



The Work Number® Report Indicator

Understand The Work Number report availability at prequalification

The Work Number Report Indicator returns a response indicating whether a standard (36 month) VOIE report is available for a borrower/co-borrower from The Work Number.



The Work Number Report Indicator from Equifax® streamlines the mortgage lending process.

Understand upfront if an applicant has a verification of income and employment (VOIE) available on The Work Number Database.

This information is delivered alongside the Equifax Mortgage Prequalification Credit Report, enabling lenders to quickly assess both creditworthiness and employment status.

Key Benefits

Enhanced Decision-Making

- Gain a stronger foundation for confident lending throughout the lifecycle
- Achieve deeper insights into borrower risk and financial profiles through unique data sets

Faster Conversion

- Increase confidence in future DTI calculations and accelerate the path to conversion.

Cost Control

- Better predict cost to close
- Determine The Work Number verification availability before ordering a full VOIE

Streamlined Workflows

- Plan downstream workflows based on Work Number availability
- Segment and prioritize processes to increase operational efficiency

Improved Borrower Experience

- Borrowers can explore loan options without impacting their credit scores
- The Work Number VOIE availability enables fast-track processing by eliminating the need for pay stubs & W-2s.
- If a VOIE is unavailable, streamline document requests to minimize borrower friction.

<https://www.equifax.com/business/product/the-work-number-report-indicator>