



Income Confirm For Credit Card

Now available
through Zoot!

Providing more value at the decisioning and line assignment stages of the origination process with Equifax and Zoot

In the fast-paced world of credit card origination, speed and accuracy are critical. Income Confirm is an exclusive solution designed to integrate seamlessly into your existing workflows, specifically targeting the Decisioning and Line Assignment stages of the lifecycle.

By delivering employment and income data from The Work Number® right alongside the traditional Equifax® Credit Report, Income Confirm allows lenders to streamline approvals, reduce manual documentation, and optimize credit line assignments instantly.



Understand your potential buyers' purchasing power



Gain confidence in DTI and PTI calculations to offer right sized deals



Increase conversion rates and improve term setting experiences based on buyer ability to pay

Income Confirm includes, where available:

Data Delivered	Value Provided
Employee Name / SSN	Gain confidence in the name of the potential borrower.
Employer Name	Provides the applicant's current or most recent employer name from The Work Number, allowing you to verify applicant stated employer information.
Employment Status	Provides a job status, giving confidence in the applicant's employment.
Annualized Income	Optimize decisioning and line assignment processes, and customize the ideal offering for the applicant.

Leverage income and employment data to enhance existing underwriting workflow.

Streamline Approvals and Processing

- **Reduce Friction:** Verification of stated income can happen instantly, significantly reducing the need for manual documentation requests (like pay stubs), leading to a smoother, faster applicant experience.
- **Verify Data:** Gain confidence by verifying the borrower's stated income and employment information directly from The Work Number.

Optimize Decisioning and Portfolio Performance

- **Strengthen Decisioning Confidence:** Make final decisions based on facts, not estimates. Knowing the applicant's current job status and calculated annual income allows for better risk assessment and greater certainty in the final decision.
- **Maximize Spending Power & Customer Lifetime Value:** Confidently offer the optimal initial credit line based on the consumer's confirmed ability to pay. This can increase early engagement and spend while ensuring qualified applicants are not under-served with too-low limits, maximizing portfolio performance.
- **Customize Offerings:** Use annualized income to customize the ideal product offering and line assignment for each applicant.



Optimize Credit Lines and Gain a Competitive Edge with Income and Employment Data from Equifax, offered by Zoot

Zoot Customers Can:



Add or access Income Confirm™ directly via existing Zoot solution



Leverage a pre-built connector for a fast integration



Build on longstanding Zoot-Equifax integration partnership

For more information, contact your Zoot account manager.
zootsolutions.com/contact/

