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 provide automated income and employment verifications via www.theworknumber.com. (Link to Employer Communications - www.theworknumber.com/communications/custom/)

The Work Number – Automated Income and Employment Verifications:

- The Work Number ensures that verifications are completed in the most secure and streamlined manner possible — 24 hours a day/7 days a week.

- The Work Number protects sensitive employee information by credentialing all Verifiers prior to system use, authenticating the Verifier at login, requiring the Verifier to have Consumer Consent and a valid Permissible Purpose for requesting the data, and monitoring and auditing Verifier activity to 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 complies with 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?

Any lending institution, property manager, government agency or other organization with a permissible purpose to verify employment, or income of an employee.

What is a Permissible Purpose?

- An FCRA-compliant reason for requesting employment and/or income information. Common permissible purposes include: for the extension of credit, as part of an account review, for employment purposes, or when ordered by a court.

- Verifiers who use The Work Number are required to provide a permissible purpose for each employment or income data request.

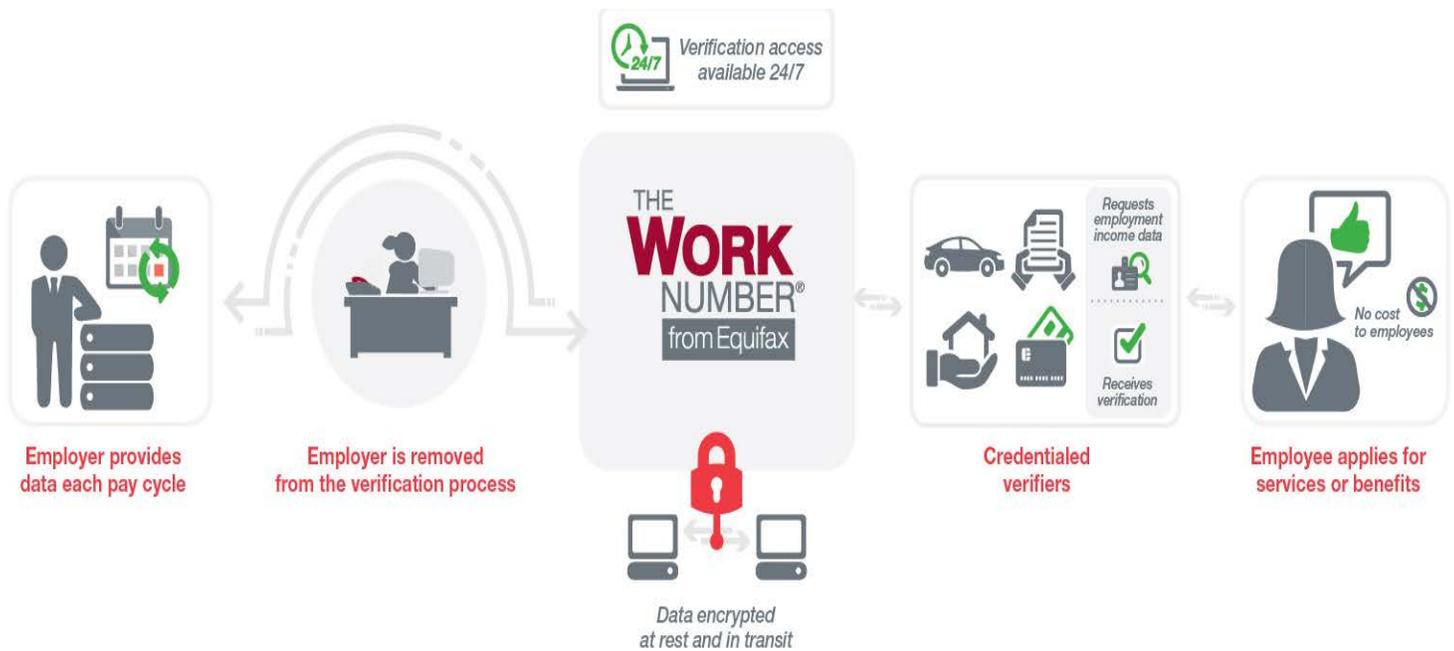## What is an Immigration Verification?

Today, non-citizen employees are an increasingly important part of America's workforce. These employees and those traveling internationally periodically need to provide the U.S. Citizenship and Immigration Services (USCIS) or government embassies with proof of employment and income information. The service allows the employee to obtain an immigration verification themselves by using The Work Number web application or by contacting a call center representative.

