



## 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](mailto:SBSEVsupport@theworknumber.com)

Or call toll-free

855-226-6779

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

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



## 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.

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



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](http://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](http://www.theworknumber.com) and click on "Verifier".

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



Always Designing  
for People™

## 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.

▼ ROSEANNE SMITH	Enterprise USA	9/17/06	Current
------------------	----------------	---------	---------

<b>ROSEANNE SMITH</b> XXX-XX-5001		CURRENT AS OF 09/01/2018
-----------------------------------	--	--------------------------

---

**Order Information**

Verified On:	09/24/2018
Verification Type:	Employment
Permissible Purpose:	Consumer's application for credit
Reference Number:	6176233162
Tracking Number:	NA

---

**Employer**

Employer:	Enterprise USA (91001)	
Headquarters Address:		
Address1:	11432 Lackland Road	
Address2:	Data not provided	
City:	St. Louis	
State:	MO	
Zip Code:	63146	

---

**Employment**

Division:	Data not provided
Employment Status:	Active
Most Recent Start Date:	09/17/2006
Original Hire Date:	01/17/1998
Total Time With Employer:	11 Years, 11 Months
Job Title:	DEMO MANAGER - OPERATIONS

---

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 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 1-800-424-0253 / TTY).

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



Always Designing  
for People™

## 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.

[Start a New Verification](#) [Printable Format](#)

The following information is provided in response to your request for an Employment Plus Income Verification on:01/15/2016.

**Verification Type:** Employment & Income Verification  
**Permissible Purpose:** Consumer's application for credit

**Information Current As Of:** 01/10/2016

**Employer:** Enterprise USA (91001) 

**Headquarters Address:**  
**Street:** 11432 Lackland Road  
**City:** St. Louis  
**State:** MO  
**Zip Code:** 63146

**Employer Disclaimer:** Should the employer provide a disclaimer, it will appear here.

**Division:** Data Not Provided  
**Employee:** ROSEANNE J SMITH  
**Social Security Number:** XXX-XX-1234  
**Employment Status:** Active  
**Most Recent Start Date:** 09/17/2006  
**Original Hire Date:** 09/17/2006  
**Total Time With Employer:** 9 Years, 4 Months  
**Job Title:** Operations Manager  
**Rate of Pay:** \$18.00 Hourly  
**Average Hours Per Pay Period:** 80

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2016 YTD	\$1,440.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,440.00
2015	\$38,400.00	\$6,000.00	\$3,600.00	\$1,200.00	\$240.00	\$49,440.00
2014	\$25,600.00	\$4,000.00	\$2,300.00	\$800.00	\$160.00	\$32,860.00

**Date of Pay Increase:** Next Projected 12/31/2016 Last 12/31/2015  
**Amount of Pay Increase:** \$1,200.00 \$1,000.00  
**Reference Number:** 3347474247  
**Tracking Number:** 123456789

The statement shown is an official verification generated from The Work Number. Because this verification is system-generated with data that originates directly from the employer's payroll system, it is more accurate and represents a higher level of authenticity than any other method of providing or verifying salary information. It is intended for the employer and not provided for publication in The Work Number verification. Note: If this person left this employer and was re-hired later, the "Total Time with Employer" amount will only reflect the most recent continuous months of service. Contact Us: Call 1-800-ADP-7389 or email adp@adp.com. © 2015 ADP. All rights reserved.

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



Always Designing  
for People™

## 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.

**ALLIANCE ADP TEAM** XXX-XX-0005 Information Current As Of 03/31/2016

**Order Information**

**Verification Type:** Social Services Verification  
**Permissible Purpose:** Employee's eligibility for a benefit granted by a government agency. Employees are required by law to consider the employee's financial status

