



Cúram

argyle



SOLUTION BRIEF

Transforming eligibility verification with Cúram + Argyle

Real-time, consent-based income and
employment verification for faster, more
accurate benefits delivery

Modernizing eligibility verification for today's workforce

Public sector agencies are under increasing pressure to deliver benefits quickly, accurately, and efficiently while managing growing caseloads and limited resources. Yet many eligibility determination processes still rely on outdated verification methods that require applicants to submit pay stubs, tax documents, or other proof of income manually.

This traditional approach creates significant challenges:

- Lengthy application processing times
- Increased workload for caseworkers
- Higher risk of eligibility errors and improper payments
- Difficulty verifying gig, contract, and self-employed income
- Poor applicant experiences caused by repeated document requests
- Delayed access to critical benefits and services

At the same time, today's workforce is more complex than ever. Many residents earn income from multiple employers, gig platforms, and freelance work, making accurate verification increasingly difficult.

A better approach

By combining the strengths of Cúram's industry-leading eligibility and case management platform with Argyle's Consent-Based Verification (CBV) technology, agencies can access direct-source, real-time income, employment, and work hours information directly from the source, eliminating the leading drivers of delays, errors, and manual processes associated with traditional verification methods.

The result is a faster, more efficient eligibility determination process that benefits applicants, caseworkers, and agencies.



Cúram + Argyle: eligibility decisions powered by real-time data

About Cúram

Cúram is a health and human services platform that helps agencies manage the full lifecycle of service delivery from application and eligibility determination through case management, benefits administration, provider management, and the digital experiences residents use to access services. The platform supports both integrated and program-specific service delivery models, enabling agencies to streamline operations, improve service experiences, increase accuracy, and adapt to evolving policy and program requirements. The platform supports a wide range of programs including, but not limited to:

- SNAP
- Medicaid
- TANF
- Child Care Assistance
- Housing Programs
- LIHEAP
- Unemployment and Workforce Services

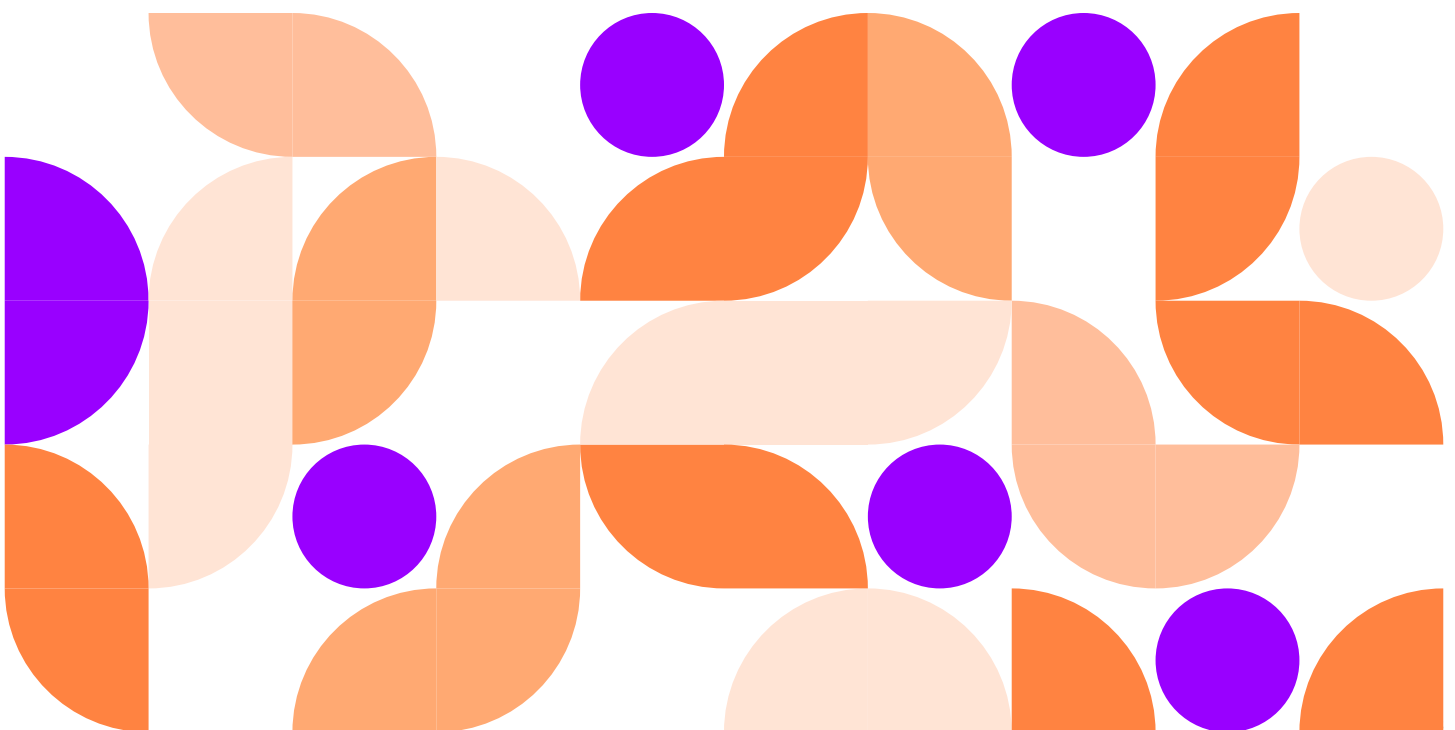
By providing a flexible foundation, Cúram helps agencies improve efficiency, increase program integrity, and deliver better outcomes for the individuals and families they serve.

