Client Training HQ

How to Order Home Equity Select Verifications in VIP

Overview

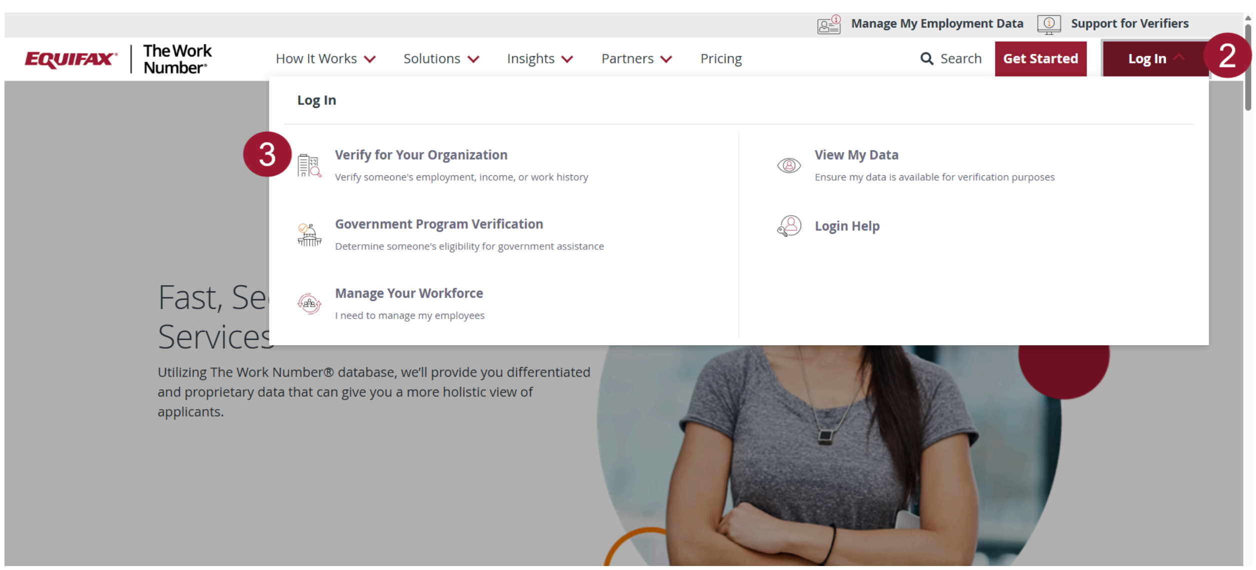
The Equifax® cloud-based Verification Insights Portal™ (VIP) provides an enhanced experience for Consumer Finance clients' retrieval of verifications from The Work Number® website.

The Home Equity Select™ solution delivers employment and income data from available records from current employers having an active employment status within the past 90 days.

Ordering a Verification

Access The Work Number

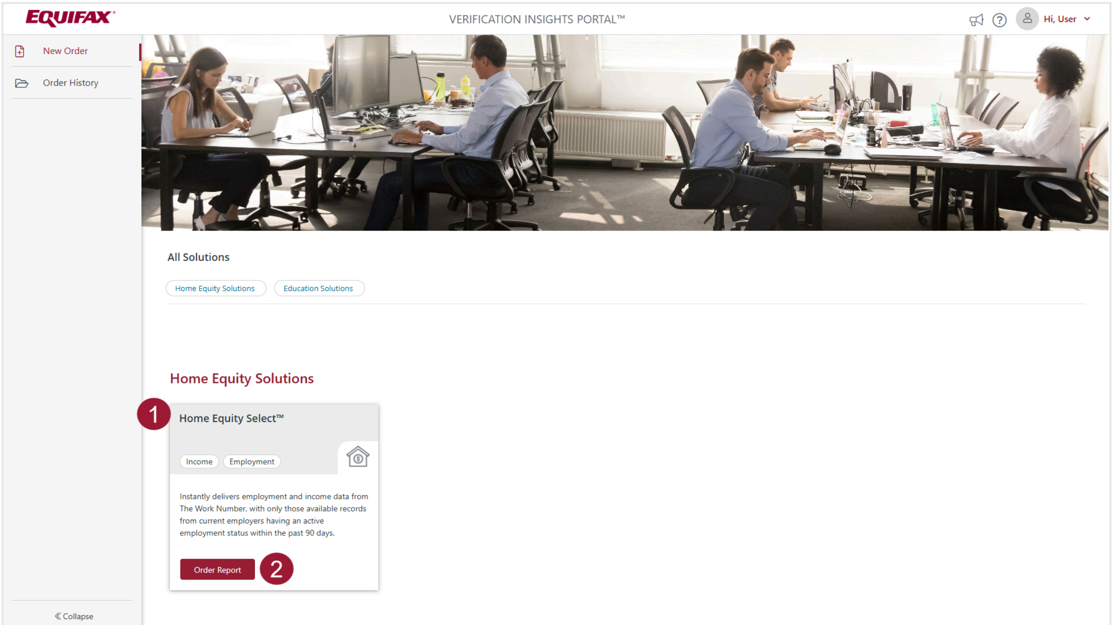
1. Navigate to theworknumber.com
2. Select **Log In**
3. Select **Verify for Your Organization**
4. A ***Welcome*** box will appear prompting you to enter your username and password. Then complete the Multi-Factor Authentication to complete the login process.



