EQUIFAX®

Product Webinar Series

Complete Income and Continuous Evaluation for SNAP

Thursday, October 23, 2025

YOUR PRESENTER

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Equifax

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Senior Director, Government Strategy Enablement
Equifax

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- This presentation is intended for the education and benefit of our customers and potential customers. This webinar cannot be shared with third parties.
- The views expressed are those of the discussion leader(s) and do not necessarily reflect official positions of Equifax.
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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*

FY 2025 — Performance Year 1
- The 1st payment error rate (PER) is measured to determine your future benefit cost-sharing.

FY 2026 — Performance Year 2
- This is the 2nd and final measurement year before your future percentage of benefit cost-sharing is set.

FY 2027 — Shift to State
- The state's portion of SNAP administrative costs will increase from 50% to 75%.

FY 2028 — 1st Cost Sharing Year
- The state will choose its FY 2025 or FY 2026 PER for cost-sharing purposes.

FY 2029 — 2nd Cost Sharing Year
- The cost-sharing % will be calculated on a rolling PER average over the previous 3 years.

FY 2030 — Ongoing Cost Sharing
- Any state with a PER of 6% or higher will be responsible for a sliding scale cost-sharing ranging from 5-15%.

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

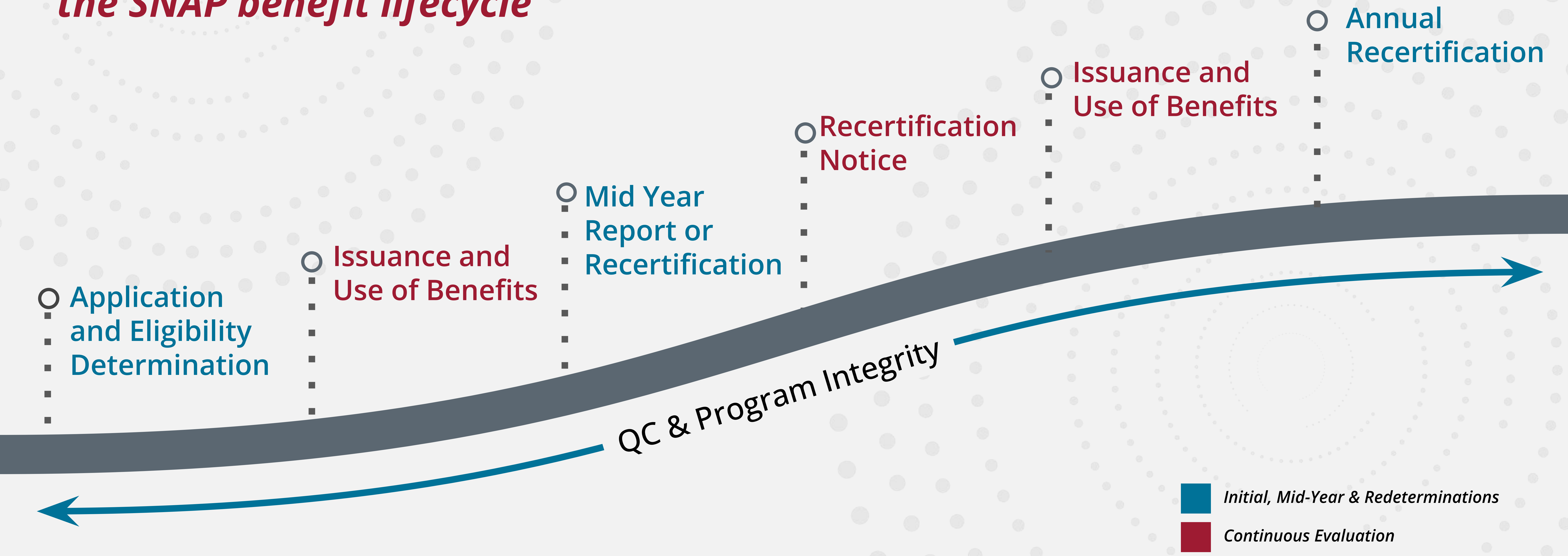
Stricter Work Requirements

- 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



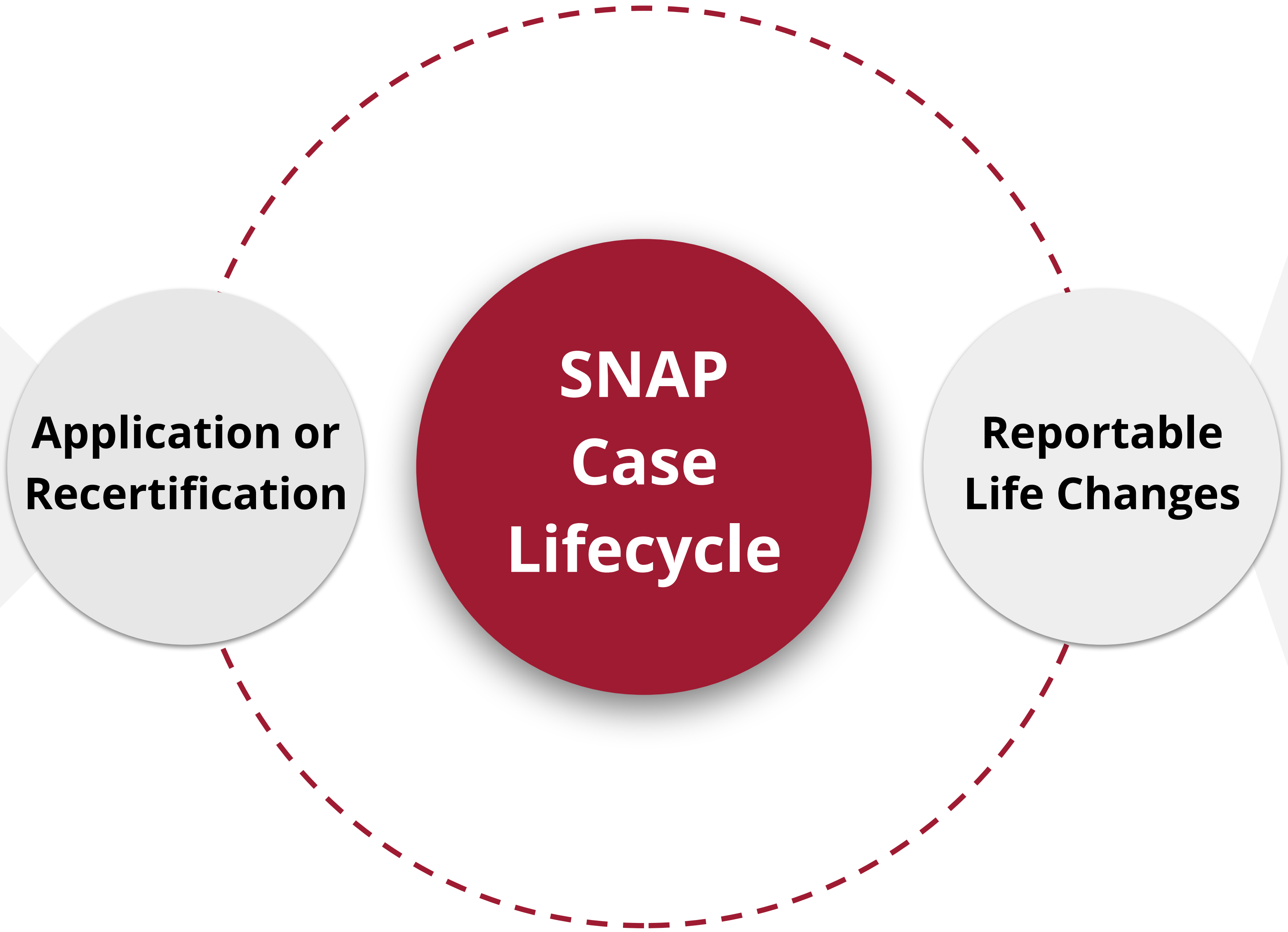
Understanding Where Errors Can Occur

A Closer Look at the SNAP Case Lifecycle

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

During initial determination and redetermination, attributed to:

- Eligibility system complexities
- Integration of data sources
- Undisclosed information
- Household composition
- Complexities of manual entry
- Training
- Staffing



Simplified reporting households that don't report:

- Gross income exceeds the monthly limits
- Able-bodied adult work hours fall below 20 hours per week, averaged monthly
- Substantial lottery or gambling winnings

Change reporting households, that don't report:

- Changes to amount of income, sources, wage amounts, etc.
- Changes in household, residence and shelter costs

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

Addressing your agency's income verification needs

For Initial Application, Mid-Year & Redeterminations

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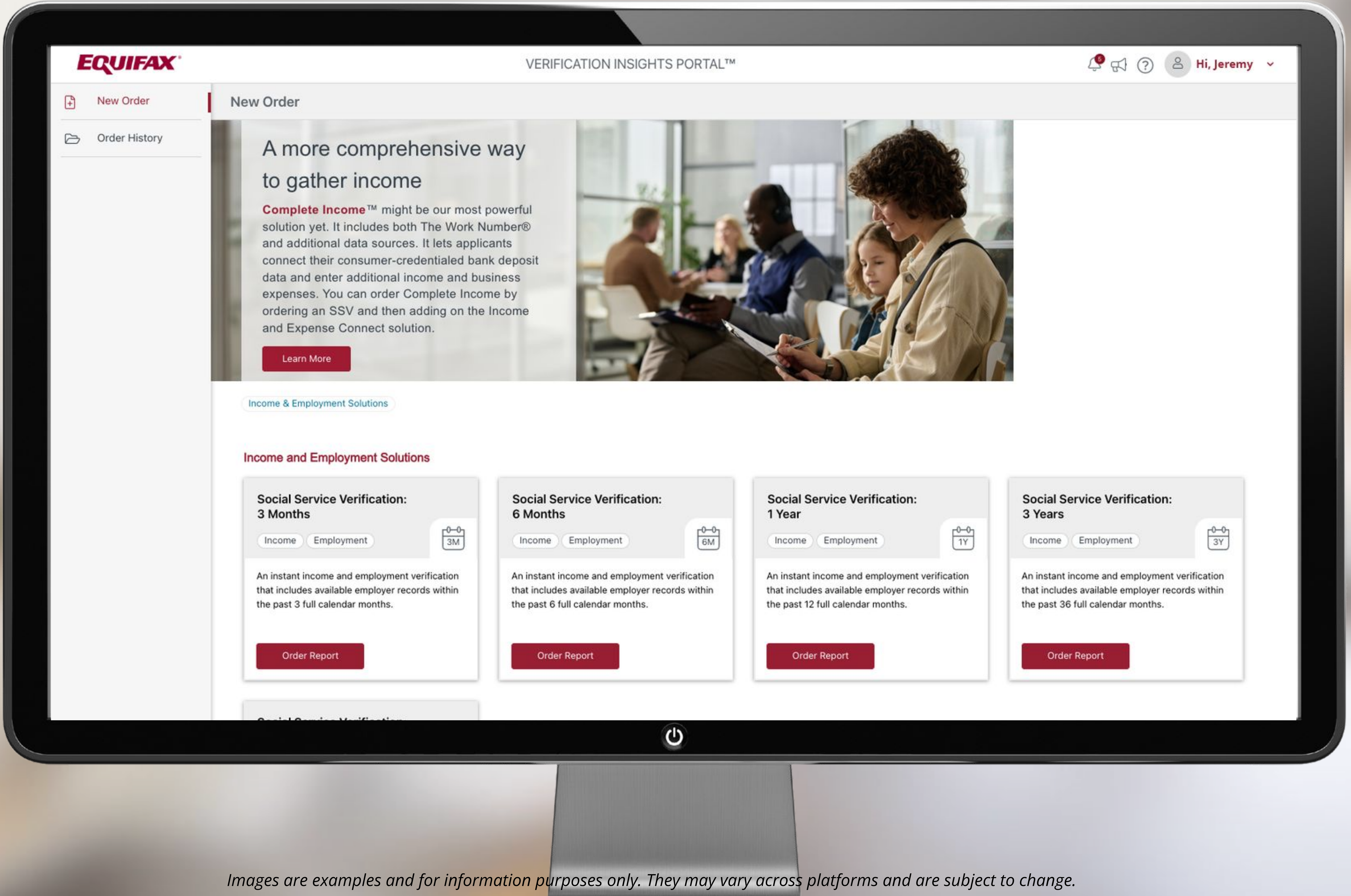
Jeremy, the caseworker:
Jeremy logs into the Equifax VIP and chooses a Social Service Verification report for the relevant timeframe.



