



# 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



### 62+ 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

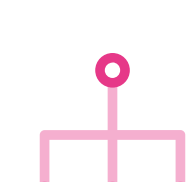
  
Social  
Services

  
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