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

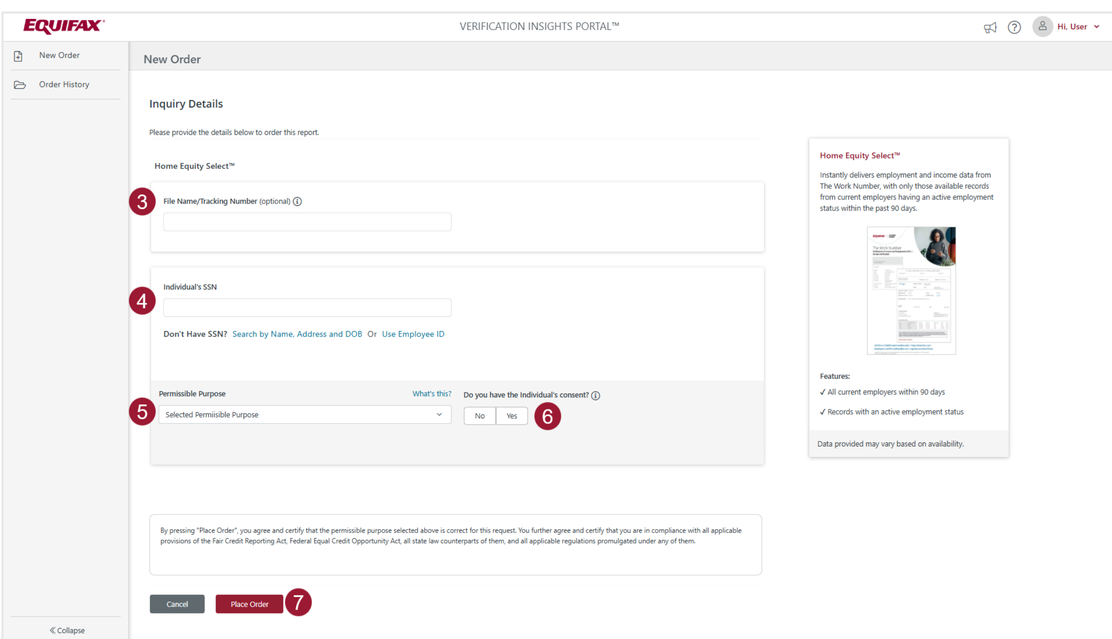
Order Process

1) On the New Order Screen, **Home Equity Select** will appear under the Home Equity Solutions heading.
2) Select **Order Report** to begin the order.



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.



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Report Outputs

If employer records are available on The Work Number, all available employer records from current employers having an active employment status within the past 90 days for the Home Equity Select solution will be returned on the Report Output screen.

