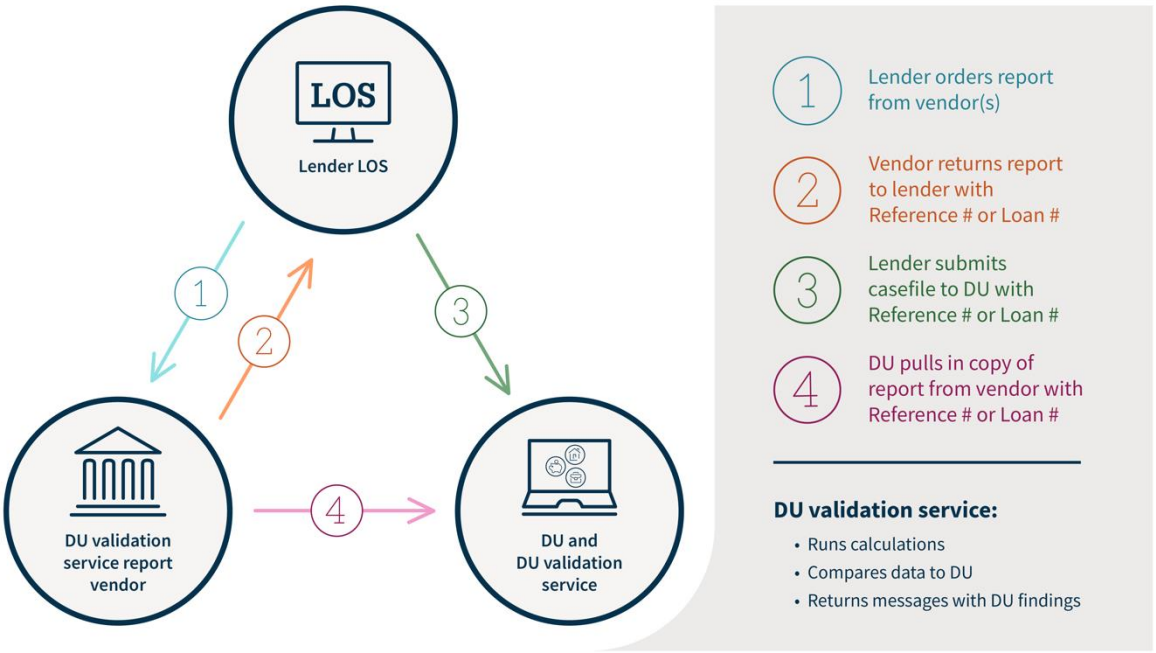
By leveraging automation, analytics, and third-party data sources, Fannie Mae is able to provide Day 1 Certainty® with representations and warranties relief for validated components.

When a lender opts in to use the DU validation service, and the lender obtains a verification report from a report supplier or authorized report distributor, DU will use the data on the verification report to validate information entered by the lender into DU and return results in specific DU messages.

To take advantage of this service, Fannie Mae offers the following guidance:

- Review the following documents and training:
  - DU Validation Service Webpage
  - DU Validation Service FAQs
  - DU Validation Service Learning Center
- Engage with vendors and execute their business contracts.
- Determine integration and testing effort for Loan Origination System (LOS).
- Complete your internal process assessments.
- Develop job aids and documentation for users.
- Complete vendor activation process.

High-level workflow of the DU validation service process



- After obtaining borrower consent, the lender orders a verification report from a DU validation service vendor. View the current vendor list.
- The lender reviews the verification report and addresses any discrepancies with the borrower.
- Lender enters information into DU and submits.
- DU obtains a duplicate copy of the verification report from the vendor using a reference number or the loan number.
- DU performs its own income and asset calculations to arrive at a value that is compared to DU. Employment status can also be validated.
- DU returns specific messages related to the loan components that have been submitted for validation.
    - Income is validated on a per-borrower and per-income type basis.
    - Assets are validated on a loan-level basis.
    - Employment is validated on a per-borrower and per-employer basis.
- Lender can take advantage of streamlined processing and underwriting for components that have been validated.
- The lender closes the loan and delivers to Fannie Mae.
- As long as lender meets all DU validation service requirements described in the *Selling Guide* and complies with applicable DU messages, lender receives Day 1 Certainty for validated components.

