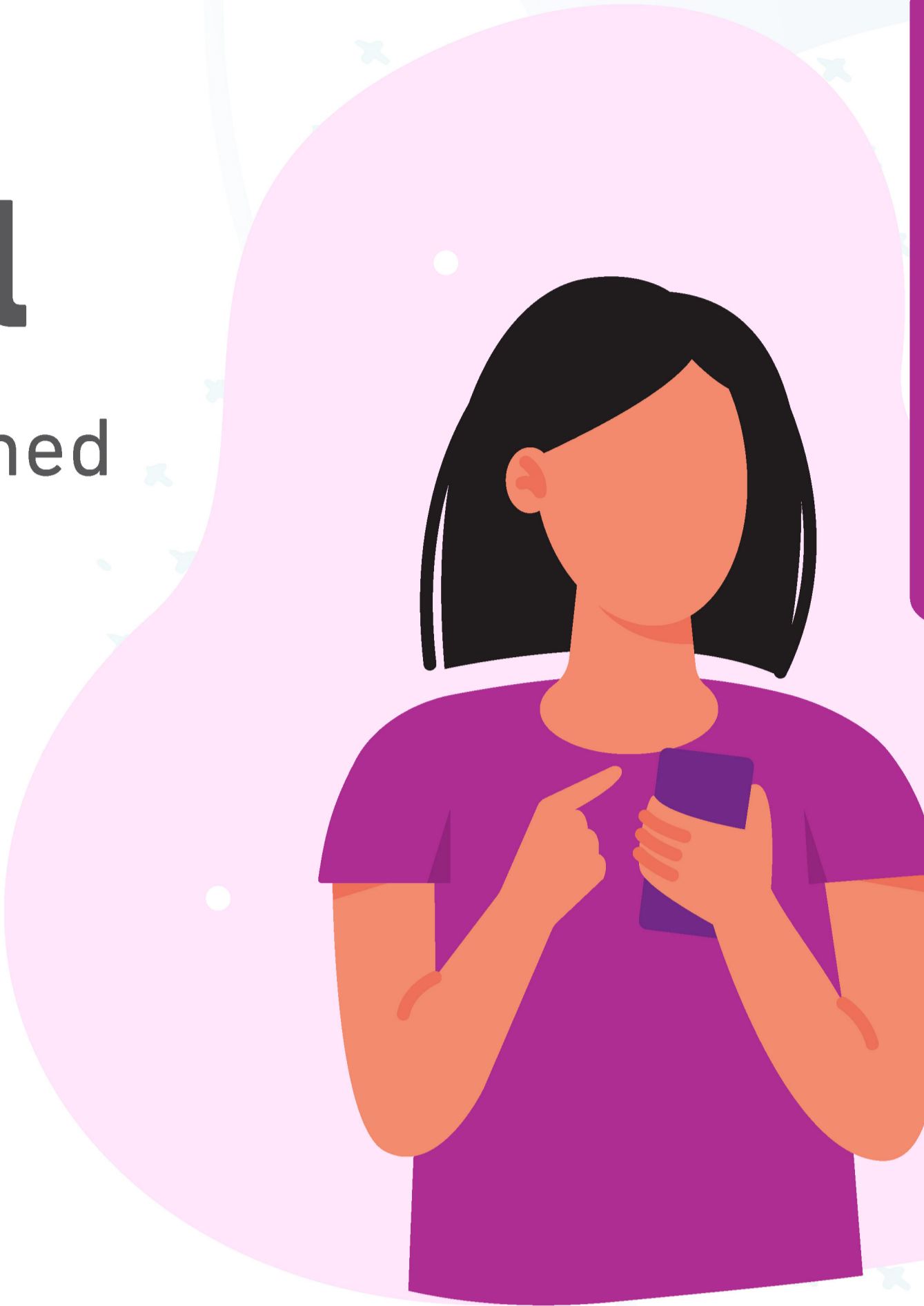


Experian Verify automated waterfall

Unlock the power of instant and permissioned income and employment verification

Verifying a consumer's income and employment information can be challenging. Even if working with a third-party solution provider, there are instances when the information is not available. This likely requires you to contact the consumer's employer, which is inefficient, costly, and results in a poor customer experience.

Experian has solved this problem by effortlessly blending the power of instant and permissioned verification technology into one streamlined experience for you and your customers.



Activity:
Application for loan product, credit, employment, government benefit, etc. is received



Action:
Leverage Experian Verify, the industry's second-largest instant employer payroll network, to verify the consumer's income and employment in real-time



Instant

Income and employment information is verified instantly.

FCRA-compliant report is delivered and the verification is complete.



Permissioned

Income and employment information is NOT verified instantly.

Automatically waterfall to Experian's permissioned verification.

- Consumer is invited to opt-in, granting access to their payroll account
- Consumer opts in
- Income and employment is verified directly from the payroll service leveraged by the consumer's employer

FCRA-compliant report is delivered and the verification is complete.



Manual

Consumer declines invitation to opt-in.

Default to existing manual or other verification processes.

Ready to get started?

Contact us today

The report generated through this method is the same as the report generated when the income and employment information is verified instantly.