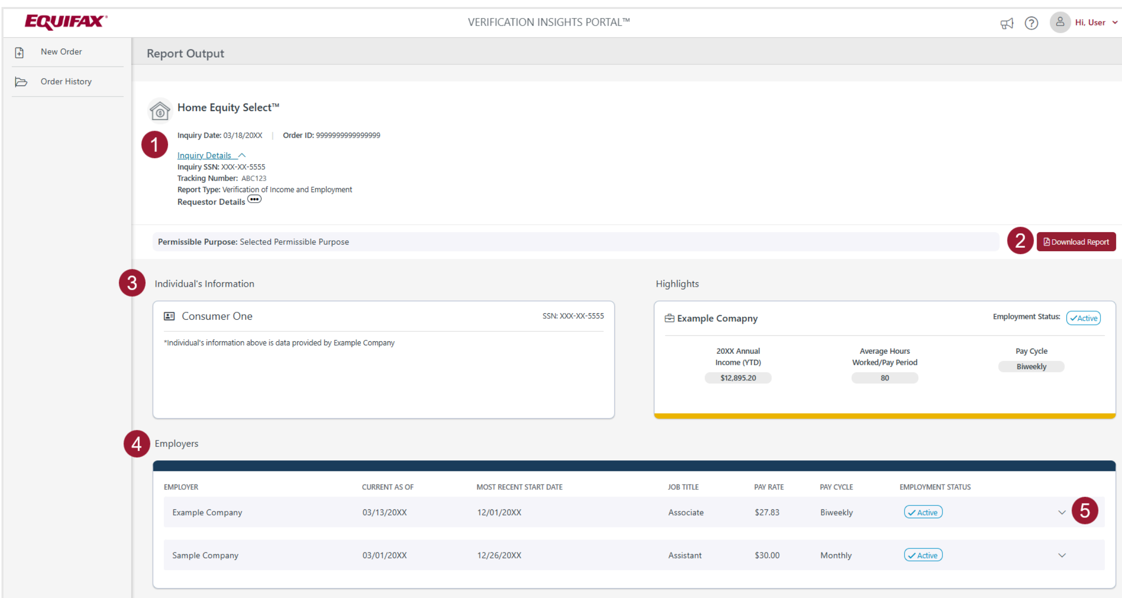
Verification Report

Below is a sample verification report for Home Equity Select:

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) **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.
5) **Dropdown Arrow**: Click this dropdown arrow to expand the employer record.



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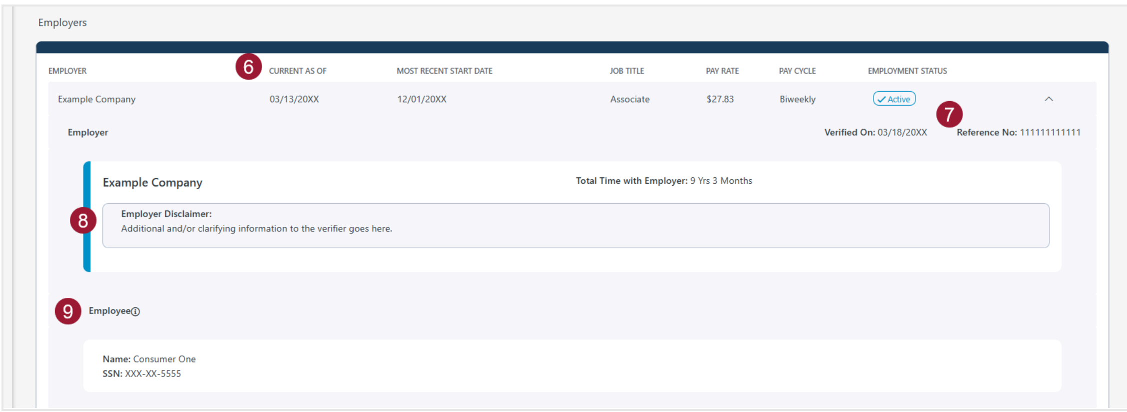
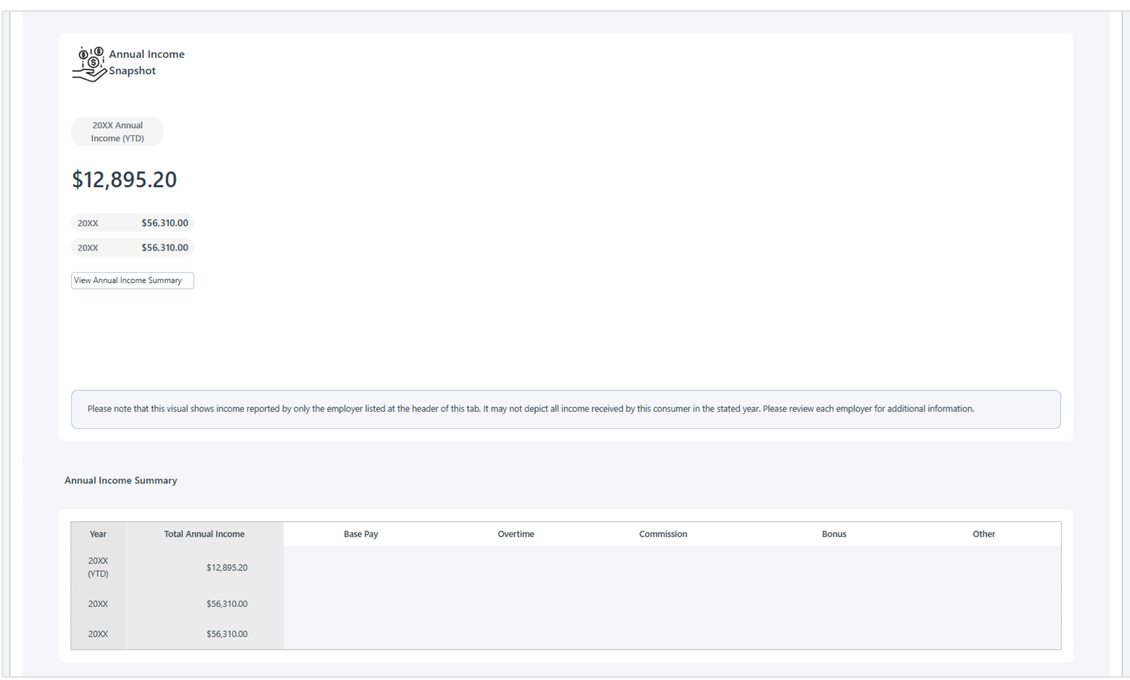
Employer Record Details
When expanded via the dropdown arrow, each employer record contains detailed employment and income data. The overview of the employer record appears along the top with additional Employer Details and Employee Details underneath.

