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Equifax announces Mortgage Ultimate™ with adaptive automation for seamless, expansive verification coverage

New solution delivers industry-leading 95% fulfillment rate for mortgage lenders

- Equifax is announcing Mortgage Ultimate™ with adaptive automation, seamlessly integrating automated verifications from The Work Number® with Network Verification Services to deliver an industry-leading 95% fulfillment rate.
- Solution supports mortgage lenders with a one-stop verification workflow that offers predictable pricing and automated, flexible ordering.

ATLANTA, Oct. 13, 2026 /PRNewswire/ -- [Equifax®](#) (NYSE: EFX) is releasing Mortgage Ultimate™ with adaptive automation, a next-generation verification solution designed to help mortgage lenders streamline underwriting operations and loan-origination processes. By combining its full suite of verification solutions, Equifax offers lenders an industry-leading 95% fulfillment rate.



By integrating automated verifications from The Work Number® with Network Verification Services (NVS) from Equifax, the new Mortgage Ultimate with adaptive automation solution offers a highly predictable, streamlined workflow. The Work Number provides instant verifications, while NVS adds extra coverage when needed. Together it offers an initial Verification of Income (VOI) and up to three subsequent income or employment updates over a 90-day window, from application through closing.

"Mortgage lenders face the challenges of lowering origination costs and accelerating speed-to-close, while managing the fragmented landscape of single-point verification vendors," said Joel Rickman, General Manager and Senior Vice President, U.S. Mortgage and Verification Services. "Mortgage Ultimate with adaptive automation helps eliminate these friction points in the verification process through an automated verification process that offers an industry-leading 95% fulfillment rate."

Mortgage Ultimate with adaptive automation offers several key benefits to help mortgage lenders streamline their verification processes and manage costs:

- Market-leading coverage and turnaround times: Equifax provides a 95% fulfillment rate on initial income verification requests, with 72% of mortgage requests fulfilled instantly through The Work Number, and a total of 90% fulfilled in 48 hours or less after orders transition to NVS.

- Predictable pricing: A single-cost model helps lenders easily predict their verification costs.
- 90-day ordering window: Pricing includes the initial verification, and allows lenders to order up to three additional verifications of income or employment for the next 90 days, supporting the origination process from application to underwriting to closing.
- Secure manual verifications: A best-in-class process for confirming employer and contact information that helps protect lenders during the income and employment verification process.
- Zero-hit protection: Lenders are charged only when the initial verification order returns data.

Mortgage Ultimate with adaptive automation is expected to be available in early 2027. For more information about mortgage solutions from Equifax, [click here](#).

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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