Income Confirm
For Credit Card

Providing more value at the decisioning and line assignment stages of the origination process with The Work Number

In the fast-paced world of credit card origination, speed and accuracy are critical. Income Confirm is an exclusive solution designed to integrate seamlessly into your existing workflows, specifically targeting the Decisioning and Line Assignment stages of the lifecycle.

By delivering verified employment and income data from The Work Number® right alongside the traditional Equifax® Credit Report, Income Confirm allows lenders to streamline approvals, reduce manual documentation, and optimize credit line assignments instantly.

Income Confirm includes, where available:

First Name / Last Name / SSN - Gain confidence in the name of the potential borrower

Employer Name - Provides the applicant's current or most recent employer name from The Work Number, allowing you to verify applicant stated employer information

Employment Status - Provides a job status, giving confidence in the applicant's employment.

Annualized Income- Receive the applicant's calculated annual income to optimize decisioning and line assignment processes, and customize the ideal offering for the applicant.

Key Benefits

Verify Data: Verify the borrower's stated income and employment information.

Streamline Processing: Reduce friction by verifying stated income instantly. This can **reduce manual documentation requests** and create a smoother, faster experience for your borrower.

Strengthen Decisioning Confidence: Make final decisions based on facts, not estimates. By knowing the applicant's current job status and calculated income during decisioning, you can **better assess risk and move forward with certainty**.

Maximize Spending Power: Confidently **offer the optimal initial credit line** based on the consumer's ability to pay, increasing early engagement and spend.

Optimize Credit Lines and Gain a Competitive Edge with Verified Income and Employment Data from Equifax