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Equifax Introduces Income Confirm to Strengthen Decisioning Confidence During the Credit Card Origination Process

New Offering Delivers Income and Employment Insights from The Work Number® With Equifax Credit Report, Helping Lenders Better Customize Credit Card Offerings for Applicants

ATLANTA, Jan. 26, 2026 /PRNewswire/ -- Equifax® (NYSE:EFX) today announced the launch of Income Confirm, a new product that delivers verified employment and income data from The Work Number® alongside an Equifax Consumer Credit Report. This integration provides lenders with a more comprehensive view of applicant risk and financial capacity during credit card origination.

Speed and accuracy are critical for consumers and lenders during the credit card application process. Income Confirm supports the decisioning and credit line assignment stages of the lending process, providing the applicant's current job status and calculated annual income to help lenders better assess risk and expedite approvals.

"Consumers expect a fast, streamlined process when they apply for a new credit card," said Scott Collins, General Manager and Senior Vice President of Financial Institutions at Equifax. "Income Confirm equips lenders to make decisions based on facts, not estimates, and to optimize initial credit lines based on the consumer's true ability to pay. This supports a smoother, faster experience for applicants, and can also help drive early new cardholder engagement and spend."

Leveraging data from The Work Number, Income Confirm provides the following data points alongside the Equifax Consumer Credit Report, where available:

- **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 lenders to verify the applicant-stated employer information.
- **Employment Status:** Provides the applicant's current employment status, helping lenders confirm whether the applicant is employed.
- **Annualized Income:** Provides the applicant's calculated annual income to help optimize the decisioning and credit line assignment processes, and customize the ideal offering for the applicant.

For more information about Income Confirm, please visit ourwebsite.

ABOUT EQUIFAX INC.

At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit www.equifax.com.

FOR MORE INFORMATION:
Dan Jenkins for Equifax Workforce Solutions
mediainquiries@equifax.com

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