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Employment Verification Reference Guide

Employment Verification, powered by The Work Number® from Equifax, is a secure service available at no charge to ADP clients that automates the process of responding to third party employment and income information requests. This service helps eliminate manual HR tasks for employers while offering a faster, less complicated and more private way for employees to get access to loans, credit and government aid. For requestors including lenders, property managers, creditors and government agencies (Verifiers), The Work Number offers access to accurate and dependable data instantly through payroll information provided by employers to ADP, thereby reducing processing time and allowing faster decisions. There is no cost to employers or your employees because Verifiers pay for the speed and convenience that The Work Number offers over traditional methods of manually reaching out to employers to request their employees' employment and/or income information.

Employer Support

This guide provides helpful information for employers and employees about the benefits of the service and how it works. Additionally, The Work Number Solutions Support team is available to provide prompt attention to all service-related requests for The Work Number. Members of the Solution Support team will respond to employer requests and ensure the question is answered or the issue is resolved.

Email us at:

SBSEVsupport@theworknumber.com

Or call toll-free

855-226-6779

Additional information can be found at: www.theworknumber.com/sbs-ev-support

Monday through Friday

7:00 a.m. – 7:00 p.m. CT

Saturday

8:30 a.m. – 5:00 p.m. CT

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The Work Number – how does it work?

1. ADP provides the employer’s 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 a mortgage, a Verifier will need to verify the employee’s current employment and/or income information. Similarly, after an employee has obtained credit or government aid, the Verifier may need employment and income data to review an account to determine whether the employee continues to meet its terms or to verify that the employee is qualified to continue to receive a benefit. Generally, the employee will have consented to the Verifier’s request for employment and income information when signing an application for a loan, credit or aid.
3. Before receiving access to The Work Number, all Verifiers must successfully pass a **credentialing** process that validates the organization’s identity and the uses for which they are requesting the employee information. Verifiers are also authenticated each time they login to the system—a confirmation of both the organization and the individual user who is requesting the information.
4. Every time a request for employment information is made, the Verifier must provide a valid reason or **permissible purpose** for the request, as defined by Fair Credit Reporting Act (FCRA). Common permissible purposes include: for the extension of credit, applying for a loan, mortgage, for employment purposes or requesting a social service benefit. Other permissible purposes include determining whether an employee is qualified to continue to receive a benefit, underwriting insurance, collecting a debt or enforcing other terms of a loan, credit transaction or government benefit.
5. Likewise, for every income information request, the Verifier must provide a permissible purpose *and* certify to The Work Number that the **employee’s consent** was previously obtained, typically in the original application. In the event that the Verifier does not certify they previously received 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 typically obtained at the point of application. This is ideal, as using salary keys slows the decision-making process and puts an added task/burden on the employee.

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As a matter of policy, The Work Number does not provide income verifications to any Verifier identified during the credentialing process as a third party collection agency.

6. Verifiers are subject to audits by The Work Number to ensure compliance with its data-use policies and consent requirements.
7. With the above-mentioned safeguards in place, The Work Number can provide verifications 24 hours a day, 7 days a week. 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.
8. Neither you nor your employees are charged for verifications via The Work Number. Verifiers pay a transactional fee which can be a cost effective way for them to quickly obtain the information they need to do business with or provide benefits to employees.

How to respond to requests from Verifiers

If employers receive a call from a third party seeking to obtain or verify their employee's employment and/or income information, the caller should be directed to www.theworknumber.com.

Many lenders and government agencies utilize The Work Number today, and they often check the database before contacting the employer. They may call an employer first because they are not aware that your company is now receiving this service. However, if they have not used the service before, they can access instructions at www.theworknumber.com and click on "Verifier".

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Types of Verifications

Sample Verification of Employment (VOE)

The verification of employment is the most commonly requested type of verification. It is frequently used for granting 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.

