



Product Webinar Series

Complete Income and Continuous Evaluation for SNAP

Thursday, October 23, 2025



YOUR PRESENTER



Chad Pharo

*Senior Director, Solutions Consulting
Equifax*



Kevin Hughes

*Senior Director, Government Strategy Enablement
Equifax*

Thanks For Joining Our Webinar



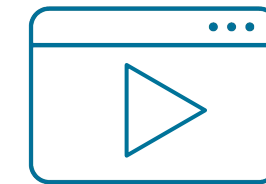
Welcome!

Thank you for joining our webinar. Stay tuned for more from Equifax!



Questions?

Please enter your questions in the chat box on your screen at any point during the presentation.



Recording

This webinar is being recorded. You will receive an email with a link to view the recording.

To Keep Our Lawyers Happy

- ✓ The information provided herein is intended as general guidance and is not intended to convey specific tax or legal advice. For a legal opinion, please consult your lawyer.
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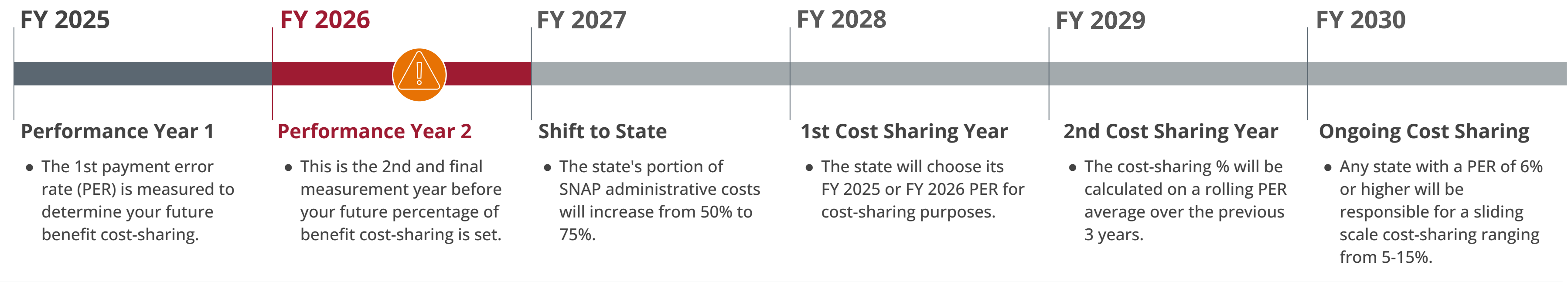
Investor analysts should direct inquiries via the 'Contact Us' box on the Investor Relations section at Equifax.com.

AGENDA

1. The Impact of H.R. 1 Mandates to SNAP Programs
2. Understanding Challenges Throughout the Benefit Lifecycle
3. Complete Income Overview and Demo
4. Continuous Evaluation of SNAP Overview and Demo
5. Q&A
6. Closing Comments

The SNAP Countdown **Starts Now**

SNAP Policy Changes and *How They May Impact You*



Shift in Costs to the States

- Starting FY2028, states must contribute to SNAP benefit costs if their Payment Error Rate (PER) is 6% or greater (FY 2025 or FY 2026 performance determines FY 2028 state cost share)
- States share of SNAP administrative costs increase from 50% to 75% in FY 2027

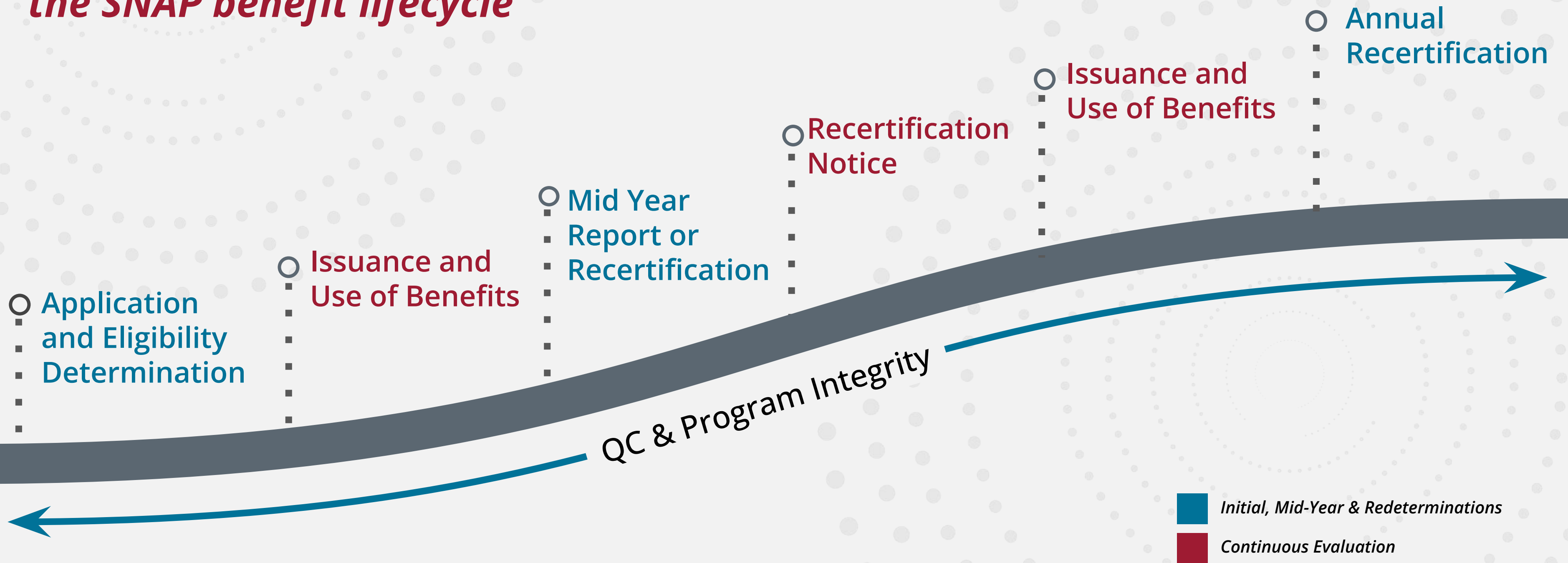
Stricter Work Requirements

- Work requirement age increases from 54 to 64
- Parents of children over 13 must now meet work requirements

The Work Number[®] advantage: ~80% of reports already include hours worked

Beneficiary life changes may occur in between eligibility determinations impacting payment errors

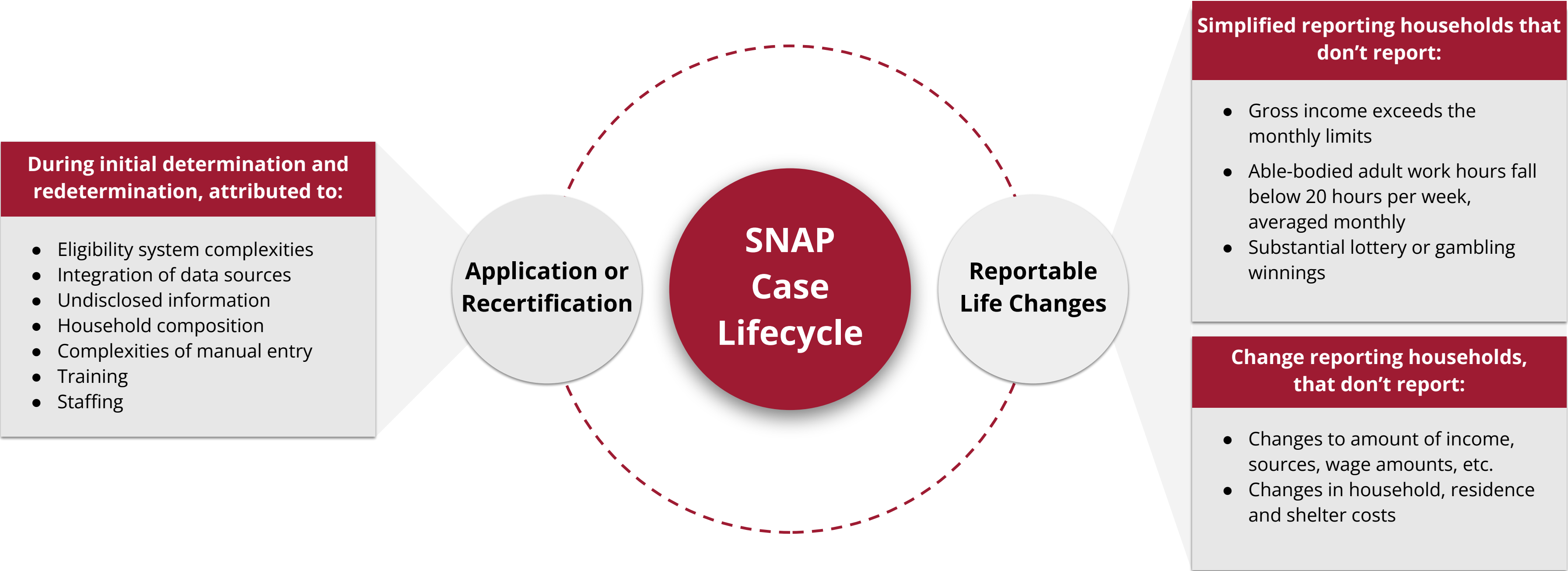
Data insights provide value throughout the SNAP benefit lifecycle



Understanding Where Errors Can Occur

A Closer Look at the SNAP Case Lifecycle

Regardless of action or reporting model, errors can occur at any point during the case lifecycle:



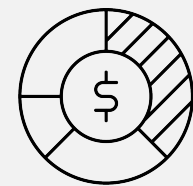
The Equifax Eligibility Suite for SNAP

Smarter Data for Better Outcomes.