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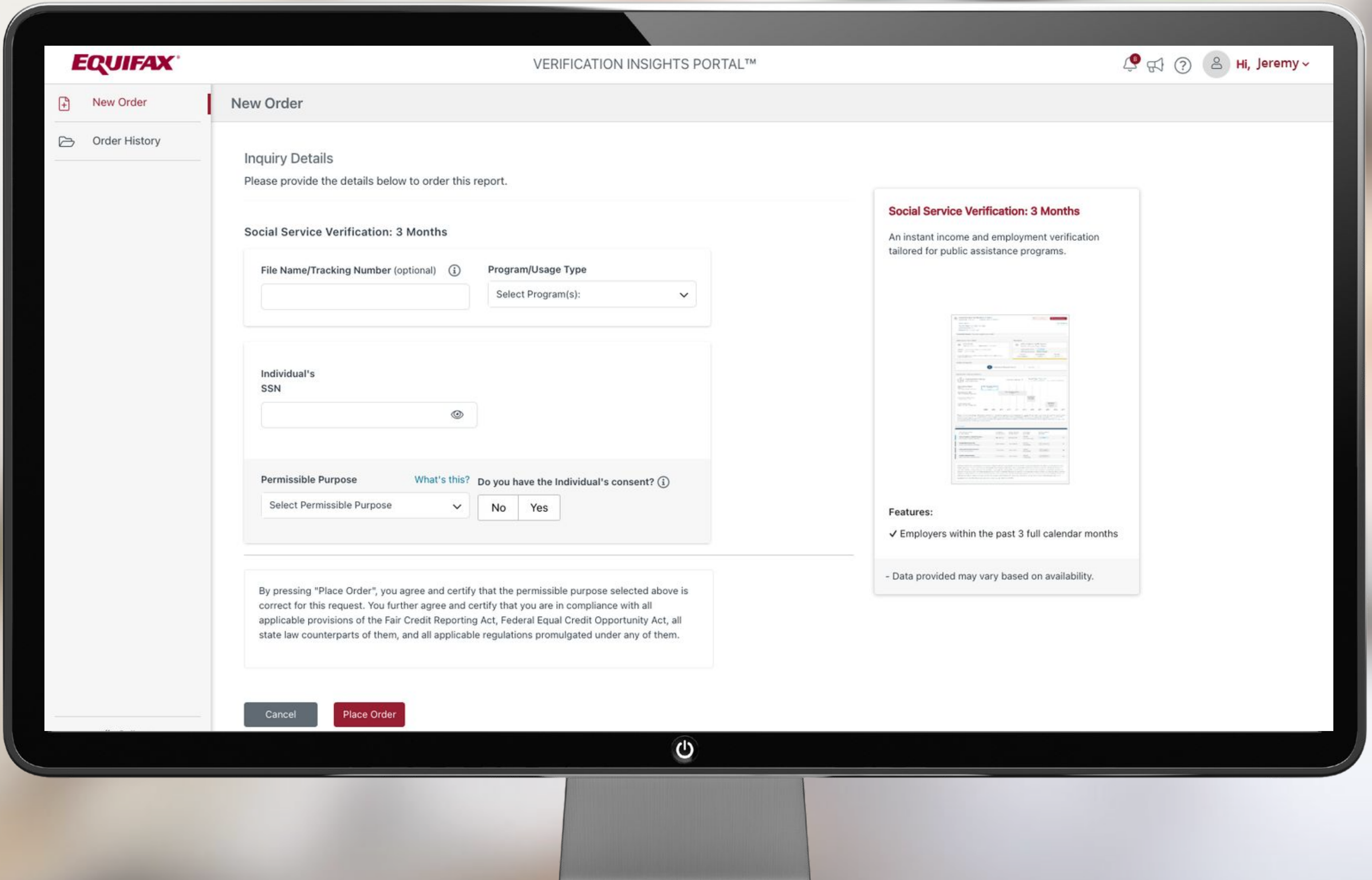
Jeremy, the caseworker:
Jeremy enters the relevant information for the inquiry and places the order.



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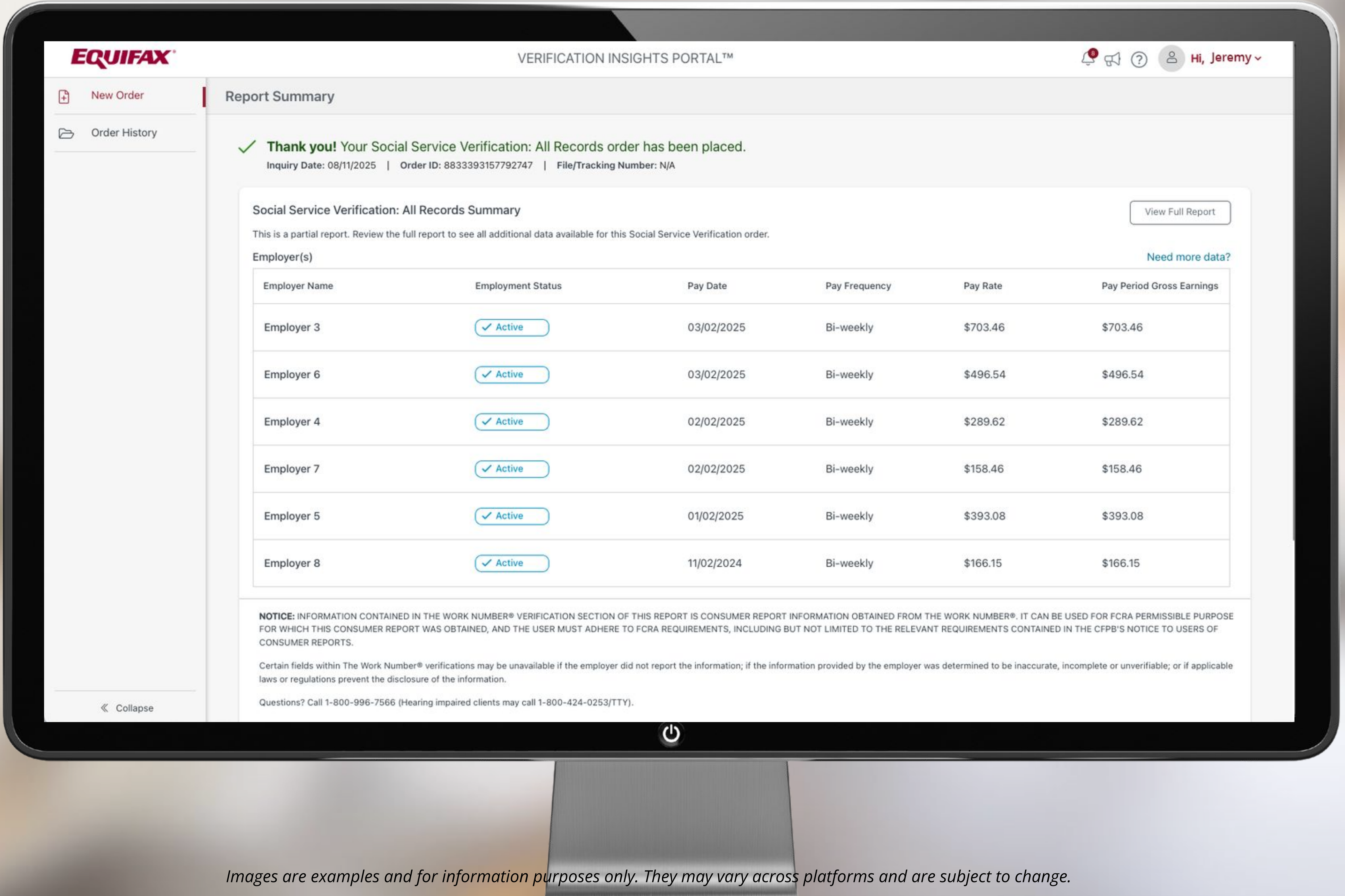
Jeremy, the caseworker:
Jeremy reviews the Social Service Verification solution, which includes available employment and income records.



EQUIFAX
VERIFICATION INSIGHTS PORTAL™
Hi, Jeremy

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).

Collapse

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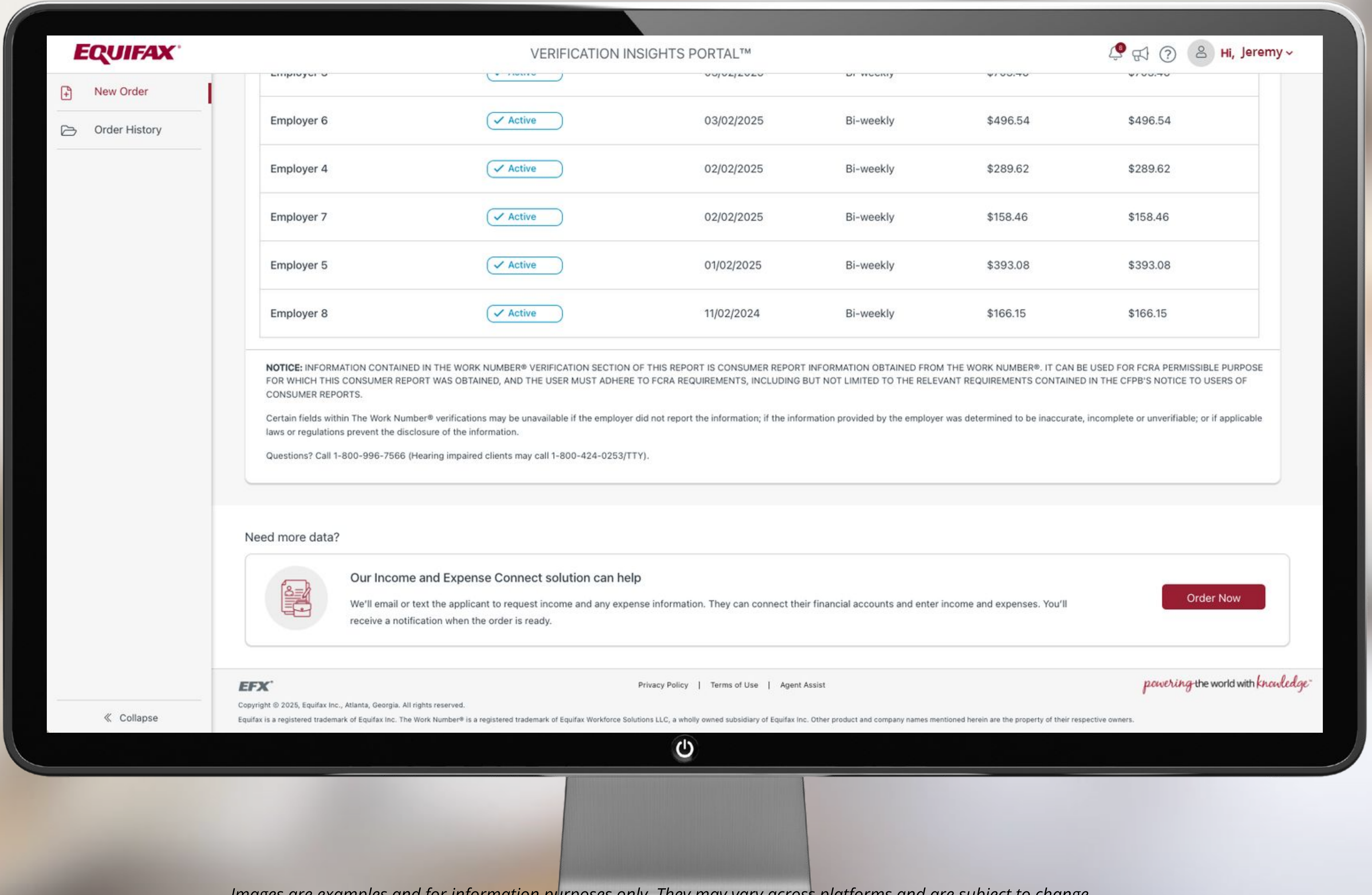