About Argyle

Argyle is the leading provider of Consent-Based Verification (CBV) solutions for government benefits programs. Its platform enables applicants to securely connect to their payroll providers, gig platforms, employers, or bank accounts and directly share income employment and work hours data with agencies.

With Argyle, government agencies can confidently verify income, employment, and hours worked via:

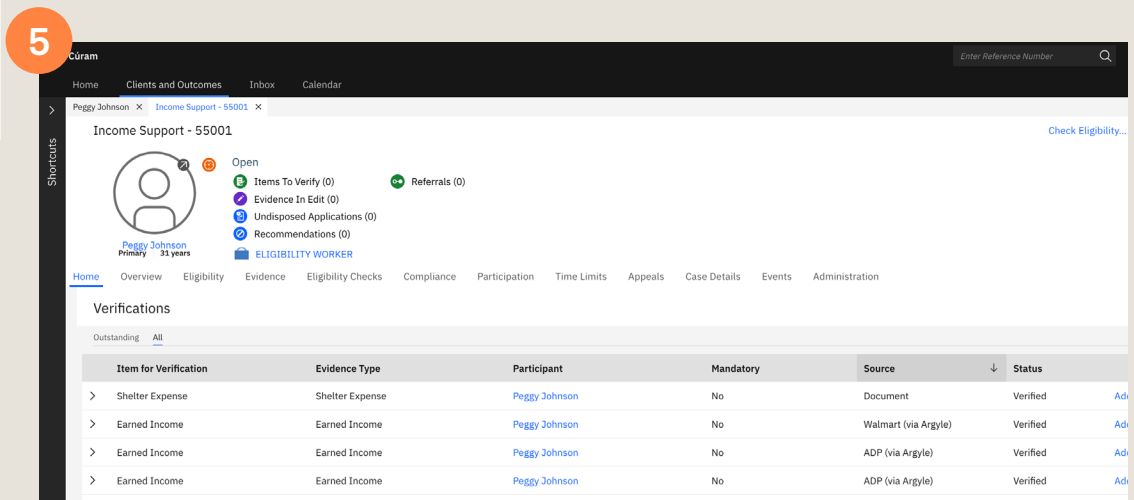
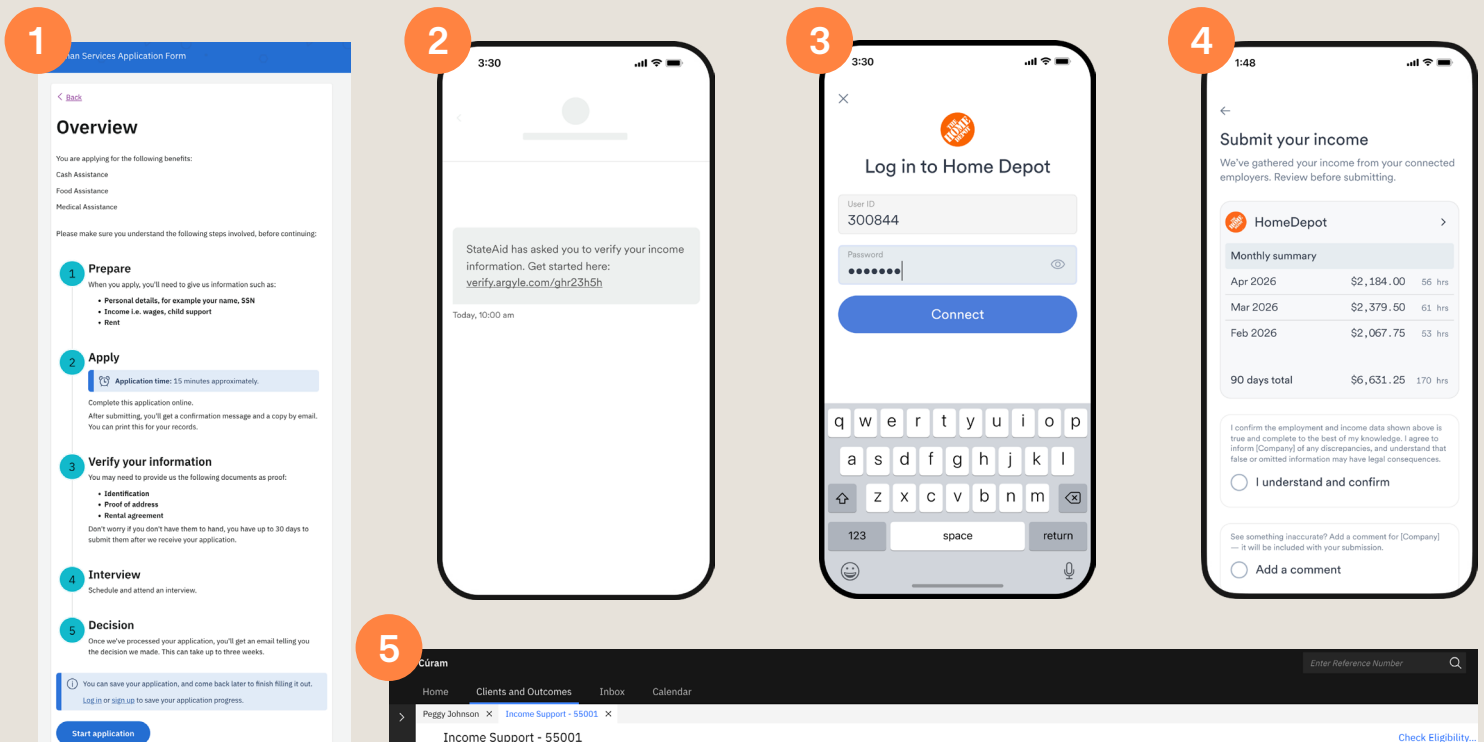
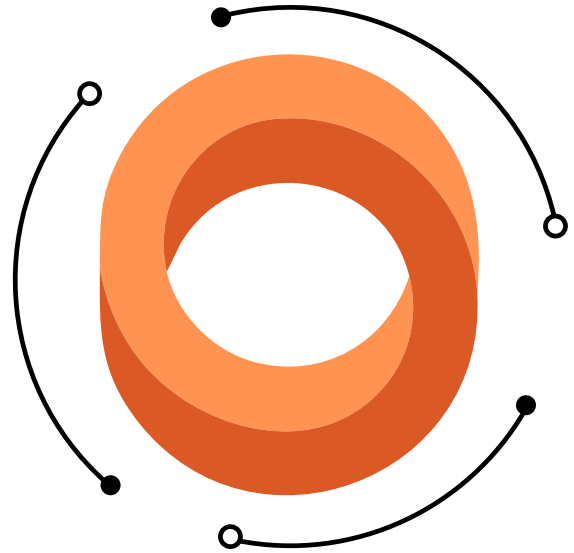
- Direct-source payroll and employment data
- Coverage across W-2, 1099, gig, and self-employed workers—reaching approximately 96% of U.S. workers
- Applicant-controlled consent and data sharing
- Verified upon receipt reports for eligibility determination



