



How GOLDpoint Systems and Equifax are providing a better experience for lending partners and their end customers

Equifax and GOLDpoint Systems have partnered to integrate instant access to The Work Number® income and employment data directly into Goldpoint's platform. This collaboration is designed to further streamline the loan decision process for financial institutions utilizing Goldpoint's services. Discover the value of these integrated solutions in a brief Q&A session with the Goldpoint team.

Q. What types of data/services does GOLDpoint Systems provide that are most valuable to financial institutions?

A. We deliver comprehensive end-to-end solutions for loan origination and servicing. Our product suite includes a browser-based origination platform, decisioning engine, and loan servicing system; an integrated general ledger; web-based customer portals; a mobile application; an external dealer portal; and a robust library of APIs. Designed for flexibility, our software enables tailored experiences that meet the needs of both our lending partners and their end customers.

Q. How does GOLDpoint Systems differentiate itself from other providers in the industry?

A. As a premier specialty lender, we originate and service a broad range of loan products, including interest-bearing and precomputed loans, revolving lines of credit, HELOCs, conventional mortgages, and adjustable-rate mortgages (ARMs). Later this year, we will expand our portfolio offering to include the origination and servicing of credit cards.

Our extensive API library enables seamless integration with a wide range of external systems and data sources. Combined with a highly configurable platform and dedicated in-house development teams, we deliver customized lending experiences tailored to our clients' unique business and product requirements.

Q. Where do you see the greatest opportunities for our joint clients in the next 1-3 years?

A. We anticipate significant growth among several of our users over the coming years, driven by both strategic acquisitions and organic expansion.



“...we deliver customized lending experiences tailored to our clients' unique business and product requirements.”



Q. What excites you most about the GOLDpoint Systems & Equifax partnership, and what unique problems can we solve for customers together?

A. Our existing integrations with Equifax enable users to make more informed and efficient lending decisions at the point of origination, leveraging real-time data within the platform. This reduces the need for separate third-party systems or external web portals, streamlining the decisioning process.

For loan servicing, our automated Metro 2 reporting simplifies the process of accurately and consistently reporting portfolio status to Equifax, reducing manual effort and helping to ensure compliance. Those features alone create tremendous value for our users.



Q. Are there any recent success stories, client outcomes, or notable metrics you can share?

A. Since our founding in 2006, we have enabled our users to originate more than 80 million loans and applications. In 2022 alone, our lending partners achieved a record year, adding almost 10 million loans and applications to the platform. Our dealer network submits applications across all 50 states, reflecting our nationwide reach. Most recently, we completed a successful Salesforce integration for one of our partners, further enhancing connectivity and operational efficiency. Ultimately, our success is driven by—and directly tied to—the growth and success of our users.

We look forward to continuing to strengthen and advance our partnership with Equifax, collaborating closely to drive innovation, support mutual growth, and deliver long-term value for our shared customers.



For more information on GOLDpoint Systems, visit <https://www.goldpointsystems.com/>

Contact our team to learn more. Or visit:
theworknumber.com/connectors-contact-us