Jeremy, the caseworker:

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

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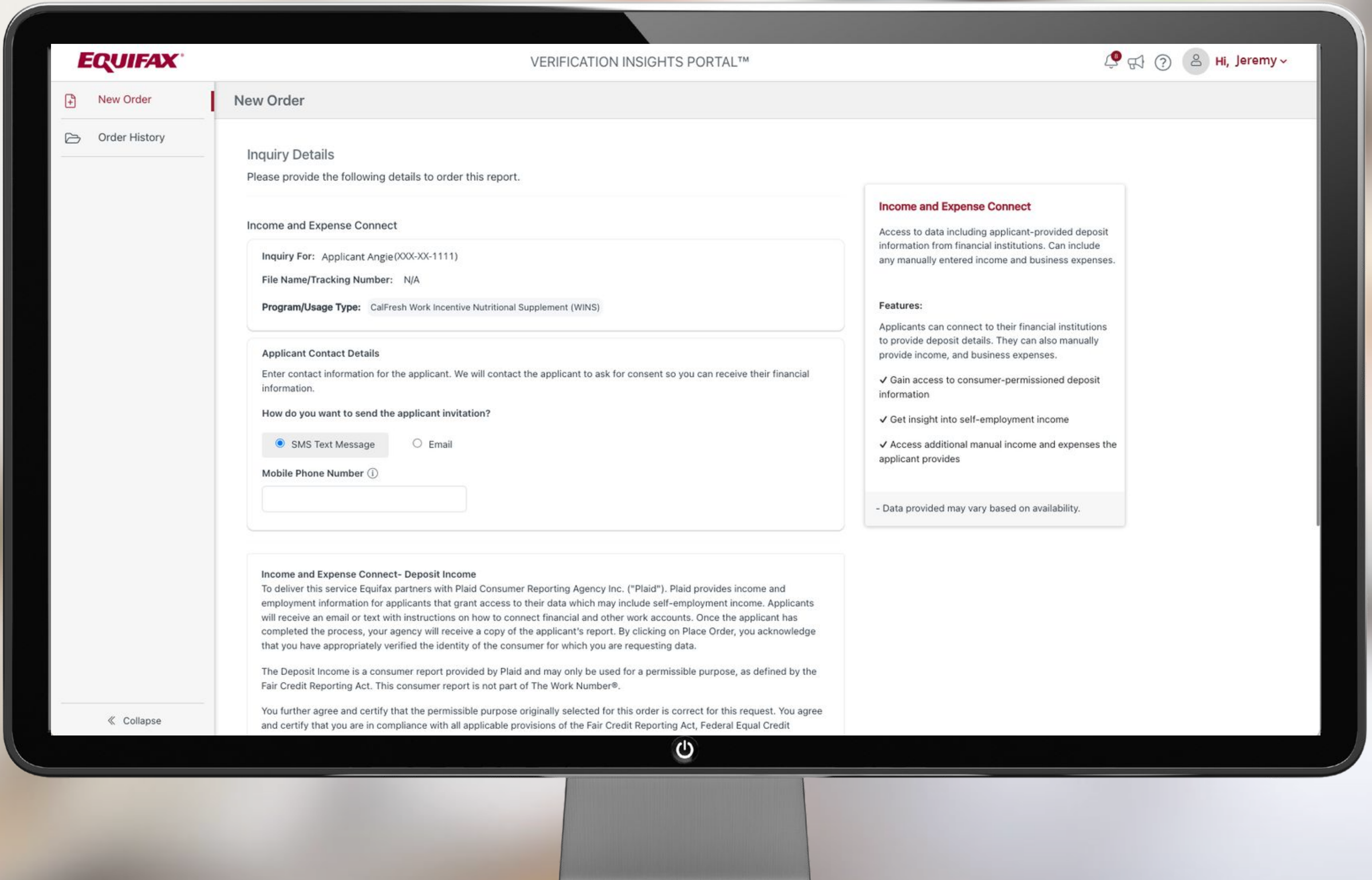
Jeremy, the caseworker:
Jeremy can choose to send the request to Angie via text message or email.



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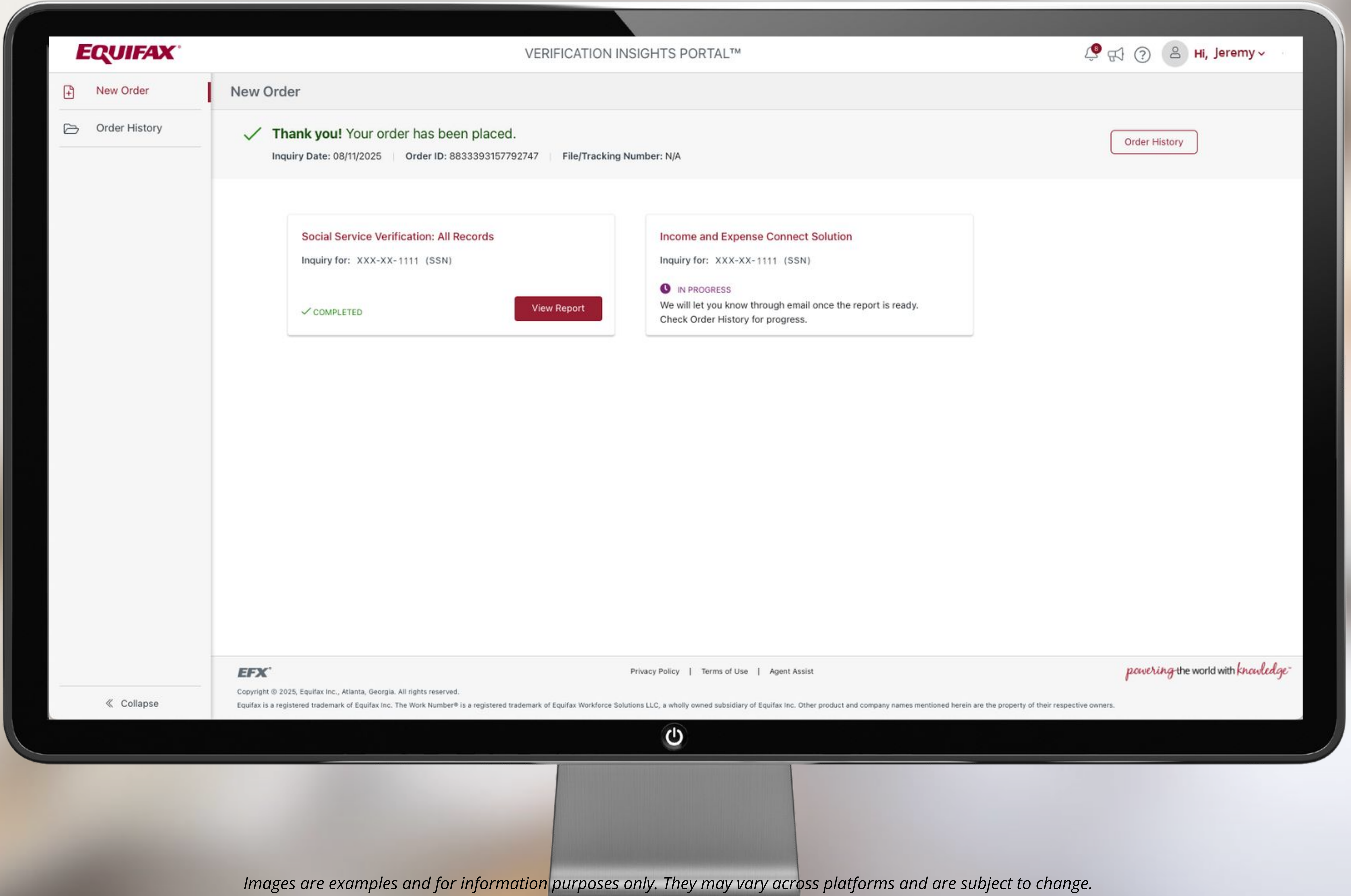
Jeremy, the caseworker:
The 'Income and Expense Connect' order has been placed. A notification will now be sent to Angie via SMS text or email.



