



EQUIFAX

The Work Number Record Indicator

For Auto or Personal Loans

The Work Number Record Indicator from Equifax streamlines the lending process.

Understand at the start of application if an applicant has a verification of income and employment (VOIE) available on The Work Number® Database.

This information is delivered alongside the Equifax® Credit Report, enabling lenders to quickly assess employment and income verification availability.

Key Benefits

Enhanced Decision-Making

- Gain a stronger foundation for confident lending throughout the lifecycle
- Achieve deeper insights into borrower risk and financial profiles through unique data sets

Name & SSN Returned

- Gain confidence in the name of the potential borrower

Enhanced Workflow Planning

- Plan downstream workflows based on Work Number availability
- Segment and prioritize processes to increase operational efficiency

Improved Borrower Experience

- The Work Number VOIE availability enables fast-track processing by reducing the need for pay stubs and W-2s.
- If a VOIE is unavailable, streamline document requests to minimize borrower friction.

Understand The Work Number record availability at application

The Work Number Record Indicator returns a response indicating whether a VOIE record is available for an applicant from The Work Number.

The Work Number Record Indicator includes, where available:

- First Name
- Last Name
- SSN
- Yes/No Response to availability of VOIE from The Work Number for the borrower

Know your borrower better by understanding verification availability alongside critical credit insights.