empinfo™

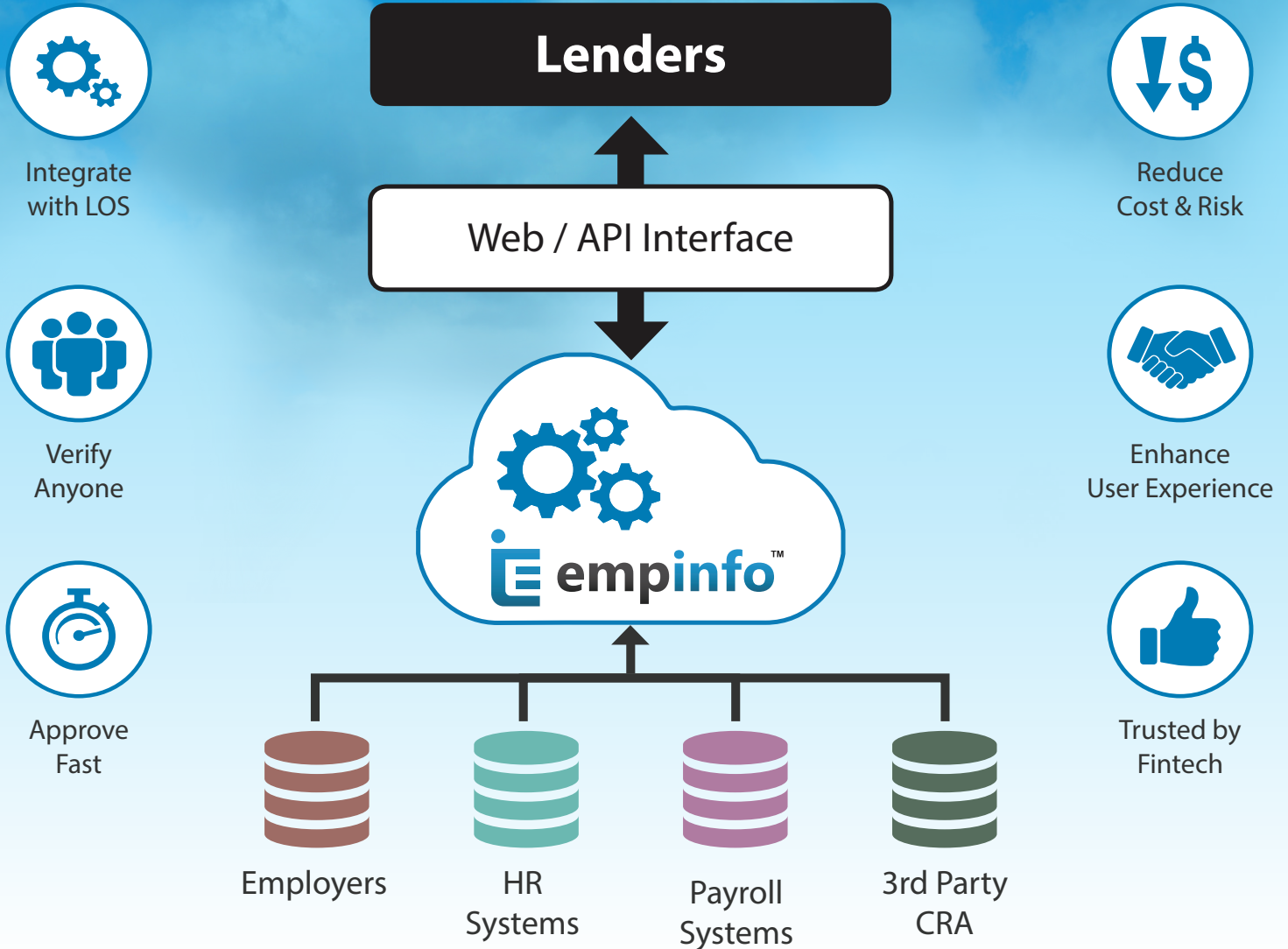# Marketplace to verify income & employment status

