

Your Partner for Secure, Rapid Income and Employment Data

INSTANT ACCESS TO DATA DIRECT FROM
EMPLOYERS AND PAYROLL PROVIDERS.

EQUIFAX®

Get a more
holistic view
for applicant
creditworthiness



A limited view of a consumer's financial situation may narrow your opportunity to extend credit to a loan applicant who's a viable customer. For example, you use a low or subprime credit score as an immediate disqualifier.

Access the data
you need when
you need it



When you look for growth opportunities in this fast-paced market, you need a view of applicants throughout every stage of the loan life cycle, not just when they start the application.

Add a wider
view to your
decisioning
process



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 the data from the originating source that gives you greater visibility into your applicants with a broader view of each applicant's financial picture.

46% lift
in conversion rates



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, when automated income and employment are combined with a traditional credit score, lenders who leverage The Work Number see a 46 percent lift in loan conversion rates across all credit bands compared to lenders who do not.*

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

There is power in numbers.

And ours speak for themselves.



3M+
employers

across a variety of industries
contribute income and
employment data.



657M+

employment records



60+

technology
partnerships with loan
origination platforms.

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

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**The Work
Number®**

theworknumber.com