> **NOTE:** *For The Work Number from Equifax and the Equifax Tax Transcript Service, lenders may use the identifier in the Tracking Number Field on the Equifax verification order as the report reference number and submit Placeholder as the DU Supplier Type in the MISMO AUS v3.4 file. Alternatively, the lender loan number can be used as the third-party verification report reference number. Since the lender loan number is already captured in DU, as long as lenders are registered with Fannie Mae to use The Work Number from Equifax and the Equifax Tax Transcript Service, DU will automatically try to obtain the verification report using the lender loan number.*

Prior to activation, lenders should ensure their integrated system(s) are prepared to support the DU validation service. Points to consider:

- Determine a method to order and receive vendor report(s) – either directly from the vendor using their tools or facilitated through the LOS.
- The third-party verification report reference number (or loan number) must be input into DU for DU to receive the report information and issue DU validation messages.
- DU issues new messages for validation. Lenders may desire to incorporate the new messages into workflow.

Validation Service Integration

Summary

- Customers with proprietary platforms:
  - Support new field values for service provider name and reference number and/or reissue key.
  - Pass the new field values to DU.
  - Ordering the service within the Loan Origination System (LOS) provides additional process efficiencies.
  - Use of DU validation service does not change the Loan Delivery (LD) process. A Special Feature Code (SFC) is not needed for LD.
- A technology build is not needed to implement use of Equifax - The Work Number. Lenders may register with Fannie Mae to use Equifax - The Work Number and if the lender loan number is provided to Equifax - The Work Number when the order is placed, DU will automatically pull in the verification reports. However, if the Lender Loan Number is not available or lenders want to use a different value to tag Equifax reports, platforms must support Placeholder as a service provider name and the Equifax Tracking Number Field in the reference number field.

Data Mapping

Below is detailed mapping information to support the DU validation service.

MISMO AUS v3.4

For the MISMO 3.4 format, the DU:UNDERWRITING_VERIFICATION container will contain three elements to support the service provider name, reference number, and report type. DU will support multiple instances of the DU:UNDERWRITING_VERIFICATION container so multiple provider reports can be included as part of a single underwriting request. An ArcRole must be used to associate the corresponding verification with the borrower. Please see the **DU Specification MISMO V.3.4** for more information on ArcRoles.

Parent Container	Data Point Name	Data Point Value	Data Point Definition
DU:UNDERWRITING_VERIFICATION	DU:VerificationReportSupplierType	Argyle Avantus Blend CoreLogic CreditInterlink*	Name of the income or asset verification data provider. Must equal one of the specified enumerations.

Parent Container	Data Point Name	Data Point Value	Data Point Definition
		DataVerify Experian Finicity FinLocker Formfree**** Halcyon MeridianLink Plaid PointServ Truework Truv *Placeholder (see note at bottom of grid)*	**also known as Partners Credit & Verification Solutions* *****This value should be used for Informative Research's AccountChek product.*
DU:UNDERWRITING_VERIFICATION	DU:VerificationReportIdentifier	Alpha-numeric text that contains the vendor-provided Reference ID: *Examples by vendor:* Argyle – DU reference # Avantus – Report ID Blend – Blend Reference Number CoreLogic – Report ID CreditInterlink* – Report ID DataVerify – PIN Code Equifax - The Work Number (Placeholder) – Tracking Number (including dashes) Experian – Report ID Finicity – Portfolio ID FinLocker – Report ID Formfree – Report ID or Formfree – Reissue Key Halcyon – Report ID MeridianLink – Reissue Key Plaid – Audit Copy Token PointServ – FNMA Ref # Truework – Report ID Truv – Report ID *Be aware of field length of some of the vendor IDs are long. GUIDs are 36 characters in length.*	Reference number of the income or asset verification data to be retrieved from the data provider specified in DU:VerificationReportSupplierType **also known as Partners Credit & Verification Solutions*

Parent Container	Data Point Name	Data Point Value	Data Point Definition
DU:UNDERWRITING_VERIFICATION	DU:VerificationReportType	VOD VOE TAXTRANSCRIPT	Type of report used to verify a borrower's disclosed income, employment, and/or assets

NOTE: *The Placeholder value for the DU VerificationReportSupplierType field can be used to override the Lender Loan Number field:*

1. *Where a new loan has been created for the borrower, but the lender wishes to use the previously ordered The Work Number report,*
2. *Where the borrower has multiple open loans and the lender wishes to use just a single The Work Number report across those loans, or*
3. *Where a loan number has not yet been assigned,*
4. *Where lenders have not registered with Fannie Mae to use the automated lender loan number process.*

In cases where Placeholder is used, the lender should provide the value of the Tracking Number Field of the Equifax verification order in the DU VerificationReportIDentifierfield.

Report Types Supported by Vendors

The following table provides the list of Report Types supported by each of the vendors.

