

# Experian Verify™ for Mortgage

Better data. Better decisions. Better experience.

Today's digital-first borrowers are challenging mortgage lenders like never before. Expectations for simplicity, speed and convenience continue to rise even as mortgage lenders transform online and mobile experiences. Borrowers demand frictionless interactions, especially when verifying personal information, such as income and employment. Many mortgage lenders struggle to meet borrower expectations and often rely on complex and time-consuming verification processes, which can increase costs and extend closing dates. Thankfully, there's now a better way — Experian Verify™.

## Challenging the status quo

Experian Verify is raising the bar by offering mortgage 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 borrowers deserve.

## Now available with permissioned payroll account access

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

## 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** — 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



Supports GSE validation services



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 borrowers, including contractors, gig workers, government employees, etc.
- **Reduce abandonment** — Keep customers engaged in your digital channel when instant verification is not available.

## 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

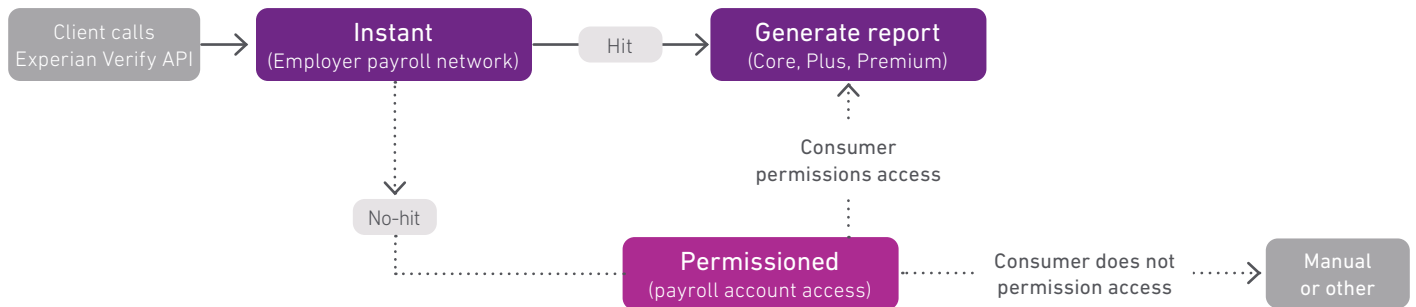
## Automate your verification experience

The key to a successful verification strategy is limiting how many borrowers require manual verification. This likely means implementing a multi-step approach. But don't worry, Experian Verify effortlessly blends the power of instant and permissioned verification into one streamlined experience for you and your borrowers. 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 borrowers experience. To learn more about Experian Verify, contact your Experian account executive at 1 855 339 3990 or go to [experian.com/verify-mortgage](https://experian.com/verify-mortgage).

## Automated waterfall process



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