

## Best practices for a successful implementation

Implementing the Desktop Underwriter® (DU®) validation service requires adapting to technological, operational, and behavioral changes. Follow these tips to make getting set up quicker and easier.



“ Fundamentally, we’ve fine-tuned how we service our customers. Showing the team the data is really important to increase buy-in and morale. ”

**Melanie Jackson,**  
Operations Manager, First Citizens Bank

## Implementation checklist

Based on the best practices of lenders who have been successful with the DU validation service, this checklist can help you smoothly implement the tool in your organization.

### STEP 1: COMMIT TO A NEW WAY OF WORKING



- Explore LOS and POS vendor integrations and understand process implications by channel
- Perform cost benefit analysis
- Choose [data vendor\(s\)](#), identify SLAs, and execute contract(s)
- Opt-in to receive Employment and Income validation from an asset report

### STEP 2: OPERATIONAL READINESS



- Establish a third-party report waterfall process, beginning with the most affordable and effective reports
- Communicate the efficiencies of using the DU validation service/Day 1 Certainty® to loan officers, processors, underwriters, and QA/QC
- Take advantage of [Day 1 Certainty materials](#) and the [DU Validation Service Resource Center](#)
- Develop a communication plan for realtors/builders that underscores the benefits of Day 1 Certainty
- Create a marketing plan (branding, etc.)

## Implementation checklist (continued)

### STEP 3: TRAIN YOUR SALES & OPS TEAMS



- Train staff on updated Day 1 Certainty process flows and procedures
- Develop scripts and FAQs to ensure loan officers are educated on how to speak to borrowers about verification of employment, income, and assets
- Explain how Day 1 Certainty benefits each staff position in the loan origination process

### STEP 4: LAUNCH & MONITOR



- Establish pilot oversight to ensure participants adhere to new Day 1 Certainty process flows
- Measure progress – compare established pre-Day 1 Certainty baseline metrics to post-Day 1 Certainty processing metrics
- Test and learn – communicate wins, challenges, and key learnings