Vendor	Report Types Supported
Argyle	VOE
Avantus - Credit Systems Design	TAXTRANSCRIPT
Blend	VOD
CoreLogic	TAXTRANSCRIPT
DataVerify	TAXTRANSCRIPT
Equifax	TAXTRANSCRIPT
Experian	VOE
Finicity	VOD VOE
FinLocker	VOD
Halcyon	TAXTRANSCRIPT
Informative Research	VOD VOE
MeridianLink	TAXTRANSCRIPT
Partners Credit	TAXTRANSCRIPT
Plaid	VOD
PointServ	TAXTRANSCRIPT VOD VOE
The Work Number	VOE
Truework	VOE
Truv	VOE

Helpful Tips

- For all vendors (except The Work Number / Equifax), once a lender provides the reference number in their loan application file and DU retrieves the report from the vendor:
  - DU will not make any subsequent calls to the vendor when the loan is resubmitted to DU.
  - If a lender needs a corrected report, the vendor should assign a new reference number that the lender subsequently updates in their DU loan file.
  - This will allow the DU validation service to retrieve the revised report from the vendor.
- The DU:VerificationReportIdentifier field is case sensitive (e.g., “Formfree”, not “FormFree”)
- Be aware of field length as some of the vendor IDs are quite long. GUIDs are 36 characters in length.
- For The Work Number / Equifax reports, DU will attempt to pull a new report with every submission if Reference ID is provided or if the lender is registered for the automated lender loan number process.
- For The Work Number / Equifax reports, one report identifier should be assigned at the loan-level for multi-borrower loans. The Work Number / Equifax does not support having different report identifiers for different borrowers on the same loan.

Desktop Underwriter Web User Interface

Lenders who do not have direct system integration can manually enter the third-party verification report Reference ID in DU. DU has an Income & Asset Validation section in the Additional Data section of the online loan application. In this section:

- Lenders will choose the Third-Party Data Provider Name and enter the corresponding reference number associated with the report obtained from the provider.
- Up to four reference numbers may be entered for each Third-Party Data Provider Name selected.
- This will give lenders the ability to enter the provider and reference number information for each borrower on the loan application. Customers must enter the reference number in the following format:

ULAD MISMO V3.4: Service Provider Reference Number field should only contain Reference ID

Examples by vendor:

Argyle – DU reference #

Avantus – Report ID

Blend – Reference Number

CoreLogic – Report ID

DataVerify – PIN Code

Experian – Report ID

Finicity – Portfolio ID

FinLocker – Report ID

Halcyon – Report ID

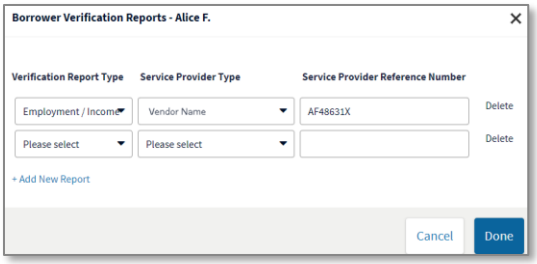
Informative Research – Report ID or Reissue Key

MeridianLink – Reissue Key

PartnersCredit[1] – Report ID

Plaid – Audit Copy Token

PointServ – FNMA Ref #



Equifax – The Work Number (Placeholder) – Tracking Number

Truework – Report ID

Truv – Report ID

[1]*Also known as Credit Interlink*

DU Validation Service Testing

Integrated technology solution providers and customers with proprietary loan origination systems may use the DU Integration Environment for testing. TSPs and proprietary customers should work with either the TSP Account Manager or the account teams to get their Institution IDs set up for testing.

Income & Employment

AccountChek® by Informative Research

The following test cases are available in Informative Research's test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID

Name	SSN	Portfolio ID	Observation
Homer Loanseeker	999-60-1111	995bb7c0-5e7f-419b-b1c4-0a97abd822b2	Validates base income of $5,000/m and bonus income of $1,000/m w/employer Enterprise One
Jess Sea	999-00-1147	712136fe-1dc0-4d99-9e1b-9f979c8a1ff2	Validates base income of $6,500/m w/employer Enterprise One
Suzi Builder	999-60-6666	cb0a36a6-78fd-4050-b74a-3c277b677f68	Validates base income of $600/m and overtime income of $90/m w/employer Enterprise One. Also validates base income of $5,000/m w/employer Enterprise USA

Argyle

The following test cases are available in the Argyle test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Reference #.

