ValidiFI™

Employment Verification Data Sets

A comprehensive suite of instant employment verification data sets designed to meet the needs of the personal lending industry.

This real-time service can verify identity, employment, income and payroll dates. With over 420 million employment and income records, this is the largest source of its kind. Thousands of employers and payroll processors are added to the database regularly. Employment Verification Data sets enhance the entire loan lifecycle, shorten the loan process, reduce fraud during application, enable better assessment of risk during underwriting, and improve repayment. You can also use the data sets to improve your scoring models, and increasing confidence that your consumer is employed and has the ability to repay.

We offer three different employment verification options to fit your business' needs: Employment Indicator, Enhanced Employment Indicator, and Select Gold.

These specially designed Employment Verification Data Sets help you make better decisions and eliminate costly, cumbersome processes:

Data Returned

- Employee Name
- Status (Active)
- Record Date (Last Payroll)
- Pay Cycle
- Employer Name
- Pay Rate/Pay Type (Salary, Hourly)
- Status (Active and Historical Records)
- Most Recent Hire Date/Termination Date
- Total Length of Service
- Position/Title
- Current/Previous Year-to-Date Total Pay

Employment Verification Data Sets:

- Employment Indicator
- Enhanced Employment Indicator
- Select Gold

The **Employment Indicator** can be used to screen in more applicants and increase your confidence of a successful origination.

The **Enhanced Employment Indicator** can be used to schedule repayment dates better with access to payroll dates and pay cycle information.

The **Select Gold** can be used to perform a full verification of income, employer name, and length of employment.

Benefits

- Mitigates fraud and improves loan quality
- Originate after hours with data available 24/7
- Searchable by SSN to confirm name match
- Helps maintain ability to pay compliance
- Align repayment dates to payroll dates
- Eliminates reliance on applicant-provided pay stubs
- Reduces risk and enables credit line increases
- Enhances existing models with a more complete consumer profile

Contact us today to learn more about employment verification data sets. For more information call 754-209-2511 or email validifi.com