

# End-to-End Verification Journey

A Faster and More Secure Process for Employers, Verifiers, and Consumers

Experian streamlines an employee's life journey by securely connecting their employment and income information to authorized verifiers. See how each step works—from data sources to instant confirmation.

## EMPLOYEE NEEDS



### Employer Direct Data

- Faster employee service
- More secure process
- Current & accurate information
- Save time and costs

### Payroll Provider Data

- Better employer service
- In-market differentiator
- Better workforce service

Secure Ingestion  
Each Pay Cycle

### 65+ Million Records

- Current and instant
- Consumer consent & control
- Permissible purpose
- Credentialing process
- Reporting transparency

### Verification Request

- |                     |               |                      |                  |
|---------------------|---------------|----------------------|------------------|
| Bank & Card Issuers | Credit Unions | Fintech              | Mortgage Lenders |
| Rental Housing      | Cable & Telco | Employment Screening | Social Services  |
| Auto                | Utilities     |                      |                  |

Authorized Access

Real-Time Data

## Expediting Decisions

### Website Portal

buy one

Transactional need for one request

### Batch

many needs

Consolidated request covering many needs at one time

### Direct API

all needs

Technology based integration imbedded into system

### Website Portal

- Single verification at a time
- Smaller organizations looking for specific record
- Transaction via credit card (fixed pricing)
- Data source: employers
- Employer provided data available

### Batch / Direct API

- Multiple verifications at a time
- Larger organizations with volume of requests including loan origination systems
- Transaction via invoicing (variable pricing by use-case)
- Data source: employers + payroll partners
- Employer provided data + other consumer information available