Your Partner for Secure, Rapid Income and Employment Data

INSTANT ACCESS TO DATA DIRECT FROM EMPLOYERS AND PAYROLL PROVIDERS.

Provide a more seamless applicant experience

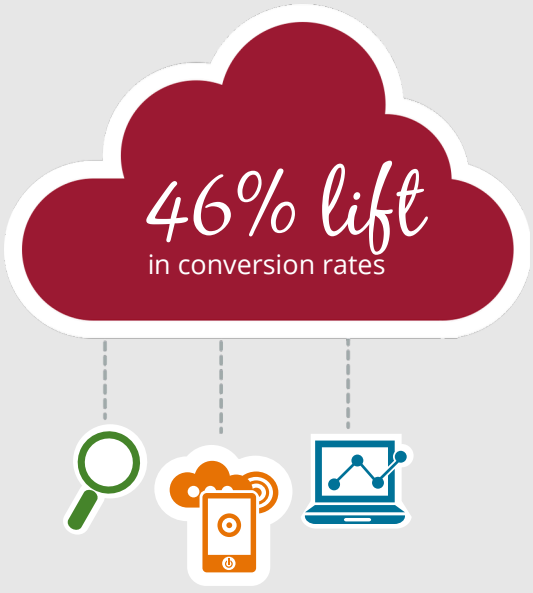
Consumers expect immediate results in a digital world, and the loan process is no exception. Lenders who leverage data from The Work Number at every stage of the lending process receive instant, low-friction verifications that help enable the seamless applicant experience consumers expect.

Speed up the loan origination process

Stop using outdated and time-consuming paper-based processes. Instead, speed up the loan origination process by implementing instant, automated digital verifications from The Work Number to achieve a more consistent, faster, and better informed loan decisioning process.

Increase conversion rates with the right data

If you can quickly assess an applicant's full financial capacity to repay a loan, you'll have greater confidence to take on risk. With The Work Number, you'll access data provided by employers, which can help give you a more holistic view of each applicant's financial picture, potentially allowing you to say "yes" to more applicants.



Unlock the power of the cloud.

The Work Number data is backed by the cloud. So for lenders like you, you can get the data you need securely. Get a quick but comprehensive view of borrower affordability, ultimately helping you grow and protect your business. For example, lenders who leveraged automated income and employment data from The Work Number and a traditional credit score saw a 46 percent lift in conversion rates across all credit bands compared to lenders who did not utilize The Work Number.*

*Equifax Internal Data Study, 2022. Results may vary.

There is power in numbers.

And ours speak for themselves.

4.6M
employers

across a variety of industries contribute income and employment data.

767M

current and previous employment records.

60+

technology partnerships with loan origination platforms.

EQUIFAX®

The Work Number®

Want to learn more about making The Work Number your verification resource? Contact us today.

theworknumber.com

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