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	1a9728bb-5483-4752-b0a1-1a6abc0f7e14	Validates base income of $5000/m and bonus income of $83/m w/employer Enterprise One
Suzi Builder	999-60-6666	ac818c1d-623a-4926-a48e-140263f68556	Validates base income of $600/m and commission income of $800/m w/employer Enterprise One. Also validates base income of $5000/m w/employer Enterprise USA
Jess Sea	999-00-1147	b495cc1a-146f-43e3-8484-3e2774ec741d	Validates base income of $6500/m and commission income of $800/m w/employer Enterprise One

Name	SSN	Reference #	Observation
Ann Sea	999-00-9066	de722698-6581-444c-974d-93bd5c4b504e	Validates commission income of $3300/m w/employer Enterprise One

Experian Verify™

The following test cases are available in the Experian Verify test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Reference #.

Production Test Cases

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	014942ce-a4bc-11ec-b909-0242ac120002	Validates base income of $5000/m and bonus income of $500/m w/employer Enterprise One
Jess Sea	999-00-1147	01494706-a4bc-11ec-b909-0242ac120002	Validates base income of $6500/m w/employer Enterprise One
Ann Sea	999-00-9066	01494594-a4bc-11ec-b909-0242ac120002	Validates commission income of $5000/m w/employer Enterprise One
Suzi Builder	999-60-6666	01494850-a4bc-11ec-b909-0242ac120002	Validates base income of $600/m and overtime income of $40/m w/employer Enterprise One. Also validates base income of $5000/m and overtime income of $40/m w/employer Enterprise USA

Integration Test Cases

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	0f2763e0-8058-11ec-a8a3-0242ac120002	Validates base income of $5000/m and bonus income of $500/m w/employer Enterprise One
Jess Sea	999-00-1147	4c743f00-8055-11ec-a8a3-0242ac120002	Validates base income of $6500/m w/employer Enterprise One
Ann Sea	999-00-9066	b038f13c-8057-11ec-a8a3-0242ac120002	Validates commission income of $5000/m w/employer Enterprise One
Suzi Builder	999-60-6666	b9e92ef8-8053-11ec-a8a3-0242ac120002	Validates base income of $600/m and overtime income of $40/m w/employer Enterprise One. Also validates base income of $5000/m and overtime income of $40/m w/employer Enterprise USA

Finicity™

The following test cases are available from Finicity. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment using the Portfolio ID. For more information from Finicity on AUS submission and Portfolio ID, please visit here.

Name	SSN	Portfolio ID	Observation
Homer Loanseeker	999-60-1111	pdjgmhz5j9sr-1-port	Validates base income of $5000/m and bonus income of $300/m w/employer Enterprise One
Jess Sea	999-00-1147	ecd63k6wbfwv-1-port	Validates base income of $6500/m w/employer Enterprise One
Suzi Builder	999-60-6666	xezjcup3w2ar-1-port	Validates base income of $600/m and overtime income of $90/m w/employer Enterprise One. Also validates base income of $5000/m w/employer Enterprise USA

Note: The Portfolio IDs above will work for lender DU submissions, but the lender will not be able to view the reports since they weren't created by the lender. For full end-to-end testing, Finicity recommends using the MVS test profiles on Finicity's developer documents page to generate your own test reports and use the portfolio IDs created for the reports.

PointServ VOIE Report

The following test cases are available from PointServ. The reports have already been created, and only need to be referenced in DU's integration or production environment using the Ref #.

Production Test Cases

Name	SSN	Portfolio ID	Observation
Homer Loanseeker	999-60-1111	70545491-port	Validates base income of $10,674/m and bonus income of $600/m w/employer Enterprise One
Suzi Builder	999-60-6666	70545590-port	Validates base income of $3,120/m w/employer Enterprise One

Integration Test Cases

Name	SSN	Portfolio ID	Observation
Homer Loanseeker	999-60-1111	58003-port	Validates base income of $10,674/m and bonus income of $600/m w/employer Enterprise One
Suzi Builder	999-60-6666	57997-port	Validates base income of $3,120/m w/employer Enterprise One

The Work Number from Equifax

The following test cases are available in The Work Number's test environment. A lender can "order" The Work Number reports for these borrowers, then submit to DU's integration environment using the lender loan number they used when The Work Number report was ordered.