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



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.



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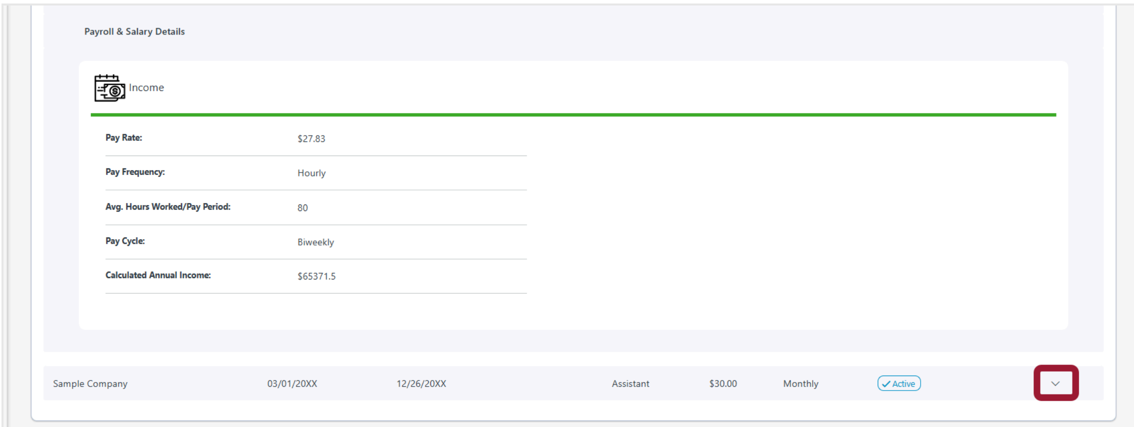
Payroll and Salary Details
Payroll and Salary Details include the employee's pay rate, frequency, and cycle, as well as calculated annual income, when available. The **Calculated Annual Income** is the estimated total income for the entire current year, using payroll information provided by the employer.

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



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.

