

argyle



The Trusted Platform for Employment Data

The Ins and Outs of Argyle's
User-Permissioned Data Transfer

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How We Facilitate Access to and Deliver Employment Data to Businesses Like Yours

For companies that rely on consumer employment information to assess risk, make decisions, and perform essential functions, Argyle serves as a low-friction software gateway that provides real-time, continuous access to a wealth of consumer employment data. Our technology makes it possible for your users to grant your website, app, or other systems secure access to the robust data stored in their payroll accounts, so you have the information you need to deliver them beneficial services.

So, how do we obtain the data you need, and what does that output look like? We're glad you asked.

A Well-Oiled Network

If we think of employment data as moving along a (metaphorical) railroad network, then Argyle is the party responsible for supplying the rail cars and laying, maintaining, and securing the tracks.

- 1 **Users** (i.e., your customers) own the data on the trains and decide where the trains can and can't go.
- 2 **Argyle customers** (i.e., businesses like yours) receive the data from the trains and sometimes send data back.
- 3 **Argyle** (i.e., that's us!) provides users with a "switchboard" for managing the transmission of their employment data called Argyle Link.



To be on the receiving end of an employment data train, you simply embed Argyle Link in your web page or app, or send it to your users via email/SMS. Argyle Link will ask your users for permission to access their data. If they consent, they will be asked to find and select the entity that stores their employment records from a comprehensive list of employers and payroll platforms. (We enable the majority of the U.S. workforce to provide you with their employment data, and we're constantly expanding. [See our full coverage here.](#))

From there, workers simply log in to their payroll account, just like they would at work. When they do, our secure technology takes over, pulling the income and employment data you need and sending it to you in a matter of seconds.

SOC2, ISO
27001, PCI
DSS, GDPR,
CCPA audits

We've undergone OC2, ISO 27001, PCI DSS, GDPR, and CCPA audits and follow military-grade encryption and secure storage protocols to protect user data and credentials.

Like Fort Knox – Argyle takes security and privacy seriously

When users grant Argyle permission to access their data, they are authorizing Argyle to serve as their Designated Data Transfer Agent*. That role comes with a lot of responsibility, including a steadfast commitment to never aggregate, resell, or re-use their private data under any circumstances.

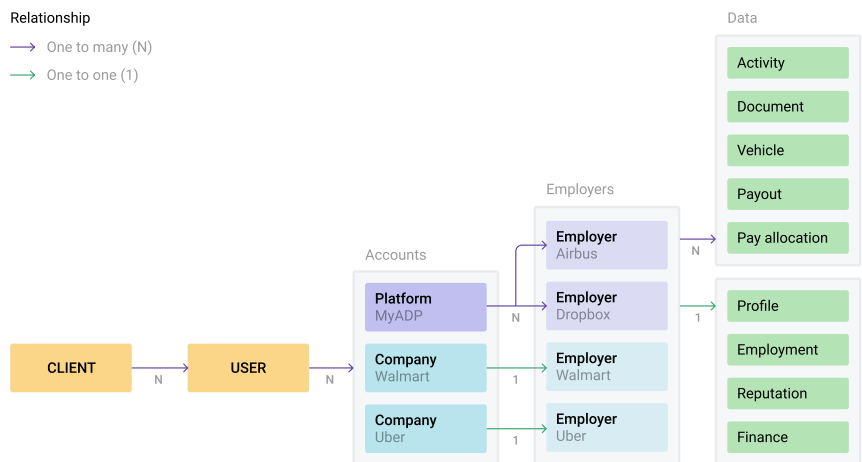
We've also achieved and are committed to maintaining the highest levels of security standards. We've undergone SOC2, ISO 27001, PCI DSS, GDPR, and CCPA audits and follow military-grade encryption and secure storage protocols to protect user data and credentials.

* A Data Transfer Agent (DTA) is a legal concept and registration that allows services to act on behalf of users to streamline time-consuming and repetitive actions.

Scrubbed, Sanitized, and Sorted

What makes Argyle such a valuable partner isn't just that we transfer employment data, it's that we clean it and organize it in a meaningful way that's standardized across all employers and payroll platforms. We set up our data structure so that you receive digestible, easy-to-use information. Basically, we make order out of chaos.

Our organization system functions on an objects-and-attributes paradigm. When your users authenticate into their employer or payroll platform and grants us access to their employment records, we organize their employment data into categories we call *objects*: profile, employment, payout, activities, pay allocation, reputation, vehicle, and documents.



Each object has a set of data points, which we call *attributes*:

- Attributes in the **profile** object include name, address, phone number, birthdate, SSN, and more.
- Attributes in the **employment** object include hire date, employment status, employment location, manager, title, and more.
- Attributes in a **payout** object include date of pay, taxes, deductions, gross pay, net pay, health care contributions, and more.
- Attributes in the **activities** object include shift start time, shift end time, missed shift, and more.
- Attributes in the **pay allocation** object include routing number and account number for direct deposit.
- Attributes in the **reputation** object include rating, job acceptance rate, on-time job rate, achievements, and more.
- Attributes in the **vehicle** object include make, model, year, license plate, number, type (e.g., car, motorcycle, scooter), and more.
- Attributes in the **documents** object include created date, document number, document type (e.g., W-2, paystub, driver's license), and more.