**Reference Number:** 14041848319  
**Tracking Number:** NA

**Employee**

**Address 1:** 5 GRAND STREET  
**Address 2:** Data not provided  
**City:** IRVINE  
**State:** CA

**Historical Pay Period Summary**

Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
02/15/2018	02/15/2018	90	\$2,674.29	\$1,281.08
02/01/2018	02/01/2018	90	\$2,674.29	\$1,281.08
01/15/2018	01/15/2018	90	\$2,674.29	\$1,281.08
01/01/2018	01/01/2018	90	\$2,674.29	\$1,281.08
12/01/2017	12/01/2017	90	\$2,674.29	\$1,281.08
11/15/2017	11/15/2017	90	\$2,674.29	\$1,281.08
11/01/2017	11/01/2017	90	\$2,674.29	\$1,281.08
10/15/2017	10/15/2017	90	\$2,674.29	\$1,281.08
10/01/2017	10/01/2017	90	\$2,674.29	\$1,281.08
09/15/2017	09/15/2017	90	\$2,674.29	\$1,281.08
09/01/2017	09/01/2017	90	\$2,674.29	\$1,281.08
08/15/2017	08/15/2017	90	\$2,674.29	\$1,281.08
08/01/2017	08/01/2017	90	\$2,674.29	\$1,281.08
07/15/2017	07/15/2017	90	\$2,674.29	\$1,281.08
07/01/2017	07/01/2017	90	\$2,674.29	\$1,281.08
06/15/2017	06/15/2017	90	\$2,674.29	\$1,281.08
06/01/2017	06/01/2017	90	\$2,674.29	\$1,281.08
05/15/2017	05/15/2017	90	\$2,674.29	\$1,281.08
05/01/2017	05/01/2017	90	\$2,674.29	\$1,281.08
04/15/2017	04/15/2017	90	\$2,674.29	\$1,281.08
04/01/2017	04/01/2017	90	\$2,674.29	\$1,281.08

**Number (F EIN):** .....  
**Division:** 3UP  
**Union Affiliation:** Data not provided

**Income Summary**

	Base Salary	Overtime	Commissions	Bonus	Other	Total
2016	Data not provided	Data not provided	Data not provided	Data not provided	Data not provided	\$9,307.62
2015	Data not provided	Data not provided	Data not provided	Data not provided	Data not provided	\$40,971.84
2014	Data not provided	Data not provided	Data not provided	Data not provided	Data not provided	\$30,014.00

**Payroll Deduction for All Insurance Coverage:** Data not provided

**Pay Period Detail**

**Income:**

**Total Gross Earnings:** \$1,551.27  
**Total Net Earnings:** \$1,201.10  
**Pension:** Data not provided  
**Other Income:** Data not provided  
**Withholding:** Data not provided

**Historical Pay Period Summary**

Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
03/26/2016	03/31/2016	86	\$1,551.27	\$1,201.10
03/12/2016	03/15/2016	86	\$1,551.27	\$1,201.10
02/26/2016	02/28/2016	86	\$1,551.27	\$1,201.10
02/12/2016	02/15/2016	86	\$1,551.27	\$1,201.10
01/26/2016	01/31/2016	86	\$1,551.27	\$1,201.10
01/12/2016	01/15/2016	86	\$1,551.27	\$1,201.10
12/26/2015	12/31/2015	86	\$1,551.27	\$1,201.10
12/12/2015	12/15/2015	86	\$1,551.27	\$1,201.10
11/26/2015	11/30/2015	86	\$1,551.27	\$1,201.10
11/12/2015	11/15/2015	86	\$1,551.27	\$1,201.10
10/26/2015	10/31/2015	86	\$1,551.27	\$1,201.10

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



Always Designing  
for People™

## **Login Instructions for Employees to access their information on [www.theworknumber.com](http://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.

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.



## 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.*

The information contained herein constitutes proprietary and confidential information of ADP. It must not be copied, transmitted, or distributed in any form or by any means without the express written permission of ADP. This information is by nature is subject to revision and may not be the most current information available. The information provided in this document is for informational purposes only and not for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. Such information is by nature is subject to revision and may not be the most current information available.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, LLC. The Work Number is a registered trademark of TALX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2019, ADP, LLC. All rights reserved.