How the integrated solution works

1. An applicant begins an application through a Cúram-powered portal.
2. Within the application flow, at the point of verification, the applicant is provided the option to connect their account or upload documents. The applicant receives a secure Argyle connection link.
3. If CBV is chosen, the applicant connects directly to their payroll provider, gig platform, employer, or bank account.
4. The applicant reviews and certifies the shared information.
5. The direct-source income and employment data is returned electronically.
6. Cúram automatically uses this data to support eligibility determination and case processing.

This creates a seamless digital verification experience without requiring applicants to locate, upload, or mail supporting documentation.



See Argyle in action here:

[Watch video](#)

Improving the applicant experience

For many applicants, gathering documentation is one of the most frustrating parts of the application process, and creates significant processing delays in cases of incorrect documentation types or date ranges.

With Cúram and Argyle:

Faster access to benefits

Applicants can securely share income information in minutes rather than waiting days or weeks to collect paperwork.

No manual uploads or paperwork

Applicants no longer need to search for pay stubs, tax forms, or employment records.

Better support for modern workers

Gig workers, freelancers, independent contractors, and residents with multiple jobs can easily provide accurate income data through a single workflow.

Greater transparency trust, and control

Applicants remain in control of their data and can review and certify the information being shared with the agency. Access can be revoked at any time.

One-click recertification

Applicants can reconnect to previous employers through a simplified, one-click process reducing applicant effort and churn.

