

REPORT HEADER

```

{
  "id": "38dknche83oh30d83",
  "title": "Finicity Verification of Income",
  "consumerId": "0h7h3r301md83",
  "consumerSsn": "3303",
  "type": "voi",
  "status": "success",
  "createdDate": 1490745600,
  "startDate": 1414195200,
  "endDate": 1490745600,
  "days": 731,
  "seasoned": "true",

```

Report ID →

Indicates that report has at least 12 months of data →

INSTITUTION HEADER

```

"institutions": [ {
  "id": 101732,
  "name": "FinBank",

```

Name of Financial Institution →
for first account listed

ACCOUNT RECORD

```

"accounts": [ {
  "id": 76523,
  "number": "XXXXX8712",
  "ownerName": "JOHN HOMEOWNER",
  "ownerAddress": "123 Main St., St. Louis MO 63101",
  "name": "Checking Account",
  "type": "checking",
  "balanceDate": 1490745600,
  "averageMonthlyBalance": 2683.1,
  "institutionLoginId": 16537,

```

First Account at this Financial Institution →
Account Owner →

TRANSACTION RECORD

```

"transactions": [ {
  "id": 9798,
  "amount": 120.05,
  "postedDate": 1477000034,
  "description": "more money",
  "memo": "memo",
  "category": "atm",
}, {

```

List of Transactions in this Account →
FITID for this transaction →

```

    "id": 9823,
    "amount": 1200.00,
    "postedDate": 1472083200,
    "description": "ACME PAYCHECK",
    "memo": "dep",
    "category": "paycheck",
  }
}, {

```

ACCOUNT RECORD

Second Account at this Financial Institution →
 Account Owner →

```

    "id": 65256,
    "number": "XXX7612",
    "ownerName": "JOHN HOMEOWNER",
    "ownerAddress": "123 Main St., St. Louis MO 63101",
    "name": "Savings Account",
    "type": "savings",
    "balanceDate": 1490745600,
    "averageMonthlyBalance": 43236.27,
    "institutionLoginId": 16537,

```

TRANSACTION RECORD

List of Transactions in this Account →

```

    "transactions": [ {
      "id": 876534,
      "amount": 250,
      "postedDate": 1472342400,
      "description": "EFT Transfer",
      "category": "eft",
    }, {
      "id": 876535,
      "amount": 1200,
      "postedDate": 1472342400,
      "description": "ACME PAYCHECK",
      "category": "Deposit",
    }, {
      "id": 876536,
      "amount": 250,
      "postedDate": 1472342400,
      "description": "Deposit",
      "category": "Deposit",
    }, {
      "id": 876537,
      "amount": 250,
      "postedDate": 1472342400,

```

```

    "description": "EFT Transfer",
    "category": "eft",
  }
}
}],

```

INCOME RECORD

Summary of Total Income from all Accounts →
 Sum of Monthly Income for each month, →
 listed month by month

```

"income": {
  "netMonthly": [ {
    "month": 1467331200,
    "net": 2900.00
  }, {
    "month": 1470009600,
    "net": 2900.00 .....
  } ],
  "netAnnual": 34800.00,
  "projectedNetAnnual": 34800.00,
  "estimatedGrossAnnual": 46284.00,
  "projectedGrossAnnual": 46284.00,

```

Net Annual Income across all accounts →
 Projected Net Annual →
 Estimated Gross Annual →
 Projected Gross Annual Income →

INCOME STREAMS RECORD

List of individual Income Streams Identified →
 First Income Stream →

Source of first Income Stream →

Indicates whether this Income Stream is →
 Active or Inactive

Indicates frequency of this Income Stream →

Shows Month by Month total for this →
 Income Stream

2nd Month →

3rd Month →

```

"incomeStreams":
  "id": 87346,
  "accountId": 76523,
  "name": "ACME PAYCHECK",
  "type": "directDeposit",
  "status": "active",
  "Cadence": {
    "startDate": 1472083200,
    "stopDate": 1472083200,
    "type": "biweekly"
  },
  "netMonthly": [ {
    "month": 1470009600,
    "net": 2400.00
  }, {
    "netMonthly": [ {
      "month": 1470009600,
      "net": 2400.00
    }, {
      "netMonthly": [ {
        "month": 1470009600,
        "net": 2400.00
      }
    ]
  }

```

4th Month →

```

    }, {
      "month": 1470009600,
      "net": 2400.00
    } ],
  
```

Net Annual Amount for this Income Stream →

```

  "netAnnual": 28800.00,
  
```

Projected Annual Amount for this Income Stream →

```

  "projectedNetAnnual": 28800.00,
  
```

Estimated Gross Annual Amount →

```

  "estimatedGrossAnnual": 38304.00,
  
```

Projected Gross Annual Amount →

```

  "projectedGrossAnnual": 38304.00,
  
```

TRANSACTION RECORDList of Transactions included →
in this Income Stream

```

  "transactions": [
    {
      "id": 9823,
      "amount": 1200.00,
      "postedDate": 1472083200,
      "description": "ACME PAYCHECK",
      "memo": "dep",
      "category": "paycheck",
    },
  
```

2nd Transaction →

```

    }, {
      "id": 9824,
      "amount": 1200.00,
      "postedDate": 1472083200,
      "description": "ACME PAYCHECK",
      "memo": "dep",
      "category": "paycheck",
    }
  ]
  
```

INCOME STREAMS RECORD

Second Income Stream →

```

  "incomeStreams": [ {
    "id": 87346,
    "accountId": 76523,
    "name": "Deposit",
    "type": "Deposit",
    "status": "active",
    "Cadence": {
      "startDate": 1472083200,
      "stopDate": 1472083200,
      "type": "biweekly"
    },
    "netMonthly": [ {
      "month": 1470009600,
      "net": 500.00
    }, {
  
```

```
"month": 1470009600,  
"net": 500.00  
}],  
"netAnnual": 6000.00,  
"projectedNetAnnual": 6000.00,  
"estimatedGrossAnnual": 7980.00,  
"projectedGrossAnnual": 7980.00,
```

TRANSACTION RECORD

```
"transactions": [{  
  "id": 9823,  
  "amount": 250.00,  
  "postedDate": 1472083200,  
  "description": "Deposit",  
  "memo": "dep",  
  "category": "deposit", .....  
}]  
}  
}
```