Discover a clear path
to **H.R. 1 compliance**
and help
reduce error rates
with comprehensive
solutions

Initial, Mid-Year and Redeterminations

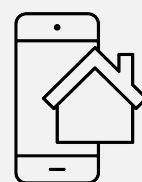
Month 1, 6, and 12



Verify income to improve benefit accuracy with **Complete Income™**



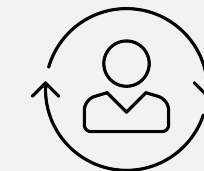
Help prevent payment errors and streamline benefit reinstatement with **Incarceration Search**



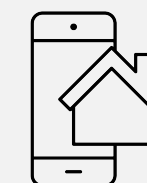
Verify addresses, contact information, and household changes with **Contact Complete**

Continuous Evaluation of Life Changes

Required Reporting



Conduct regular change reporting verifications for eligibility-impacting life changes with **Continuous Evaluation for SNAP** (in development)



Use **Contact Complete** to check for out-of-state and/or in-state addresses and identify a death in the household



Check for incarceration greater than 30 days with **Incarceration Watch**

The Equifax Complete Income™ Solution

For Initial Application, Mid-Year
& Redeterminations

Addressing your agency's income verification needs

Comprehensive earned and unearned income verifications in a single, streamlined process



The Work Number® Report(s)

Employment records:

- Directly contributed by employers or payroll providers each time they process payroll
- More than two-thirds of the U.S. non-farm working population
- Gross and net income, hours worked, deductions, as and if reported by the employer
- Employer records, as well as some 1099 and pension records

Income and Expense Connect® Solution

Data is categorized and consolidated in summary report as follows:

- Wages and salary not already in The Work Number®
- Self-Reported and unearned income
- Other such as transfers from third-party apps
- Self-Reported expenses with categorization

INTRODUCING

Complete Income™

for Social Services

Income Verified, Simply and Securely.





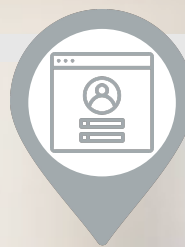
Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Meet Angie, the applicant:

Angie is applying for government benefits. She has filled out her application, and it has been sent over to her caseworker, Jeremy.

Meet Jeremy, the caseworker:

Jeremy has received Angie's application for benefits. One of his next steps is to login to the Equifax Verification Insights Portal (VIP) to start verifying her income and employment, so he can help determine eligibility.





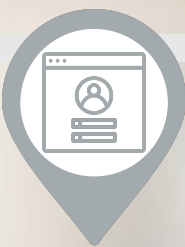
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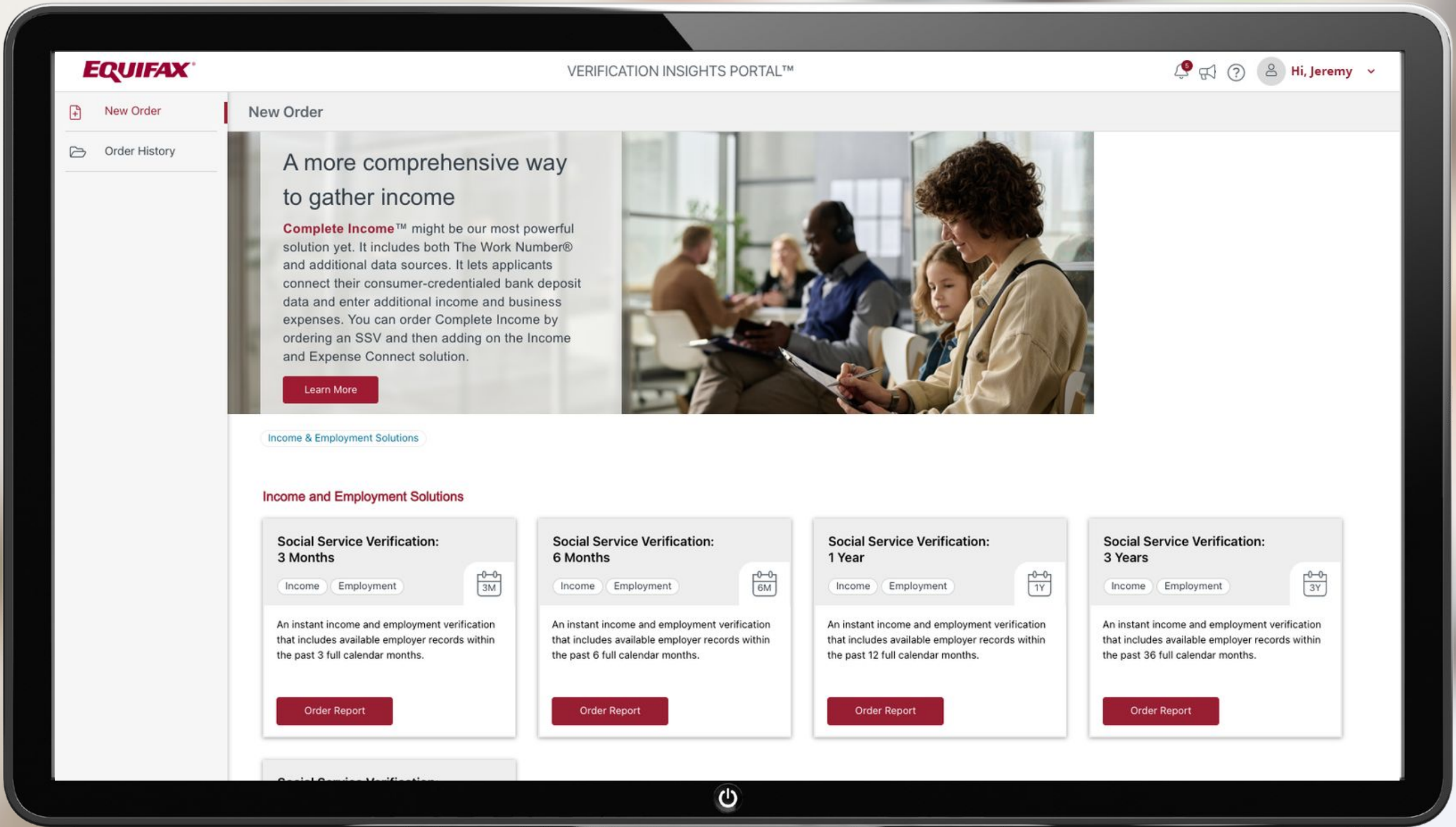
Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:

Jeremy logs into the Equifax VIP and chooses a Social Service Verification report for the relevant timeframe.





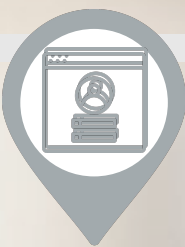
Receive Application

Order SSV report.



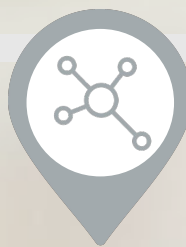
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Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:

Jeremy enters the relevant information for the inquiry and places the order.

EQUIFAX VERIFICATION INSIGHTS PORTAL™ Hi, Jeremy

New Order

Order History

Inquiry Details
Please provide the details below to order this report.

Social Service Verification: 3 Months

File Name/Tracking Number (optional) ? Program/Usage Type
Select Program(s):

Individual's SSN

Permissible Purpose What's this? Do you have the Individual's consent? ?
Select Permissible Purpose No Yes

By pressing "Place Order", you agree and certify that the permissible purpose selected above is correct for this request. You further agree and certify that you are in compliance with all applicable provisions of the Fair Credit Reporting Act, Federal Equal Credit Opportunity Act, all state law counterparts of them, and all applicable regulations promulgated under any of them.

Cancel Place Order

Social Service Verification: 3 Months
An instant income and employment verification tailored for public assistance programs.



Features:
✓ Employers within the past 3 full calendar months

- Data provided may vary based on availability.



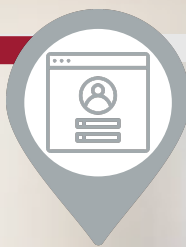
Receive Application

Order SSV report.



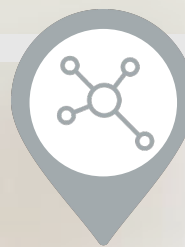
Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:

Jeremy reviews the Social Service Verification solution, which includes available employment and income records.

+

New Order

Order History

Report Summary

✓

Thank you! Your Social Service Verification: All Records order has been placed.

Inquiry Date: 08/11/2025 | Order ID: 8833393157792747 | File/Tracking Number: N/A

Social Service Verification: All Records Summary

View Full Report

This is a partial report. Review the full report to see all additional data available for this Social Service Verification order.

Employer(s)

Need more data?

Employer Name	Employment Status	Pay Date	Pay Frequency	Pay Rate	Pay Period Gross Earnings
Employer 3	✓ Active	03/02/2025	Bi-weekly	\$703.46	\$703.46
Employer 6	✓ Active	03/02/2025	Bi-weekly	\$496.54	\$496.54
Employer 4	✓ Active	02/02/2025	Bi-weekly	\$289.62	\$289.62
Employer 7	✓ Active	02/02/2025	Bi-weekly	\$158.46	\$158.46
Employer 5	✓ Active	01/02/2025	Bi-weekly	\$393.08	\$393.08
Employer 8	✓ Active	11/02/2024	Bi-weekly	\$166.15	\$166.15

NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER® VERIFICATION SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBER®. IT CAN BE USED FOR FCRA PERMISSIBLE PURPOSE FOR WHICH THIS CONSUMER REPORT WAS OBTAINED, AND THE USER MUST ADHERE TO FCRA REQUIREMENTS, INCLUDING BUT NOT LIMITED TO THE RELEVANT REQUIREMENTS CONTAINED IN THE CFPB'S NOTICE TO USERS OF CONSUMER REPORTS.

Certain fields within The Work Number® verifications may be unavailable if the employer did not report the information; if the information provided by the employer was determined to be inaccurate, incomplete or unverifiable; or if applicable laws or regulations prevent the disclosure of the information.

Questions? Call 1-800-996-7566 (Hearing impaired clients may call 1-800-424-0253/TTY).

VERIFICATION INSIGHTS PORTAL™

🔔

🔊

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Hi, Jeremy

⏪ Collapse

🔌



Order SSV report.



Review. Order Income & Expense Connect Solution.



Invitation. Login. Consent.



Connect accounts.
Add income & expenses.



View reports.
Determine eligibility.



After reviewing, Jeremy decides he wants to request more data and orders the 'Income and Expense Connect' solution.





