

## Verification of Education (VOEd)

For auto, credit card, consumer finance, education, insurance (homeowners and auto), telecommunications

## **Verification benefits**

Verifying an individual's status as an enrolled student or recent graduate may be critical to conducting business in a variety of instances. The need for a third-party solution that can deliver a verification of education instantly and electronically is more important than ever.

For industries, such as **auto** and **insurance** or **telecommunications** that offer products, services and/or incentives based on education status, verifying an individual's education is crucial to determining program eligibility. For others, such as **credit card** issuers and **consumer finance**, verifying education can help be the determining factor in whether or not a consumer qualifies for certain financing.

Education data is sourced from the National Student Clearinghouse (NSC). NSC is a nonprofit and nongovernmental organization with 3,600+ participating colleges and universities. Per NSC, 99% of students in public and private institutions enrolled are in the NSC database.

All the Verification of Education solutions also include Consumer Identity which contains certain consumer information that can be used to help detect possible or known identity theft and application fraud.

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Three verification of education reports available:		
Enrollment verifcation	<ul> <li>Name</li> <li>Date of birth</li> <li>School name</li> <li>School ID</li> <li>School type (less than two year, two year, or four year/graduate)</li> </ul>	<ul> <li>Enrollment status</li> <li>Enrollment since date</li> <li>Term begin date</li> <li>Term end date</li> <li>School certified on date</li> <li>Anticipated graduation date</li> </ul>
Graduate verifcation	<ul><li>Name</li><li>Date of birth</li><li>Highest degree earned</li></ul>	<ul> <li>Graduated (Y/N)</li> <li>Currently enrolled (Y/N)</li> <li>Other non-degree earned</li> </ul>
Graduate verifcation plus	<ul><li> All available fields in graduate verificati</li><li> Date range of most recent degree</li></ul>	on
Consumer identity information includes:		
Consumer identity information	<ul> <li>Name – current full name, known aliases</li> <li>Social Security Number (SSN)</li> <li>Known address – number, street, city, state, zip code and county</li> <li>Former addresses – number, street, city, state, zip code and county</li> </ul>	<ul> <li>State issued – state that issued SSN</li> <li>Identity alerts – fraud victim alert, active duty alert, SSN inquiry alerts, etc.</li> </ul>

## Automate the verification process

The Verification of Education allows for instant electronic verification of an individual's graduate attainment or enrollment status. Additionally, the Verification of Education is delivered as a separate report through the same portal as our employment and income verifications, providing a seamless ordering and delivery process for all of your verification needs.

## info@theworknumber.com • theworknumber.com

Information provided through the Verification of Education service is not a consumer report, as defined in the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. ("FCRA"), and cannot be used to determine eligibility for a permissible purpose under the FCRA or in any manner that would cause the data to be characterized as consumer report information under the FCRA.