

# Experian Verify™

Instant income and employment verification powered by unique, best-in-industry data

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To gain a competitive advantage in today's economic climate, lenders need verification solutions that balance two often polarizing business drivers: customer experience and risk management. The acceleration of digital platforms is creating online experiences that are simple, fast and convenient, and can attract customers and increase brand loyalty. At the same time, market volatility and economic uncertainty are driving the need for lenders to gain a more holistic view of a consumer's financial stability. Verified income and employment data is key to understanding stability, but it often results in high-touch, high-friction experiences. That is, until now.

## How it works

Experian Verify™ has raised the bar by eliminating friction for consumers and offering lenders instant access to millions of employer payroll records in our network. This enables decisions in real-time and eliminates the cost and complexity of existing verification processes.

## Unique data you can trust

Experian Verify is powered by the industry's most trusted data that leverages a growing network of exclusive employer payroll records as well as records sourced from some of the largest payroll providers in the United States. This information is refreshed every pay cycle to ensure you're decisioning off the most recent information.

## Verification your way

Verification is not a one-size-fits-all process. Each lender has unique needs. Experian Verify offers the utmost flexibility with multiple configuration and integration options, such as a RESTful API or hosted web interface. With Experian Verify, you can tailor a verification process that works best for you.

## Benefits

- Reduces decision risk by providing deeper insight into financial stability
- Enables the frictionless experience your customers deserve
- Provides flexible options you can tailor to meet your specific needs
- Enhances your most critical decisions across the lending lifecycle

## Multiple use options

### Primary use cases



Employment  
Verification



Income and  
Employment  
Verification

### Use across the lending life cycle



Prequalification



Origination



Portfolio  
management

### Available for use with



Credit card



Personal loans



Auto loans



Mortgage



Rental Screening

If you're looking for income and employment verification solutions that can empower you make better decisions, minimize risk and deliver a frictionless customer experience, then Experian Verify is right for you. To learn more, visit [experian.com/verify](https://experian.com/verify), contact your Experian account executive or call 855-339-3990.