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 or benefit.
- That consent is generally good for the life of the obligation (until the loan is repaid or the account is closed, etc.), which gives the credit grantor the option to re-check employment and income status as part of their ongoing account review process.
- 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. If required, the employee can create a salary key by visiting www.theworknumber.com (more details provided in employee communications) and login for more information.

The Work Number – How does it work?

1. A file provides updated employment and income information to The Work Number after each payroll cycle.

2. 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 or enforcing the employee's obligations. The employee typically consents to verification and ongoing account review when signing a credit application.

3. All Verifiers must successfully pass a credentialing process that validates the organization's legitimacy 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. Every time a request for employment information is made, the Verifier must provide a valid reason or 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, for employment purposes, or when ordered by a court.

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. The Work Number does not permit third-party debt collectors to access salary information even if they have the employee's consent.

6. Verifiers are subject to audits by The Work Number to 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 instant 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.

Verification access available 24/7

Employer provides data each pay cycle

Employer is removed from the verification process

THE **WORK** NUMBER® from Equifax

Requests employment income data

Receives verification

No cost to employees

Credentialed verifiers

Employee applies for services or benefits

Data encrypted at rest and in transit

Employer/Payroll Provider

Helps mitigate:
Risk of HR personnel transposing information when manually completing a verification over the phone

Helps reduce:
Verification requests into HR; labor hours

Employees

Increases transparency

Helps eliminate the need to show paper documents

Credentialed Verifiers

Verifiers must provide permissible purpose to verify employment and/or income

Can an employee pull their verification?

No, the employee is not able to pull their verification and that is by design. The Verifier wants that information to come directly from the employer and not from the employee to avoid receiving fraudulent information. While the employee is unable to generate their own verification, they can view their data on The Work Number through the Employment Data Report; this is required of the Fair Credit Reporting Act. This report is accessible to the employee through www.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, 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 webManagers. 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.

Why do some states not use The Work Number for Wage Audits?

Individual states have Sunday to Saturday wage requirements. There are also some other data elements that they require that are not available through The Work Number. This statement only pertains specifically to wage audits. Ask

your account Manager about our fully compliant wage audit solution available via our unemployment service.

Does The Work Number handle garnishments?

No, those are not handled through The Work Number. However, employers have the option of customizing a message on the verification, called a disclaimer. This disclaimer can direct the Verifier to email, fax, or mail the request to the location of your choosing.

What is considered a Social Services Verification?

Social Services Verifications are used in determining benefits eligibility for government-sponsored health and welfare programs such as SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), Medicaid, subsidized housing, etc.

Social Service Verifications – How it Works

Various social service agencies manage economic self-sufficiency programs that administer federal, state or local public assistance funds to low-income families and individuals. Eligibility for these programs is determined by an applicant's monthly income. Caseworkers must verify the applicant's employment and income before providing assistance. The Work Number Social Services Verification helps agency workers determine program eligibility, track program benefits, support quality control, and investigate potential fraud.

As with commercial Verifiers (mortgage, pre-employment, financial services, etc.), social service agencies should be directed to www.theworknumber.com to fulfill their verification needs. The website will instruct them on how to register to use the service. Once they are credentialed, they can use the same automated process that commercial Verifiers use to perform instant verifications of employment and income.

If an agency does not have internet access, their request for information should be forwarded to The Work Number for manual processing. An employer can be set up with a fax number or Secure File Transfer Protocol to enable them to fax/SFTP social service verifications to The Work Number for manual completion. If this is not set up you may contact your account manager for details on how to get set up for this, and in the meantime, you can mail social service verifications to The Work Number.

Please note that only social service verification requests should be sent to the below address:

> The Work Number, P.O. Box 66901, St. Louis, MO, 63166, ATTN: Social Services

If you are sending these documents via a carrier that requires a street address for delivery, please use the following address:

> The Work Number, 3470 Rider Trail South, Suite 778, Earth City, MO, 63045, ATTN: Social Services

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

Employee - 800-367-2884 M-F 8:00 am - 9:00 pm (ET) - TTY- hearing impaired: 800-424-0253

Verifier - 800-367-5690 M-F 8:00 am to 8:00 pm (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 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 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. This type of verification is typically used for granting credit.

Social Service Verification (Basic/Enhanced)
The verification of income contains 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, and historical pay period wage detail (up to 36 pay periods), Income and deductions. If your organization can provide enhanced Social Service verification information then Benefit information for Medical, Dental, Vision and Workers' Compensation can be provided as well.

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 provide immediate 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.

<div style="border:2px solid #8B0000; padding:20px; text-align:center;">

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.

</div>