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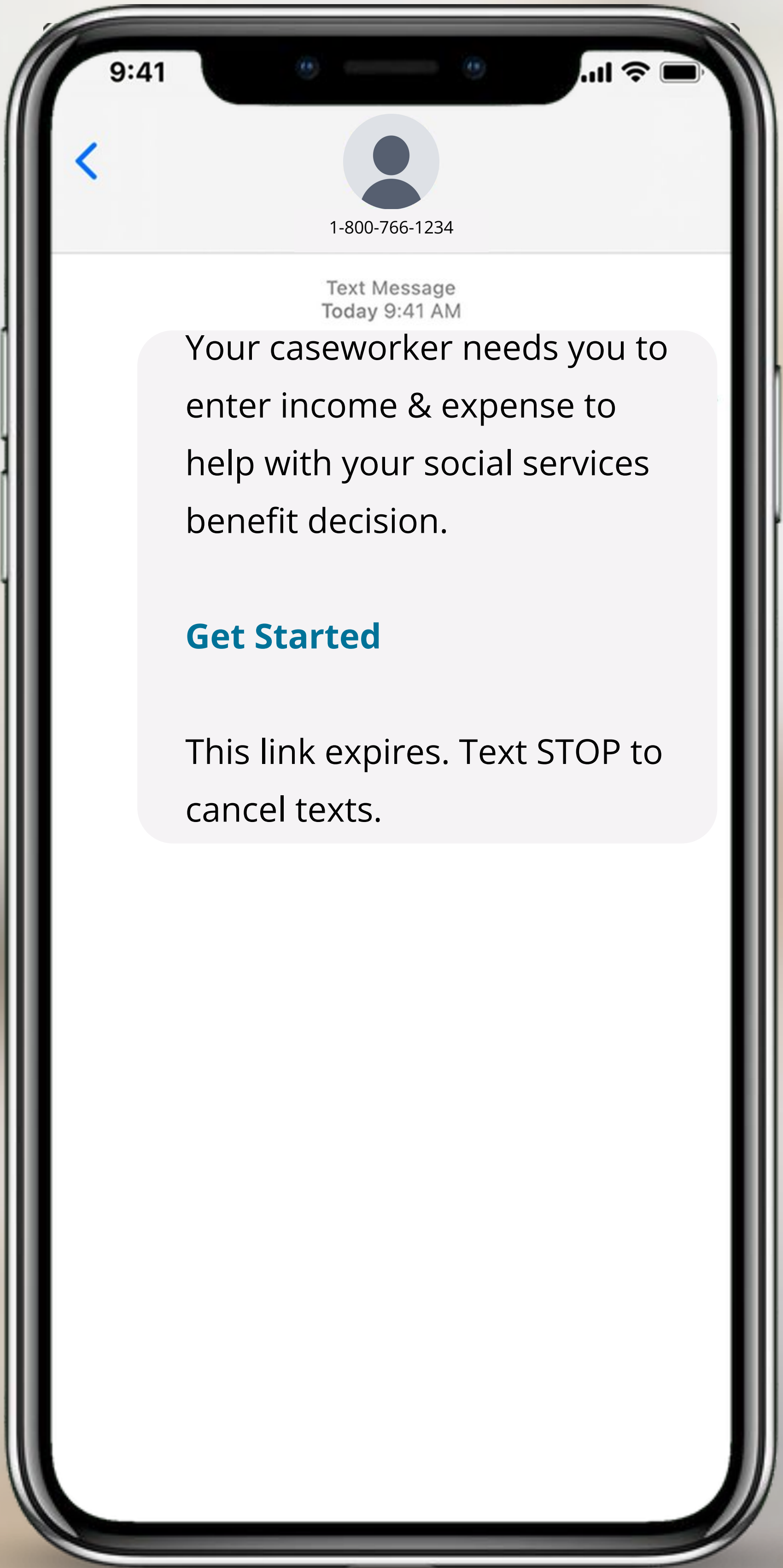
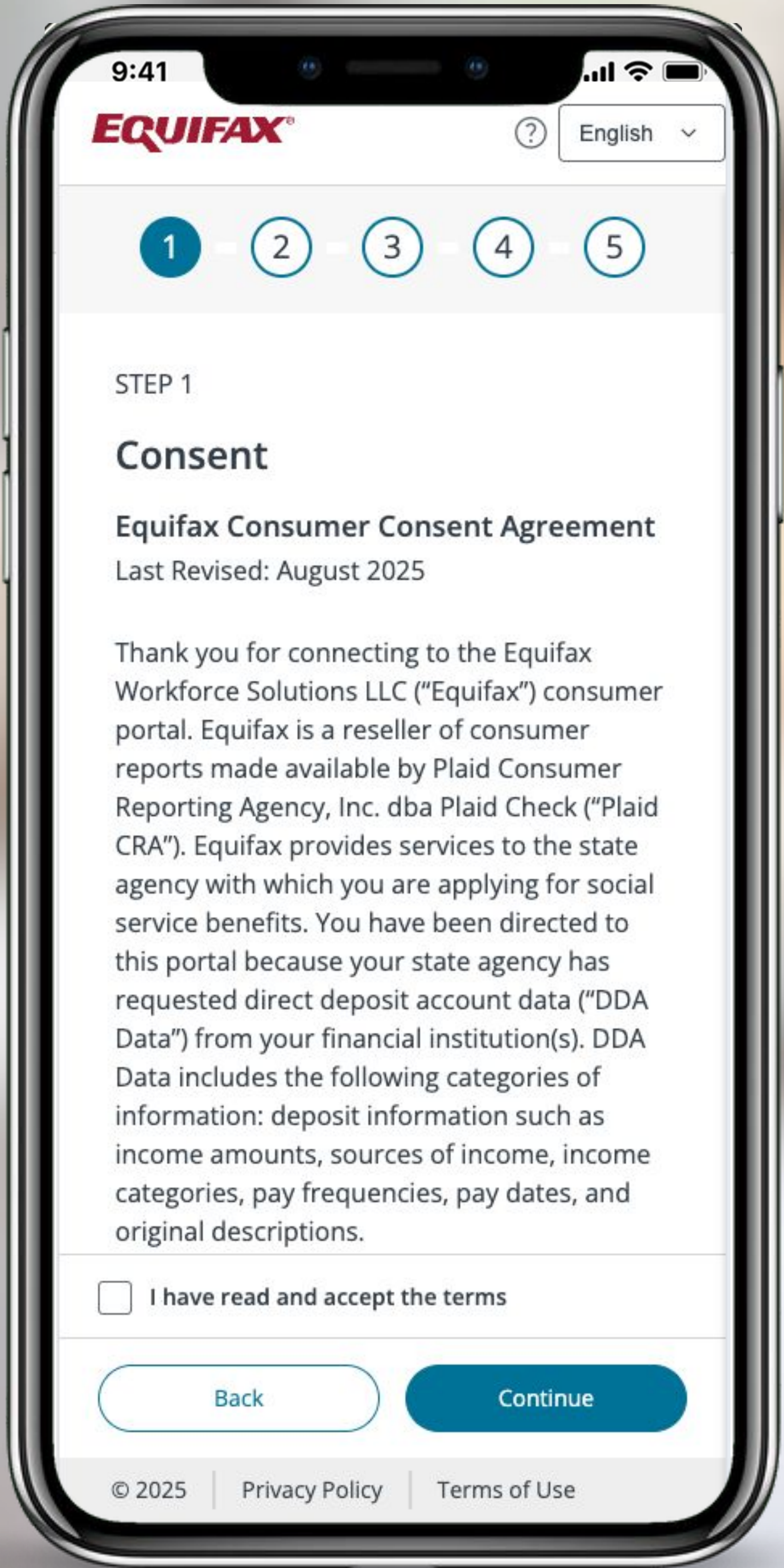
Angie, the applicant:
Angie receives a text message or email to get started. She'll need to verify her identity and provide consent through the applicant portal.





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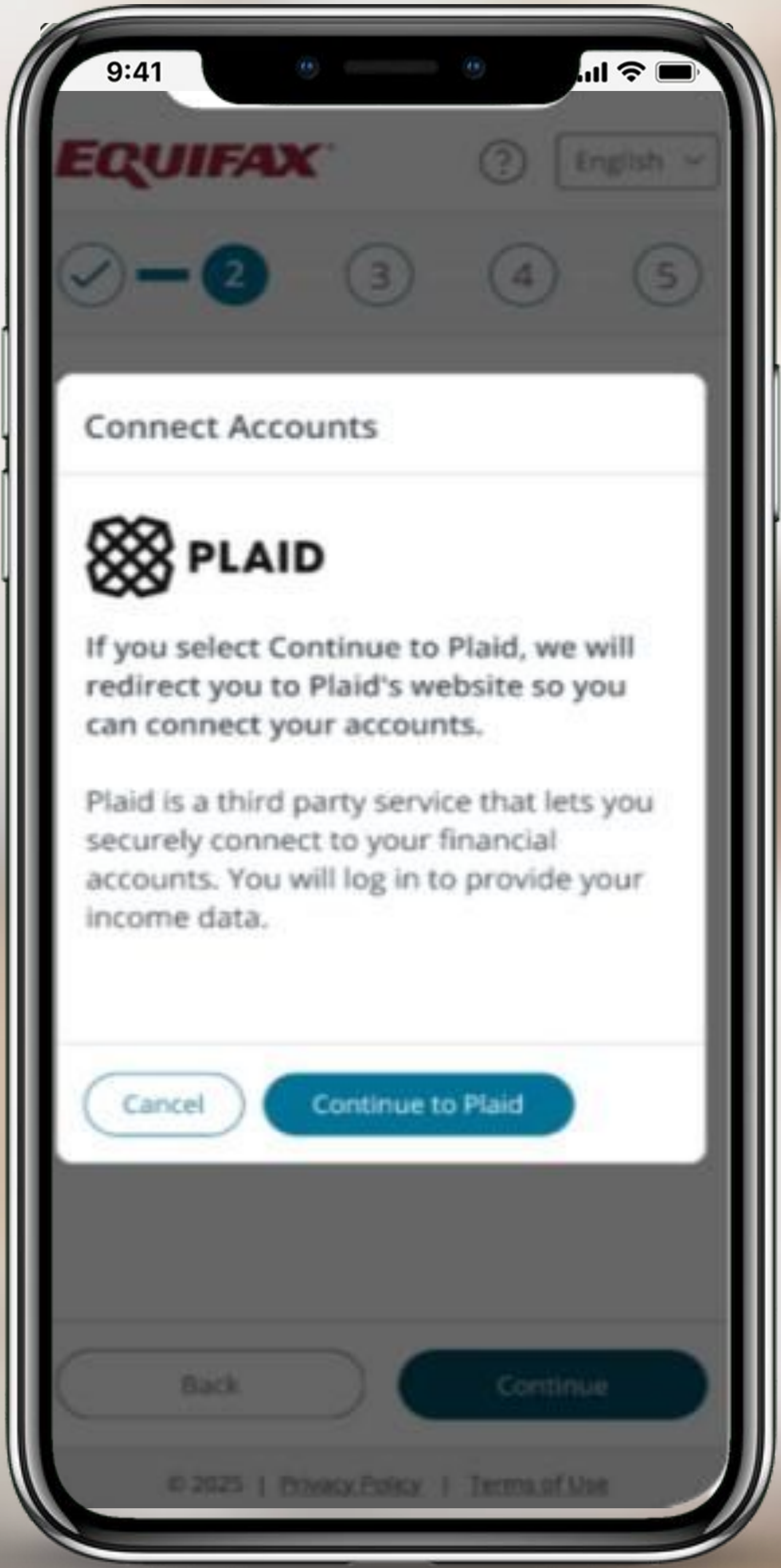

