



Client Training HQ

How to Order Verifications of Income in VIP: Auto

Overview

The Equifax® cloud-based Verification Insights Portal™ (VIP) provides an enhanced experience for Auto clients' retrieval of verifications from The Work Number® website.

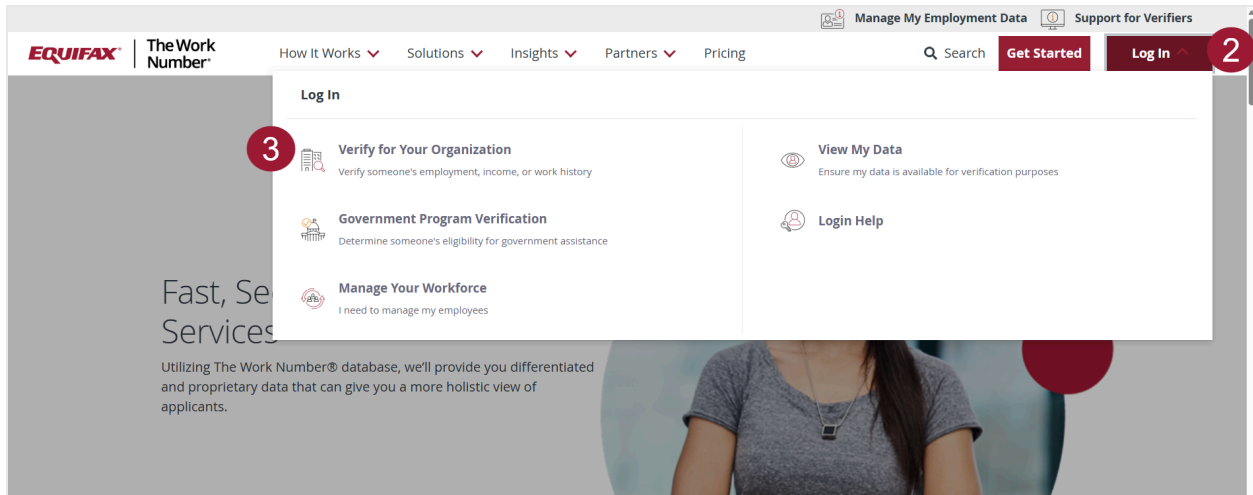
There are three Verification of Income solutions, each providing a different filter for the employment and income data returned from The Work Number.

Features	The Work Number Verification of Income; 90 Day; Active Only	The Work Number Verification of Income; Active All	VOI- Select All
Records Included	Only Records from Current Employers with an Active Employment Status	Only Records from Current Employers with an Active Employment Status	All Current and Previous Employer Records
Date Range	90 Days	All	All