Receive Application

Order SSV report.



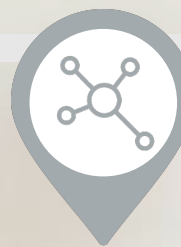
Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:
Jeremy can choose to send the request to Angie via text message or email.

EQUIFAX VERIFICATION INSIGHTS PORTAL™ Hi, Jeremy

New Order

Order History

Inquiry Details
Please provide the following details to order this report.

Income and Expense Connect

Inquiry For: Applicant Angie(XXX-XX-1111)
File Name/Tracking Number: N/A
Program/Usage Type: CalFresh Work Incentive Nutritional Supplement (WINS)

Applicant Contact Details
Enter contact information for the applicant. We will contact the applicant to ask for consent so you can receive their financial information.

How do you want to send the applicant invitation?

☒ SMS Text Message ☐ Email

Mobile Phone Number ⓘ

Income and Expense Connect- Deposit Income
To deliver this service Equifax partners with Plaid Consumer Reporting Agency Inc. ("Plaid"). Plaid provides income and employment information for applicants that grant access to their data which may include self-employment income. Applicants will receive an email or text with instructions on how to connect financial and other work accounts. Once the applicant has completed the process, your agency will receive a copy of the applicant's report. By clicking on Place Order, you acknowledge that you have appropriately verified the identity of the consumer for which you are requesting data.

The Deposit Income is a consumer report provided by Plaid and may only be used for a permissible purpose, as defined by the Fair Credit Reporting Act. This consumer report is not part of The Work Number®.

You further agree and certify that the permissible purpose originally selected for this order is correct for this request. You agree and certify that you are in compliance with all applicable provisions of the Fair Credit Reporting Act, Federal Equal Credit

Income and Expense Connect
Access to data including applicant-provided deposit information from financial institutions. Can include any manually entered income and business expenses.

Features:
Applicants can connect to their financial institutions to provide deposit details. They can also manually provide income, and business expenses.

- ✓ Gain access to consumer-permissioned deposit information
- ✓ Get insight into self-employment income
- ✓ Access additional manual income and expenses the applicant provides

- Data provided may vary based on availability.

« Collapse



Receive Application

Order SSV report.



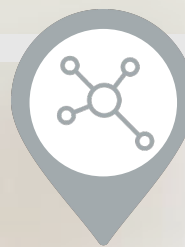
Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



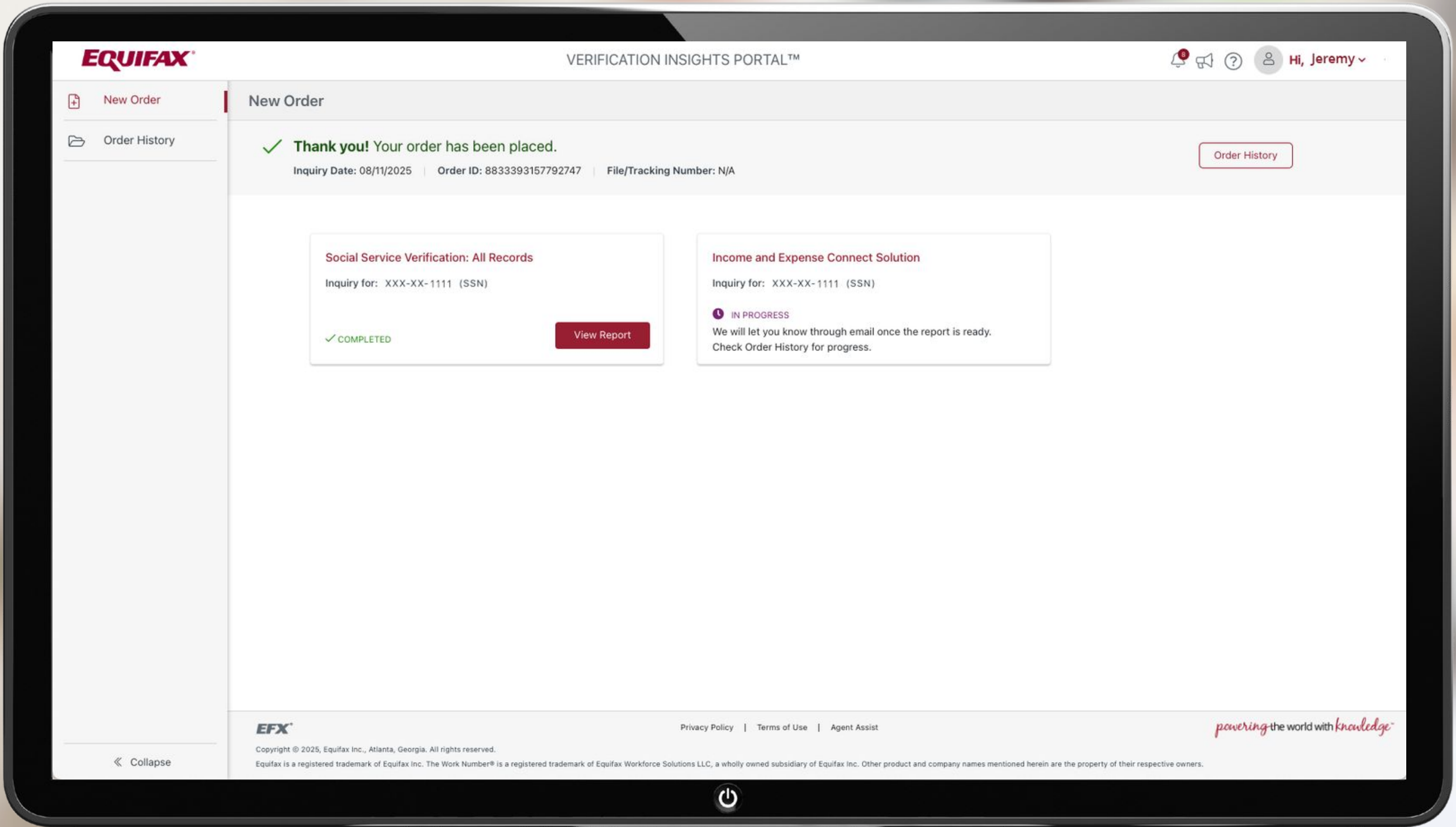
Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:

The 'Income and Expense Connect' order has been placed. A notification will now be sent to Angie via SMS text or email.





Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



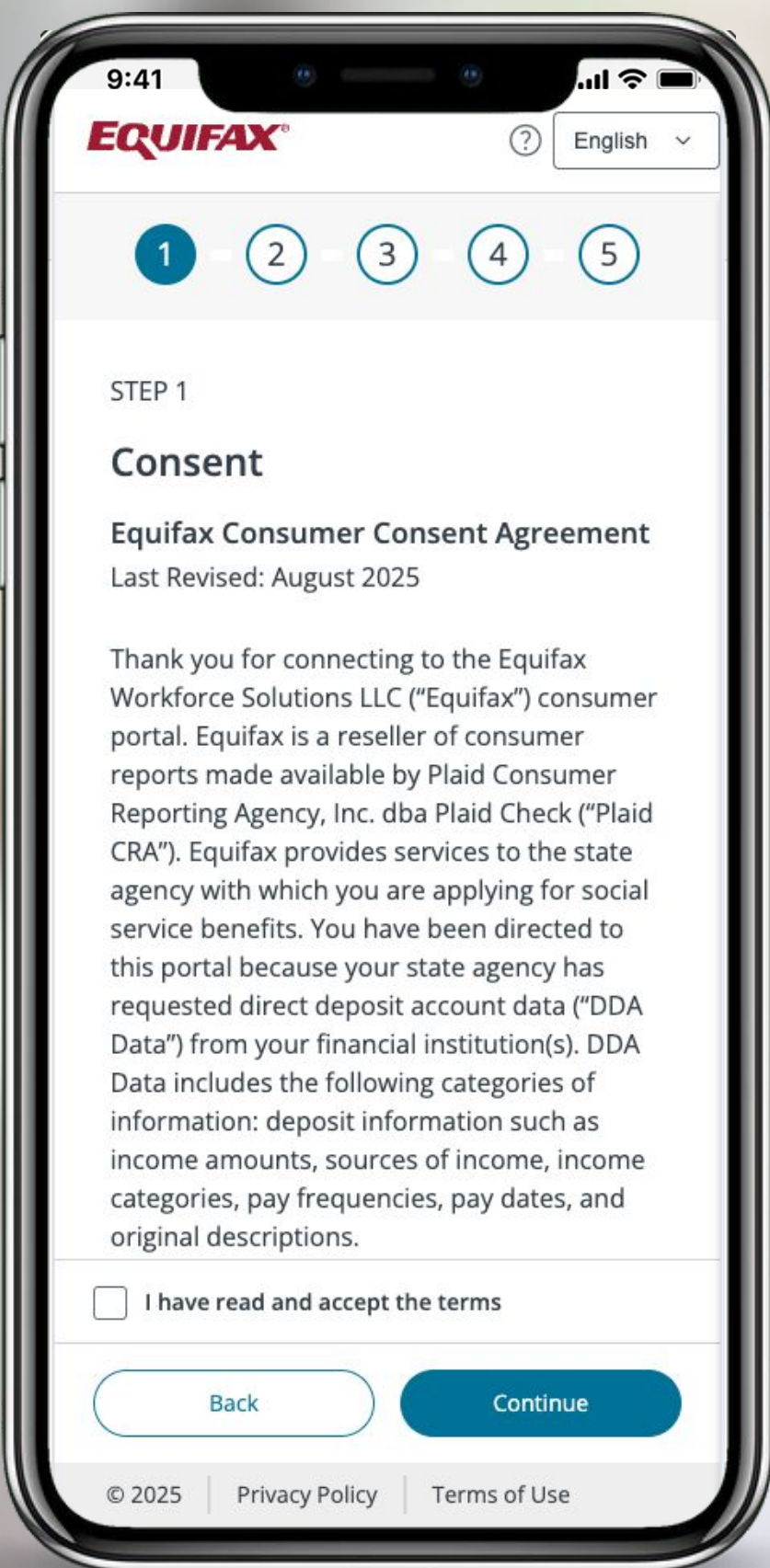
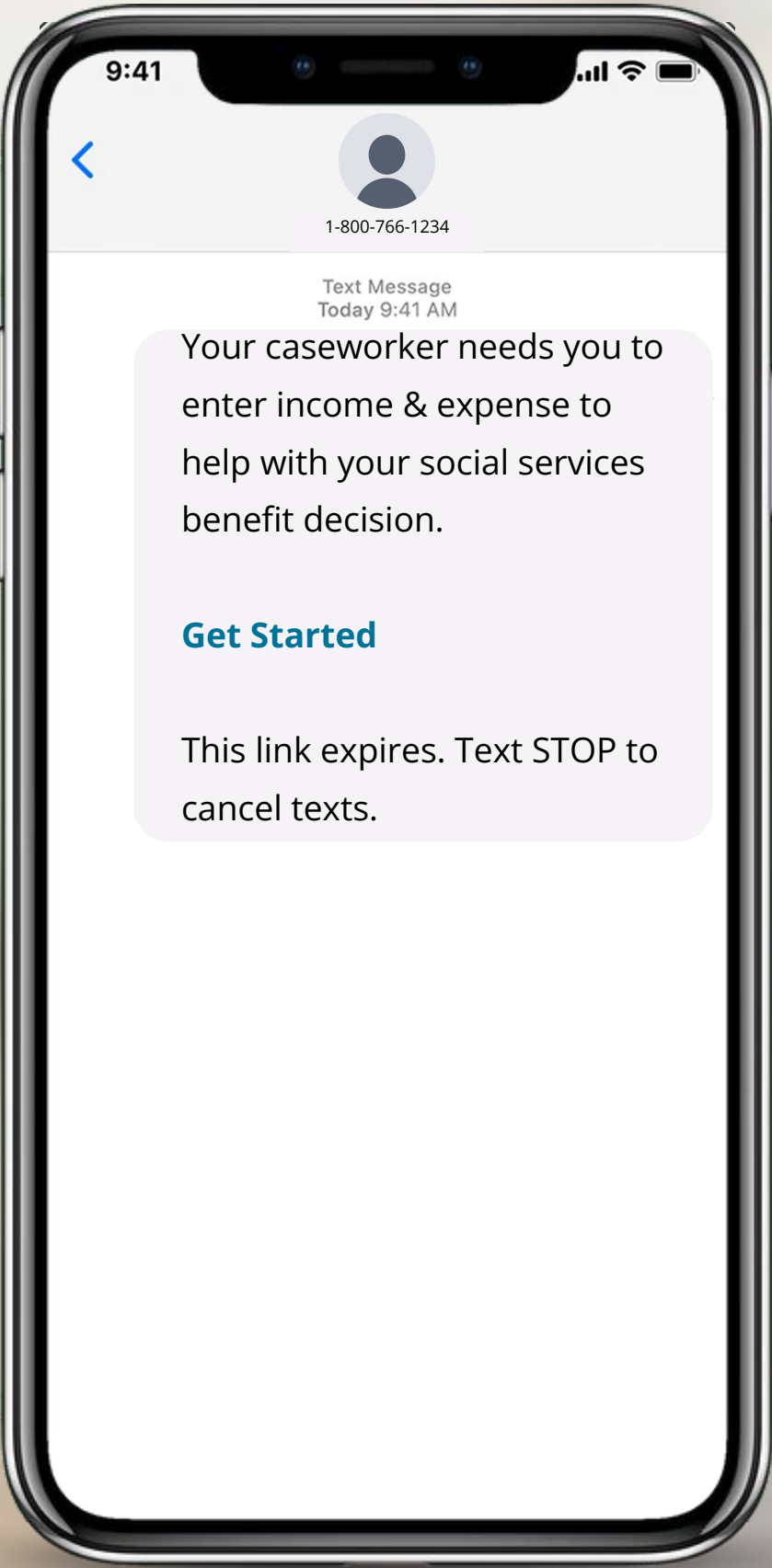
Reports Received

View reports.
Determine eligibility.



Angie, the applicant:

Angie receives a text message or email to get started. She'll need to verify her identity and provide consent through the applicant portal.





Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



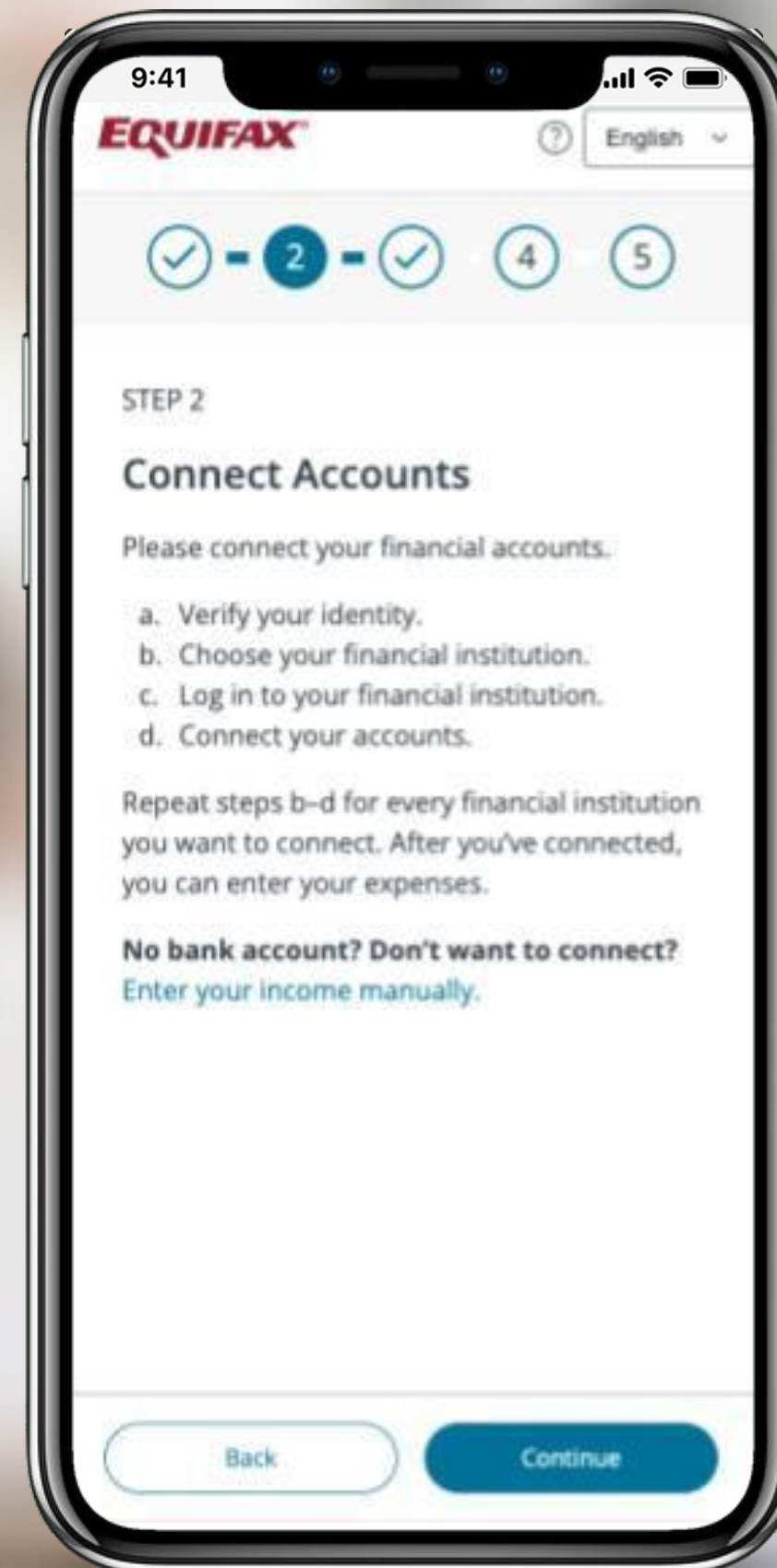
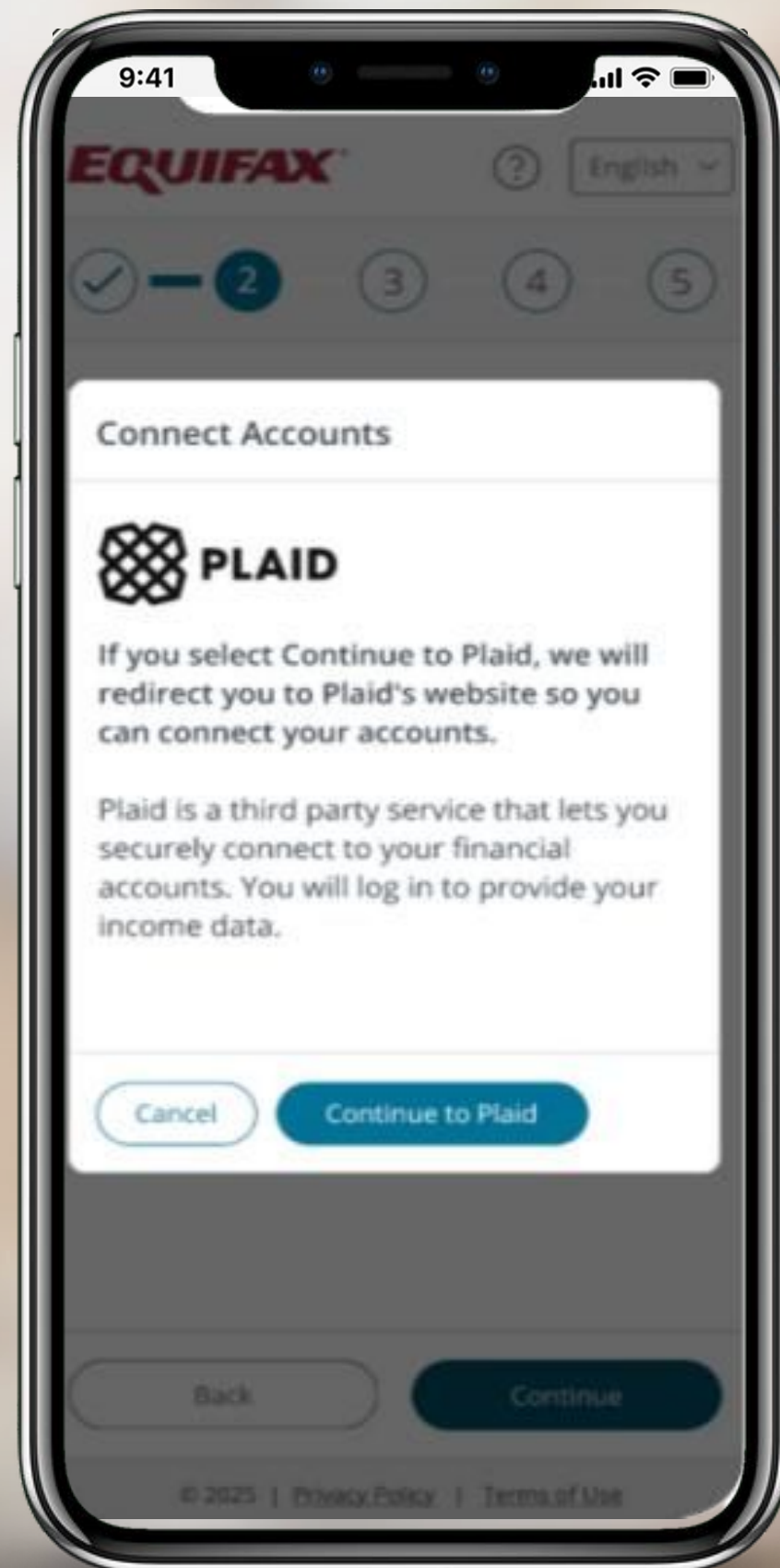
Reports Received

