

Experian Verify™ for mortgage

Simplify Verifications. Open Opportunities.

Today's digital-first borrowers expect simplicity, speed and convenience — especially when verifying personal information like income and employment. But work isn't one-size-fits-all anymore. Many U.S. workers hold multiple jobs, freelance or earn income through gig platforms, making verification more complex than ever. Mortgage lenders often struggle to meet these expectations and rely on fragmented, time-consuming processes that increase costs, extend closing dates or lead to abandonment. Experian Verify™ changes all that.

One solution, complete coverage.

Experian Verify delivers a single, comprehensive solution that blends instant, permissioned and research verification into one seamless experience — ensuring coverage for 100% of U.S. workers. Our automated waterfall approach keeps borrowers engaged and minimizes friction by moving through three steps:

- **Step 1: instant verification**
Access real-time income and employment data from Experian's trusted employer payroll network.
- **Step 2: permissioned access**
When instant data isn't available, borrowers can securely connect payroll accounts or upload earnings documents for AI-driven fraud checks
- **Step 3: research verification**
For remaining cases, our research verification enhances the traditional manual employment verification process by integrating a conversational AI agent and secure online form with call center support to deliver fast, accurate results.

Choose the full waterfall for maximum coverage or select the combination that best fits your business needs. Experian Verify gives you the flexibility to build a verification strategy that aligns with your workflow and delivers the seamless experience your borrowers expect.

Propel your business forward

- **Reduce risk:** Enhance your lending decisions and confidently say yes to more borrowers using an accurate and up-to-date view of financial stability.
- **Accelerate conversion:** Streamline your decisioning processes and approve borrowers faster and more efficiently.
- **Save money:** Reduce your dependencies on complex, time-consuming and costly verification processes.
- **Eliminate friction:** Keep borrowers engaged with a smooth, multistep experience.
- **Stay compliant:** Have peace of mind knowing your verification solution is FCRA compliant and adverse actionable.*

One comprehensive platform

- **Increase hit rates:** Expand coverage beyond instant payroll contributors.
- **Expand your reach:** Verify a broad spectrum of borrowers, including contractors, gig workers, government employees and more.
- **Reduce abandonment:** Keep borrowers in your digital flow even when instant verification isn't possible.

Experian Verify™ for mortgage

The Experian Verify difference



Second largest instant employer payroll network



Millions of unique payroll records



Unmatched data quality and governance



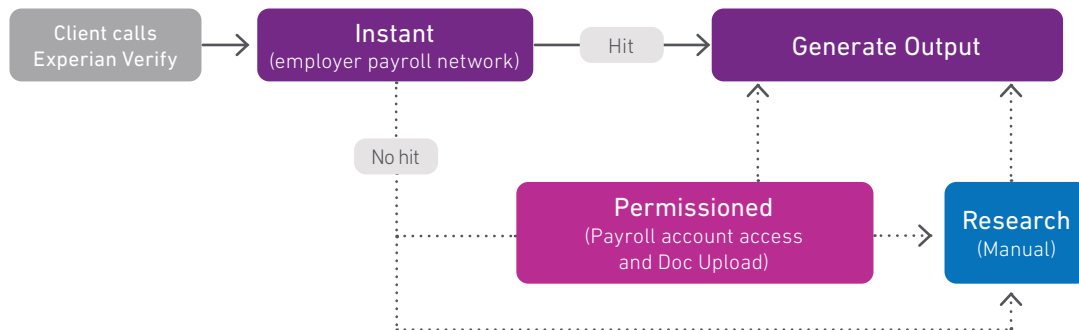
Flexible design to meet your specific needs

Start your transformation today

Experian Verify gives you a single, comprehensive solution to verify income and employment for every U.S. worker. By combining instant payroll data, permissioned access and research verification into one seamless experience, you have 100% coverage of the U.S. workforce. One solution. Complete coverage.

Automated waterfall process

Clients can build an automated waterfall process via an API integration, their own LOS/POS platform or via the Experian Verify hub.



Experian Verify™ hub

The Experian Verify hub is a centralized platform that streamlines client activities previously spread across multiple systems into one cohesive experience. It enables clients to automate verification waterfalls through API integration, their own LOS/POS platforms or directly within the verification hub. The platform also offers self service tools for submitting verification requests, accessing training and documentation, and managing tools and performance metrics. By consolidating these capabilities, Experian delivers seamless access, faster insights and a unified user experience.

* Only instant verification and payroll permissioned verification are both FCRA compliant and adverse actionable.



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