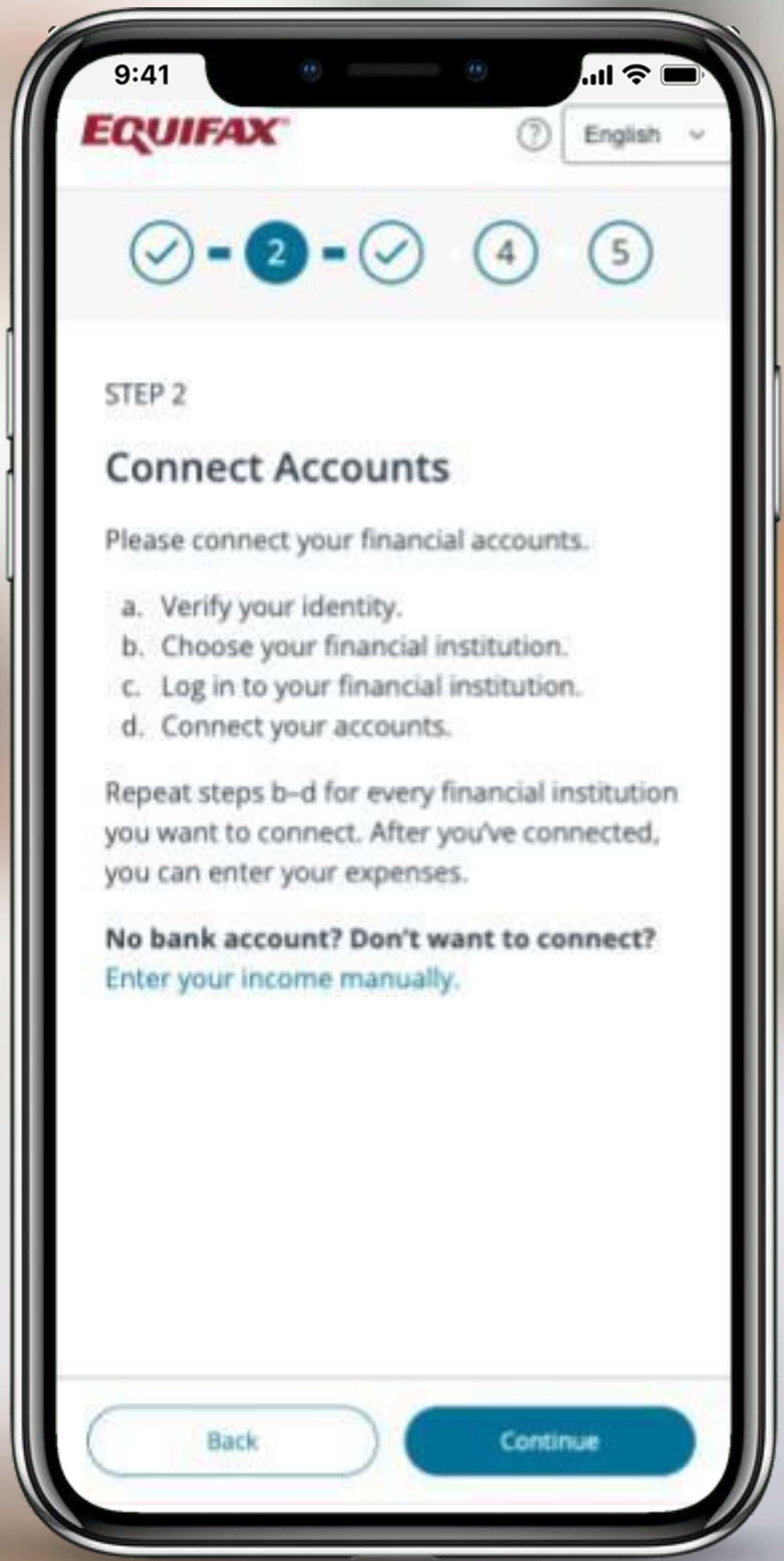

Angie, the applicant:

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.

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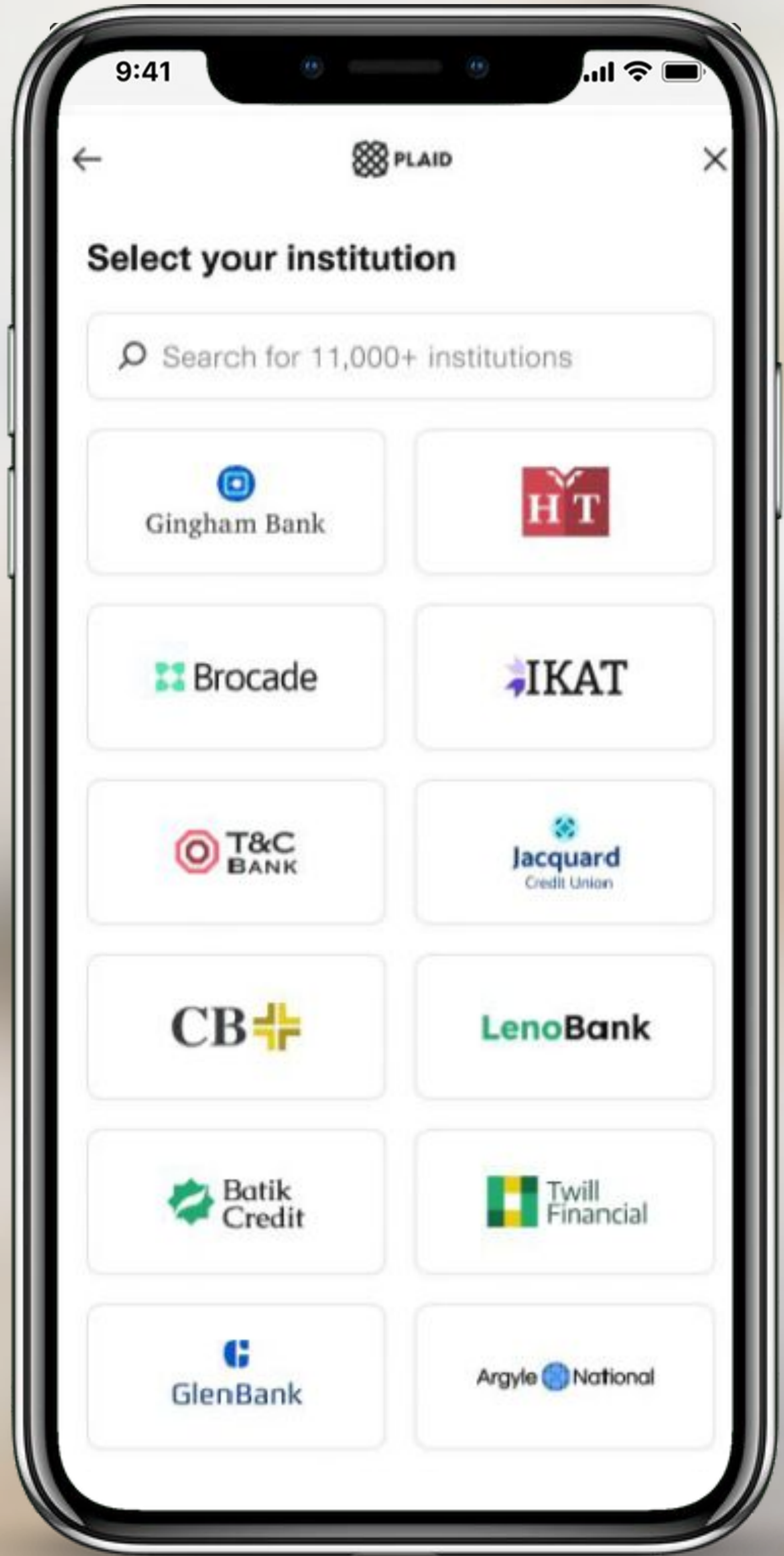
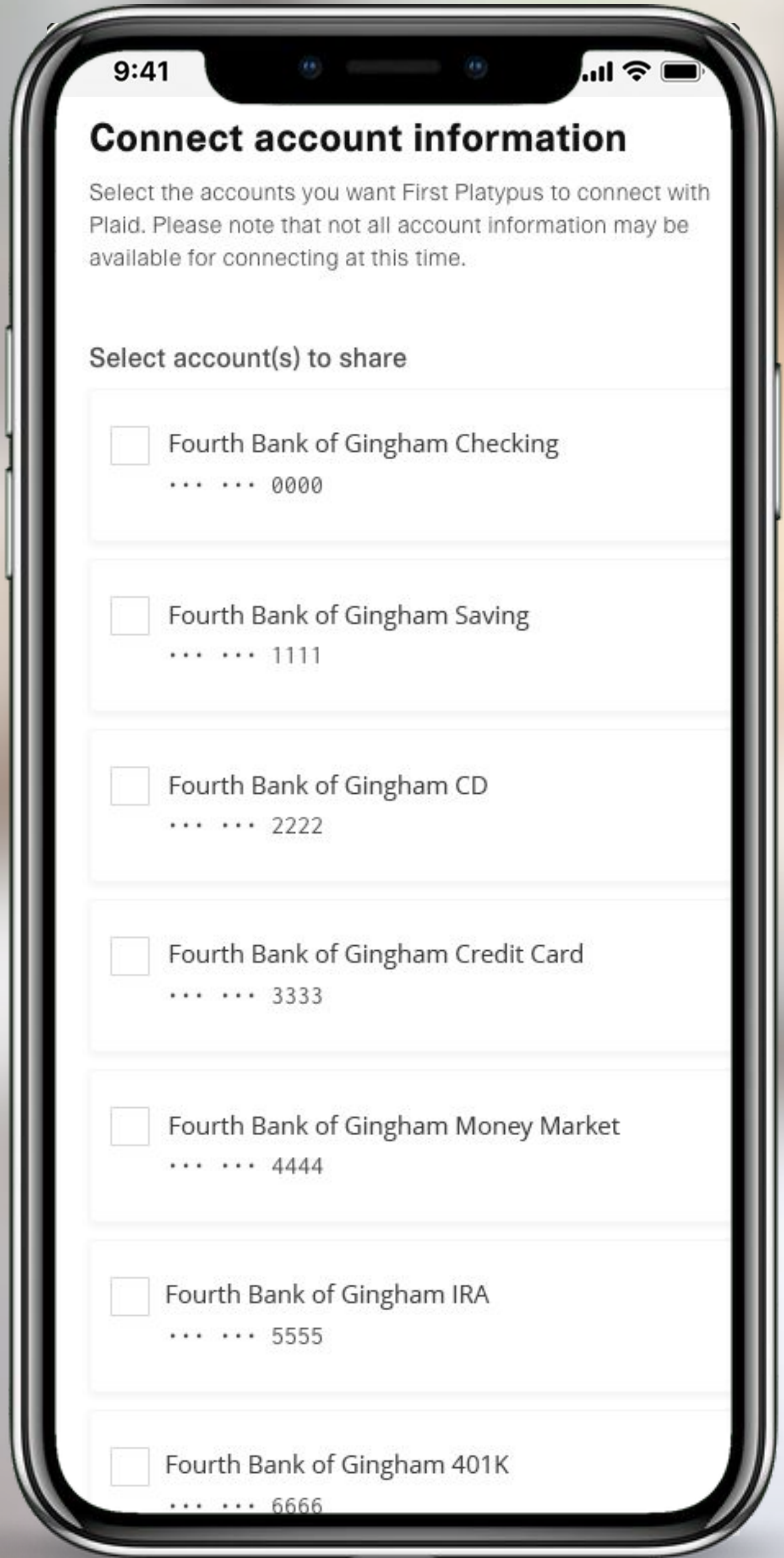
Angie, the applicant:
Angie continues to securely connect her financial institution(s) using Plaid.