View reports.
Determine eligibility.



Angie, the applicant:

Angie can now securely connect her financial institution. Equifax leverages Plaid, a third party service to help consumers provide access to their deposit income data.



Images are examples and for information purposes only. They may vary across platforms and are subject to change.



Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



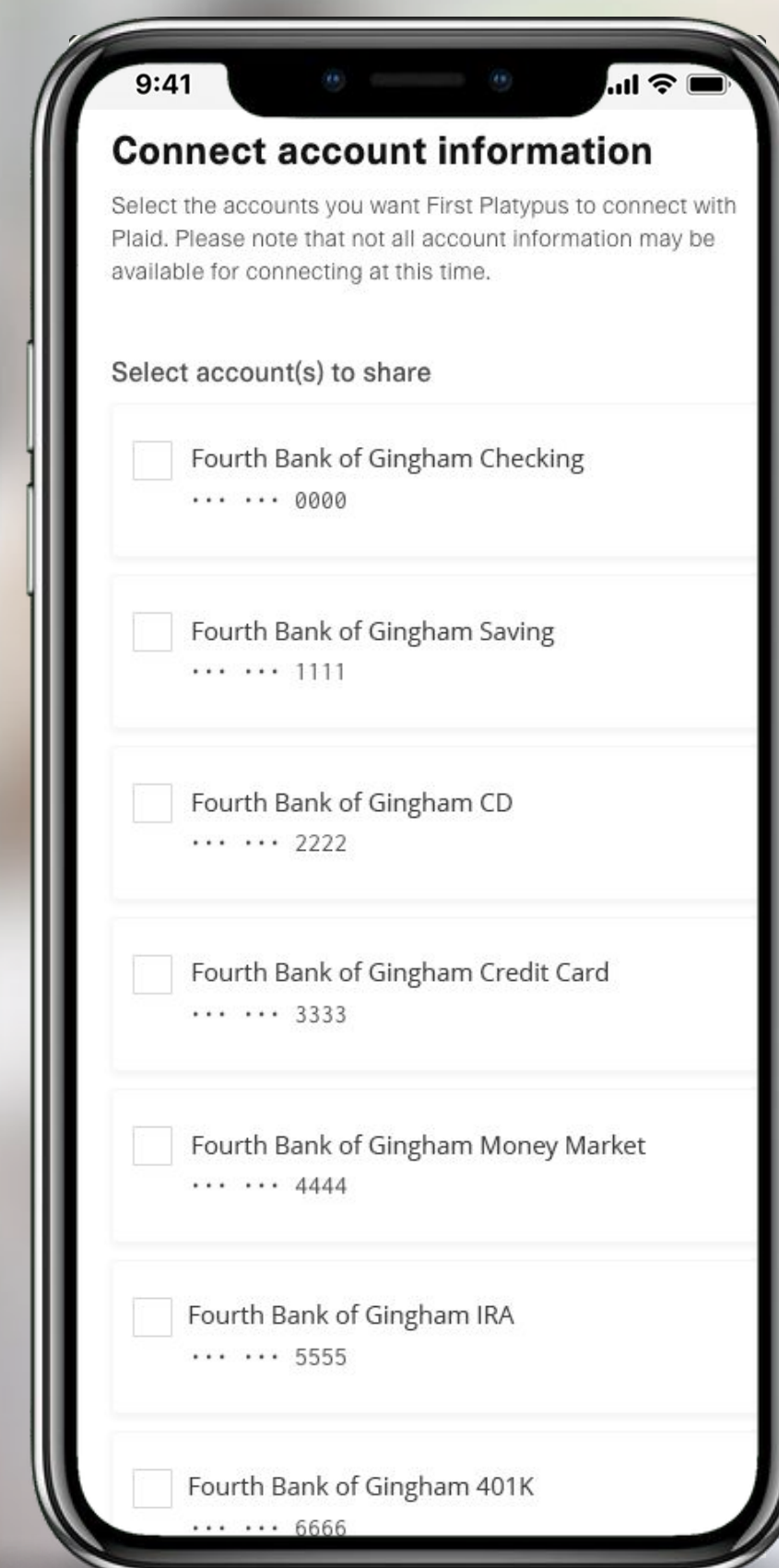
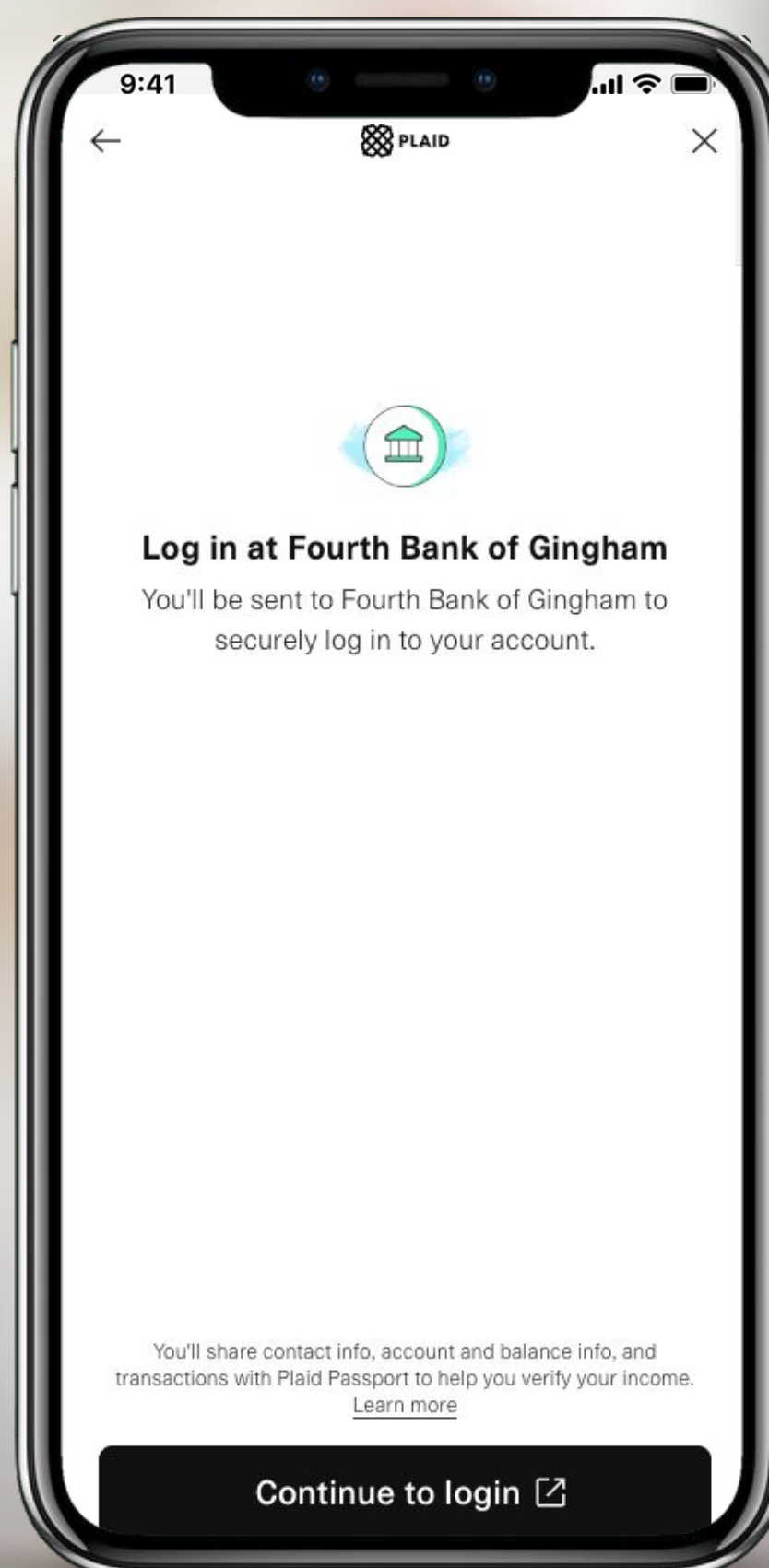
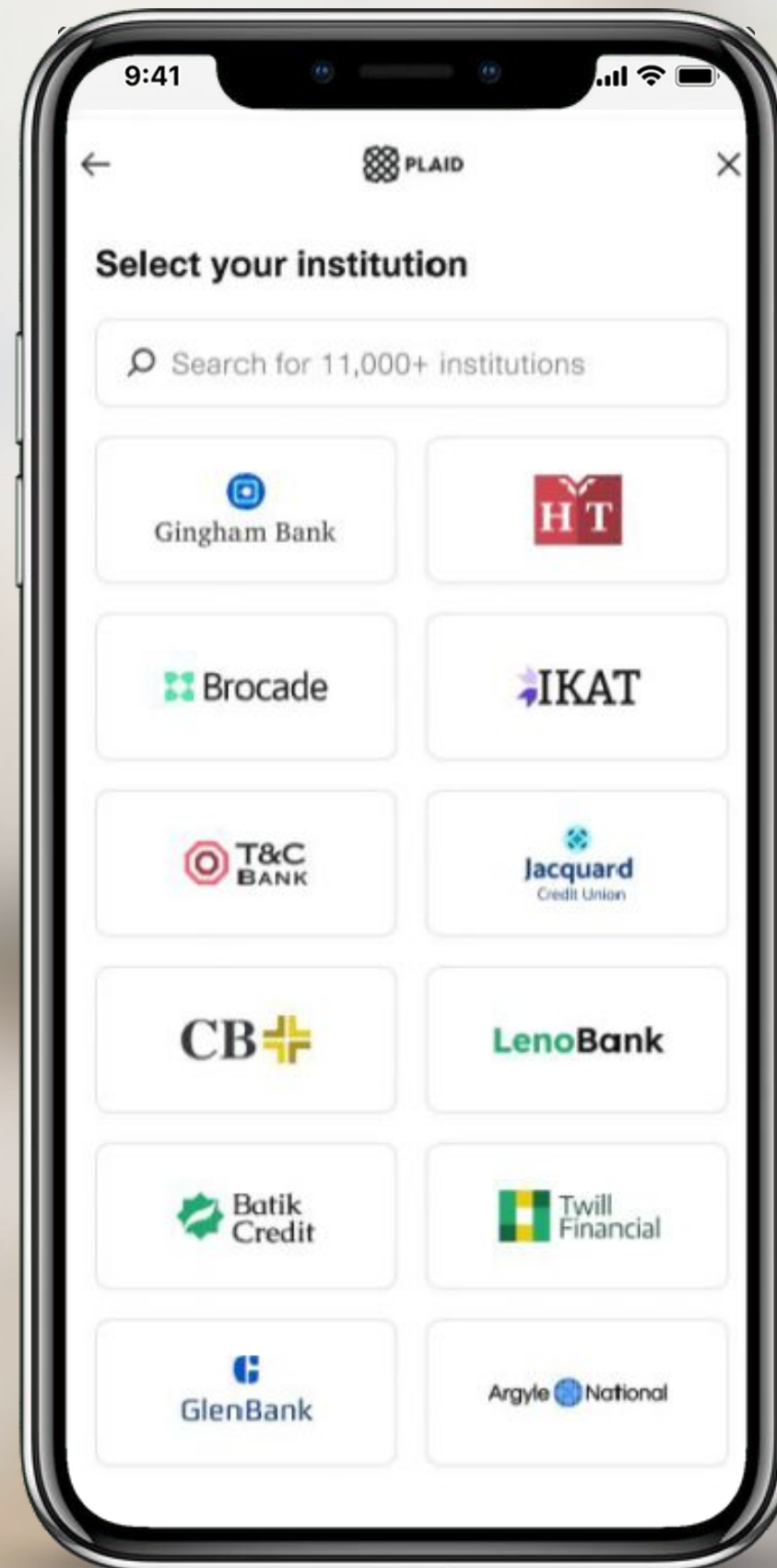
Reports Received

