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

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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

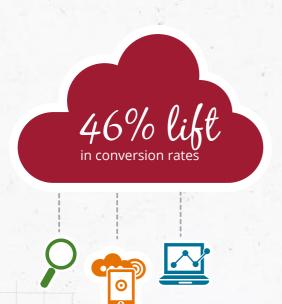
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When you look for growth opportunities in this fast-paced market, you need a view of applicants throughout every stage of the loan life cycle, not just when they start the application.

Add a wider view to your decisioning process

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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.



-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