EMPOWERING CASEWORKERS



Reduced manual verification

Caseworkers spend less time requesting documents, reviewing pay stubs, and conducting follow-up outreach.



Faster case processing

Real-time income and employment data arrives electronically in Cúram and is ready for use in eligibility workflows.



Improved accuracy

Direct-source data cuts the income-related errors and inconsistencies that drive most Payment Error Rate (PER) issues.



Better use of staff resources

Caseworkers can focus more time on assisting applicants and resolving complex cases rather than performing routine verification activities. Estimated staff time freed, up to 20 minutes per case.



Public sector outcomes and business value

The combination of Cúram and Argyle helps agencies streamline eligibility operations, improve decision accuracy, and support program integrity through access to real-time, income and employment data.

Reduce processing costs

Argyle's verification platform helps agencies obtain real-time income information earlier in the eligibility process, reducing reliance on manual review and document collection. Compared with traditional verification methods, Argyle delivers significantly higher hit rates.

Improve program integrity

Real-time, direct-source data helps agencies make eligibility decisions based on current information rather than outdated documents or self-reported data. This can contribute to improved program integrity and reduced payment errors.

Support multiple benefit programs

A single verification process can support numerous public assistance programs, including SNAP, TANF, Medicaid, Child Care, Housing Assistance, LIHEAP, and Unemployment Insurance.

Handle complex income scenarios

The solution supports:

- Multiple employers
- Variable income
- Part-time employment
- W-2 income
- 1099 income
- Gig economy workers
- Self-employed individuals

All through a consolidated, benefit-ready verification process.

Scale for enterprise government operations

- Approximately 96% U.S. workforce coverage
- Support for 25+ gig platforms
- Deployment across multiple state government environments
- Integration with leading government implementation partners

Delivering a modern digital eligibility experience

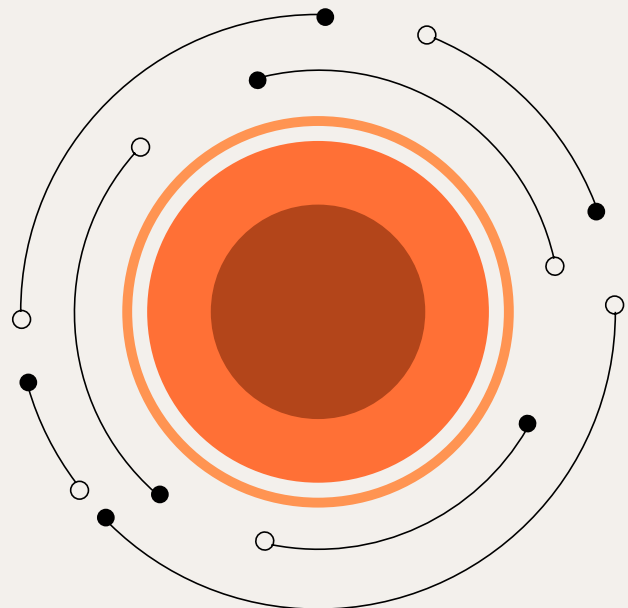
Together, **Cúram and Argyle** enable agencies to move beyond document-driven verification and toward a modern, resident-centered experience powered by real-time, consent-based data sharing.

The result is:

- ✓ Faster eligibility decisions
- ✓ Improved applicant satisfaction
- ✓ Reduced administrative burden
- ✓ Greater operational efficiency
- ✓ Enhanced program integrity
- ✓ Compliance with H.R.1 requirements

Better outcomes for residents, workers, and agencies

With Cúram managing eligibility and case administration, and Argyle delivering real-time, consent-based verification, agencies can provide the responsive, accurate, and efficient services that today's residents expect.



About Cúram

Cúram by Merative has over 25 years of experience helping national, regional, and local governments, and organizations across health and social ecosystems, to transform the delivery of social services, empower caseworkers, and help individuals and families access the programs they need to achieve better outcomes. Cúram solutions and services expertise are trusted in 12 countries and jurisdictions, and support over 970 government programs. Available in 7 languages, the Cúram platform connects benefits administrators, social services agencies, and case managers, to serve and protect 187 million citizens annually.

Learn more at merative.com/curam

About Argyle

Argyle is a consent-based verification (CBV) platform that helps government agencies verify income, employment and assets more accurately, efficiently and at scale. Drawing on nearly a decade of experience serving mortgage, tenant screening and other high-volume regulated industries, Argyle brings proven consent management, data quality controls and audit-ready workflows to public-sector programs. With Argyle, applicants share real-time income, employment, and asset data through consumer-directed payroll and bank connections, enabling agencies to reduce improper payments, streamline renewals and redeterminations, and lower verification costs by up to 90% compared to The Work Number.

For more information, visit:
<https://www.argyle.com/government>



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