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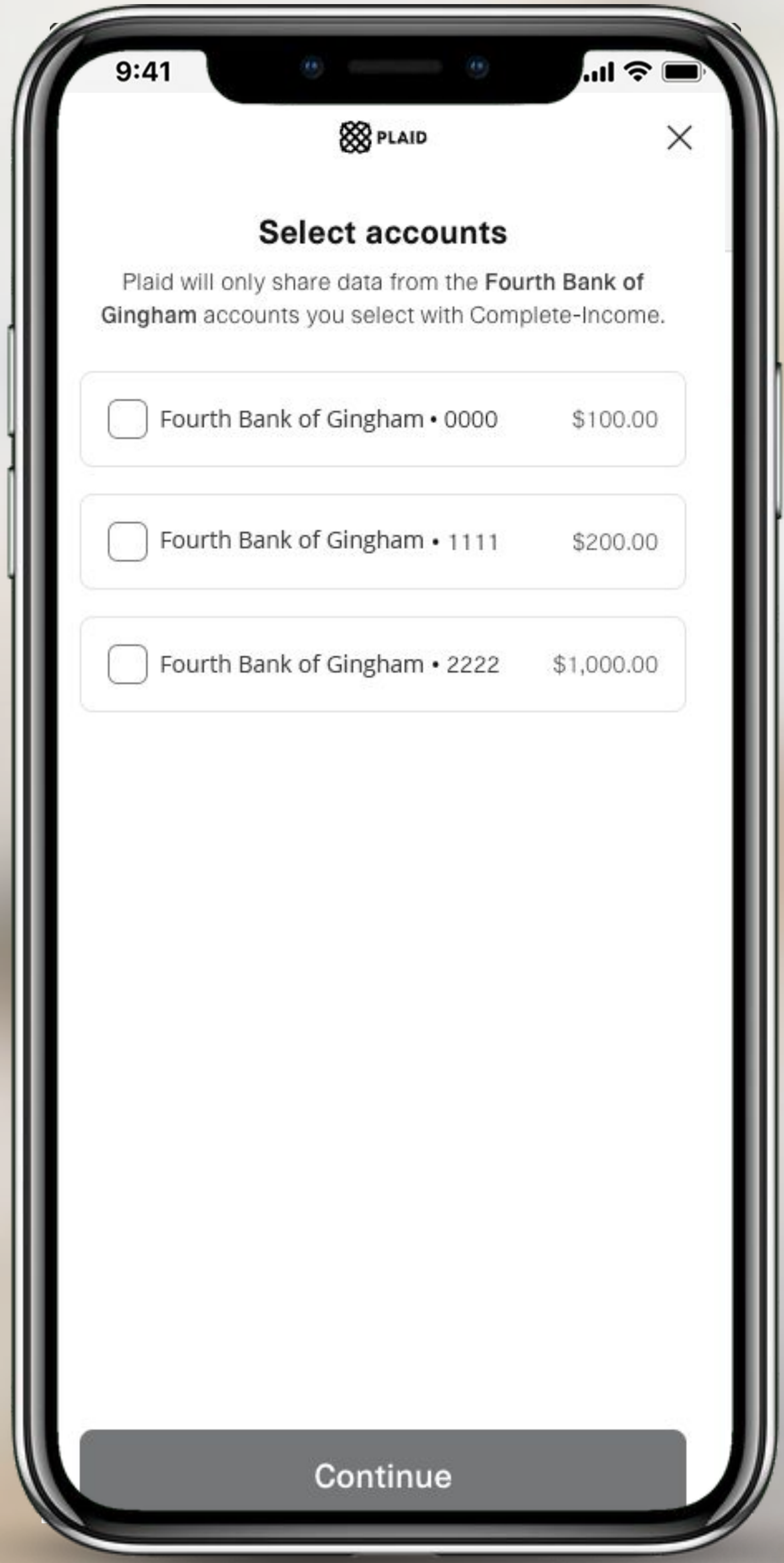

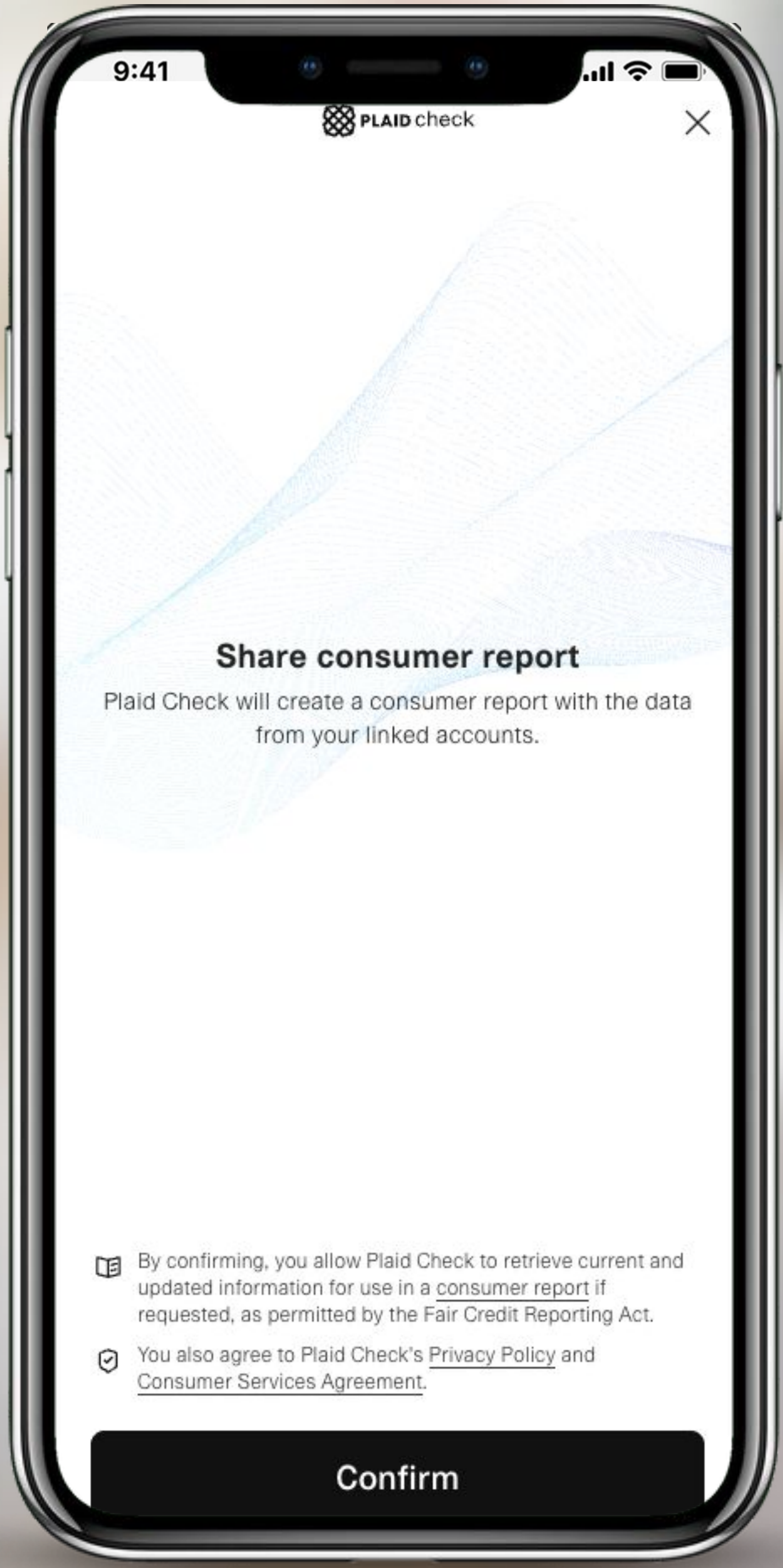

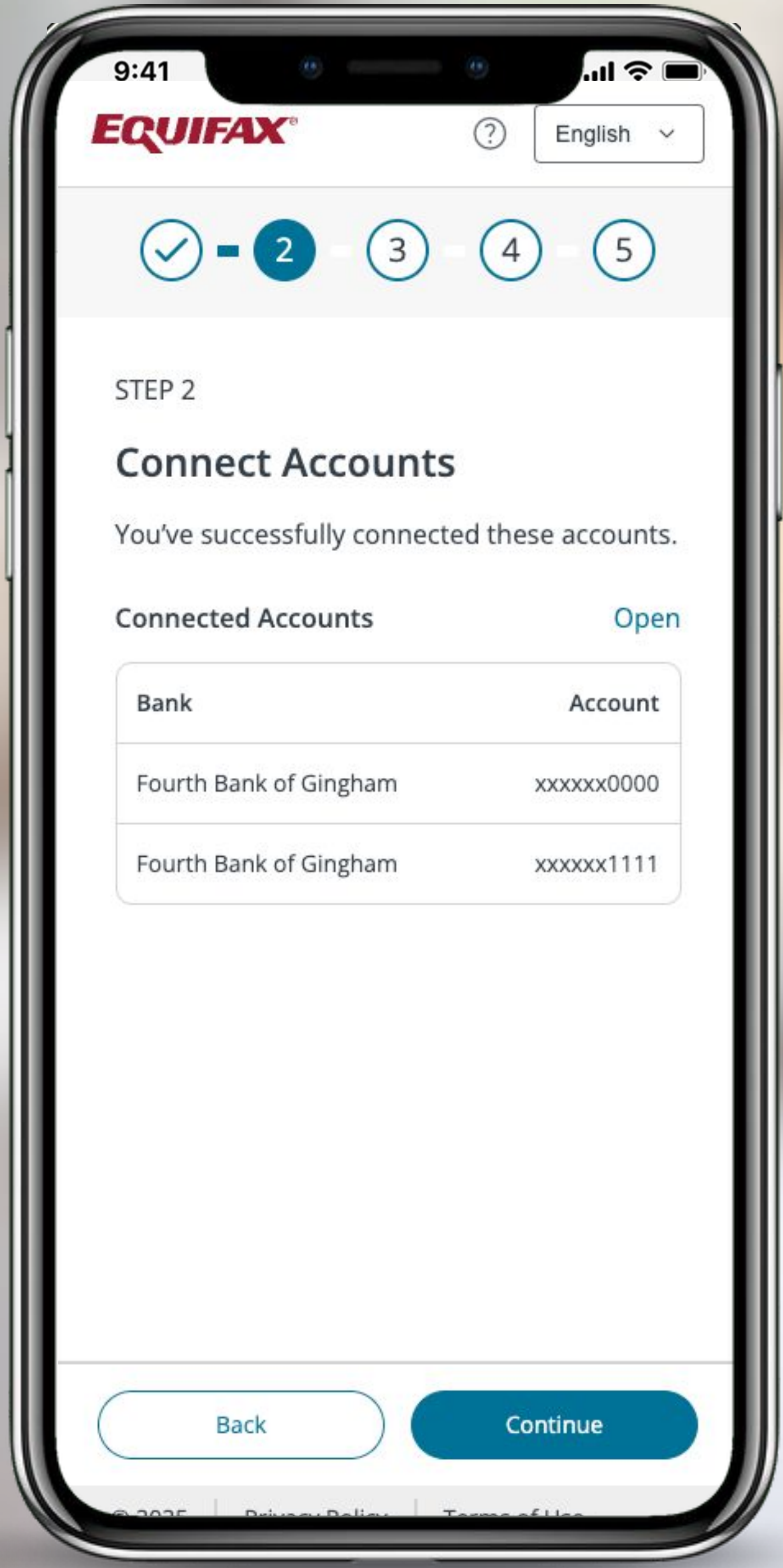

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View reports. Determine eligibility.

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.