View reports.
Determine eligibility.



Angie, the applicant:

Angie continues to securely connect her financial institution(s) using Plaid.



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Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.

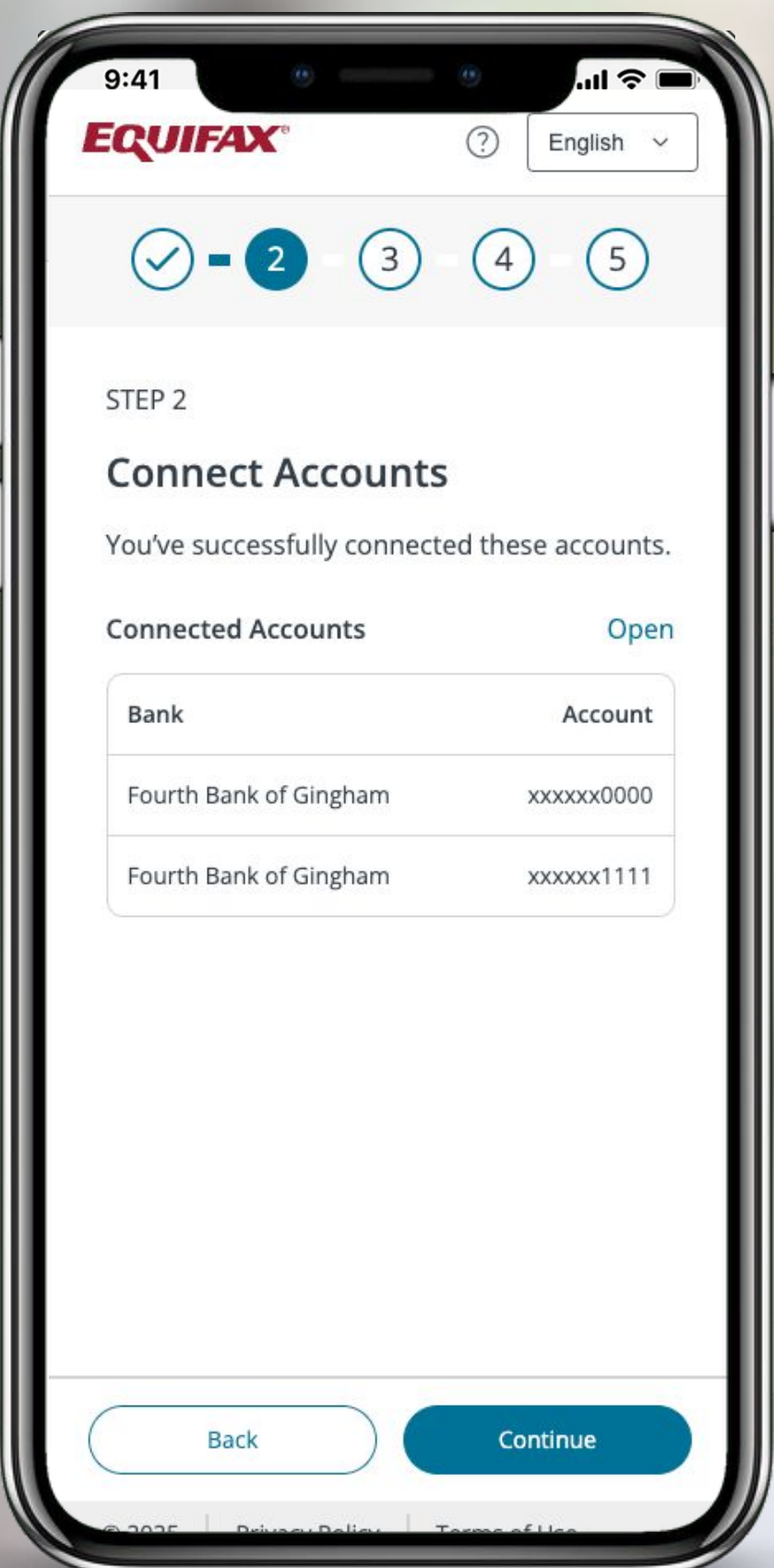
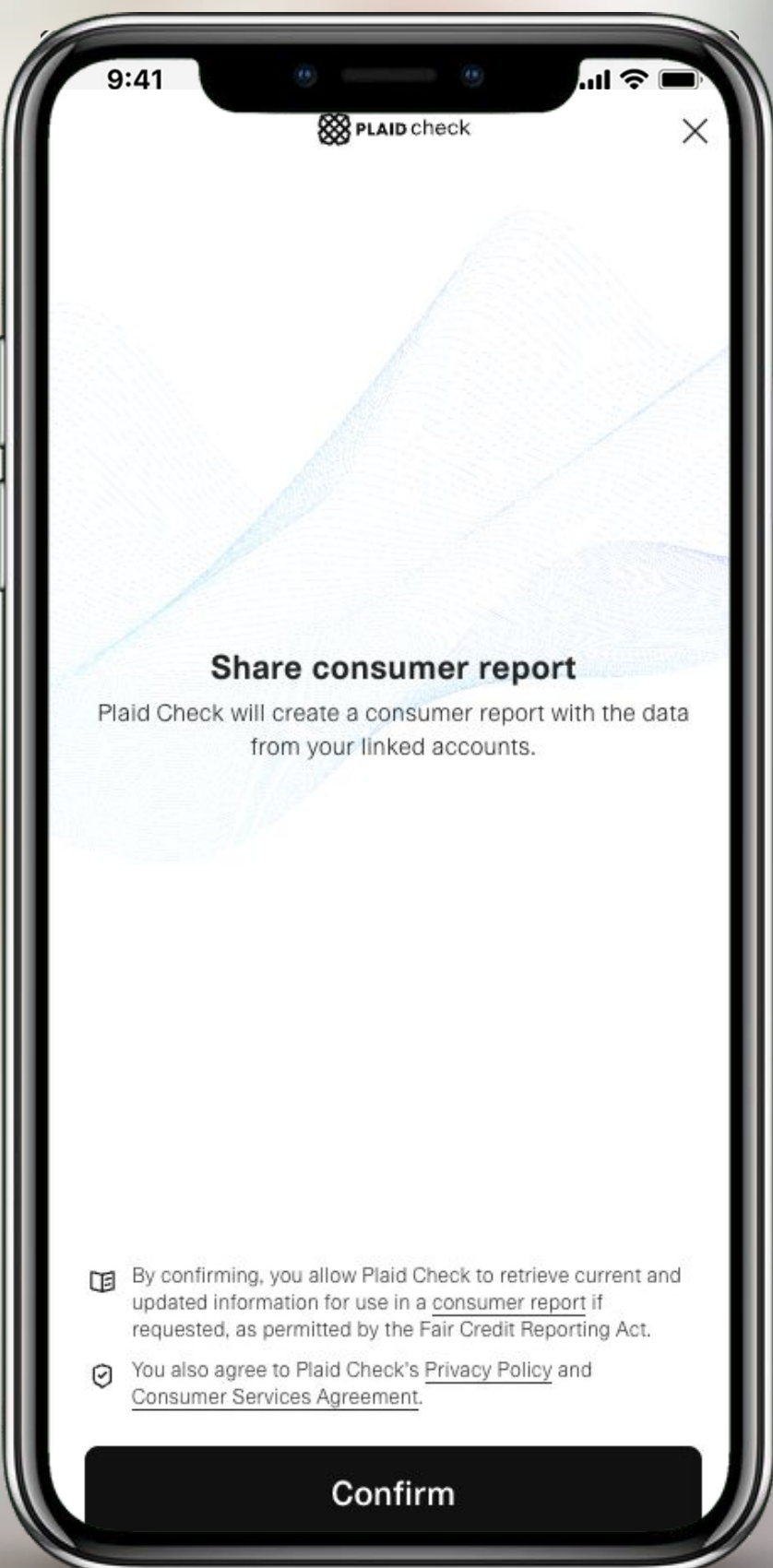
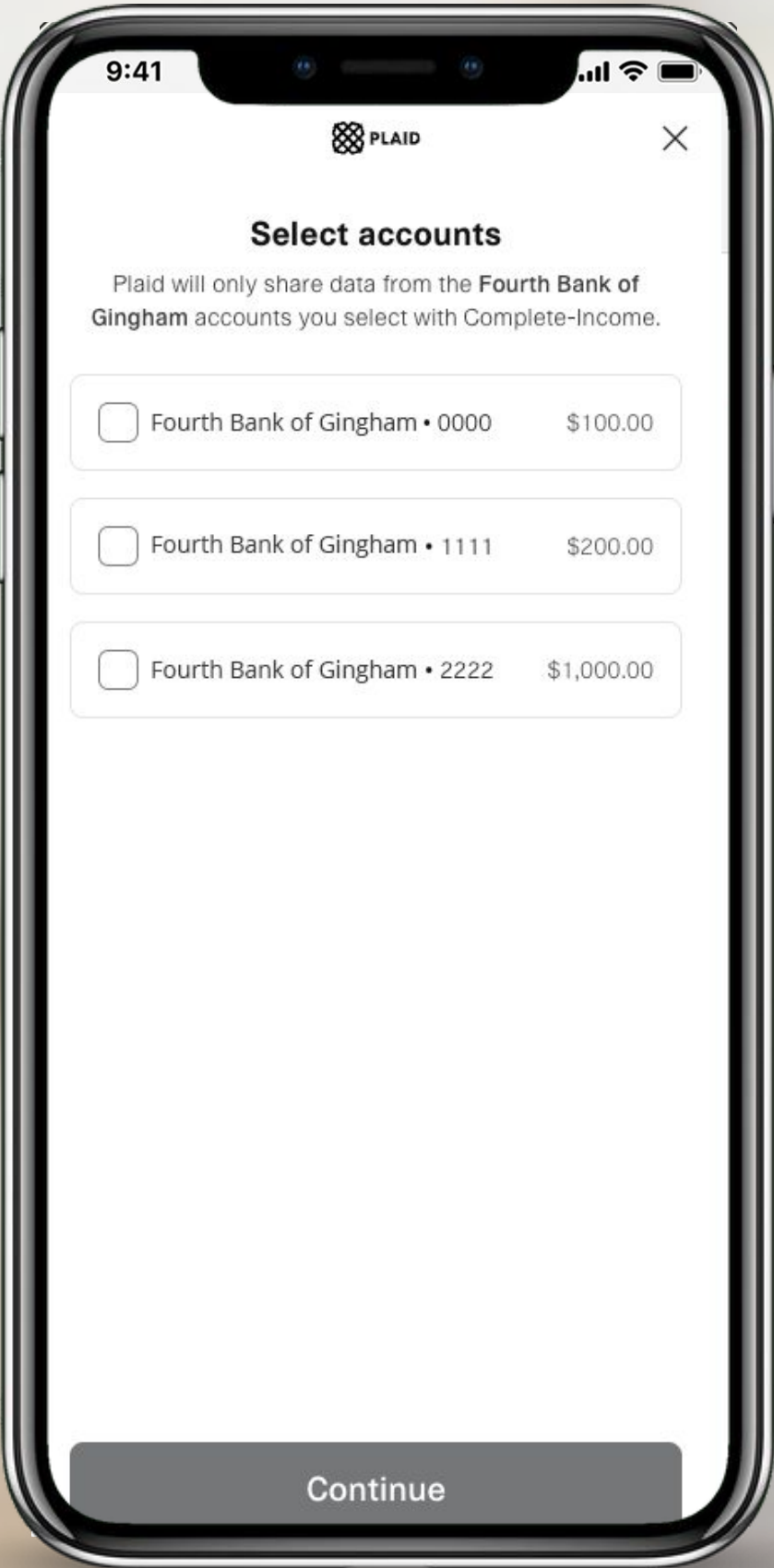