Ordering a Verification

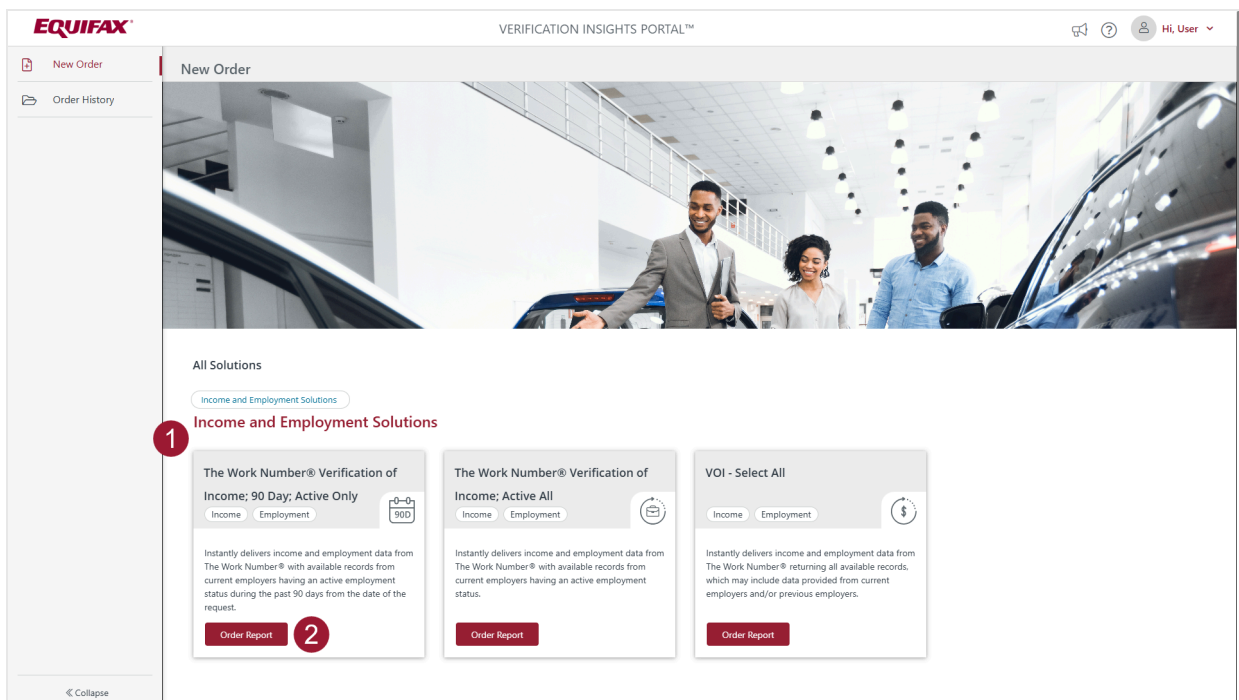
Access The Work Number

1. Navigate to theworknumber.com
2. Select **Log In**
3. Select **Verify for Your Organization**
4. A **Welcome** box will appear prompting you to enter your username and password. Then complete the Multi-Factor Authentication to complete the login process.



Order Process

1. After logging in, the New Order screen will appear with the solutions available to you displayed as separate tiles under the **Income and Employment Solutions** heading. Each tile will include the solution title and a summarized description.
Note: You will only see tiles related to the specific solutions for which your organization is contracted.
2. Select the red **Order Report** button within the solution tile to begin the order. This example will walk through The Work Number Verification of Income; 90 Day; Active Only solution.



Images are examples and for information purposes only. They may vary across platforms and are subject to change.

The **Inquiry Details** screen will appear.

3. Enter in an optional **File Name/Tracking Number**.
4. Next, type in the **Individual's Social Security Number**, if available. If the individual's SSN is not available, you can *Search by Name, Address, and DOB* (Date of Birth), or search by the *Use Employee ID* option.
5. Select the appropriate **Permissible Purpose** from the drop down. A permissible purpose, or reason for your verification, is a required field for obtaining consumer report data under the [Fair Credit Reporting Act](#) (or FCRA).
6. Verify that you have auditable consent to gather the income data, as required in your agreement.
7. Finally, select **Place Order** to complete the order.

EQUIFAX VERIFICATION INSIGHTS PORTAL™

New Order

Order History

Inquiry Details

Please provide the details below to order this report.

The Work Number® Verification of Income: 90 Day: Active Only

3 File Name/Tracking Number (optional) ⓘ

4 Individual's SSN

Don't Have SSN? [Search by Name, Address and DOB](#) Or: [Use Employee ID](#)

5 Permissible Purpose ⓘ

What's this? Do you have the Individual's consent? ⓘ

Selected Permissible Purpose No Yes 6

By pressing "Place Order", you agree and certify that the permissible purpose selected above is correct for this request. You further agree and certify that you are in compliance with all applicable provisions of the Fair Credit Reporting Act, Federal Equal Credit Opportunity Act, all state law counterparts of them, and all applicable regulations promulgated under any of them.

Cancel Place Order 7

⏮ Collapse

The Work Number® Verification of Income: 90 Day: Active Only

Instantly delivers income and employment data from The Work Number® with available records from current employers having an active employment status during the past 90 days from the date of the request.

