



Work Report™

# UNLOCK THE MOMENTS THAT MATTER FOR YOUR EMPLOYEES

The fast, free and secure way to share payslip data



# BE A PAYROLL SUPERSTAR FOR YOUR PEOPLE

Work Report™ is a unique proposition from Experian that allows employers to enable their employees to securely share their income and employment data.

Allowing this data to be shared digitally vastly speeds up application processes, helping your employees secure exciting, life-changing services or purchases like a new home or car.

# JOIN OVER 1M BUSINESSES ALREADY CONNECTED TO WORK REPORT™

By allowing Work Report™ to digitally access your payroll data, you can remove the administrative burden on your teams of having to provide physical documents to your employees. Better for them, and you.



## For your employees



Faster, more convenient access to products and services



Better, more inclusive and relevant lending possibilities



## For you



No new processes to learn



Less work for your teams



No cost to you or your employees



Seamless integration with all major payroll systems

**16**million

16m employees already connected



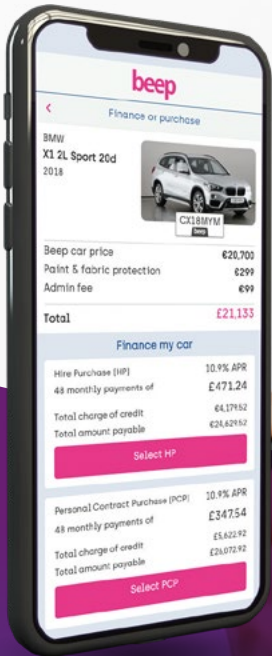
Secure, compliant process with rigorous controls integral to the design



Digital payslips can also support the drive to carbon neutral – removing 95% of the storage capacity required for paper payslips\*

\*Analysis derived from client feedback through testing

# HOW IT WORKS



## Work Report™ really works

Through initial testing, Experian's Work Report™ revealed around a third of customers had higher incomes than what traditional lending models generated. For one in ten, Work Report™ filled income gaps. 10% of the sample were rejected for credit, due to lower income estimations.

Work Report™ is proven to help drive true financial inclusion.



1

An employee applies for credit

2

They're asked to verify their employment and/or income

3

The employee consents to share

4

Work Report™ pulls the required information from your payroll and shares it with the lender

5

The lender verifies the employees' details and takes the application to the next stage

# WHY YOU CAN TRUST WORK REPORT™

We know you take protecting your employees' data seriously. As the company that handles more consumer data than any other UK credit bureau, so do we.

Work Report™ is already trusted by over a million businesses and is already enabling 16 million UK employees to share their data. It's also fully compliant with GDPR, which gives employees the right to access and port their data, anytime, anywhere.

- Employment and income data is only accessed with the explicit consent of the employee, and privately shared
- Data is only shared with the specified business (e.g. mortgage lender) as agreed by the employee – and for the specific use they consent for
- Work Report™ requests only the bare minimum data required
- Data is encrypted and transferred securely.



Private



Secure



Encrypted



We detect a fraud every minute, and conduct 200m identity checks annually

**+4million**

We've helped +4m consumers be more included through data quality and breadth



We've enabled our 186m global, and 15.6m UK direct consumer relationships with financial empowerment, and control of their credit score



Enabling 14m disabled people to access services in the format they need



More than half of all UK lending went through our data last year

**68%**

68% of people we asked said they trusted the Experian credit score over any other

## WHY YOU CAN TRUST EXPERIAN

You may have heard of us. We're the UK's leading credit reference agency and through our data and analytics we help over 95% of lenders make responsible decisions on who to lend money to.

But we're more than that. We help millions of ordinary people access transformative financial services, manage their money better and stay protected from identity fraud and theft. We carried out over 200 million identity checks last year, and supported millions of financial applications. We enabled 14 million disabled consumers with access to communications that suit their needs. And directly served over 17 million consumers, helping them with empowerment and control over their credit score.

Importantly, we've invested more than £100 billion in data innovation and security. As such, we're proud to say we have incredibly rigorous protocols and have never had a data breach. Our company infrastructure and dedicated investments, ensures it stays that way.

# OPT IN TO WORK REPORT™ SO YOUR EMPLOYEES CAN OPT IN TOO



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**or visit**

[experian.co.uk/business/work-report](https://experian.co.uk/business/work-report)

**to find out more**



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