Integrate Income Confirm for Card into Your Existing Workflows with Zoot

"We operate at significant scale...with decisioning technology built for the complexity of modern financial services."

Zoot and Equifax are partnering to help financial institutions bring trusted employment and income data directly into real-time card decisioning. Through Income Confirm for Card, issuers can access valuable income and employment attributes within the Equifax Credit Report workflow, helping support faster, more confident decisions with less operational friction.

Zoot is excited to be the first to help bring this capability to banks across the country and help institutions turn verified data into stronger decisioning programs. In the Q&A below, we share more about how the partnership works, where Income Confirm fits, and what opportunities it creates for financial institutions.

Q. What types of solutions does Zoot provide that are most valuable to financial institutions?

Zoot provides a robust real-time decisioning and data orchestration engine that helps financial institutions bring data, business rules, workflows, and decision strategies together in one configurable environment. This gives institutions the ability to make faster, more consistent, and more informed decisions while maintaining control over their strategies.

That engine supports critical functional processes across financial institutions, including application processing, fraud prevention, prescreen, credit decisioning, customer acquisition, portfolio optimization, and cross-sell. For card issuers specifically, Zoot helps improve speed to decision, reduce operational friction, strengthen risk controls, and create a more seamless applicant experience.

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

Zoot has been helping financial institutions make better decisions for more than 35 years. We operate at significant scale, supporting regional, super-regional, and national banks with decisioning technology built for the complexity of modern financial services.

What sets Zoot apart is our ability to provide true orchestration. Our platform brings data, workflows, and policy into a single configurable environment so institutions can extract more value from the data and insights available to them. Rather than forcing clients into a rigid model, Zoot helps them build decisioning systems around their specific business objectives, risk strategies, and operational needs.

At the same time, configurability does not mean starting from scratch. Zoot delivers industry-tested accelerators and champion flows that help clients move faster and adopt proven approaches with confidence. That gives financial institutions the best of both worlds: industry-leading configurability, decades of decisioning experience, and a strong support team to help bring complex programs to life.

Q. What excites you most about the Zoot and Equifax partnership?

What excites us most is the practical value this partnership creates for financial institutions. Equifax brings trusted employment and income data through The Work Number, and Zoot helps institutions apply that insight directly within real-time decisioning workflows.

We are especially excited and honored that Zoot is the first to make Income Confirm for Card available within origination workflows. Being the first to bring this capability to banks across the country is a meaningful opportunity because it allows us to help card issuers access valuable income and employment attributes within an established credit report workflow.

Together, Zoot and Equifax are making income verification easier to use in card decisioning. Income Confirm for Card gives lenders additional decisioning insight that can support faster decisions, stronger risk management, more confident approvals, and a better applicant experience.

> Income Confirm for Card gives lenders additional insight within an established Equifax Credit Report workflow, while Zoot helps apply that insight through real-time decisioning strategies.

Q. Is it difficult for financial institutions to access Income Confirm for Card through Equifax?

For many financial institutions, the groundwork may already be in place. Most banks and card issuers already operate in a multi-bureau environment, so the path to accessing new Equifax data attributes through an existing credit report workflow can be more straightforward than many teams expect.
Zoot can also help institutions evaluate and operationalize Income Confirm for Card quickly through shadow policies, test workflows, or targeted routing strategies. That means clients can begin assessing the value of employment and income attributes in their decisioning process without immediately disrupting existing production strategies. It is a practical way to test, measure, and refine before expanding usage.

Q. How does Income Confirm fit if a financial institution is already using other bureau data or income verification approaches?

Income Confirm for Card does not have to replace existing workflows. It can complement them. Many financial institutions already use a mix of credit data, fraud tools, internal data, and third-party insights to support application processing and credit decisioning. Income Confirm adds another valuable layer by providing employment and income attributes sourced from The Work Number.

That is where Zoot's orchestration capabilities become especially important. Zoot helps institutions determine where Income Confirm fits best, whether that is in initial card approvals, credit line assignment, or identity validation. The goal is not to add complexity. The goal is to help financial institutions verify income and employment data at the right decision points to improve outcomes.

Q. Where do you see the greatest opportunities for Income Confirm for Card and the Zoot and Equifax partnership in the next 1 to 3 years?

The greatest opportunity is helping card issuers verify employment and income data earlier in the decisioning process, without adding friction for applicants or operational teams. Income Confirm for Card gives lenders additional insight within an established Equifax Credit Report workflow, while Zoot helps apply that insight through real-time decisioning strategies.

Together, Zoot and Equifax can help issuers support more confident approvals, better initial credit line assignment, reduced manual income verification, stronger risk controls, and a better applicant experience. As institutions focus on responsible growth, trusted income and employment data can become an important part of smarter, more scalable card decisioning programs.

For more information on Zoot, visit https://zootsolutions.com/

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