Features:

- ✓ Current employer records with an active employment status during the past 90 days
- ✓ Verification of income and Employment
- ✓ Provides certain details regarding income, where available

Data provided may vary based on availability.

Report Outputs

If employer records are available on The Work Number, all available employer records from the selected Verification of Income and Employment solution will be returned on the Report Output screen.

Verification Report

Below is a sample verification report for **Verification of Income; Active All; 90 Days**:

1. **Inquiry Details** with requestor details.
2. **Download Report**: Provides the ability to download a PDF copy of the report.
Note: Download a copy as soon as possible since verifications are typically only available for 7 days from the date of the order.
3. **Individual's Information and Highlights**: Provides a highlight of information included in the report.
4. **Additional Records**: If additional employer records are available that are not included in the filter of the selected solution, an option to order additional employment and income records will appear on the screen. If you would like to order all available records, choose the **Buy Now** button to complete the purchase.
Note: In this example, any employment records beyond the initial search filter of the past 90 days would appear as an additional record.

5. **Employer Record Details:** Each employer record is expandable to provide employment and income information. See the Employer Record Details section below for a breakdown of what is provided, when available, for each employer record.
- Note:** Typically, the first employer record will already be expanded.
6. **Dropdown Arrow:** Click this dropdown arrow to expand the employer record.

Report Output

The Work Number® Verification of Income; 90 Day; Active Only

Inquiry Date: 06/04/20XX | Order ID: 9999999999999999

[Inquiry Details](#) ^
 Inquiry SSN: XXX-XX-5555
 Tracking Number: N/A
 Report Type: Verification of Income and Employment
 Requestor Details

Permissible Purpose: Selected Permissible Purpose

Individual's Information

Consumer One SSN: XXX-XX-5555

Address: 123 Example St.
 Example City, EX 55555-5555

*Individual's information above is data provided by Example Company

Highlights

Example Company Employment Status: Active

20XX Annual Income (YTD): \$11,210.00

Average Hours Worked/Pay Period: 80

Pay Cycle: Biweekly

Additional Records

2 Additional Records Found [Buy Now](#)

Employers

EMPLOYER	CURRENT AS OF	MOST RECENT START DATE	JOB TITLE	PAY RATE	PAY CYCLE	EMPLOYMENT STATUS
Example Company	05/22/20XX	05/02/20XX	Associate	\$12.00	Biweekly	Active
Sample Company	05/22/20XX	01/01/20XX	Assistant	\$10.00	Biweekly	Active

Employer Record Details

When expanded via the dropdown arrow, each employer record contains detailed employment and income data. The overview of the employer record appears along the top with additional Employer Details and Employee Details underneath.

7. **Current As of Date:** The date this record was last updated from the employer.
8. **Reference Number:** Unique to this employer record, for future reference as needed.
9. **Employer Disclaimer:** If present, this message has been provided by the individual's employer to provide additional and/or clarifying information.
10. **Employee Details:** Employee details provided by the employer.

Employers

EMPLOYER	CURRENT AS OF	MOST RECENT START DATE	JOB TITLE	PAY RATE	PAY CYCLE	EMPLOYMENT STATUS
Example Company	05/22/20XX	05/02/20XX	Associate	\$12.00	Biweekly	Active

Employer

Verified On: 06/04/2022 Reference No: 111111111111

Example Company

Headquarter Address:
 555 Corporate Ave
 Example City, EX 99999

Division: Division 1
 Original Hire Date: 03/16/20XX
 Total Time with Employer: 15 Yrs 1 Months

Employer Disclaimer:
 Additional and/or clarifying information to the verifier goes here.