> **NOTE:** *There is a delay between when a lender receives The Work Number report and when the report is available in DU.*

Name	SSN	Observation
Homer Loanseeker	999-60-1111	1 active employment, Base/Commission
Loco Motion	999-47-8801	1 active employment, Base/Bonus/Commission
Jess Sea **Ann Sea**	999-00-1147 999-00-9066	Has one employment (On Leave status) No employment record
Suzi Builder	999-60-6666	2 active employers, Base/Overtime

Test Environment for website ordering: https://securetest.ct2.twnverifier.theworknumber.com/verifier3/Account/LogOn

Test Environments for Direct Integration:

- The Work Number (legacy clients): https://test.ofx2.talx.com/twnofxct2/xmlb2b_router.dll
- The Work Number (all other clients): https://test.ofx4.talx.com/verifierinterimct2/xmlb2b_router.dll

Employment

Below are the employers associated with each of The Work Number test cases.

- Only active employers for the test borrowers are listed; lenders may see others in the reports.
- The Work Number allows the user to select all employment (active and inactive) or only active employment for a borrower.
- The user may select a verification of income (VOI) or verification of employment (VOE) report from The Work Number. DU will validate employment using either report.
- DU will validate *only* employers entered into DU for the borrower. If a borrower has two active employers on The Work Number report, but only one of those is entered into DU, DU will validate only the employer entered and use only income associated with that employer to validate the borrower's base, bonus, overtime, or commission.

Name	SSN	Employment
Homer Loanseeker	999-60-1111	Enterprise One
Loco Motion	999-47-8801	Enterprise One
Jess Sea	999-00-1147	Enterprise One
Suzi Builder	999-60-6666	Enterprise One Enterprise USA

The Work Number Test Environment (legacy clients): https://test.ofx2.talx.com/twnofxct2/xmlb2b_router.dll

The Work Number Test Environment (all other clients): https://test.ofx4.talx.com/verifierinterimct2/xmlb2b_router.dll

Truework

The following test cases are available in the Truework test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	test-homer-loanseeker	Validates base income of $5000/m and bonus income of $500/m w/employer Enterprise One
Jess Sea	999-00-1147	test-jess-sea	Validates base income of $6500/m w/employer Enterprise One
Ann Sea	999-00-9066	test-ann-sea	Validates commission income of $500/m w/employer Enterprise One
Suzi Builder	999-60-6666	test-suzi-builder	Validates base income of $600/m and overtime income of $90/m w/employer Enterprise One. Also validates base income of $5000/m w/employer Enterprise USA

Truv

The following test cases are available in the Truv test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	456bdef4a7e944679c613f03fea436f6	Validates base income of $5000/m and bonus income of $500/m w/employer Enterprise One
Jess Sea	999-00-1147	57d2e327e2a5436798519917bf36a958	Validates base income of $6500/m w/employer Enterprise One
Ann Sea	999-00-9066	c92799ae5fb541b29c727c35b5433b2f	Validates commission income of $10,000/m w/employer Enterprise One
Suzi Builder	999-60-6666	193dba3298c140479172a8129e16c36e	Validates base income of $600/m and overtime income of $90/m w/employer Enterprise One. Also validates base income of $5000/m w/employer Enterprise USA

Integration Test Cases

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	456bdef4a7e944679c613f03fea436f6	Validates base income of $5000/m and bonus income of $500/m w/employer Enterprise One
Jess Sea	999-00-1147	57d2e327e2a5436798519917bf36a958	Validates base income of $6500/m w/employer Enterprise One
Ann Sea	999-00-9066	c92799ae5fb541b29c727c35b5433b2f	Validates commission income of $10,000/m w/employer Enterprise One
Suzi Builder	999-60-6666	193dba3298c140479172a8129e16c36e	Validates base income of $600/m and overtime income of $90/m w/employer Enterprise One. Also validates base income of $5000/m w/employer Enterprise USA

Income – Tax Transcripts

Avantus IRS Direct Tax Transcript

The following test cases are available in the Avantus test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases – Tax Transcript

Name	SSN	Report ID	Observation
Jess & Ann Sea	999-00-1147 999-00-9066	39494901	Validates self-employed income of $4,500/month for Ann, $2,000/month social security and $400/month pension for Jess
Suzi Builder	999-60-6666	39494892	Validates $90/month pension and $200/month social security incomes
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	39494906	Validates $4,000 self-employment income, $80/month social security, and $800/month pension for Patrick and $3,600/month self-employment for Lorraine

Integration Test Cases – Tax Transcript

Name	SSN	Report ID	Observation
Suzi Builder	999-60-6666	141437	Validates $90/month pension and $200/month social security incomes
Jess & Ann Sea	999-00-1147 999-00-9066	141439	Validates self-employed income of $4,500/month for Ann, $2,000/month social security and $400/month pension for Jess
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	141440	Validates $4,000 self-employment income, $80/month social security, and $800 / month pension for Patrick and $3,600/month self-employment for Lorraine

CoreLogic® Tax Transcript

The following test cases are available in CoreLogic's test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID. If more than one borrower listed, use only first borrower's SSN when requesting the report through DU.

