

# Experian Verify™ for Financial Services

Better data. Better decisions. Better experience.

Today's digital-first consumers are challenging lenders like never before. Expectations for simplicity, speed and convenience continue to rise even as lenders transform online and mobile experiences. Consumers demand frictionless interactions, especially when verifying personal information, such as income and employment. Many lenders struggle to meet consumer expectations and often rely on complex and time-consuming verification processes, which can increase costs, extend time to revenue or, worse, lead to abandonment. Thankfully, Experian Verify™ changes all that.

## Challenging the status quo

Experian Verify is raising the bar by offering lenders instant access to the most trusted income and employment information available, so you can make more confident lending decisions faster and deliver the frictionless experience your customers deserve.

## Now available with permissioned payroll account access

Through Experian Verify, your customers can access their payroll accounts and share information directly from their employer's payroll service so you can maximize coverage and verify income and employment for more customers in real time.

## Propel your business forward

- **Reduce risk** — Enhance your lending decisions and confidently say yes to more customers using an accurate and up-to-date view of financial stability.
- **Accelerate conversion** — Streamline your decisioning processes and approve customers faster and more efficiently.
- **Save money** — Reduce your dependencies on complex, time-consuming and costly verification processes.
- **Eliminate friction** — Verify income and employment in seconds with a simple and seamless experience.
- **Stay compliant** — Have peace of mind knowing your verification solution is FCRA compliant and adverse actionable.

## The Experian Verify difference



Second largest instant employer payroll network



Millions of unique employer payroll records



Unmatched data quality and governance



Flexible design to meet your specific needs

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## Best of both worlds

- **Increase hit rates** — Expand coverage to employers not currently contributing to Experian’s instant employer payroll network.
- **Expand your reach** — Verify a broad spectrum of consumers, including contractors, gig workers, government employees, etc.
- **Reduce abandonment** — Keep customers engaged in your digital channel when instant verification is unavailable.

## Different experience, same results

- Same trusted employer payroll data
- Same data quality and governance
- Same output and report options
- Same partner you know and trust today

## Automate your verification experience

The key to a successful verification strategy is limiting how many customers require manual verification. This likely means implementing a multistep approach. But don't worry, Experian Verify effortlessly blends the power of instant and permissioned verification into one streamlined experience for you and your customers. It's simple, seamless and secure.

## Start your transformation today

Now's the time to transform your verification experience. Experian Verify empowers you with better data to make better decisions and deliver a better customer experience.

To learn more about Experian Verify, contact your Experian account executive at 1 855 339 3990 or go to [www.experian.com/verify](http://www.experian.com/verify).

## Automated waterfall process

Client can build automated waterfall via API integration of self-service portal.

