

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



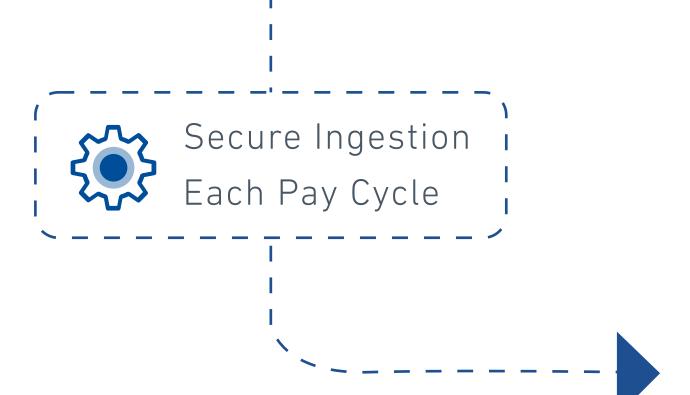


Employer Direct Data

- 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





65+ Million Records

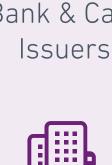
- Current and instant
- Consumer consent & control
- Permissible purpose Credentialing process
- Reporting transparency



Verification Request



Bank & Card



Rental Housing



Credit Unions



Fintech



Lenders



Cable & Telco



Employment Screening

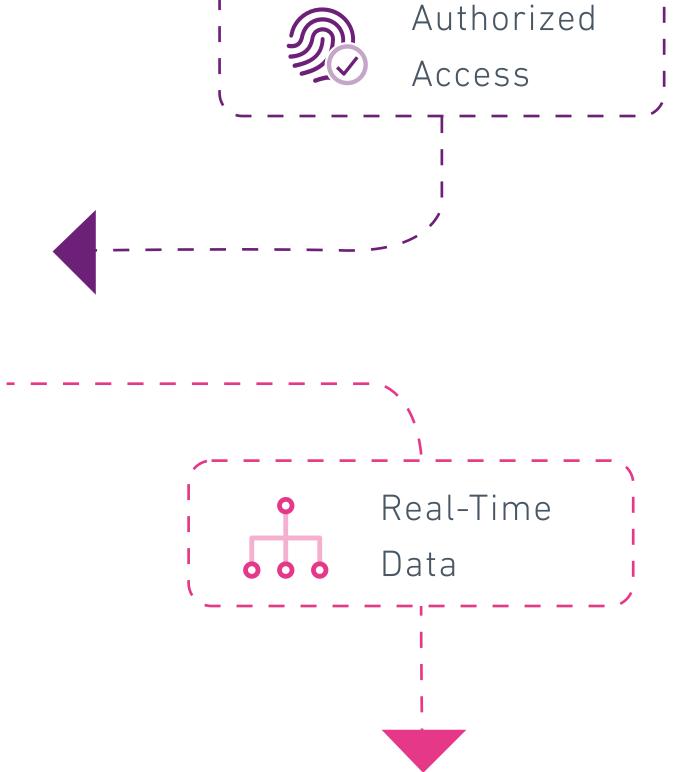


Social Services



Auto







Expediting Decisions



Website Portal

buy one

Transactional need for one request



many needs

Consolidated request covering many needs at one time



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

