Trulify Frequently Asked Questions

General

What is Trulify?

Trulify is a unique employment and income verification solution that allows verifiers simple and secure access to the information required to evaluate credit card, mortgage, personal loan, and rental applications. Trulify provides an easy to use, secure solution that gets verifiers the data they need and the decision consumers want as quickly as possible.

Where is the source of Trulify employment and income data?

Trulify partners with payroll providers to process income and employment verification requests on behalf of their clients. Trulify's data comes directly from Planet Payroll's databases, and is the most current and reliable information on employment and pay status.

How does Trulify secure its data?

Since Trulify partners with payroll providers and does not store any payroll data, all data remains securely in Planet Payroll's databases where it resides today. Trulify uses the strongest security practices available, including SSL encryption for all communications and advanced encryption of all sensitive data.

The website doesn't display correctly, or the verification results screen doesn't display my results properly.

Your browser may not be supported. Trulify supports IE 9 and later, any recent version of Chrome, Firefox, and Safari. If you have an older browser, please upgrade to the latest version. If your results do not display properly on the screen, download the pdf and/or xml file which will display the results.

Employer

What benefits does Trulify provide to employers?

Trulify removes the burden of handling income and employment verification requests. These requests usually require significant effort by HR or payroll departments. They must ensure legitimacy of the request and then retrieve and deliver the data to the verifier through fax, email, or mail.

Trulify handles this entire process securely and expeditiously. Additionally, they help employers stay compliant with labor law and regulations. In all 50 states, labor laws require the timely release of pay and employment information upon the request of an employee. Trulify does this with no additional effort.

How much does Trulify cost?

For employers, Trulify is a free service! Since verifiers desire the convenience and timeliness of being able to verify employment and income quickly and electronically, we are able to provide this service to employers and payroll providers at no cost.

Can I control what type of or how much data is available for my employees?
Today, all employers participating in the Trulify network provide the same standard set of information (see Our Solution on the website for examples of verification reports). We believe this offers you the greatest benefits in terms of both time saving and keeping you in compliance.

What if I do not want to use Trulify?
At any time you can contact Planet Payroll to disable Trulify. We believe that the Trulify solution is valuable, particularly since it is free to you. However, each employer has the right to choose not to participate.

Employee
How does Trulify help me?
Trulify is a quick, convenient and secure way for verifiers to receive information required for you to obtain the credit you need to purchase a home, finance a car or increase your spending limits, while maintaining the highest standards of security and confidentiality.

Why have I received an email or text message notifying me that I need to approve a verification request?
When a verifier requests an employment or income verification, we take steps to safeguard the validity of the request and ensure that you have been properly notified of and have agreed to each request. We direct you to our website to individually authorize the release of the information. You may receive more than one email and text from Trulify reminding you to complete your approval of the transaction.

I received an email or text message notifying me that I need to approve a verification request, what do I do now?
There are just 3 easy steps after you click on the "Approve Verification Request" button from the Trulify homepage:

- First, you need to give us a bit of information about yourself so we can find the request you need to authorize. We only ask for the absolute minimum information necessary to complete the transaction, and your information is completely secure.
- Next, you will be asked a series of questions to authenticate your identity. Since you are the only person who will be able to answer these questions, no one but you will be able to authorize any requests.
- Finally, we will show you the name of the verifier who made the request, their contact information, and their reason(s) for making the request. You can then authorize or decline any outstanding requests. If you believe that someone is attempting a fraudulent verification contact Trulify at 1-855-598-3247.

And that's it. It's a simple and easy to use solution.

Where do you get the questions to authenticate my identity and do you store my answers?
The questions and answers we use are provided by our partner who retrieves the information from public records, and only you should be able to answer all questions correctly. Both the questions and answers pass directly from this partner to you, and Trulify does not see or store either.

Is the data I enter into the website secure?

Trulify takes several steps to secure the data entered. Any sensitive data is encrypted prior to being transmitted from your browser to our server. Likewise all data passing between Trulify's servers and our payroll partners is encrypted. Once a verifier has received their verification data, that information is deleted from Trulify's system.

Is my personal data stored in the Trulify system?

Trulify stores only the minimum amount of personally identifiable information required to complete verifications. Once a request has been completed, all personally identifiable information related to it is deleted. We do retain anonymized data for the following purposes:

- To track verifications so we can bill our customers and compensate our data providers
- To assist with customer service needs
- To help find ways to improve our solution

Who can access my employment and pay data through Trulify?

Trulify ensures that all verifications have your consent and that the verifier has a permissible purpose. A permissible purpose is a legitimate reason for a verifier to access consumer information. Examples include credit applications, pre-employment background checks, mortgage applications, auto loans, and government subsidy applications. In most cases, Trulify will seek your consent directly through email and text message. In other cases, Trulify validates that the verifier has received your consent as part of a loan application or similar transaction prior to initiating any verification requests.