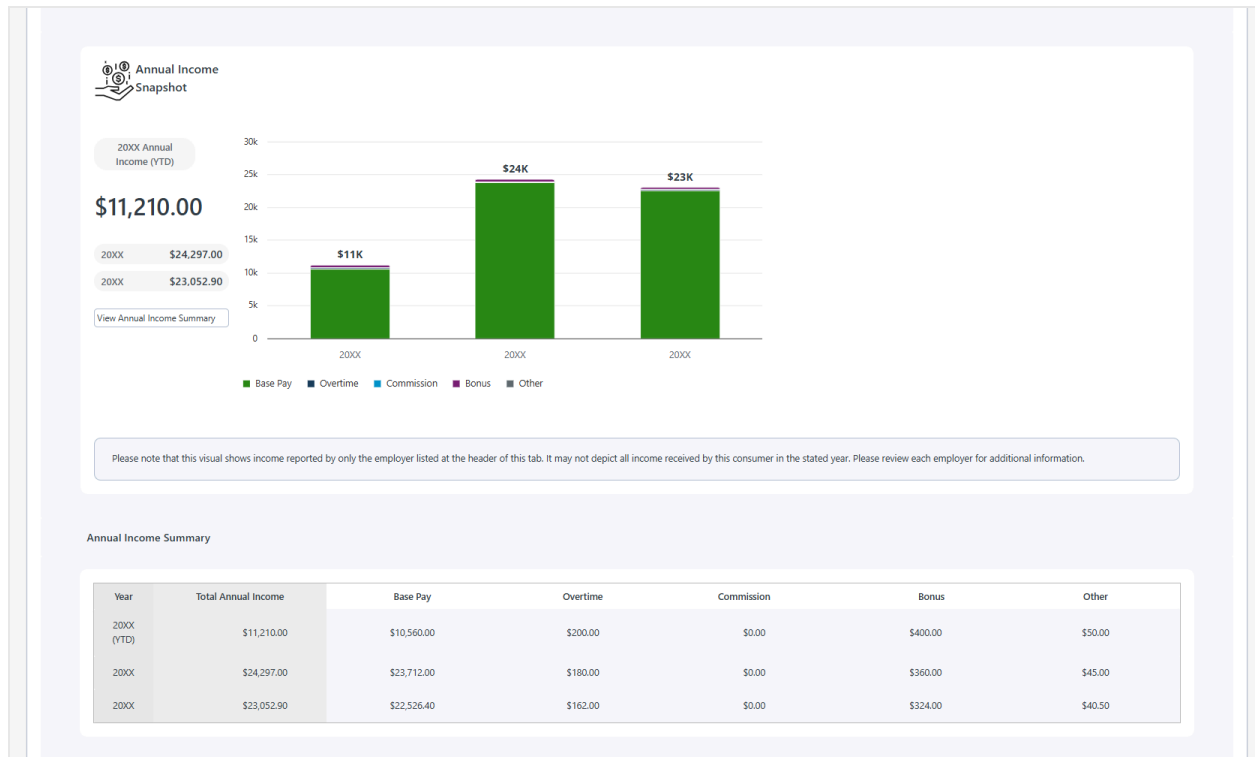
Employee

Name: Consumer One
 SSN: XXX-XX-5555

Address: 123 Example St. Example City Ex
 55555-5555

Annual Income Snapshot and Income Summary

The income information will appear underneath the employment information for each employer. The Annual Income will typically include, where available, the year-to-date totals for the current year plus the previous two years.



Payroll and Salary Details

Payroll and Salary Details typically include, where available, the employee's pay rate, frequency, and cycle, as well as calculated annual income (also known as annualized income calculation). The **Calculated Annual Income** is the estimated total income for the entire current year, using payroll information provided by the employer.

Note: Any additional employer records retrieved will be located below the first employer record and can be viewed via a dropdown arrow.