Production Test Cases – Tax Transcript

Name	SSN	Report ID	Observation
Patrick/Lorraine Purchaser	999-12-1234 999-56-5678	Geras6zDk7	John is self-employed at HISTORICAL SOCIETY and will verify up to $1,003.08 per month
Jess/Ann Sea	999-00-1147 999-00-9066	NMChEXGjD8	Will verify up to $2,283.33 in pension income and $2,329.16 in social security income per month

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	hk5UEDPMPh	Will verify up to $854.17 in pension income and $1,479.17 in social security income per month, employer Historical Society

Integration Test Cases – Tax Transcript

Name	SSN	Report ID	Observation
Patrick/Lorraine Purchaser	999-12-1234 999-56-5678	sSPEaUn5FU	John is self-employed at HISTORICAL SOCIETY and will verify up to $1,003.08 per month
Jess/Ann Sea	999-00-1147 999-00-9066	uM28K3XjgC	Will verify up to $2,283.33 in pension income and $2,329.16 in social security income per month
Homer Loanseeker	999-60-1111	RKTaDJ7Km7	Will verify up to $854.17 in pension income and $1,479.17 in social security income per month, employer Historical Society

DataVerify™ Tax Transcript

The following test cases are available in the DataVerify test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by PIN Code.

Production Test Cases – Tax Transcript

Name	SSN	PIN Code	Observation
Homer Loanseeker	999-60-1111	W964GJOVWC	Validates pension of $200.00, employer Enterprise One
Jess Sea	999-00-1147	3HNG41L6PF	Validates pension of $18.33
Patrick Purchaser	999-12-1234	TPH53WBEPQ	Validates pension of $18.33

Integration Test Cases – Tax Transcript

Name	SSN	PIN Code	Observation
Homer Loanseeker	999-60-1111	OQRGBPY3FG	Validates pension of $200, employer Enterprise One
Jess Sea	999-00-1147	7TOW3P6N0E	Validates pension of $18.33
Patrick Purchaser	999-12-1234	5GWL5BFZ4F	Validates pension of $18.33

Equifax® Tax Transcript

The following test cases are available in The Work Number's test environment. To test:

1. "Order" the tax transcripts for these borrowers
2. Submit to DU's integration environment using the lender loan number they used when the tax transcript was ordered.

Name	SSN	Observation
Jess Sea **Ann Sea**	999-00-1147 999-00-9066	Has two years of tax transcripts (2014, 2015), will validate commission income > 25% if The Work Number report is also ordered for these borrowers

Test Environment for Integration website ordering: http://test.ct2.theworknumber.com/Verifiers/

Test Environments for Direct Integration:

- The Work Number Test Environment (legacy clients): https://test.ofx2.talx.com/twnofxct2/xmlb2b_router.dll
- The Work Number Test Environment (all other clients): https://test.ofx4.talx.com/verifierinterimct2/xmlb2b_router.dll

Any PDF can be uploaded for the IRS authorization form. These test orders can take up to 20 minutes to process. A lender will receive an email when the order is complete.

Halcyon Tax Transcripts

The following test cases are available in the Halcyon test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by ReportID.

Production Test Cases – Tax Transcripts

Name	SSN	PIN Code	Observation
Patrick Purchaser	999-12-1234	632RD80R	Validates $70/month pension and annuity income and $100/month social security income.
Jess Sea	999-00-1147	TJG6LDSN	Validates $120/month social security income and $70/month pension and annuity income.
Homer Loanseeker	999-60-1111	9L392VHF	Validates $80/month self-employment income at employer Mock Buss.

Integration Test Cases – Tax Transcripts

Name	SSN	PIN Code	Observation
Patrick Purchaser	999-12-1234	632RD80R	Validates $70/month pension and annuity income and $100/month social security income.
Jess Sea	999-00-1147	TJG6LDSN	Validates $120/month social security income and $70/month pension and annuity income.
Homer Loanseeker	999-60-1111	9L392VHF	Validates $80/month self-employment income at employer Mock Buss.

MeridianLink® Tax Transcript

The following test cases are available in MeridianLink's test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Reissue Key.

