

Income & Employment Verification **truv** Payroll

Unlock the power of consumer-permissioned data to verify income and employment for 90% of the U.S. workforce. Truv reduces risk, fraud, and verification costs for your organization.

Three Main Benefits for Lenders



Reduce risk and fraud by receiving over 200 real-time income and employment data points directly from the source.



Increase employee efficiency through decreasing the need to do manual verifications.



Improve turnaround times by allowing applicants to verify income and employment in less than 45-seconds.

Efficiently Verify Income & Employment



Problem

Manual verification methods drain precious time and resources, while not giving you all of the necessary data points. Additionally, instant databases continue to increase costs for data that may be stale.



Solution

Using consumer-permissioned data, Truv provides the verified identity, income, and employment data points you need. Truv enables you to improve turnaround times and save money relative to instant databases.

Traditional Approach



Expensive Automated Verifications

Suffer from skyrocketing verification costs and unpredictable price increases within the industry.



Slow Turnaround

Document uploads and employer cold calls often take up to three days to verify income and employment.



Risk of Fraud

Fraudulent paystubs represent up to 7% of all uploaded documents and only provide you with limited data points.



Pay Per Report

Spend additional money on reports each time re-verification is needed for your customers.

Truv



Easy Savings

Take advantage of transparent pricing and long-term contracts to save up to 90% relative to other income & employment verification providers.



Instant Verification

Receive detailed, accurate data directly from the source, with thousands of integrations available in seconds via Truv's payroll API.



No Fraud

Full paystubs and W2s containing detailed data such as earnings and deductions.

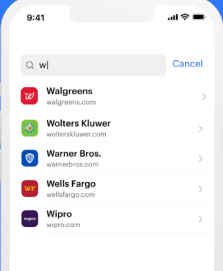


Continuous Monitoring

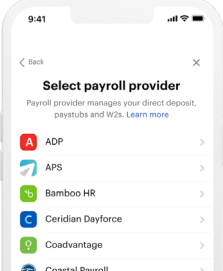
Stay up-to-date with a continuous flow of income & employment data to track any changes that occur with a job change or raise.

Why Cutting-Edge Lenders Use Truv's Payroll Income & Employment Verification

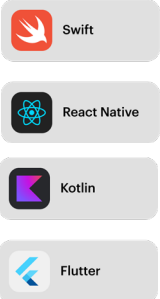
Market leading coverage of **over 90%** of the US workforce with **12800+** integrations across **~3M employers** including Federal government, Fortune 1000, NASDAQ, private, healthcare, military and gig platforms.




User experience optimized for pull-through rates to make connecting to **payroll providers** fast and easy.




Straightforward implementation through **iOS, Android, or React Native** SDKs to make the integration easy. Additionally, no engineering and no code option available through sending your customers a link via email and text message to change their direct deposit.



Enterprise grade platform with **99.95% uptime**, SOC2 Type II compliant, and one of the only CRA compliant vendors in the industry.





96% coverage of Fortune 1000 companies



64+ supported payroll providers

12,800+ direct employer integrations with 2.3M employers

Google Microsoft  okta  onelogin

SSO integrations with the top 15 providers such as Google and Okta with a total of over 47 total SSO integrations.



OpenRoad Lending
Jeff Austin
CFO

“Truv has helped us speed up and automate employment and income verification, which also speeds up the loan process, saving both OpenRoad Lending and our customers time and money.”