Reports Received

View reports.
Determine eligibility.



Angie, the applicant:
Angie continues to securely connect her financial institution(s) using Plaid.





Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Angie, the applicant:

Angie will have an option to manually enter additional income that was not captured through her connected bank account, such as self-employment, gig work, or payments received via cash or check.

9:41

EQUIFAX English

1 2 3 4 5

STEP 3

Enter Additional Income

Enter income information for jobs that you were paid for in cash or by check. Also, if you were self-employed or a gig worker and paid a salary, but you did not connect an account that includes that income, you need to enter that income.

This is income you earned in the past 6 months from Jan 01, 2025 - Jul 25, 2025.

[Hide Instructions](#)

[+ Add Additional Income](#)

[Back](#) [Skip This Step](#)

9:41

EQUIFAX English

Add Income Manually

Select the month and type of income from the drop-downs. Enter the amount you earned and describe the type of income.

All fields are required unless noted as optional.

Month

0 Selected

Type of Income ⓘ

Amount

\$

Description

[Cancel](#) [Add](#)

[Add Another](#)

[Back](#) [Skip This Step](#)



Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Angie, the applicant:

Angie will then have an option to add expenses, reporting any money she's spent that directly helped her earn income through gig work or self-employment.

9:41

EQUIFAX English

✓ - ✓ - ✓ - 4 - 5

STEP 4

Add Expenses

Enter any business expenses you've had over the past 6 months from Jan 01, 2025 - Jul 25, 2025.

An expense is what you spend or use up to keep your business going. It helps you earn money during a certain time, like a month.

This is optional, but it lets your caseworker consider your business expenses when they make a decision.

[Hide Instructions](#)

[+ Add Expense](#)

Back Skip This Step

9:41

EQUIFAX

Add Expense

Choose the month, category, and type of business expense you're reporting. Then enter the **total** amount of money you spent on this business expense for the entire month you selected.

All fields are required unless noted as optional.

Month

0 Selected

Expense Category ⓘ

Expense Type

Amount

\$

Description (optional)

Cancel Add

Add Another

Images are examples and for information purposes only. They may vary across platforms and are subject to change.



Receive Application

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Request More Info

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Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Angie, the applicant:

After connecting her financial institution, along with manually adding any additional income and expenses, Angie will be able to review and submit her information which will be sent back to her caseworker for her application.

9:41 English

STEP 5: Review and Submit

Carefully review the information you've entered. Edit if you need to. If you don't need to edit, submit your information.

Connected Accounts [Add](#)

No accounts connected.

Income [Manage](#)

Month	Amount
2025 February	\$75.00
2025 March	\$75.00
Total Additional Income: \$150.00	

Expenses [Manage](#)

[Back](#) [Submit](#)

9:41 English

Thank You!

We've received the income and expenses you wanted to add to your application or decision for social service benefits. We'll forward it to state caseworkers so they can review it.

[Learn more about Plaid](#)

[View consent](#)

[Tell us about your experience](#)

Images are examples and for information purposes only. They may vary across platforms and are subject to change.



Receive Application

Order SSV report.