Production Test Cases – Tax Transcript

Name	SSN	Reissue Key	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	A4S0101	Verifies $10 pension and $10 social security monthly income
Jess & Ann Sea	999-00-1147 999-00-9066	A4S0201	Verifies $10 pension monthly income
Homer Loanseeker	999-60-1111	A4S0301	Verifies self-employed base income, employer Homer E Loanseeker

Integration Test Cases – Tax Transcript

Name	SSN	Reissue Key	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	D1S0101	Verifies $10 pension and $10 social security monthly income
Jess & Ann Sea	999-00-1147 999-00-9066	D1S0201	Verifies $10 pension monthly income
Homer Loanseeker	999-60-1111	D1S0301	Verifies self-employed base income, employer Homer E Loanseeker

Partners Credit & Verification Solutions Tax Transcript (also known as Credit Interlink)

The following test cases are available in the Partners Credit & Verification Solutions test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases – Tax Transcript

Name	SSN	Report ID	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	BBA59835	$8 social security and $10 pension monthly income verified
Homer Loanseeker	999-60-1111	BBB04378	Negative base income verified for self-employment, employer EMP1000

Integration Test Cases – Tax Transcript

Name	SSN	Report ID	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	ACH20091	$8 social security and $10 pension monthly income verified
Homer Loanseeker	999-60-1111	ACH20093	Negative base income verified for self-employment, employer EMP1000

PointServ Tax Transcript

The following test cases are available in the PointServ test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by FNMA Ref #. Note that the reference numbers contain dashes.

Production Test Cases – Tax Transcript

Name	SSN	FNMA Ref #	Observation
Jess & Ann Sea	999-00-1147 999-00-9066	08488f55-9d9e-4780-8c77-c9e97a352fe4	Validates $25/month social security and $75/month pension incomes
Suzi Builder	999-60-6666	34b96431-9a33-444d-aa8d-82e5f6b61e46	Validates $100/month social security and $250/month pension incomes
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	e769930b-bf33-4bf4-93dc-505245cb64d	Validates $250/month pension and $100/month social security incomes

Integration Test Cases – Tax Transcript

Name	SSN	FNMA Ref #	Observation
Suzi Builder	999-60-6666	34b96431-9a33-444d-aa8d-82e5f6b61e46	Validates $100/month social security and $250/month pension incomes
Jess & Ann Sea	999-00-1147 999-00-9066	08488f55-9d9e-4780-8c77-c9e97a352fe4 XYC9BUG8MZ	Validates $25/month social security and $75/month pension incomes
Patrick & Lorraine Purchaser	999-12-1234	e769930b-bf33-4bf4-93dc-505245cb64d7	Validates $250/month pension and $100/month social security incomes

Asset Validation

AccountChek™ by Informative Research

The following test cases are available in Informative Research's test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	1db0fe92-3a3f-462c-8e25-c3656cf404b8	Validates assets of $18,997; Triggers Large Deposit DU message

Name	SSN	Report ID	Observation
Patrick Purchaser **Lorraine Purchaser**	999-12-1234 999-56-5678	69a6933d-befe-48c2-8ed0-ab5b04082f02	ID associated with Patrick Validates assets of $12,059; validates $6,497/month for employer “LITTLE DOG FILMS”; provides dynamic employment validation close-by dates
Suzi Builder	999-60-6666	10d487e2-11ad-4b52-99b0-de4bab88aa1e	Validates assets of $521
Patrick Purchaser **Lorraine Purchaser**	999-12-1234 999-56-5678	f0db042c-5360-4e7c-939a-1235f975d6ce	ID associated with Lorraine Validates assets of $33,156; validates $6,500/month for employer “Small Whale Web Design”; provides dynamic employment validation close-by dates

> **NOTE:** *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*

Blend

The following test cases are available in the Blend test and production environments. The reports have already been created, and only need to be referenced in DU’s integration or DU’s production environment by Blend Reference #.

Production and Integration Test Cases – Assets/VOD

Name	SSN	Reference #	Observation
Patrick Purchaser	999-12-1234 999-56-5678	patrick-purchaser-demo lorraine-purchaser-demo	Validates assets of $2,758
Suzi Builder	999-60-6666	blend-demo-low-balance	Validates assets of $500
Homer Loanseeker	99-960-1111	6d4f49e5-4639-4b90-a547-b4992d035f09	Validates assets of $5,800; Triggers Large Deposit DU message

> **NOTE:** *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*

Finicity™

The following test cases are available from Finicity. The reports have already been created, and only need to be referenced in DU’s integration or DU’s production environment using the Portfolio ID. For more information from Finicity on AUS submission and Portfolio ID, please visit here.

