EQUIFAX | **THE WORK NUMBER**

Technology Platforms and The Work Number

Streamline your process and drive efficiency

As lending becomes increasingly competitive and consumers are demanding a faster, more efficient experience that reduces paperwork, you need tools that help you move faster and provide access to borrower data in real-time, anytime — within your existing platforms.

Lenders have the choice to access integrated employer-provided income and employment data from The Work Number® directly from Equifax OR through our connections with industry-leading technology platforms. Through these integrations, you can help streamline the loan process, reduce risk, and improve the borrower experience with more efficient lending.

Potential benefits of accessing The Work Number through your technology provider:

- ✓ **Shorten funding times:** Eliminate multiple logins and platforms by having access to all your decisioning data in one place

- ✓ **Lend more confidently:** Focus on increasing capture rate and booking deals with fewer human errors by having access to employer-provided data in your technology platform.

- ✓ **Enable a digital-first experience:** With digital self-service tools, borrowers can complete the application on their own time, while you reduce the paperwork and shorten the loan cycle.

- ✓ **Integrate multiple data sources into a single platform:** Instantly access income and employment data on 631 million records without multiple logins, platforms and manual workflows.

- ✓ **Gain automation:** Your Loan Origination System (LOS) may have the ability to automate and help reduce stipulations to get the borrower a clean, quick response and better overall experience.

Often, the integration has already been done and no technology development effort is required! To get started, simply request your integration credentials to start consuming The Work Number solutions through your preferred technology provider.

We are integrated with more than 60 technology providers!

The Work Number

The Work Number database offers credentialed verifiers with permissible purpose access to millions of active employment records, provided directly from over one million employers. Our digital verifications offer instant data with little, if any, additional action from the applicant. Paperless documentation that flows directly into automated underwriting and benefits decisioning platforms can ease customer and administrative burdens.

Connect with a representative to learn more about our products and the different ways you can access The Work Number.