ORDER DETAILS			
Requestor:	<requestor name>	Inquiry Date:	XX/XX/XX
Organization:	<organization name>	Inquiry SSN:	XXX-XX-5001
Email:	<name>@organization.com	Inquiry Type:	VOE
Address:	123 Main Street	Permissible Purpose:	Consumer's application for credit
Cell Phone:		Tracking Number:	Optional provided by requestor
Work Phone:	123-456-7890		
THE WORK NUMBER™ VERIFICATION OF EMPLOYMENT			
ROSEANNE SMITH		XXX-XX-5001	- RECORD 1 OF X
EMPLOYER: ENTERPRISE USA (91001)		CURRENT AS OF XX/XX/XXXX	
Order Information			
Verified On:	XX/XX/XXXX		
Reference #:	7855538978		
Employer			
Employer:	Enterprise USA (91001)		
Headquarters Address:	11432 Lackland Road St Louis MO 63146		
Federal Employer Identification Number (FEIN):	Data not provided		
Employer Disclaimer:	Should the employer provided a disclaimer, it will appear here		
Employment			
Division:	Midwest	Original Hire Date:	XX/XX/XXXX
Job Title:	ASSOCIATE	Total Time With Employer:	X Years, X Months
Employment Status:	ACTIVE		
Most Recent Start Date:	XX/XX/XXXX		
<small>NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER VERIFICATIONS SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBERS. 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. This verification is system-generated and contains data that originated from the employer's payroll system. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided." Note, if this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-367-5990 between 7am-7pm CT Monday through Friday (Hearing impaired clients may call 1-800-424-0253/TTY).</small>			

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Sample Verification of Income (VOI)

The verification of income contains basic employment information about an employee's job *plus* salary information such as total pay for year-to-date wages and previous year income, if available. This type of verification is frequently used for granting credit.

ORDER DETAILS						
Requestor:	<requestor name>	Inquiry Date:	XXXXXX			
Organization:	<organization name>	Inquiry SSN:	XXX-XX-5001			
Email:	<name>@organization.com	Inquiry Type:	VOI			
Address:	123 Main Street	Permissible Purpose:	Consumer's application for credit			
Cell Phone:		Tracking Number:	Optional provided by requestor			
Work Phone:	123-456-7890					
THE WORK NUMBER™ VERIFICATION OF EMPLOYMENT AND INCOME						
ROSEANNE SMITH		XXX-XX-5001	- RECORD 1 OF X			
EMPLOYER: ENTERPRISE USA(91001)		CURRENT AS OF XX/XX/XXXX				
Order Information						
Verified On:	XXXXXXXXXX					
Reference #:	7878797508					
Employer						
Employer:	Enterprise USA (91001)					
Headquarters Address:	11432 Lackland Road St Louis MO 63146					
Federal Employer Identification Number (FEIN):	Data not provided					
Employer Disclaimer:	Should the employer provided a disclaimer, it will appear here					
Employment						
Division:	Midwest	Original Hire Date:	XXXXXXXXXX			
Job Title:	ASSOCIATE	Total Time With Employer:	X Years, X Months			
Employment Status:	ACTIVE	Termination Reason:	Data not provided			
Most Recent Start Date:	XXXXXXXXXX					
Income						
Employee Rate of Pay:	\$17.42	Last Amount of pay Increase:	Data not provided			
Employee Pay Frequency:	Hourly	Last Date of pay Increase:	Data not provided			
Avg. Hrs. Worked / Pay Period:	86	Next Amount of pay Increase:	\$1,000.00			
Pay Cycle:	Semi Monthly	Next Date of pay Increase:	XXXXXXXXXX			
Annual Income Summary						
	Basic Salary	Overtime	Commission	Bonus	Other	Total
20XX	\$45,040.00	\$14,460.46	\$0.00	\$400.00	\$50.00	\$59,940.46
20XX	\$35,968.00	\$13,005.41	\$0.00	\$360.00	\$45.00	\$48,978.41
20XX	\$33,769.60	\$11,704.67	\$0.00	\$324.00	\$40.50	\$45,838.77
<small>NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER VERIFICATIONS SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBERS. 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 CFPI'S NOTICE TO USERS OF CONSUMER REPORTS. This verification is system-generated and contains data that originated from the employer's payroll system. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided." Note, if this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-367-5690 between 7am-7pm CT Monday through Friday (hearing impaired clients may call 1-800-424-0233/TTY).</small>						

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Social Service Verifications

Various government 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. Social service agencies must verify the applicant’s employment and income before providing assistance. The Work Number is used by federal agencies to verify eligibility, recertify recipients and perform fraud and quality checks. The service helps agencies deliver the right benefits to the right beneficiaries when they need them. Some companies provide medical benefit information to the service. This is not applicable to ADP clients. Therefore, Social Service Verifications for employees of ADP clients will display “Data Not Provided” in the medical benefit fields of this verification.

