The Work Number Reference Guide:
Income and Employment Verifications

If you receive a request for verification of income and/or employment:
- Do NOT complete any verification request by email, mail, fax, or phone.
- Provide the Verifier with a copy of the "Message to Verifiers" document, which informs the Verifier that your organization uses The Work Number® from Equifax to help automate income and employment verifications via www.theworknumber.com.

The Work Number – Automated Income and Employment Verifications:
- The Work Number verifications are completed in a private and streamlined manner — 24 hours a day/7 day a week.
- The Work Number helps protect sensitive employee information by credentialing all Verifiers prior to system use, authenticating the Verifier at login, requiring the Verifier to have valid permissible purpose for requesting/receiving the data, and monitoring Verifier activity to help ensure compliance with the above safeguards.
- The Work Number helps reduce employer liability risk of unknowingly providing sensitive employee data to a non-authorized requestor.
- The Work Number reduces verification requests sent to HR, saving internal resources for other responsibilities.
- The Work Number is governed by the Fair Credit Reporting Act (FCRA), which ensures that employees can see who is requesting their data and provides a mechanism to dispute data that they believe to be inaccurate.

Who is considered a Verifier?

Typically, credentialed lending institutions, property managers, government agencies or other organizations with a permissible purpose to help verify employment or income of an employee.

What is a Permissible Purpose?

- A reason for requesting employment and/or income information as required by the FCRA. Common permissible purposes include: for the extension of credit, as part of an account review, or for employment purposes.
- Verifiers who use The Work Number are required to provide a permissible purpose for each employment or income data request.

## What is Consumer Consent, and how does one give it to the Verifier?

- Consumer consent is the employee's authorization for a Verifier to view their employment and income information.
- Most often, consent is provided by the employee when signing a loan application, lease agreement or similar document when requesting a service, benefit or applying for a new job.
- Consumer consent can be in the form of an ink signature, an electronic signature, or a salary key.
- A salary key is a unique, six-digit number that allows one-time access to an employee's income information.
- In most cases, consent is provided at the point of application for a service or benefit via the employee's signature, eliminating the need for a salary key – less than 1% of the time in most cases*.

- Only the employee can generate a salary key. <u>If required,</u> the employee can create a salary key by visiting <u>https://employees.theworknumber.com</u> (more details provided in employee communications) and login for more information. Salary keys expire after 90 days.

Equifax data, 2018.

The Work Number – How does it work?
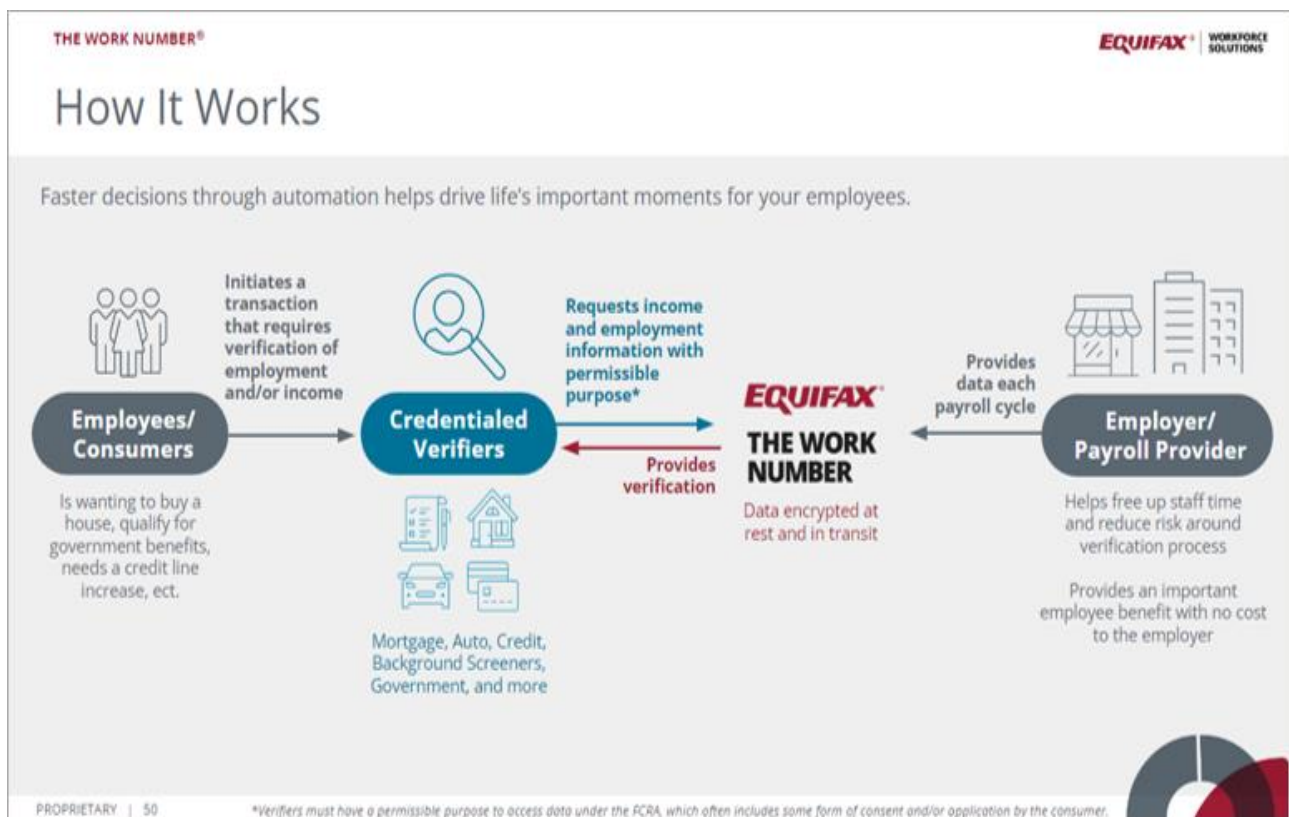
1. A payroll file provides updated employment and income information to The Work Number after each payroll cycle.
2. For example, when an employee engages in a financial transaction such as applying for a credit card or mortgage refinancing, a Verifier will need to confirm the employee's current employment and/or income information. Similarly, after an employee has obtained credit or another benefit, the grantor may need employment and income data for monitoring the account.
3. All Verifiers must successfully pass a credentialing process that helps validate the organization prior to receiving access to The Work Number. Verifiers are also authenticated each time they log in to the system—a confirmation of both the organization and the individual user who is requesting the employee's information.

