January 28, 2026

Equifax Launches Employment Insights Solutions for Auto Dealers

New Offerings Deliver Key Employment Information Alongside the Equifax Consumer Credit Report to Create a More Complete Financial Picture During Auto Loan Prequalification and Financing Processes

ATLANTA, Jan. 28, 2026 /PRNewswire/ -- Equifax® (NYSE: EFX) today announced the launch of two new Employment Insights solutions designed to provide a more complete picture of a buyer's financial profile earlier in the car-buying process. Delivered alongside the Equifax Consumer Credit Report, the offerings provide auto dealers with access to verified data from The Work Number®, the nation's largest centralized commercial database of employment and income information.

The Employment Insights solutions offer information at two different points in the auto dealer workflow – prequalification and financing – to enable a faster, more reliable process. By leveraging The Work Number, the solutions help auto dealers move beyond self-reported data to make faster data-driven decisions based on verified consumer information.

"Today's car shoppers are more price sensitive than ever, so a delay in financing could easily result in a lost sale," said Lena Bourgeois, Senior Vice President and General Manager of Automotive Services at Equifax. "This makes it critical for auto dealers to quickly receive reliable information that helps them operate with confidence and close deals faster. With these new Employment Insights, dealers get proven income and job data, helping them verify what consumers report themselves. This allows them to make smarter decisions, lower their risk, and create a smoother, quicker loan approval process for consumers and dealerships."

Employment Insights for Prequalification

Delivered at the early shopping or prequalification stage, Employment Insights for Prequalification helps dealers better understand a buyer's purchasing power before a full credit application is submitted. The report includes the applicant's calculated total annual income and active employment record and tenure, allowing dealers to:

- Understand the potential buyer's purchasing power.
- Gain confidence in debt-to-income (DTI) and payment-to-income (PTI) calculations to offer right-sized deals.
- Tailor sales experiences based on the buyer's verified ability to pay.

- Customize offers based on the consumer's employment status and ability to pay.

Employment Insights for Financing

At the financing and deal-closure stage, Employment Insights for Financing helps dealers validate application information and reduce buyback risk. The report combines verified income and employment data with identity validation, so dealers can:

- Verify consumer employment status and tenure for stronger confidence in stated application information.
- Route applications more precisely based on consumer qualifications including verified income and employment.
- Align deal terms with the consumer's verified purchasing power.

For more information about Employment Insights solutions for auto dealers, please visit our [website](#).

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 [Equifax.com](#).

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