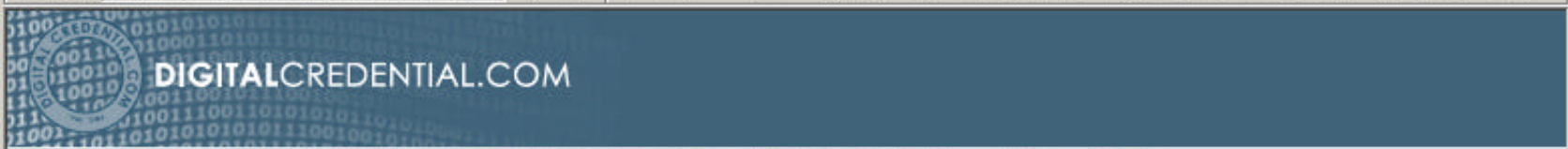


FNC/USERTrust

Digital Credential

Securing Cyberspace





PRODUCTS / SERVICES CONSUMER APPLICATIONS BUSINESS APPLICATIONS ABOUT SUPPORT

- DIGITAL CREDENTIALS
- LOGIN
- SIGN UP
- APPLICATION
- CHECK STATUS



Keep It That Way.

Digital Credentials take identity authentication and verification to an entirely new level. By combining traditional Digital Signature technology with the ability to verify defined credentials of an individual or enterprise, Digital Credentials represent the future of secure networked transactions. *Of any kind.*



Powered by FNC.
Secured by UserTrust.


More

Digital Credential – Application Process



- Appraiser signs onto digitalcredential.com and fills out form
- Appraiser prints out instructions and application form and takes them to Notary together with support documentation (credentials). Support documentation includes:
 - Certifications
 - Licenses and Service Areas
 - LOI policy
- Notary faxes notarized application and support documentation to OCR facility
- Support documentation is stored in controlled access on-line vault
- RA processes application and issues digital credential to Appraiser

Digital Credential – Applying Signature to Appraisal

- Upon completion of AIReady appraisal form, Appraiser click's on  icon to digitally sign the appraisal
- Before the signature is applied to the form, the Appraiser's licensure, certification and service area information is checked against information contained in the on-line vault as well as digitalcredential's national data base of disciplinary action
- If the information matches and there have been no disciplinary actions of record, then:
 - a jpeg image of the appraiser's signature is applied to the form;
 - the data is date and time stamped; and
 - the form is digitally signed using the Appraiser's digitalcredential
 - the data is transmitted to the lending institution
- An electronic audit trail of each step of the transaction is maintained
- The appraisal information and the certification of the appraiser's credentials are stored on-line for future reference

DigitalCredential™



- Appraiser value proposition
 - Secure identity
 - Update all institutions at the same time
 - Reduce need to keep up with submitted jobs
 - Tamper-evident documents
 - Being added to lender's approved list is simplified
- Lender value proposition
 - Offload regulatory compliance
 - Keep up with license/certifications
 - Keep up with disciplinary actions
 - Offload service area changes to appraiser
 - Non-refutable documents
 - Adding appraiser to approved list is simplified