4. Each time a request for employment information is made, the Verifier must provide a permissible purpose for the verification, as defined by FCRA. Common permissible purposes include: for the extension of credit, as part of ongoing account review, for collection of an account, or for employment purposes.

5. Likewise, for every income information request, the Verifier must provide a valid permissible purpose and certify to The Work Number that the employee's consent was previously obtained, typically in the original application. If the Verifier did not previously receive consent, The Work Number directs the Verifier to contact the employee and request a salary key. A salary key is a single use, one-time code created by the employee via The Work Number website and provided to the Verifier, granting permission to obtain the employee's information. The vast majority of verifications do not require a salary key, as consent is gathered at the point of application. Gathering consent at the point of application is ideal, as using a salary key slows the decisioning process and puts an added task/burden on the employee.

6. Verifiers can be subject to audits by The Work Number to help ensure compliance with its data use policies.

7. With the above-mentioned safeguards in-place, The Work Number can provide verifications 24 hours a day, 7 days a week. A unique reference number is assigned to each verification request, which provides an audit trail and allows the Verifier to view the same information again for quality control purposes. This level of access and flexibility makes The Work Number highly useful to Verifiers, who readily use the system over trying to contact employers directly for the data.

Can an employee pull their own verification?

No, the employee is not able to pull their own verification and that is by design. The Verifier wants that information to come from an independent third-party. While the employee is unable to generate their own verification, they can view their data on The Work Number through the Employment Data Report, a consumer report, as required by the Fair Credit Reporting Act. This report is accessible to the employee through https://employees.theworknumber.com or by calling the EDR Request Line at 800-424-0253.

Is the employer able to see what Verifiers are requesting data and for whom?

No, as an employer, you will not have access to that information. In accordance with FCRA, as a consumer report, that information belongs to the employee, not the employer. The employee, however, is able to see who is requesting their data on the Employment Data Report, but the employer will not be able to see that. Employers can see overall verification activity numbers through the monthly activity reports.

What do I do if a Verifier doesn't want to pay for the verification?

We offer a coupon code that can be provided by users of The Work Number Employer Portal. This gives a one-time free use of the service. Of course, the Verifier will still be registered and credentialed with The Work Number first, and there is no fee to do that.

What are the different client service numbers for The Work Number?

Employee - 800-367-2884 M-F 8:00 am - 9:00 pm, Sat 9:30 am - 6:00 pm (ET) - TTY- hearing impaired: 800-424-0253 Additionally, under the Help and Support slide out, employees have access to the Agent Assist feature where employees can utilize a PIN number to screen share with our employee service center once already on the phone with customer service. Please note the Agent Assist feature redacts sensitive fields and information to ensure high data protection for consumers and customers.

Verifier - 800-367-5690 M-F 8:00 am to 8:00 pm (ET)

Employer Administrator/Employer Portal User **- 877-664-8778 - M-F 8:00am-8:00pm (ET) Saturday 9:30am - 6:00pm (ET)**

What information is found on the different types of verifications?

Verification of Employment (VOE)

The verification of employment is the most commonly requested type of verification. It is typically used to grant credit or to provide employment history for pre-employment screening. This type of verification typically provides basic information about an employee's job: employer name and headquarters address, title, employment status (active/inactive) and length of time with the employer.

Verification of Income (VOI)

The verification of income typically contains basic employment information about an employee's job, their employer, their title, employment status (active, inactive), and the length of time with an employer, as well as their income. The income information contains total pay for year to date wages as provided by the employer. This type of verification is typically used for granting credit.

Employer Support – The Work Number Solutions Support

While your Work Number Account Manager is your primary contact for Employment Verifications, The Work Number Solutions Support team is available to help provide prompt attention to all service-related requests for The Work Number. Members of the Solution Support team will respond to service-related technical requests and, if needed, will escalate and follow-up internally until your question is answered or the issue is resolved.

The Work Number Solutions Support
Phone: 877-664-8778
Email: workforcesolutionssupport@equifax.com
Monday – Friday
EST: 8:00 AM - 8:00 PM
Saturday
EST: 9:30 AM - 6:00 PM

Closed on the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.