

Now you can instantly confirm your customer's income and employment status with accuracy. Experian's Income and Employment Verification tool minimizes risk, speeds your approval process and helps you generate income faster, illuminating all of your business decisions.

In today's competitive marketplace, the ability to make fast, accurate credit decisions is a critical factor in increasing profitability. Whether you are evaluating a car loan application, a mortgage, or a rental application, Experian provides you the instant access to real-time income and employment data that can mean the difference between booking the business or losing a potential customer.

Now, you can put the power of the nation's largest income and employment information database to work for you. Eliminate the long delays and intensive research associated with manual verifications. With Income and Employment Verification, instant, accurate consumer information is as easy as logging on and submitting a simple query.

Fast

Credit verification used to be a slow, labor-intensive process of frustrating phone calls, voicemail and inaccurate information. Experian's Income and Employment Verification eliminates the annoying delays, time-consuming legwork and costly resource allocation associated with manual information verification.

Now, information which is vital to the approval process, is automated and available online. Experian's Income and Employment Verification completes the work that used to take hours in just seconds, so your staff can spend their time and energy on expediting loan funding and servicing customers.

Lower operating costs

Income and Employment Verification instantly delivers the critical information you need to make immediate credit decisions, helping you to lower your processing costs. With this powerful tool, you can evaluate all of your customer applications on-the-spot, insuring instant approvals. When verified, your inquiry will be automatically returned to you online in Experian's machine-readable ARF format or in a human readable format through the Internet. Your profile will include confirmation on all available employment information, including two current or previous employers, active/inactive status, hire dates, years of service and verification of all income including bonuses and commissions.



Minimize risks and generate income faster

Experian's Income and Employment Verification helps you maximize credit-granting opportunities, minimize fraud and financial risks, and generate income faster. Experian is the only information solutions provider delivering income and employment data collected directly from employers across the nation, insuring that the information is as accurate and reliable as possible. It is this accuracy that makes the Income and Employment Verification tool the safest, most reliable tool for verifying your application information. In addition, because Income and Employment Verification is delivered online you are able to cut time off your loan approval process helping your company generate income faster.

Experian's Income and Employment Verification provides you with the safest most cost-effective way of verifying your applicant's information.

Features and benefits include:

- Provides instant access to the most accurate, current income and employment data available today
- Reduces fraud and financial risks by providing data straight from the employer and delivering that data to the customer from an impartial third party
- Takes the manual process out of verifying income and employment information, eliminating delays and costs associated with manual information verification
- Provides the critical information needed to approve loans at point-of-sale, helping you to close the deal faster
- Information includes current and previous employers, hire dates, years of service, active or inactive status, and salary history including base pay as well as commissions and bonuses
- Data delivered in Experian's machine readable ARF or through the Internet in a human readable format

**Contact your local Experian
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