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New Online Employment Verification System Speeds Loan Process

- Lending institutions can access employee data on the Web

By BILL HEARD, Editor

(Feb. 1, 2005) Human Resources is making it easier for employees who apply for a home loan or other credit by moving its employment verification process into the computer age.

Once an entirely paper process that could take a week or more to complete, now employees can let their lenders go online with Metro to verify employment dates, salary and other information required to approve a loan. The result – instant verification and faster loans.

"Assuming everything else is in place, you can get a loan, today," says Bruce Moore, a supervisor in HR's Employment and Compensation unit.

Approximately 10 major lending institutions account for 90 percent of data inquiries, says Moore, and generate between 300 and 400 inquiries each year on behalf of Metro employees seeking loans.

Lenders must sign up

To make the new system work, a lending institution must be signed up for the Metro Online Employment Verification Service found on the Internet at <http://empver.mta.net>.

Each qualified lender is given a data base user name and password.

The online verification system can be set in motion when an employee is seeking to qualify for a loan and needs to provide such information as job title, date hired and last worked, employment status, hours worked per week, year-to-date gross wages and wages for the past three years.

Prior to meeting with a lender, the employee sets up access to the required information by signing up with the Metro Employment Verification system.

Link on Intranet home page

The Human Resources Intranet home page has an Employment Verification link at the upper left for access to the login page.

During the loan qualification process, the employee provides the access information to the lending institution so the lender can call up the required verification information.

Once the lender has the required information, the employee can easily change it to preserve confidentiality.

For more information about the Metro Online Employment Verification Service, contact Bruce Moore at 922-2613.

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