**VERIFIER**

## CONSUMER DRIVEN DATA SHARING
### BETTER OUTCOMES. FOR EVERYONE.

# Putting People at the Heart of Responsible Lending

**Verifier delivers high quality, evidence-based, consumer-centric outcomes without data distraction.**

Our goal is giving consumers the choice to use their personal data to prove their income and expenses online – sharing their data for better outcomes.

Verifier's evolving toolkit for affordability assessment is evidence-based, leveraging Verifier's globally leading consumer data sharing platform and the ground-breaking, design work of the Expense Verification Framework Initiative.

# Three products to solve lender (and borrower) problems:

## INCOME VERIFICATION - Frictionless, privacy by design

Verifier provides frictionless, gross pay and employer verification using accurate super guarantee and Single Touch Payroll data.

Verifier's Income Verification provides fraud protection, gross and net income and employer's ABN. The solution can be delivered via the online Operations Portal or a full API integrated solution.

## EXPENSE VERIFICATION - Simpler, evidence-based exception driven

Leveraging the thought leadership of the Expense Verification Framework Initiative, lenders are invited to join the Fast Track pilots that will kick off following an Industry Roundtable in December 2019.

The first two pilots cover sophisticated borrowers and rapid refinance (with no extension of credit).

Verifier's Expense Verification analytics overlays, including research conducted by Verifier and Mogo on bank transactional data, will support these and later pilots.

Participation in the Fast Track program includes guidance on the governance and continuous improvement frameworks that are documented in our Expense Verification Whitepapers.

## SAFE LOAN - Better borrower journeys

The **Safe Loan** Program can help you support your borrowers by offering them financial well-being checks through their loan journey. Consumers can track and self monitor their perceived financial well-being AND their key financial habits boosting financial literacy.

Consumers can opt-in to share their financial well-being results and talk about them with their lender, particularly helpful for those in the financial distress zone.

Lenders using the data from Safe Loan via Verifier's AI engine can enhance their ability to identify and address financial stress in their existing customer base.

At the industry level, Safe Loan supports the redesign of affordability assessment by providing the missing statistics on financial difficulty. These **Safe Loan statistics** provide an evidence base for better policy settings including fast track assessment for consumers not at risk of substantial hardship and better, lifestyle questions in application forms that identify at-risk consumers.

From early 2020 you can offer your borrowers the ability to opt in to 'reality check' their financial well-being results against their bank transactional data. **Safe Loan** is in the first intake of CDR Data Recipients. Talk to us for how we can give your customers the benefit of their data without you having to accelerate your CDR compliance build.

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# LET'S TALK

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