



September 2025

Mortgage Cadence User Guide

INTEGRATION DOCUMENTATION



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Introduction

Finicity, a Mastercard Company, is the Open Finance division of Mastercard and provides asset, income and employment verification services.

The Finicity integration allows an end user such as a loan officer, processor, or underwriter to submit a request via email to the borrower for the purposes of verifying assets.

Let's get started!

Ordering Finicity In-Band VOA Service

01. Navigate to '**Services Overview**'

02. Proceed to '**Verification Services**'

03. Select '**Order New Service**'

04. Under '**Select Provider and Service**' drop down, select '**Finicity In Band – Verification of Assets**'

05. Select '**Order Service**' at the bottom right of the screen

The screenshot shows a modal window titled "Verification Services" with a close button (X) in the top right corner. Inside the modal, there is a navigation bar with a back arrow and the text "Services Overview" (callout 1), and two tabs: "Order New Service" (callout 3) and "Order Details". Below the navigation bar, there is a section titled "Verification Services Provider Details" with a dropdown arrow. Under this section, there is a label "Select Provider and Service" and a dropdown menu (callout 4) that currently displays "Finicity In Band - Verification Of Assets". At the bottom right of the modal, there are two buttons: "Cancel" and "Order Service" (callout 5), which is highlighted with a red border.

Order Status

07. Under same '**Services Overview**' section, select '**Order Details**' at the top right of the screen

08. The status of the order will be found in the middle of the screen under '**Status**'

Verification Services

Order New Service [Order Details](#)

[View Services Overview](#)

List of Orders

Order New Service Reload Loan

Provider Name	Date Submitted	Status	Last Status Update	
Finicity In Band - Verification Of Assets - Verification Services	05/25/2021 12:48 PM	Initial Pending	05/25/2021 12:48 PM	...

Status	Status Date	Date Submitted	Submitted By	Reference Number	Borrower SSN
Initial Pending	05/25/2021 12:48:46 PM	05/25/2021 12:48:46 PM	MCAdmin		500-50-7000

Order Results / Details

[Submission Results](#) 1 Other

Order Status	Description (MC Mortgage Cadence)
Initial Pending	MC has not received service confirmation from Finicity
Pending	MC receives service confirmation from Finicity
Error	MC could not submit the service request due to timeout or service interruption
End Borrower Services	MC confirmation from Finicity that it received the End Borrower Services request – to close all service orders with no access to the borrower accounts.
Closed	MC confirmation from Finicity that service has been terminated with no access to borrower accounts.

09. Another way to see 'Order Status' in the 'List of Orders' grid, expand the caret to the left of the desired order
10. The status history will be displayed in the middle of the screen directly under the desired order selected
11. The 'Order Results/Details' will be displayed at the bottom of the screen in .pdf format, click on 'Finicity In band VOA Status Response' to see the asset verification report

Verification Services
[Order New Service](#)
[Order Details](#)

[View Services Overview](#)
[Collapse All](#)

List of Orders

[Order New Service](#)
[Reload Loan](#)

Provider Name	Date Submitted	Status	Last Status Update	
9 Finicity In Band - Verification Of Assets - Verification Services	04/26/2021 02:45 PM	Initial Pending	04/26/2021 02:45 PM	...
Finicity In Band - Verification Of Assets - Verification Services	04/26/2021 02:08 PM	Completed	04/26/2021 05:22 PM	...

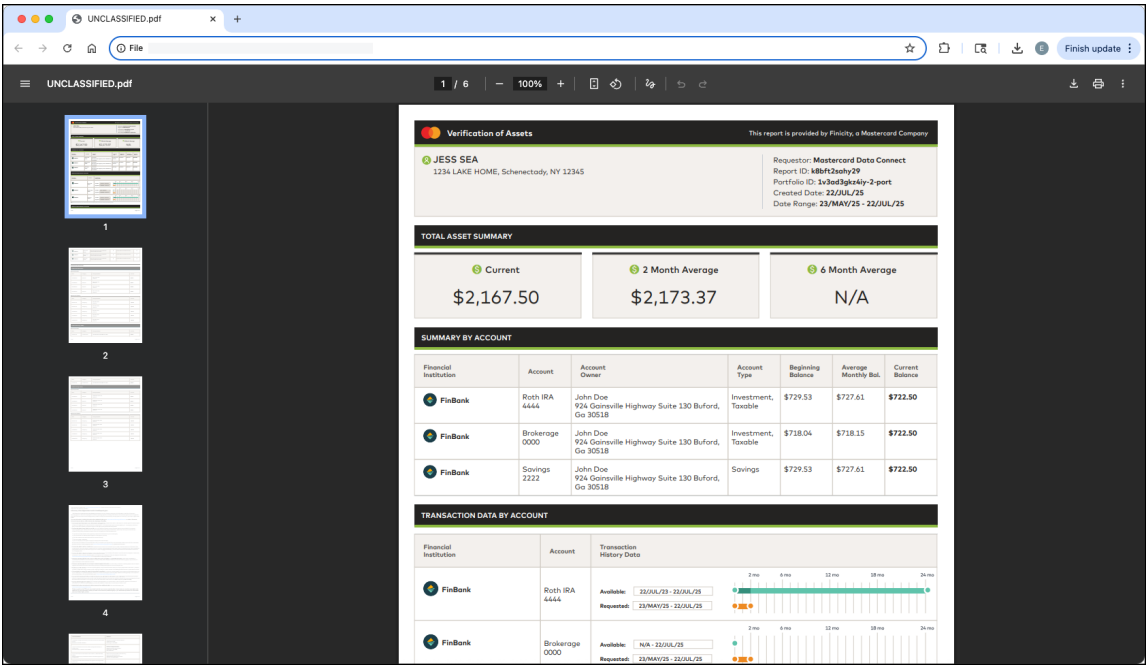
Status 10	Status Date	Date Submitted	Submitted By	Reference Number	Borrower SSN
Initial Pending	04/26/2021 02:08:15 PM	04/26/2021 02:08:15 PM	MCAdmin		654-78-5236
Pending	04/26/2021 02:08:37 PM	04/26/2021 02:08:15 PM	MCAdmin		654-78-5236
Completed	04/26/2021 02:55:22 PM	04/26/2021 02:08:15 PM	MCAdmin		654-78-5236

Order Results / Details 11

Finicity InBand VOA Status Response Added_05192021090916.xml	91	XML
Finicity InBand VOA Status Response Generating_05192021091016.xml	91	XML
Finicity InBand VOA Status Response Started_05192021090513.xml	91	XML
Finicity InBand VOA Status Response InstitutionSupported_05192021090614.xml	91	XML

Reviewing Reports

12. After selecting 'Finicity In band VOA Status Response' in Step 11, the full view of the .pdf version of the Finicity Asset Verifications report will be available





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