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The Work Number® Enhances Instant Verifications Service Leveraging ICE Mortgage Technology's Encompass® Platform

Lenders and borrowers gain access to Equifax mortgage income and employment verification solutions through the new Encompass integration leveraging the Partner Connect APIs for a more frictionless process

ATLANTA, Jan. 27, 2022 /PRNewswire/ --**Equifax** (NYSE: EFX) announced that The Work Number® offers instant employment and income verifications service by leveraging the latest Encompass Partner Connect API platform with Encompass® by ICE Mortgage Technology™, part of Intercontinental Exchange, Inc. (NYSE: ICE), a leading global provider of data, technology and market infrastructure. The technology infrastructure and simplified user interface create straightforward yet customizable pathways for loan officers to instantly tap into enhanced mortgage income and employment verification solutions from Equifax.



For lenders actively embracing digital processes, the new Encompass integration built on the Partner Connect API platform offers mortgage-specific verification solutions from The Work Number database, including Mortgage Ultimate™, Employment Select™ and All Employers within 24 Months™. Designed to help streamline the process for lenders who are originating and pulling secondary verifications, each solution is tailored to help meet specific needs within the mortgage loan origination process.

"We are thrilled to be working with ICE Mortgage Technology on this new API-based integration," said Ashley Wood, VP of Mortgage Verification Services at Equifax Workforce Solutions. "Verifications from The Work Number have been available through Encompass for more than a decade, helping loan officers quickly access the income and employment information they need to help consumers close on their mortgages. This new API platform that ICE Mortgage Technology has released for partners offers Encompass loan originators a better experience and will soon include one-click access to the new mortgage-specific verification sets from The Work Number, as well as configurable automated order settings. Encompass is a trusted solution for lenders of all sizes," continued Wood. "Both Equifax and ICE Mortgage Technology focus on user experience and digital efficiency so it was a natural fit to work together on developing, piloting, and launching this new API for Partners."

The Work Number database, which was the first designated third-party provider of income and employment verifications for the government-sponsored enterprises (GSEs), gives credentialed mortgage lenders with permissible purpose the ability to quickly and securely tap into more than 500 million employee records, including more than 125 million active records, from over two million employers. By leveraging ICE Mortgage Technology's latest Partner Connect API platform, lenders can continue to build efficiency into their digital originations with Automated Service Ordering (ASO), which offers lenders the ability to build customizable order settings for verifications based on business rules where permissible purpose exists. Prospective homebuyers can also reap the benefits of the new integration, since The Work Number verifications help reduce the amount of documentation they have to pull together for a loan application.

The new Encompass Partner Connect platform and verification product's flexibility enable lenders to deliver a seamless, low-friction digital lending experience. Lenders using Encompass can now choose the new API experience and The Work Number mortgage verification solutions.

To learn more about mortgage verifications via The Work Number database, please visit [here](#).

ICE Mortgage Technology combines technology, data and expertise to help automate the mortgage process, from consumer engagement through loan registration, and every step and task in between. ICE Mortgage Technology is the leading cloud-based loan origination platform provider for the mortgage industry, with solutions that enable lenders to originate more loans, lower origination costs, and reduce the time to close, all while ensuring high levels of compliance, quality and efficiency. Visit icemortgage.com or call (877) 355-4362 to learn more.

ABOUT INTERCONTINENTAL EXCHANGE

[Intercontinental Exchange, Inc.](#) (NYSE: ICE) is a Fortune 500 company that designs, builds and operates digital networks to connect people to opportunity. We provide financial technology and data services across major asset classes that offer our customers access to mission-critical workflow tools that increase transparency and operational efficiencies. We operate [exchanges](#), including the [New York Stock Exchange](#), and [clearing houses](#) that help people invest, raise capital and manage risk across multiple asset classes. Our comprehensive fixed income [data services](#) and execution capabilities provide information, analytics and platforms that help our customers capitalize on opportunities and operate more efficiently. At [ICE Mortgage Technology](#), we are transforming and digitizing the U.S. residential mortgage process, from consumer engagement through loan registration. Together, we transform, streamline and automate industries to connect our customers to opportunity.

Trademarks of ICE and/or its affiliates include Intercontinental Exchange, ICE, ICE block design, NYSE and New York Stock Exchange. Information regarding additional trademarks and intellectual property rights of Intercontinental Exchange, Inc. and/or its affiliates is located [here](#). Key Information Documents for certain products covered by the EU Packaged Retail and Insurance-based Investment Products Regulation can be accessed on the relevant exchange website under the heading "Key Information Documents (KIDS)."

Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 -- Statements in this press release regarding ICE's business that are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of additional risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see ICE's Securities and Exchange Commission (SEC) filings, including, but not limited to, the risk factors in ICE's Annual Report on Form 10-K for the year ended December 31, 2020, as filed with the SEC on February 4, 2021.

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 more than 13,000 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](https://www.equifax.com).

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