Name	SSN	Portfolio ID	Observation
Homer Loanseeker	999-60-1111	gsidsu8vukt3	Validates assets of $9,775
Patrick Purchaser **Lorraine Purchaser**	999-12-1234 999-56-5678	8y5k6gq2is5z-4-port z77k0hras52m-4-port	May use one or both borrowers, each has own report. Patrick validates assets of $6,500 and Lorraine validates assets of $5,800
Suzi Builder	999-60-6666	11qn5dgdaarw-1-port	Validates assets of $9,357

Name	SSN	Portfolio ID	Observation
Alice Firstimer	991-91-9991	gb14pbt7q8b9-4-port	Validates assets of $10,000

> **NOTE:** *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*

Note: The Portfolio IDs above will work for lender DU submissions, but the lender will not be able to view the reports since they weren't created by the lender. For full end-to-end testing, Finicity recommends using the MVS test profiles on Finicity's developer documents page to generate your own test reports and use the portfolio IDs created for the reports.

FinLocker® Asset Report

The following test cases are available in the FinLocker test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	4e33c8dB-4b01-48e7-b388-67d926a34997	Validates assets of $3,786
Patrick Purchaser	999-12-1234	b1288058-2969-41aa-a2ee-64085c80faf7	Validates assets of $2,758
Lorraine Purchaser	999-56-5678	09824a10-9321-4baa-801a-b8bed3607dcf	Validates assets of $2,758

Integration Test Cases

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	4e33c8db-4b01-48e7-b388-67d926a34997	Validates assets of $3,786
Patrick Purchaser	999-12-1234	b1288058-2969-41aa-a2ee-64085c80faf7	Validates assets of $2,758
Lorraine Purchaser	999-56-5678	09824a10-9321-4baa-801a-b8bed3607dcf	Validates assets of $2,758

> **NOTE:** *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*

Plaid

The following test cases are available in the Plaid test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Audit Copy Token.

Production Test Cases

Name	SSN	Audit Copy Token	Observation
Patrick Purchaser	999-12-1234	a-production-SZ4EPVZML5BALO6VAAABFJWQGY	Validates assets of $2,758

Name	SSN	Audit Copy Token	Observation
Suzi Builder	999-60-6666	a-production-3JE7OGCVIZAFNNYYAAAJEOGWLE	Validates assets of $390
Homer Loanseeker	999-60-1111	a-production-3TAU2CWVYBDVRHUCAAAI27ULU4	Validates assets of $6,368; Triggers Large Deposit DU message

Integration Test Cases

Name	SSN	Audit Copy Token	Observation
Patrick Purchaser	999-12-1234	a-sandbox-SZ4EPVZML5BALO6VAAABFJWQGY	Validates assets of $2,758
Suzi Builder	999-60-6666	a-sandbox-3JE7OGCVIZAFNNYYAAAJEOGWLE	Validates assets of $390
Homer Loanseeker	999-60-1111	a-sandbox-3TAU2CWVYBDVRHUCAAAI27ULU4	Validates assets of $6,368; Triggers Large Deposit DU message

> **NOTE:** *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*

PointServ® Assets

The following test cases are available in the PointServ test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by FNMA Ref #.

Production & Integration Test Cases – Assets/VOD

Name	SSN	FNMA Ref #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	6a1b2f27-082b-4010-b16b-1b6428c2d5b1	Validates assets of $2,758
Suzi Builder	999-60-6666	1876a2b8-2358-4217-babb-6f53bb9dc65f	Validates assets of $400
Homer Loanseeker	999-60-1111	ec1251fb-7a38-471d-bcb4-e11b8127f08e	Validates assets of $1,500
Homer Loanseeker	999-60-1111	e11b8127f08e-port	Validates assets of $500; validates $650/month for employer "Payroll Dep Sample"; provides dynamic employment validation close-by dates

> **NOTE:** *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*

Truv Assets

The following test cases are available in the Truv test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production & Integration Test Cases – Assets/VOD

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	be953ec913ac4f2b9086529377e087f8	Validates assets of $500,000; validates income of $5,500/month w/employer Home Depot
Patrick Purchaser	999-12-1234	394fe28b784d4f6a96a746e56c575d69	Validates assets of $500,000; validates income of $5,500/month w/employer Home Depot
Suzi Builder	999-60-6666	d3366e56821540f8b00cceafcfdf6944	Validates assets of $274,000; validates income of $29,000/month for employer Enterprise One

NOTE: *Casefiles should contain sufficient assets (liquid or non-liquid) for the loan.*