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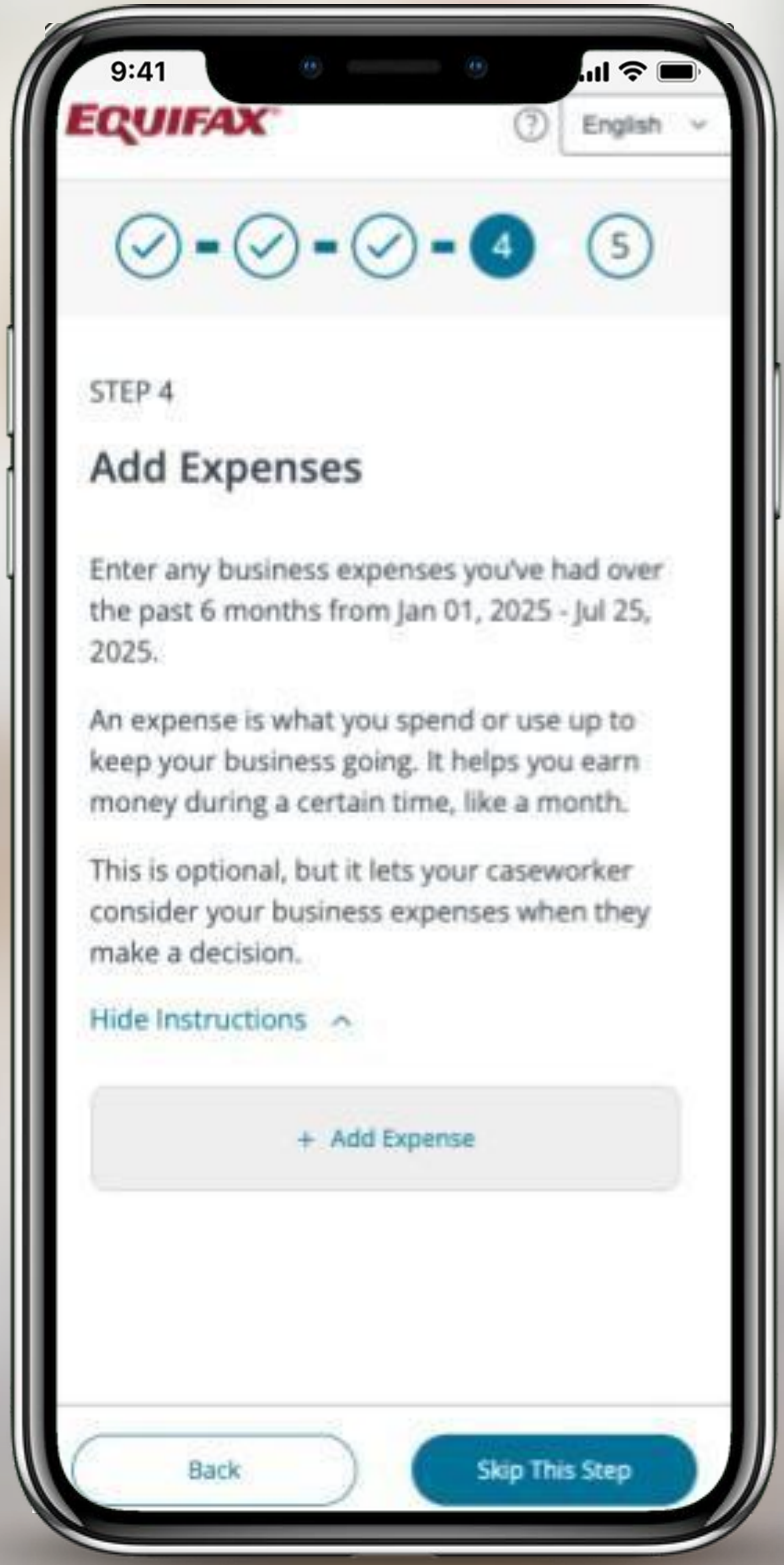
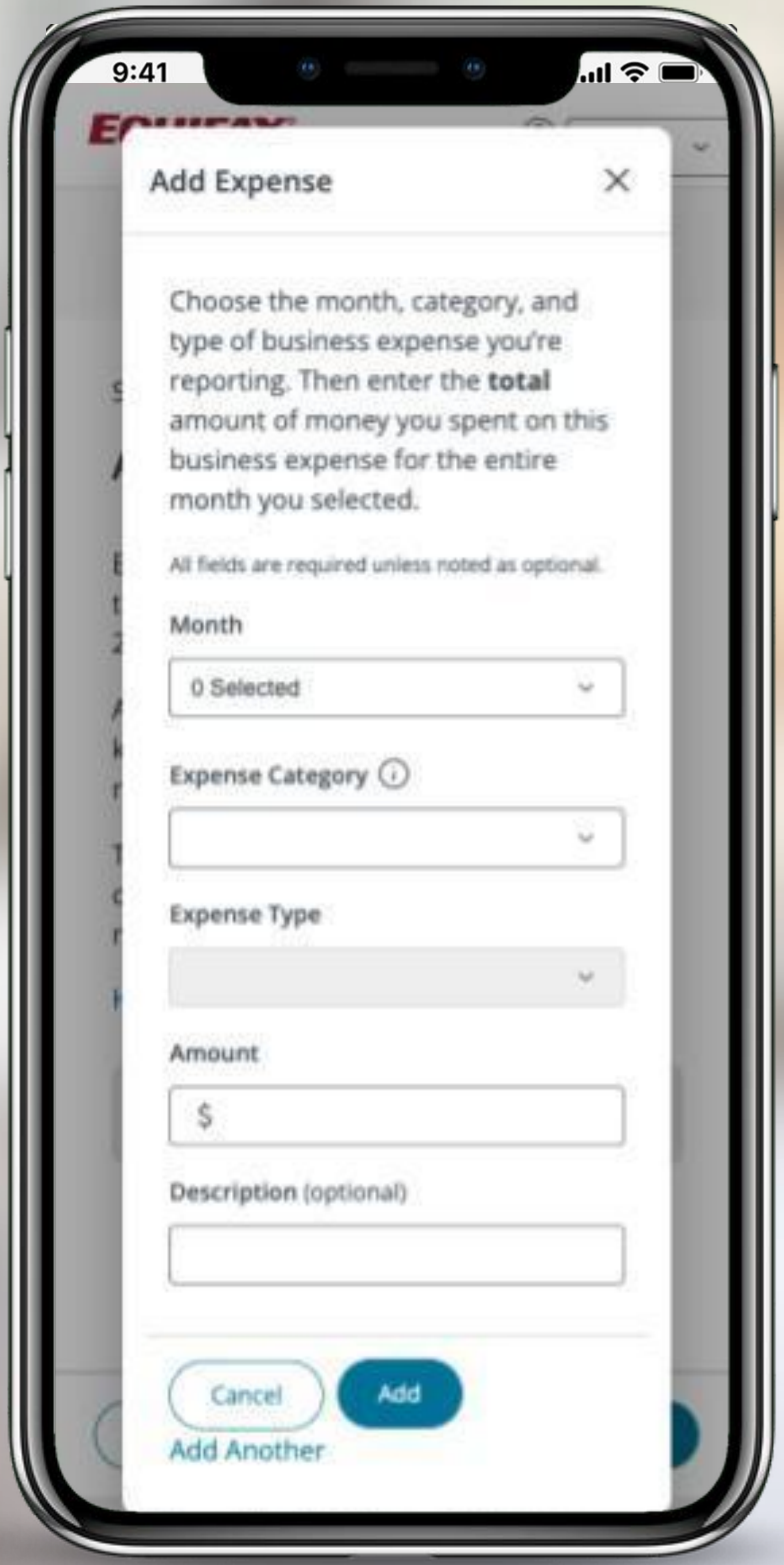
Angie, the applicant:

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.





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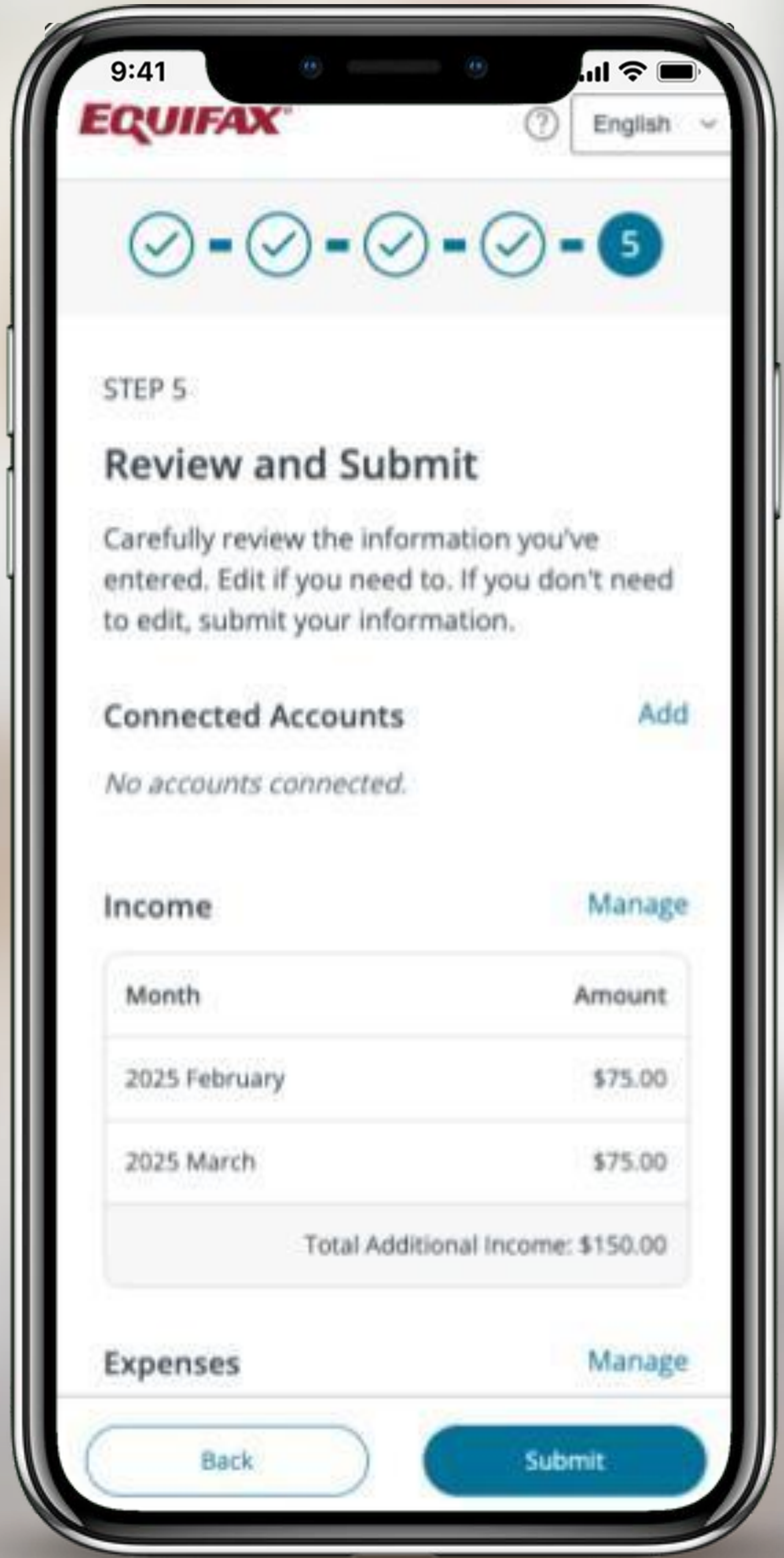
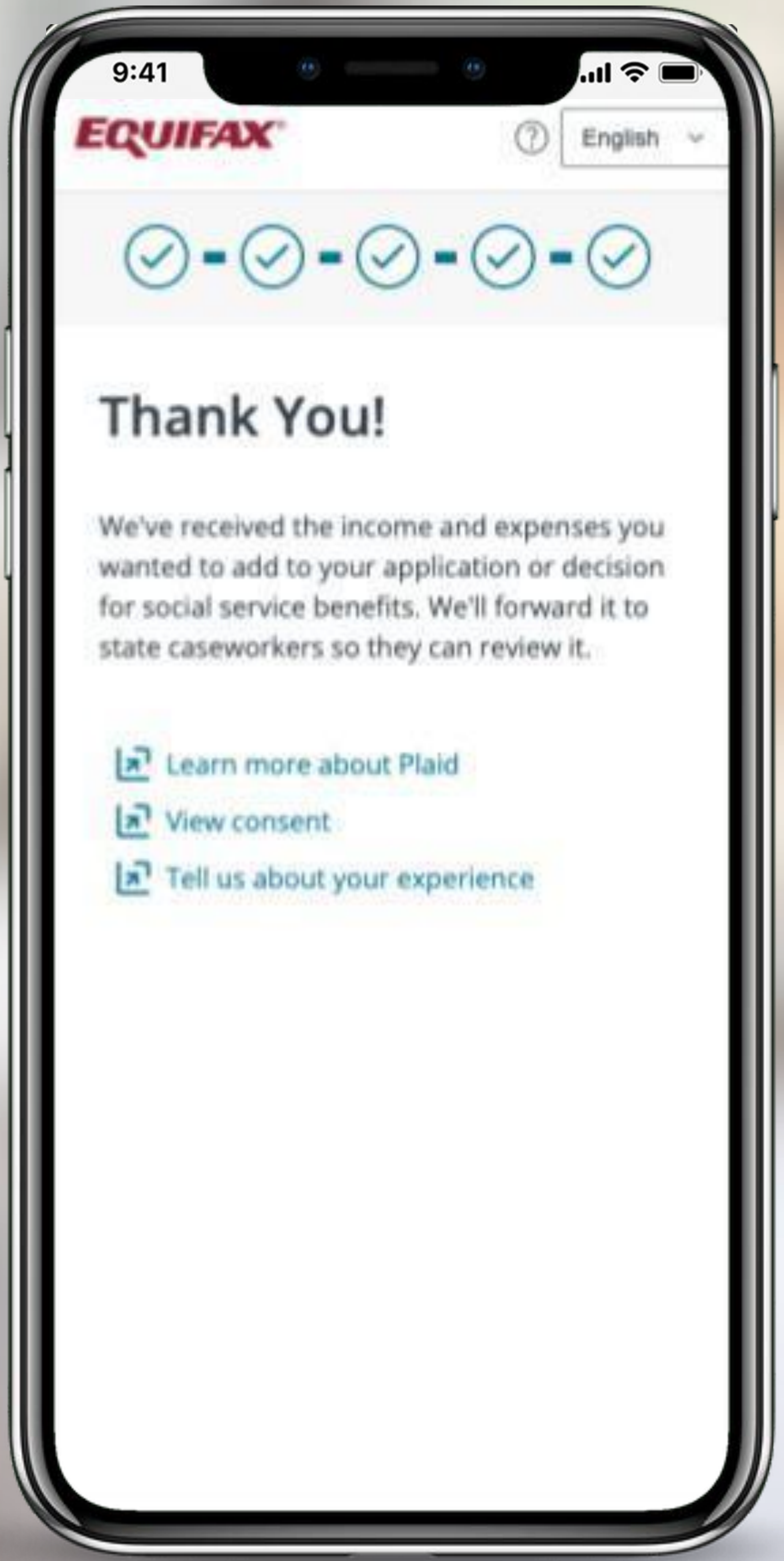
Angie, the applicant:
After connecting her financial institution, along with manually adding any additional income and expenses, Angie will be able to review and submit her information which will be sent back to her caseworker for her application.