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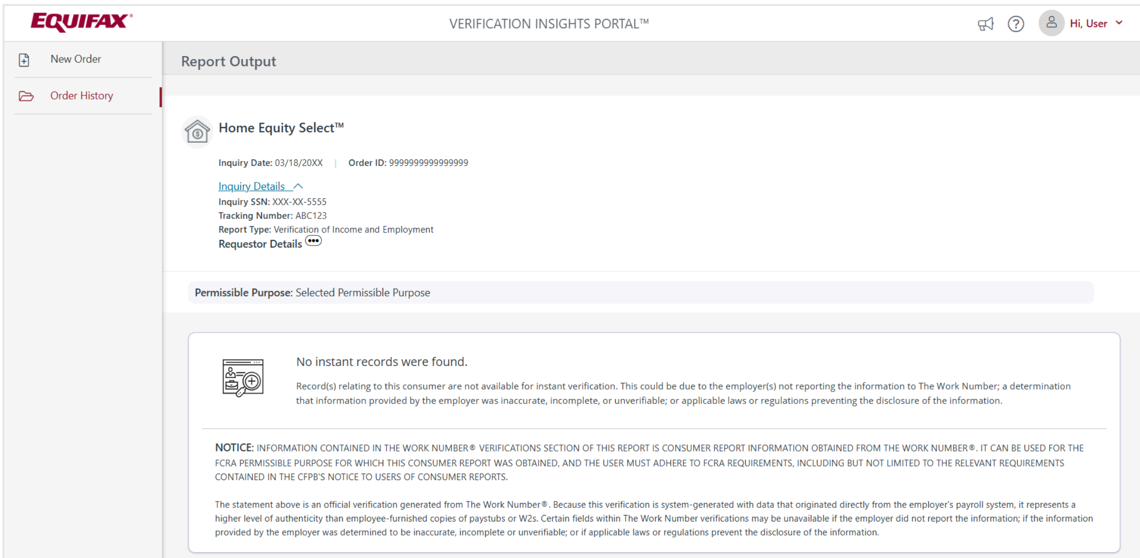
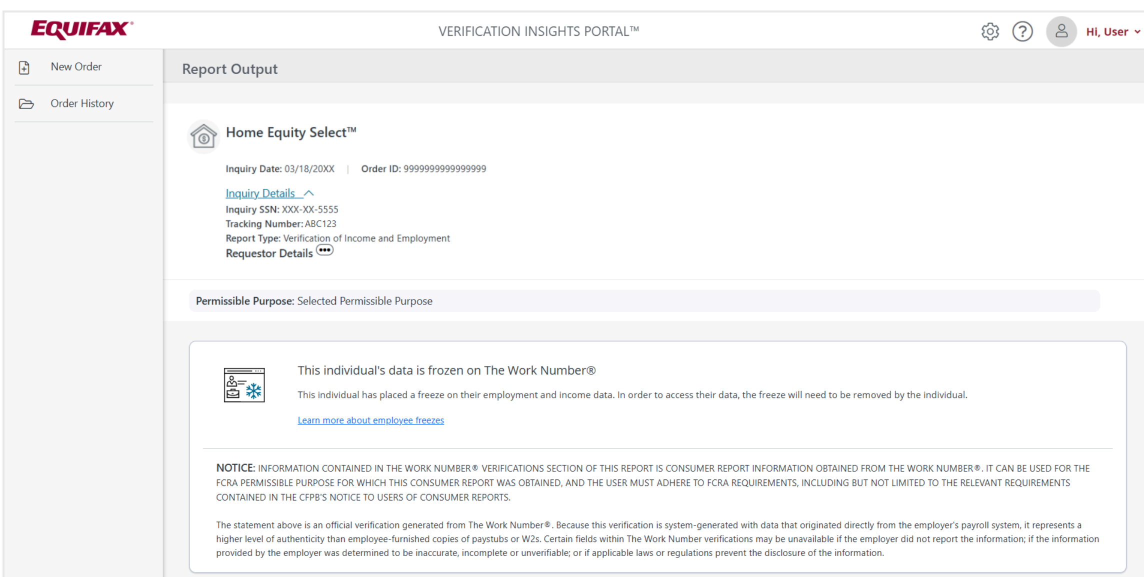
No Records Available
When records are not available, the below message will appear under the order details, "**No instant records were found**." This will be followed by possible reasons for no records being returned, including:

- 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



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.



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.

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