



What is Payscore?

Everyone deserves to be treated fairly. Perhaps nowhere is this more important than when applying to rent a home or making a major purchase. But for many of us, tracking down, copying, uploading, and submitting our pay stubs create an unnecessary hassle that is both inaccurate, and unfair. Payscore strives to eliminate these shortcomings by ensuring that your income verification contains the most accurate information possible.

First, we eliminate the use of pay stubs. No more scrounging around, making copies, and submitting images.

Second, we ensure that all your hard work is credited. If you work in the service economy then the cash, or "tip" component of your income should count and it will, if you are depositing that income in your account.

If your income fluctuates with commissions, like a sales representative, then your last two pay stubs might wildly understate your earnings. If you work a side hustle, have a role in the 'gig' economy, or are self-employed, then we strive to ensure you are treated fairly.

We strive to make sure that you move into the best home possible or make that critical, life-enhancing purchase. And we make that as accurate and easy as possible with a few clicks on your phone or computer.

Why do you need my bank login?

To verify your income, we collect deposits history data from your bank. To do so, we need your permission and participation. You give us this permission by logging in to your bank through a secure channel provided by your bank. Rest assured, Payscore only routes, and never retains, your sensitive credentials.

It's very important that you login to your **primary deposit account** for us to assess your income. For example, logging into your credit account will show no income when using Payscore.

I don't like offering personal information online. How secure is my financial data?

First, you'll share less info outright by using our system than you would under the old-fashioned method of sharing pay stubs and bank statements. And we understand that sharing sensitive financial information may sound intimidating. That's why we don't store any of your sensitive data.

Specifically, our system was designed to maintain your privacy and security. Our online income verification operates using 256-bit encryption. Your username and passwords are never displayed, viewed, or stored. This is the safest, fastest, and most convenient way for you to submit your information for property manager or lender approval.

www.payscore.com

Okay, I logged into my bank account. What can you do with my account?

We only have the ability to read bank statements and transaction info. We cannot login, make any charges, withdraw any money, make unauthorized transfers, or anything that would require your explicit permission. Once we are done collecting transaction history, we disconnect your bank account.

What information will be shared on my report?

After we calculate your income, you can review and confirm this information before a report is produced:

- Account balances
- Account holder
- Total recurring net income
- Average recurring monthly net income
- Total non-recurring net income
- Average non-recurring monthly net income
- Individual income streams, recurring and non-recurring
- Line-item details for each deposit

I'd rather scan/fax in my information.

Payscore's automated income verification provides valuable advantages compared to pay stub-methods. Not only does it deliver enhanced privacy, security, convenience, and speed, but because of its accuracy and completeness, you may qualify for more favorable terms. Additionally, this online tool ultimately results in you sharing less PII than you would by uploading and sharing pay stubs or bank statements.

How do I know this is not a scam for my personal information?

Payscore partners with 99% of all financial institutions in the U.S. and Canada. Accordingly, we are held to stringent security standards to meet policy requirements for those institutions. *Our system is designed specifically to maintain and enhance your privacy and security, using 256-bit encryption.*

Will you see my password information?

Never. Your ID and password are never displayed or viewed. Only encrypted credentials are transferred to your financial institution. If your credentials are correct, we receive a "read-only" copy of your transaction data, allowing us to deliver income reports to property managers and lenders in minutes, accelerating answers about your important decisions.

What if I have more questions?

If you have questions about the income verification process, you will have direct access to Payscore's support team via live chat when you start the process.