Request More Info

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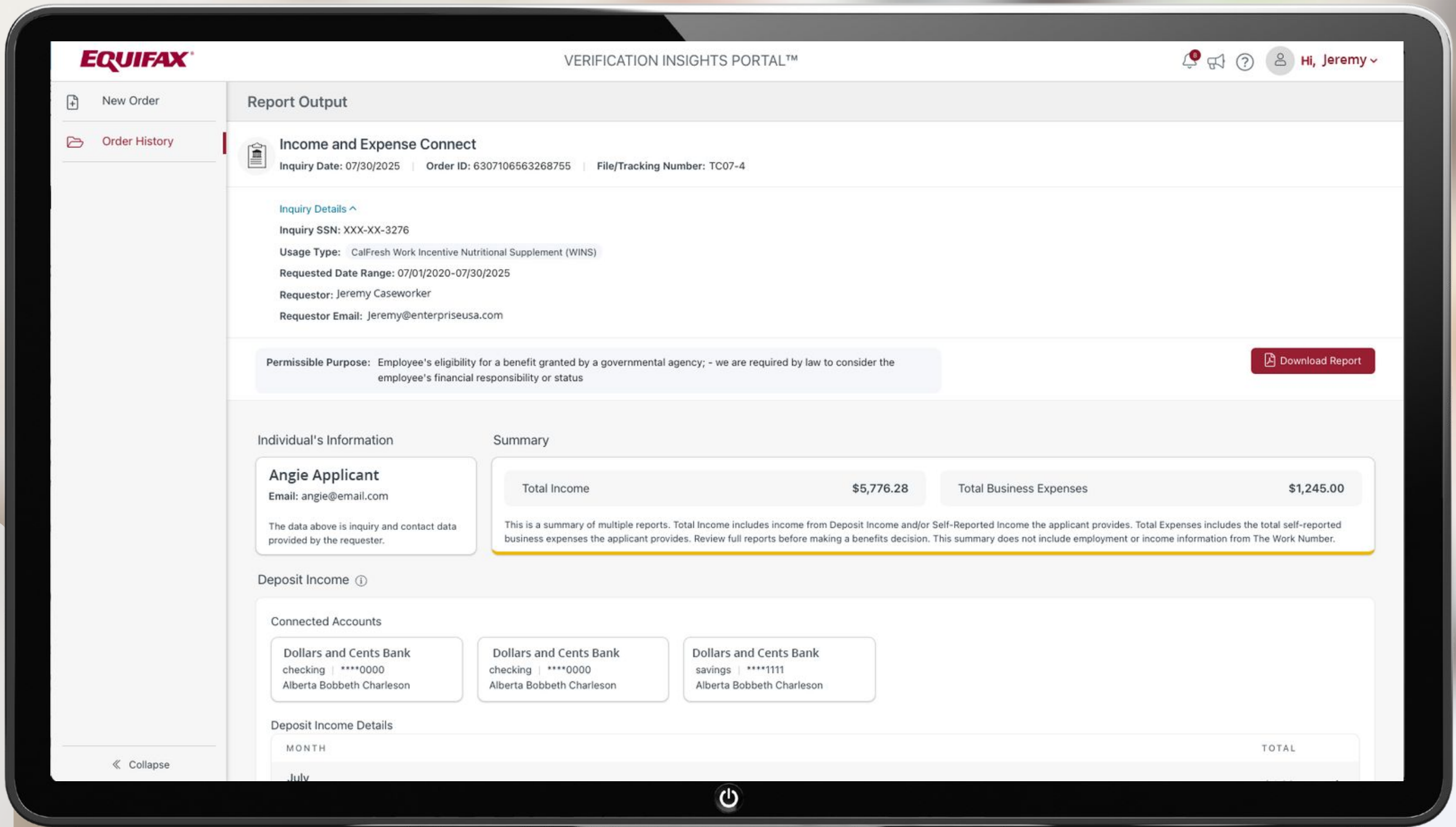
Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:

Jeremy will receive an email notifying him that he can now review Angie's reports from the Income and Expense solution along with the Social Services Verification Report under 'Order History.'





Receive Application

Order SSV report.



Request More Info

Review. Order Income & Expense Connect Solution.



Applicant Receives Request

Invitation. Login. Consent.



Applicant Connects

Connect accounts.
Add income & expenses.



Reports Received

View reports.
Determine eligibility.



Jeremy, the caseworker:

Jeremy is able to review Angie's information from her consumer-permissioned deposit income, and any self-reported income and business expenses in the order summary and by month.

NEW

Equifax

VERIFICATION INSIGHTS PORTAL™

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Hi, Jeremy

New Order

Order History

Total: \$2,979.24

Transactions: 6

Payer	Bank / Account Type	Income Type	Pay Frequency	Deposit Date	Amount
MILITARY	Bank Name - checking	OTHER	UNKNOWN	03/02/2025	\$703.46
MILITARY	Bank Name - checking	OTHER	UNKNOWN	03/02/2025	\$289.62
MILITARY	Bank Name - checking	OTHER	UNKNOWN	03/02/2025	\$289.62
MILITARY	Bank Name - checking	OTHER	UNKNOWN	03/02/2025	\$289.62
MILITARY	Bank Name - checking	OTHER	UNKNOWN	03/02/2025	\$703.46
MILITARY	Bank Name - checking	OTHER	UNKNOWN	03/02/2025	\$703.46

NOTICE:

Information contained in the Deposit Income section of this report is consumer report information obtained from Plaid Consumer Reporting Agency Inc. It can be used for the FCRA permissible purpose for which this consumer report was obtained, and the user must adhere to FCRA requirements, including but not limited to the relevant requirements contained in the CFPB's Notice to Users of Consumer Reports.

Self-Reported Income ⓘ

Learn more on Income Types

MONTH

TOTAL

December

12/01/2023 - 12/31/2023

\$500.00

^

Wages and Salaries

Total: \$500.00

Transactions: 1

Type	Self Description	Amount
Wages and Salaries	Test employer	\$500.00

Self-Employment

Applicant did not enter information.

⏪ Collapse

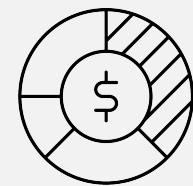
The Equifax Eligibility Suite for SNAP

Smarter Data for Better Outcomes.

Discover a clear path to
H.R. 1 compliance
and help
reduce error rates with
comprehensive
solutions

Initial, Mid-Year and Redeterminations

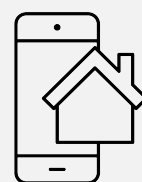
Month 1, 6, and 12



Verify income to improve benefit accuracy with **Complete Income™**



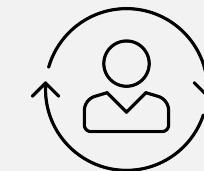
Help prevent payment errors and streamline benefit reinstatement with **Incarceration Search**



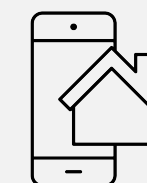
Verify addresses, contact information, and household changes with **Contact Complete**

Continuous Evaluation of Life Changes

Required Reporting



Conduct regular change reporting verifications for eligibility-impacting life changes with **Continuous Evaluation for SNAP** (in development)



Use **Contact Complete** to check for out-of-state and/or in-state addresses and identify a death in the household



Check for incarceration greater than 30 days with **Incarceration Watch**

The Equifax **Continuous Evaluation** for **SNAP™** Solution

For Required Reporting of
Beneficiary Life Changes

Beneficiary life change indicators for SNAP eligibility and reporting across the benefits lifecycle.

Output Life Change Indicators

Simplified Reporting

- Household Gross Income above FPL
- ABAWD Work Hours below requirement

Change Reporting

- Household Earned + Unearned Income Change
- ABAWD Work Hours below Monthly Requirement
- Change in Source of Income
- Change in Hourly or Salary Rate



INTRODUCING

Continuous Evaluation

for SNAP





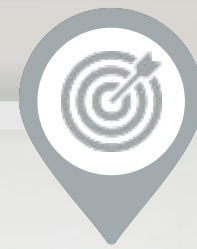
Select Configuration



Send Case File Securely



Identify Changes



Indicators Returned



Sophia, Program Director:

Sophia collaborates with Equifax to define appropriate indicators, aligning with her State's goals and reporting requirements.

Simplified Reporting

- Household Gross Income above FPL
- ABAWD Work Hours below requirement

Change Reporting

- Household Earned + Unearned Income Change
- ABAWD Work Hours below Monthly Requirement
- Change in Source of Income
- Change in Hourly or Salary Rate



Select Configuration



Send Case File Securely



Identify Changes



Indicators Returned

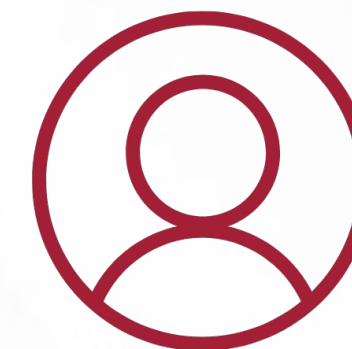


Sam, the System Admin:

On a monthly basis, Sam pulls a file of all active case files and logs onto the Equifax Batch File Processing Center. He can set parameters to exclude those currently going through application or recertification.



Pull Case File



**Log into Equifax Batch
File Processing Center**



Select Configuration



Send Case File Securely



Identify Changes



Indicators Returned



Sam, the System Admin:
Sam will upload the file,
choosing the verification type
and permissible purpose.

Steps to Upload Encrypted Verification File

Choose File

Specify Reporting Methodology

Simplified or Change Reporting

Order Tracking ID & Name

Optional

Permissible Purpose

Required under the Fair Credit Reporting Act

Consent

Required with verifications that include income



Select Configuration



Send Case File Securely



Identify Changes



Indicators Returned



Sam, the System Admin:

Sam will receive confirmation the file has been submitted. He will generally receive a file back within the next 24-48 hours.

Confirmation

Confirmation of Order with:

File Information

Upload time

Estimated completion

Primary contact for notification



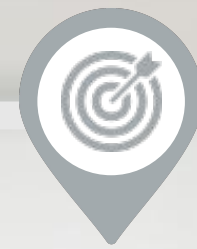
Select Configuration



Send Case File Securely



Identify Changes



Indicators Returned

Equifax processes all provided SSNs and provides indicators for life changes in a simple output for agency review.

**Simplified
Reporting
Households**

Indicators
Configured by State

Activated

Household Gross Income Gap Exceeded

Y / N

Able Bodied Adult Without Dependents (ABAWD)
Work Hours below Monthly Requirement

Y / N

**Change
Reporting
Households**

Household Earned + Unearned Income Thresholds Exceeded

Y / N

ABAWD Work Hours below Monthly Requirement

Y / N

Household Member Changed Employers

Y / N

Household Member Terminated Employment

Y / N

Household Member New Employers

Y / N

Household Member Change in Hourly or Salary Rate

Y / N

Household Member Change in Job Status

Y / N



Select Configuration



Send Case File Securely



Identify Changes



Indicators Returned



Sophia, Program Director:

Sophia and her team review the reporting that returned with “YES” indicators and, if necessary, can run additional reports to gather more detailed information about the changes.

Achieving Stronger Outcomes

Next Steps for Social Services Agencies

1. Pilot Complete Income for eligibility verification.

Obtain a more comprehensive view of an applicant's income.

2. Activate Continuous Evaluation for SNAP.

Receive simplified and change reporting indicators to be alerted of beneficiary life changes.

3. Integrate complementary data solutions.

Verify incarceration status, addresses, contact information and more at application and during the benefit period to assist with additional research when needed.



Questions?

Next Steps

1 SURVEY

Complete the survey through the webinar console.

2 CONTACT

Want to talk to someone about the Equifax Eligibility Suite? Click on the “Want to Get In Touch” button on your webinar console or contact us at:

totalverify.equifax.com/solutions/eligibility-suite

3 CONNECT

Chad Pharo

Senior Director,
Solutions Consulting



Kevin Hughes

Senior Director,
Government Strategy
Enablement

