



Verifications from The Work Number: Fast, simple, secure



1 step

The Work Number®

- 1 Once a consumer submits their mortgage loan application, credentialed verifiers with permissible purpose under the FCRA may order VOE/VOI from The Work Number - No additional action required from the consumer.

Quickly verify loan affordability without sacrificing a borrower's data security or efficient customer experience.

Estimated time to return data = **INSTANT**

4+ steps

Bank Transaction Data

- 1 Consumer provides permission to access their data.
- 2 Consumer prompted to access email or third party application to link to financial institution.
- 3 Consumer required to identify banking institution and provide access to sensitive username and password credentials.
- 4 Following loan approval, permission to access bank accounts may need to be revoked by the consumer.

User-Provided Payroll Credentials

- 1 Consumer provides permission to access their data.
- 2 Consumer prompted to access email or third party application to link to payroll provider/payroll account.
- 3 Consumer is prompted to provide employer information, username, password.
- 4 Following loan approval, permission to access payroll account(s) may need to be revoked by the consumer.

Paystubs & W-2s

- 1 Consumer searches for current documents/login credentials to access their employer payroll platform.
- 2 Consumer downloads documentation to send/deliver to lender.
- 3 Lender attempts to confirm document authenticity.*
**Fake paystub generators are easily accessible via the Web*
- 4 Lender provides consumer documents to underwriter.

For each of these verification alternatives, the estimated time to return data = **MINUTES TO DAYS.**