

# Experian Verify™ for financial services

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

Today's digital-first consumers are challenging lenders like never before. Expectations for simplicity, speed and convenience continue to rise even as lenders transform online and mobile experiences. Consumers demand friction free interactions, especially when verifying personal information, such as income and employment. Many lenders struggle to meet consumer expectations and often rely on complex, and time-consuming manual verification which can increase costs, extend time to revenue, or worse, lead to abandonment. Thankfully, there's now a better way — Experian Verify™.

## Challenging the status quo

Experian Verify has raised the bar by eliminating friction for consumers and offering lenders instant access to FCRA-compliant income and employment information that's unique, accurate and up to date. This empowers lenders to make trusted, real-time decisions that drive efficiency and reduce costs.

**Better data. Better decisions.  
Better experience.**



### Unique data

Access millions of payroll records exclusive to Experian — contributed by employers and our expanding network of leading payroll providers.



### Accurate results

Make confident decisions on the most reliable information available.



### Frictionless experience

Deliver the fast and seamless service experience your customers deserve.

## Propel your business forward

- **Reduce risk**  
By gaining deeper financial insight and avoiding use of falsified information
- **Save money**  
By increasing operational efficiency and reducing costly manual verification
- **Drive inclusion**  
By saying yes to more customers with proven financial stability
- **Stay compliant**  
By using FCRA compliant tools for decisioning and adverse action
- **Enhance security**  
By reducing document sharing through unsecure channels (i.e., email)

## Leading financial institutions trust Experian Verify

Financial institutions across the board are seizing the opportunity to differentiate their verification experience and improve business outcomes using Experian Verify.

### How it works

- 1 Consumer applies online for a financial service (e.g., card, personal loan, auto loan, mortgage).
- 2 Lender requests income and employment information through their preferred delivery channel.
- 3 Experian Verify returns income and employment information in real time.
- 4 If needed, Experian provides lender an intuitive and easy-to-read income and employment report.

### Unparalleled flexibility

Verification should not be treated as one size fits all. Each lender has unique requirements. With Experian Verify, you can easily tailor your verification experience to work best for you and your customers.

## Income and employment report options

### Experian Verify Core

Returns employment information found within the last 90 days

- Employee personal information
- Employer information
- Employment details (status, title, tenure, etc.)

### Experian Verify Plus

Returns income and employment information found within the last 90 days

- Experian Verify Core data
- Basic income information (gross pay, pay frequency, etc.)

### Experian Verify Premium

Returns income and employment information found within the last 90 days + multi-year lookback

- Experian Verify Plus data
- Detailed income information (income breakdown, deductions, deposite information, etc.)

### Here to help

Together we can transform and simplify your verification experience. To learn more about Experian Verify, contact your Experian Account Executive or call 855 339 3990.

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|-------------------|-------------------|---------------|---------------------|
| Report options    | Core              | Plus          | Premium             |
| Delivery channels | Real-time API     | Batch service | Self-service portal |
| Use cases         | Pre-qualification | Origination   | Portfolio           |