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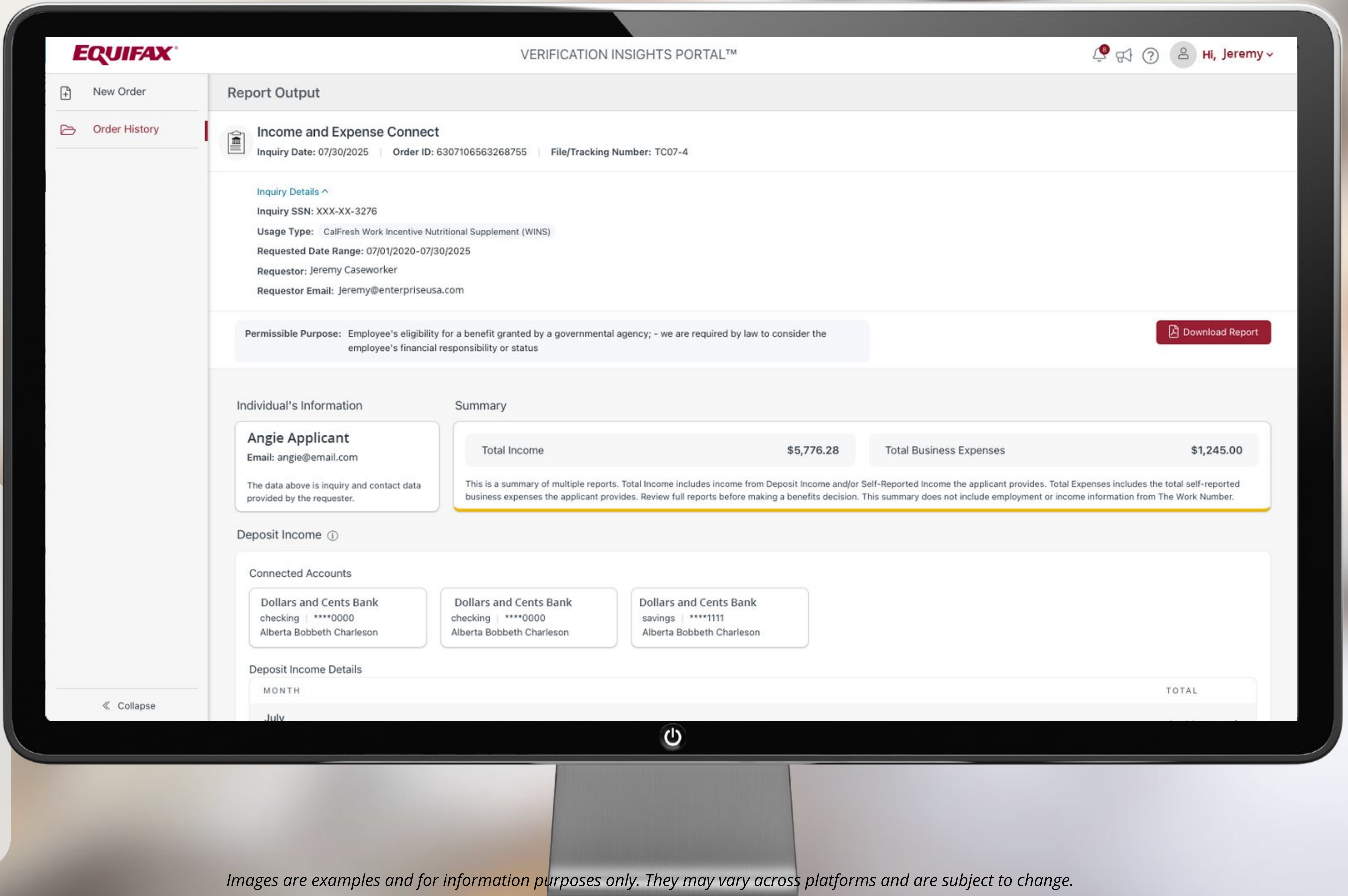
Jeremy, the caseworker:
Jeremy will receive an email notifying him that he can now review Angie's reports from the Income and Expense solution along with the Social Services Verification Report under 'Order History.'



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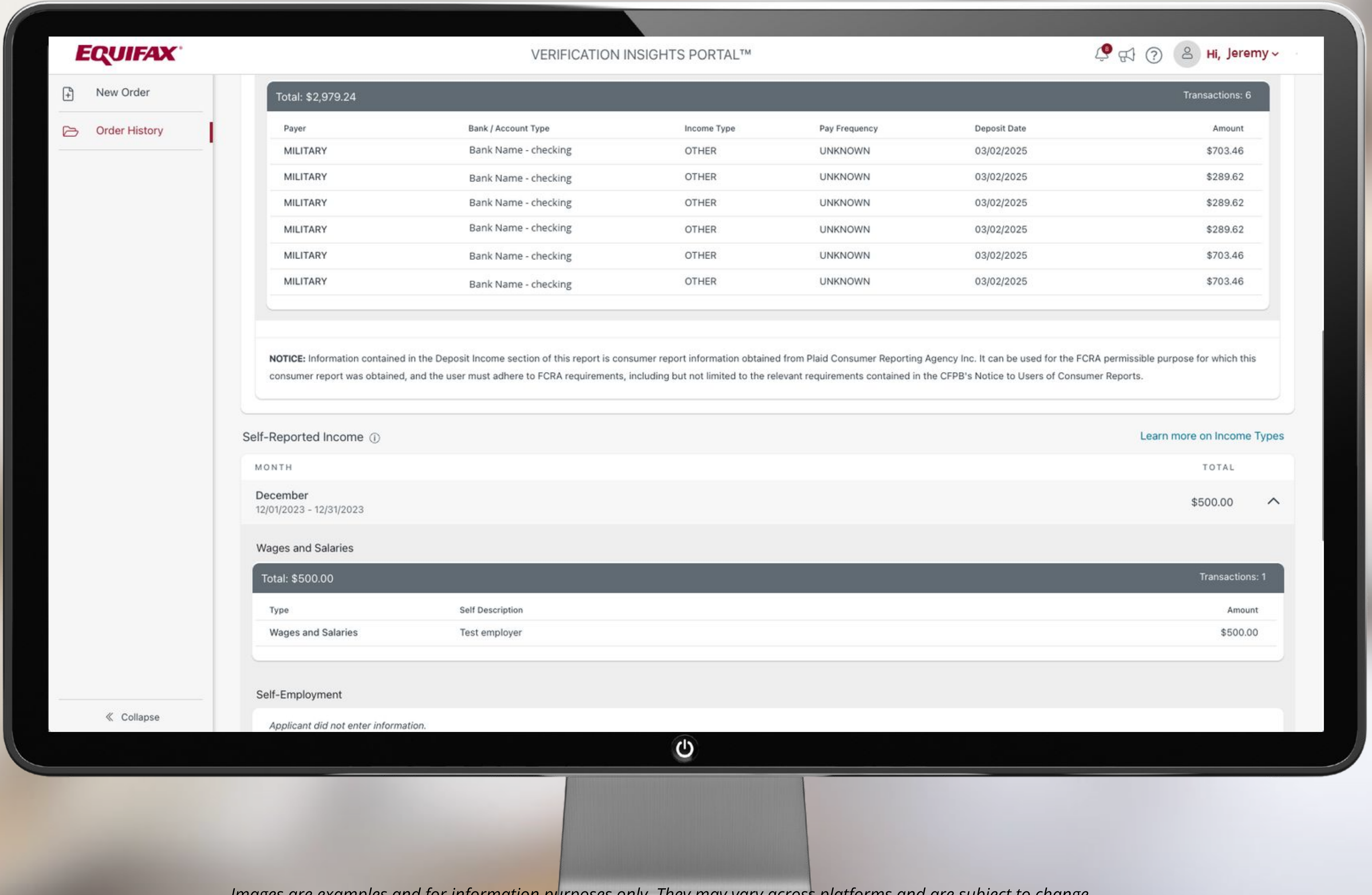
Jeremy, the caseworker:
Jeremy is able to review Angie's information from her consumer-permissioned deposit income, and any self-reported income and business expenses in the order summary and by month.



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

For Required Reporting of Beneficiary Life Changes

The Equifax Continuous Evaluation for SNAP™ Solution

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**

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

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

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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.

Indicators
Configured by State

	Indicators	*Activated*
Simplified Reporting Households	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

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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.

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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