Welcome to Bank VOD

Billing Solutions is the leading provider of turn key 3rd party verification platforms for the financial industry.

Here is how we can help...

- Close more loans and shorten cycle time.
- Secure platform with no exposure to sensitive account information.
- Isolate Loan Processing Expense and allocate to proper loan file.
- You are dealing directly with the major Banks billing and access vendor.

Bank VOD allows you to perform the following verifications:

Verification of Deposit
For Mortgage Brokers / Processors to obtain Current Consumer account balances as part of the loan qualification process.

Response Includes:
Current balance, 2 month average balance and date opened for checking and current balance and date opened for savings accounts.

Re-Verification/Quality Audit
For Mortgage Auditors and Quality Control Firms to validate accuracy of Retroactive Consumer Account information and detect fraud.

Response Includes:
Accuracy of Verification of Deposit Form or Bank Statements as of the date it was originally processed.

Business Inquiry/ Commercial Audit
For Commercial Account Inquiries as a means to validate banking information in support of an audit, current transaction or extension of credit.

Response Includes:
Date opened, account type and average balances. Account numbers is REQUIRED to identify customer & produce a response.

IRS Tax Transcripts
Form 4506T used by mortgage lenders and others within the financial community to confirm the income of a borrower during the processing of a loan application.

Response Includes:
The IRS provides return transcript, W-2 transcript and 1099 transcript information for individuals or businesses.

Proud Members Of:

American Bankers Association

In the news...
Associated Press | AP - Fri, Aug 12, 2011...
Type in the following:

- ‘Your Account Number’
- ‘Login’
- ‘Password’

Then press the ‘Submit’ button.
Select ‘Order a Verification’
Select Verification ‘Program’

**Verification of Deposit**
- For Mortgage Brokers/Processors to obtain Current Consumer account balances as part of the loan qualification process.

**4506-T IRS Tax Transcripts**
- Verifying current payroll, plus the 4506-T, has become a high quality assurance of a consumer’s “ability to afford” ($15.00) for first two years. ($2.00) each additional year.

**QC Audit/Re-Verification**
- For Mortgage Auditors and Quality Control Firms to validate accuracy of Retroactive Consumer Account information and detect fraud.

**Business Inquiry/Commercial Audit**
- For Commercial Account Inquiries as a means to validate banking information in support of an audit, current transaction, consumer account rating or extension of credit.

**Consumer Account Rating**
- For Businesses requesting consumer deposit account rating information in order to establish a line of credit.

**Verification of Employment**
- Requests for Verification Employment and Wage information on both current and prior employees.

**Commercial VOM**
- For Business Inquiries as a means to validate banking information in support of a current transaction or extension of credit.

**Verification of Mortgage**
- (VOM) is documentation of a borrower’s mortgage payment history, to verify the existing balance, monthly payments and to check for any late payments on the account.
Compete ‘BankVOD Order Form’ then click ‘STEP 2’
Important Verification of Deposit Guidelines

Verification of Deposit (VOD) Form:
- You MUST include a completed Verification of Deposit (VOD) Request Form.
- You must provide complete account numbers. Please confirm all account numbers with the account holder prior to submitting.

Customer Authorizations:
- You MUST include a signed and dated authorization from the account holder(s), failure to do so will result in your request not being processed.

Please Upload/Attach your Verification of Deposit and Borrower’s Authorization Form:
- File types supported: PDF, TIFF, JPG, PNG, GIF, BMP

Step 1: Click on the Select Files Button below to choose a file to upload from your computer.

Select the ‘Select Files’ button

Go To

Step 3
Then select the **files** you wish to upload.
Then select the 'STEP 3' button.
Select ‘Payment Method’ then select the ‘Place Order’ button.
Your request is ‘Processing’

If you refresh this page or hit the back button, your order will not be placed!
You will receive an order confirmation email confirming your request has been placed in queue for processing shortly, along with your orders estimated processing time.
Order Confirmation

Order Number: BSI1690343580

Bank: Bank of America
Program: Verification of Deposit
Names: John Smith & Jane Smith
Files Uploaded: VOD Request JSmith_010112.pdf
Estimated Completion Date: Apr 11, 2012 11:04 AM CST
Total Cost: $25.00

What would you like to do next?

New Order  
Logout