

# Experian Verify™ for mortgage

Modern verification for you and your borrowers

— DAY 1 —  
**CERTAINTY™**

Today's digital-first borrowers are challenging mortgage lenders like never before. Expectations for simplicity, speed and convenience continue to rise even as mortgage lenders transform online and mobile experiences. Borrowers demand friction free interactions, especially when verifying personal information such as income and employment. 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 — Experian Verify™.

## Challenging the status quo

Experian Verify has raised the bar by eliminating friction for borrowers and offering mortgage lenders instant access to income and employment information that's unique, accurate and up to date. This empowers mortgage 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.



### Day 1 Certainty®

Now with the peace of mind of Day 1 Certainty® from Fannie Mae.

## 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 Day 1 Certainty® from Fannie Mae
- **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

## 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.

Report options	Core*	Premium*		
Use cases	Origination	Portfolio		
Delivery channels	Real-time API	Batch service	Self-service portal	Technology partners

\*Reverification options available