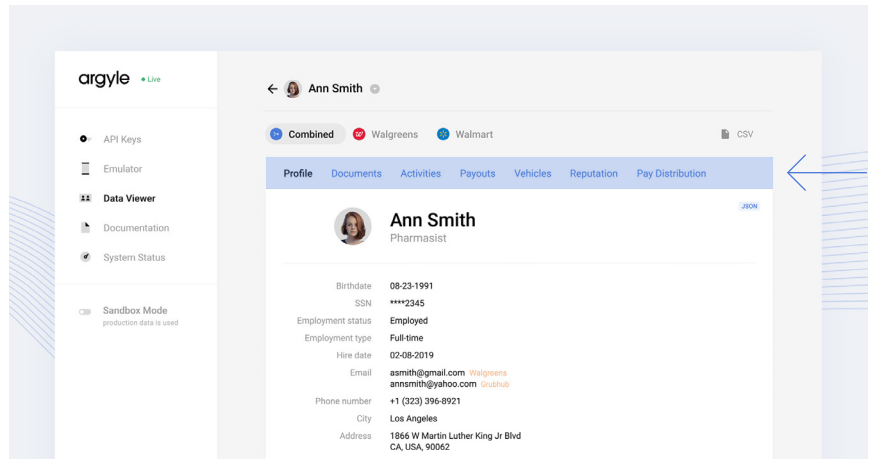
Accessing the Data

Argyle has access to

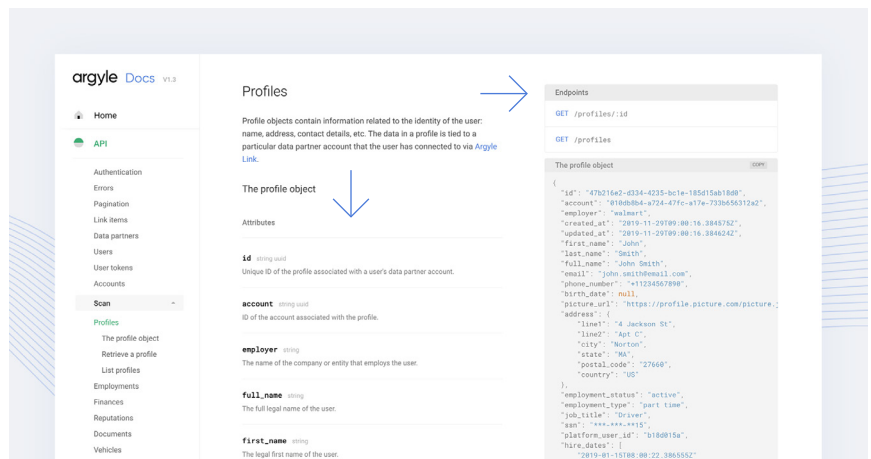
more than
120
attributes,

which you can draw on to inform your business decisions. But don't worry if you don't have use for all 120 attributes. We've designed the system so that you can pull or look at only the attributes that fit your needs (because data overwhelm is real).

Once subscribed to Argyle, you can view the requested data from your secure account in the [Argyle Console](#), our in-browser interface—no coding necessary. The data is stored in the Data Viewer section of Argyle Console in easy-to-navigate tabs that correspond with our system of objects.



If you choose to integrate with our API, you can have the data you need streamed to you directly. Our API documentation provides detailed instructions for incorporating the data we pull into existing underwriting systems or applications. Once that's done, accessing the data is as easy as going into the object in our API that houses the attributes you want to obtain.



Regardless of how you are consuming it, the data connection we provide is continuously updated directly from the source (users' payroll accounts), ensuring that as long as your users give their consent, you are always working from fresh and accurate information. Compare that to the alternatives: paystubs, which are high-friction, easy to manipulate, and quickly can become out of date, and employment record aggregators (like Equifax) that supply sometimes months-old information at a steep price.

Really, Really Real-Time

When we say our data is real-time and accurate, we're not kidding. Our initial data pull occurs the moment your user connects their payroll account, ensuring you have access to the latest information directly from the source. Beyond the initial pull, you can also subscribe to webhooks, which apprise you of any added, updated, or deleted user data as it happens.

The Sky's the Limit

But the real thrill of Argyle may be its uniformity. Whether your users work for Uber or Walmart or any employer under the umbrella of WorkforceNow by ADP (just to name a few of [the companies and payroll platforms we cover](#)), we've come up with a single way to organize the information wrapped up in their employment records, making it usable and useful to businesses in verticals as wide ranging as lending, mortgage underwriting, banking insurance, auto sales and leasing, and more.

The power and potential of having a trove of highly consumable—not to mention [fully user permissioned](#)—data at your fingertips can't be overstated. The question isn't, "Do I need this?" but "What amazing things can I do with this?" Luckily, we have some ideas beyond employment and income verification.

Want to know more about tapping the potential of employment data to exceed your business objectives?

Reach out to our team for insights and advice.

[Give Us a Holler](#)