Integrate with LOS

Verify Anyone

Approve Fast

Lenders

Web / API Interface

empinfo™

Reduce Cost & Risk

Enhance User Experience

Trusted by Fintech

Employers

HR Systems

Payroll Systems

3rd Party CRA

Hybrid Verification Platform

Verify borrowers accurately, instantly and on-demand.
Reduce underwriting efforts & cost, and enhance borrower experience.
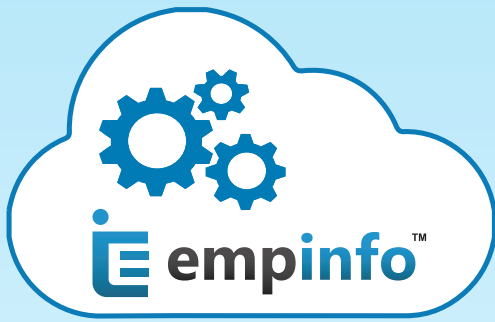
EmpInfo , HQ in Silicon Valley, is a marketplace to verify people's employment and stated income. Our services reduce lenders' risk, increase efficiency and deliver accurate information in a timely manner. The next-generation technology solution enhances the traditional underwriting process to expedite the loan approval and delivers a better user experience. Our portfolio of customers includes leading fintech organizations, banks and mortgage lenders.

The solution is offered on a triple-secure cloud platform and is delivered through web, mobile and API to deliver a better ease-of-use experience.
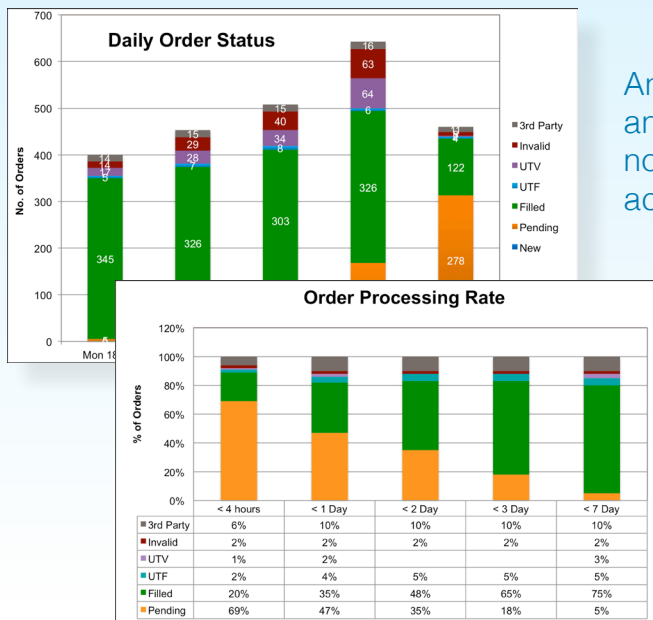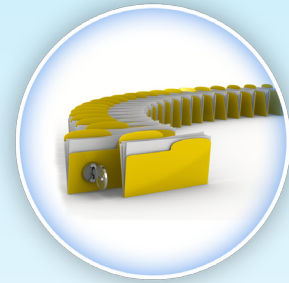
Analytics provide visibility to track verification status and rate of response. Lenders also receive real-time notifications that alert them about borrower's unified activity to help mitigate fraud.

Daily Order Status

No. of Orders / Mon 18

Legend: 3rd Party, Invalid, UTV, UTF, Filled, Pending, New

Order Processing Rate

% of Orders	< 4 hours	< 1 Day	< 2 Day	< 3 Day	< 7 Day
3rd Party	6%	10%	10%	10%	10%
Invalid	2%	2%	2%	2%	2%
UTV	1%	2%			3%
UTF	2%	4%	5%	5%	5%
Filled	20%	35%	48%	65%	75%
Pending	69%	47%	35%	18%	5%

LENDERS

Service platform tightly integrates with LOS

Provides greater insights into borrower's employment and financial status and behavior

Reduces time to complete loan process: Happy borrower makes a happy lender

BORROWERS

Delivers a true digital experience through the use of modern technology

Meets "right now" loan approval and paperless documentation expectations

Ensures consumer privacy and compliance

empinfo™

www.empinfo.com   **(800) 274-9694**