ROSEANNE SMITH XXX-XX-1234 Information Current As Of XX/XX/20XX		Division: Data not provided Union Affiliation: Data not provided Work Location (Job Site): Data not provided Employment Status: Data not provided Most Recent Start Date: Original Hire Date: Reason for Termination: Total Time With Employer: Job Title:																												
Social Services Verification		Dependents <table border="1"> <thead> <tr> <th>Name</th> <th>SSN</th> <th>Birth Date</th> </tr> </thead> <tbody> <tr> <td>John W Smith</td> <td>XXX-XX-1111</td> <td>XX/XX/20XX</td> </tr> </tbody> </table>	Name	SSN	Birth Date	John W Smith	XXX-XX-1111	XX/XX/20XX																						
Name	SSN	Birth Date																												
John W Smith	XXX-XX-1111	XX/XX/20XX																												
Order Information Verification Type: Social Services Verification Permissible Purpose: Benefit eligibility Reference Number: 4570704862 Tracking Number: 898989098		Income Summary <table border="1"> <thead> <tr> <th></th> <th>Base Salary</th> <th>Overtime</th> <th>Commissions</th> <th>Bonus</th> <th>Other</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>20XX</td> <td>\$4,358.18</td> <td>\$31.77</td> <td>\$25.13</td> <td>\$0.00</td> <td>\$43.10</td> <td>\$4,458.18</td> </tr> <tr> <td>20XX</td> <td>\$49,400</td> <td>\$3,158.07</td> <td>\$939.59</td> <td>\$1,500</td> <td>\$105.98</td> <td>\$55,100.64</td> </tr> <tr> <td>20XX</td> <td>\$46,500</td> <td>\$2,650.15</td> <td>\$901.45</td> <td>\$1,250</td> <td>\$99.55</td> <td>\$51,401.15</td> </tr> </tbody> </table>		Base Salary	Overtime	Commissions	Bonus	Other	Total	20XX	\$4,358.18	\$31.77	\$25.13	\$0.00	\$43.10	\$4,458.18	20XX	\$49,400	\$3,158.07	\$939.59	\$1,500	\$105.98	\$55,100.64	20XX	\$46,500	\$2,650.15	\$901.45	\$1,250	\$99.55	\$51,401.15
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Employee Address 1: 123 Main Street Address 2: Apartment 3A City: St. Louis State: MO Zip: 63101-0120 Phone Number: Data not provided Date of Birth: Data not provided		Benefits Medical Insurance Available: Data not provided Employee Eligible: Y Reason for Ineligibility: Data not provided Employee Enrolled: Y Eligibility Date: Data not provided Next Open Enrollment Date: Data not provided Coverage Start Date: Data not provided Coverage Termination Date: Data not provided Carrier Name: Data not provided Address: Data not provided City, State, Zip: Data not provided Carrier Phone Number: 314-888-7000 Policy Number: 987654321																												
Employment Employer: Enterprise USA (91001) Headquarters Address: Address 1: 11432 Lackland Road Address 2: Suite A City: St. Louis State: MO Zip Code: 63146 Employer Disclaimer: Should the employer provide a disclaimer, it will appear here. Federal Employer Identification Number (FEIN): 441791581		Participation in COBRA: N Dental Insurance Dental Insurance Available: Y Employee Eligible: Y Employee Enrolled: Y Carrier Name: Dental Insurance Co. Address: Data not provided City, State, Zip: Data not provided Carrier Phone Number: 314-888-7000 Policy Number: 987654321 Vision Insurance Vision Insurance Available: Y Employee Eligible: Y Employee Enrolled: Y Carrier Name: Vision Insurance Co. Address: Data not provided City, State, Zip: Data not provided Carrier Phone Number: Policy Number: 314-999-1234 Number: 999123456																												
Workers' Compensation Receiving Workers' Compensation: Y Carrier: WC Insurance Co. Date of Injury: XX/XX/20XX Date of Award: XX/XX/20XX Claim Number: WC1234 Y Claim Pending:		Payroll Deduction for All Insurance Coverage: \$32.00 Pay Period Detail Income: Total Gross Earnings: \$2,179.08 Total Net Earnings: \$1,281.08 Pension: \$100.00 Other Income: \$11.00 Withholding: Federal Tax: \$124.00 State Tax: \$59.00 Local Tax: \$17.00 Social Security: \$37.00 Medicare: \$26.00 Retirement/401k: \$132.00 Cafeteria Plan: \$250.00 Garnishments: \$100.00 Other Withholdings: \$42.00																												
Income and Deductions Rate of Pay: \$18.00 Employee Pay Frequency: Hourly Avg. Hrs. Worked/Pay Period: 90 Pay Cycle: Bi-weekly		Historical Pay Period Summary <table border="1"> <thead> <tr> <th>XX/XX/20XX</th> <th>XX/XX/20XX</th> <th>90</th> <th>\$2,179.08</th> <th>\$1,281.08</th> </tr> </thead> <tbody> <tr> <td>XX/XX/20XX</td> <td>XX/XX/20XX</td> <td>90</td> <td>\$2,179.08</td> <td>\$1,281.08</td> </tr> </tbody> </table> <p>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 is tamper-resistant and represents a higher level of authenticity than employee-furnished copies of paystubs or W2s. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided". Note: If you this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-699-7506 (Hearing impaired clients may call 1-800-424-2023/TTY).</p>	XX/XX/20XX	XX/XX/20XX	90	\$2,179.08	\$1,281.08	XX/XX/20XX	XX/XX/20XX	90	\$2,179.08	\$1,281.08																		
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Login Instructions for Employees to access their information on www.theworknumber.com

