

Experian Verify™ for mortgage

Modern verification for you and your borrowers

Today's digital-first borrowers are challenging mortgage lenders like never before. Expectations for frictionless interactions continue to rise even as lenders transform online and mobile experiences. Many mortgage lenders struggle to meet borrower expectations and often rely on complex and time-consuming manual verification, which can increase costs and extend closing dates. Thankfully, there's now a better way with Experian Verify™.

Challenging the status quo

Experian Verify has raised the bar by eliminating friction for borrowers and offering lenders instant access to income and employment information that is unique, current and eligible for Government Sponsored Enterprise (GSE) validation. This empowers lenders to make trusted, real-time decisions that drive efficiency and reduce cost.

What makes Experian Verify™ different?



Better data

Access millions of employer payroll records exclusive to Experian.



Better decisions

Make confident decisions on the most reliable information available.



Better experience

Deliver the fast and frictionless experience your borrowers deserve.



Peace of mind

Relax knowing Experian Verify is eligible for GSE income and employment validation.

Propel your business forward

- **Reduce financial risk**
By gaining deeper financial insight and avoiding use of falsified information
- **Reduce buyback risk**
By using a solution that supports Fannie Mae and Freddie Mac validation services
- **Save money**
By increasing operational efficiency and reducing costly manual verification
- **Accelerate time to close**
By streamlining your originations process with automated decisioning
- **Enhance security**
By reducing document sharing through unsecure channels (email, etc.)

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Leading mortgage lenders and technology providers trust Experian Verify

Banks, non-banks and technology providers are seizing the opportunity to differentiate their verification experience and improve business outcomes using Experian Verify.

How it works

- 1 Borrower applies online for a new mortgage.
- 2 Mortgage 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 mortgage lender an intuitive and easy-to-read income and employment report.

Unparalleled flexibility

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

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 Premium

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

- Experian Verify Core data
- Payment information (date, reporting period, frequency)
- Detailed income information (income breakdown, deductions, etc.)
- Deposit information

Both the Experian Verify Core and Premium reports are available with reverification.

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.

Delivery channels

Real-time API

Batch service

Self-service portal

Technology partners

Report options

Core

Premium

Use cases

Origination

Portfolio



Experian Verify supports Fannie Mae Day 1 Certainty® and Freddie Mac Loan Product Advisor® asset and income modeler (AIM).