Payroll & Salary Details

Income

Pay Rate:	\$12.00	Last Amount of Pay Increase:	\$1.00
Pay Frequency:	Hourly	Last Date of Pay Increase:	05/03/20XX
Avg. Hours Worked/Pay Period:	50		
Pay Cycle:	Biweekly		

Sample Company 05/22/20XX 01/01/20XX Assistant \$10.00 Biweekly [Active](#) [▼](#)

PDF Report

The PDF report will contain all information displayed on the Report Output Screen, including an expanded version of all employer record data, with the exception of the highlights sections and accompanying graphics.

Data Not Available

Data may not be available for various reasons. For example, it may not be available if an employer does not provide the data, if Equifax is unable to verify the accuracy of the field, or if applicable laws or regulations prevent the disclosure of the information.

On both the Report Output screen and the PDF report, any data field not available will result in a blank field.

No Records Available

When records are not available, the below message will appear under the order details, **“No instant records were found.”** This will be followed by possible reasons for no records being returned, including:

- The employer(s) not reporting the information to The Work Number
- A determination that information provided by the employer was inaccurate, incomplete, or unverifiable
- Applicable laws or regulations preventing disclosure of the information

EQUIFAX VERIFICATION INSIGHTS PORTAL™ Hi, User

New Order Order History

Report Output

The Work Number® Verification of Income; 90 Day; Active Only
Inquiry Date: 06/04/20XX | Order ID: 9999999999999999
[Inquiry Details](#)
Inquiry SSN: XXX-XXX-XXXX
Tracking Number: N/A
Report Type: Verification of Income and Employment
[Requestor Details](#)

Permissible Purpose: Selected Permissible Purpose [Download Report](#)

 **No instant records were found.**
Record(s) relating to this consumer are not available for instant verification. This could be due to the employer(s) not reporting the information to The Work Number; a determination that information provided by the employer was inaccurate, incomplete, or unverifiable; or applicable laws or regulations preventing the disclosure of the information.

NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER® VERIFICATIONS SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBER®, IT CAN BE USED FOR THE FCRA PERMISSIBLE PURPOSE FOR WHICH THIS CONSUMER REPORT WAS OBTAINED, AND THE USER MUST ADHERE TO FCRA REQUIREMENTS, INCLUDING BUT NOT LIMITED TO THE RELEVANT REQUIREMENTS CONTAINED IN THE CFPB'S NOTICE TO USERS OF CONSUMER REPORTS.

The statement above is an official verification generated from The Work Number®. Because this verification is system-generated with data that originated directly from the employer's payroll system, it represents a higher level of authenticity than employee-furnished copies of paystubs or W2s. Certain fields within The Work Number verifications may be unavailable if the employer did not report the information; if the information provided by the employer was determined to be inaccurate, incomplete or unverifiable; or if applicable laws or regulations prevent the disclosure of the information.

Employee Data Freeze

If no data is returned from The Work Number due to an individual placing a freeze on their employment and income data, the following message will appear: **“This individual's data is frozen on The Work Number,”** followed by more information about employee freezes.

The screenshot displays the Equifax Verification Insights Portal. The header includes the Equifax logo, the portal name, and a user profile. The left sidebar shows navigation options like 'New Order' and 'Order History'. The main content area, titled 'Report Output', shows details for a specific report: 'The Work Number® Verification of Income; 90 Day; Active Only'. It includes metadata such as the inquiry date, order ID, and report type. A 'Download Report' button is present. The central message states: 'This individual's data is frozen on The Work Number®. This individual has placed a freeze on their employment and income data. In order to access their data, the freeze will need to be removed by the individual.' A link to 'Learn more about employee freezes' is provided. Below this, a 'NOTICE' section explains that the information is consumer report data and must be used in accordance with FCRA requirements. A final disclaimer states that the verification is system-generated and may not be as accurate as employee-furnished documents.

More Training Available!

Check out additional training resources available on our site, [Connections](#).

The information provided is intended as general guidance and is not intended to convey any tax, benefits, or legal advice. For information pertaining to your company and its specific facts and needs, please consult your own tax advisor or legal counsel. Links to sources may be to third party sites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third party sites or services.