Employers can provide the following instructions to their employees in order to access their information on The Work Number. Employees have access to a free annual Employment Data Report or EDR. An EDR is a report, per the Fair Credit Reporting Act, to allow transparency to an employee's information contained on The Work Number and a list of all Verifiers who have attempted access to employee's employment records in the prior 24 months.

- Click the “**Employee**” tab
- Click “**LOG IN**”
- Enter your **employer's name** or **code** (Employer code was provided in the Welcome email to the employer.)
- **First-time users:** If you've never logged into the application before, click on “Register Now” to start the process. Users will be required to enter personal information to verify the account they are attempting to access and validate identity.
- **Returning users:** You will log in as usual with your same username and password you created.
- Some users will be sent a one-time passcode via phone, text, or email. Passcodes are sent in real time, so please enter it immediately into the application without exiting the login session or closing the browser.
- If we are unable to send you a one-time passcode via email or phone, you may be sent a one-time passcode in the mail. You will have 12 days from the date of mailing to receive the passcode and enter it into the system. If you cannot receive a One-Time Passcode, you maybe prompted to contact a representative from your company to help verify your identity and gain access to the application.
- Once you have successfully logged in, users will be required to create a personal username and password that you will use anytime you login into the web site.

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How Employees access their Employment Data Report

1. Click “**Request Instant Online Report**”
2. Select the state you are employed in
3. Select a reason for your request
4. Select whether to **show your full SSN** on the report or mask it
5. Click “**Get Instant Online Report**”
6. Click “**Log In**” and follow the login instructions outlined above

*By Mail Note – In some cases your EDR might not be available for online viewing. However, you can select the “**Print Manual Request Form**” option, complete the form, mail it to the address listed, and a paper copy of your EDR will be mailed to you.*

If your employees have questions or require assistance with their Employee Data Report, please refer them to contact us at 855-226-6779.

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