

EQUIFAX
Complete Income™
Income Verified, Simply and Securely.
Accelerate eligibility determinations for social services programs with a more complete financial picture.

The increasing complexity of the modern workforce, characterized by the addition of nearly 14 million independent workers over the past four years, is significantly complicating social service eligibility verification for government agencies.

The gig economy expansion, coupled with limited reliable unemployment data, leads to more applicants not discharged document submissions. The result: lengthy processes, misclassified claimworkers, payment errors, and delayed benefits. With new consumption-based data solutions offer precise, easy-to-use results. Agencies urgently need a comprehensive, efficient, and secure solution that provides a holistic, accurate income view for timely eligibility determinations.

Make confident decisions with a more complete financial picture of applicants

Complete Income™ equips social service agencies with a more comprehensive and efficient solution to verify earned income, unearned income, and self-employment business expenses for benefit program applicants.

Purpose-built based on extensive customer feedback and industry research, it leverages:

- The extensive, employer-provided income data from **The Work Number™**
- **Consumption-based deposit income data** (they include 1099s, self-employment, and unearned income)
- The ability for applicants to **manually enter additional income and business expenses**

This provides agencies with a more holistic view of an individual's income and employment history, reducing the burden on applicants to manually furnish documentation and ensuring the vision for agencies to compile and validate the applicant's provided income and expense materials to determine eligibility.

Key Benefits:
More comprehensive income verification
Improved efficiency - reduced friction
FCI/agreement solutions ensure consumer protections are in place
Enhanced data security
Support for growing populations in need of public assistance

Complete Income™

Income Verified, Simply, and Securely.

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Complete Income™

Income Verified, Simply and Securely.

Accelerate eligibility determinations for social services programs with a more complete financial picture.



The increasing complexity of the modern workforce, characterized by the addition of nearly 34 million independent workers over the past four years¹, is significantly complicating social service eligibility verification for government agencies.

This gig economy expansion, coupled with limited reliable self-employment data, fuels friction, forcing applicants into disorganized document submissions. The result: inefficient processes, overburdened caseworkers, payment errors, and delayed benefits. While new consumer-permissioned data solutions offer promise, many may introduce risks. Agencies urgently need a comprehensive, efficient, and secure solution that provides a holistic, accurate income view for timely eligibility determinations.

Make confident decisions with a more complete financial picture of applicants

Complete Income™ empowers social services agencies with a more comprehensive and efficient solution to verify earned income, unearned income, and self-employment business expenses for benefit program applicants.

Purpose-built based on extensive customer feedback and industry research, it leverages:

- The extensive, employer-provided income data from **The Work Number®**.
- **Consumer-permissioned deposit income data** (may include 1099/gig, self-employment, and unearned income).
- The ability for applicants to **manually enter additional income and business expenses**.

This provides agencies with a more holistic view of an individual's income and employment history, reducing the burden on applicants to manually furnish documentation and lessening the friction for caseworkers to compile and tabulate the applicant provided income and expenses materials to determine eligibility.



Key Benefits

More comprehensive income verification

Improved efficiency, reduced friction

FCRA-governed solutions ensures consumer protections are in place

Enhanced data security

Support for growing populations in need of public assistance

How does Complete Income differ from other consumer-credentialed income verification solutions?

Streamlined Workflow

Offers verification from The Work Number alongside alternative data sources, all within a streamlined and familiar ordering experience.

Better Applicant Experience

Does not require consumer-credentialed access to third-party HR systems, which may violate security policies and potentially impact applicants.

Flexible Delivery Methods

Available via a familiar web interface for seamless integration into existing workflows.

Expansive Coverage

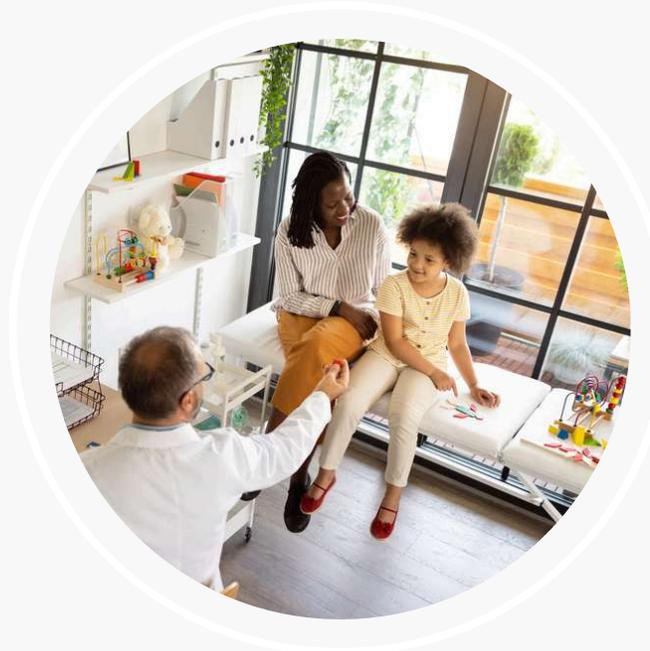
Instant employment records for over 2/3 of the U.S. non-farm working population², including gross/net income, hours worked, and deductions as provided by employers and payroll providers.

Broad Connectivity

Income and Expense Connect Deposit Income reports offer connectivity to over 92% of U.S. financial institutions.³

Industry-Leading Security

Incorporates data protection, including encryption and access controls, ensuring privacy and security throughout the verification process.



Streamline your process: Two comprehensive reports via a single workflow

Through a single workflow, Complete Income delivers automated income verifications to caseworkers through two structured, easy-to-understand outputs, providing a more complete financial picture.

Instant Social Service Verification (SSV) Report

- Provides instant W-2 payroll information sourced from The Work Number database.
- Offers flexible, 24/7 access with an SSN-only search without need for an employer's name.
- Data is current, updated each payroll cycle, delivered directly from contributing employers or payroll providers.
- Time-based options allow customization based on program rules and specific tasks.

Income and Expense Connect Solution

- Incorporates consumer-credentialed bank deposit data with self-reported income and expenses.
- Expands income sources to include self-employment income deposits, W-2 deposits not included in The Work Number, and unearned income. Supports self-reported income for the unbanked (e.g., check cashing).
- Features an expense input feature, enabling applicants to categorize business expenses for more detailed gross and net calculations.

Equifax helps social service agencies throughout the benefit lifecycle by providing unique data insights from its TotalVerify™ data hub. This enables efficient verification of income, employment, address, contact information, and incarceration status, ensuring benefit continuity and program integrity.

totalverify.com

¹ MBO Partners, *State of Independence Report, 2024*

² *Bureau of Labor Statistics, 2025*: Non-farm payroll is a term used by the Bureau of Labor Statistics and is a statistic that represents how many people are employed in the US in manufacturing, construction, and goods companies. Non-farm payroll excludes farm workers, private household employees, and non-profit organization employees. Data referenced here is based on EFX data and BLS data.

³ *Plaid: Income Products*

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