



EQUIFAX

The Work Number Portfolio Review and Portfolio Monitoring

Auto, card, consumer finance, insurance (home/auto), mortgage, and telecommunications

The Work Number® Portfolio Review from Equifax can be provided with our income and employment verification services. It allows verifiers to review a portfolio of consumer accounts via Social Security Number (SSN). The Work Number Portfolio Review service can help remove the hassle of managing multiple file submissions and provides notification as changes in employment and rate of pay information becomes available.

Key benefits

Reviewing a portfolio of consumer accounts for changes in employment status or rate of pay can help to:

- Manage credit risk
- Manage consumer needs

It's simple:



Submit a portfolio of consumer accounts through our secure batch site.



You determine the frequency. Single batch offers a one-time review at the time you submit a file. i.e. one-time, quarterly, semi-annual or annual.



With monthly monitoring, initial employment and/or income SSN matches are returned on your portfolio to establish a baseline.



As an option, new consumer accounts can be added or existing accounts removed.



You're in charge, and you choose from the selection of data elements, consistent with your service levels, to monitor and the notification days.

Monitoring options

Employment: When a change happens in employment status or if there is a new employer record for the SSN it will be treated as new employment and you will be notified.

Income: When the rate of pay increase or decrease is over 10%; you will be notified.

Frequency: You choose the evaluation frequency of notifications:

- **Portfolio Review:** Single batch — you send a file to review according to your schedule i.e. one-time, quarterly, semi-annual or annual
- **Portfolio Review Monitoring:** Monthly — 1, 2, 3 or 4 times per month; just select the calendar day(s).

File transfer method: You have options. Comma separated values or tab-delimited; for input and output files we have you covered. The standard output, delivered via SFTP, will include the details your business needs to help your customers.

The Work Number is a proprietary database owned by Equifax, and is the largest central source of commercial employment and income information. The database houses payroll information from hundreds of thousands employers nationwide — from Fortune 500 companies to small regional and local employers — and fulfills millions of verifications each year for a variety of organizations.

Consider combining The Work Number Portfolio Review with our verification of income and verification of employment reports to your customer facing process for a service that will “work” for you. Using Equifax Verification Services to stay abreast of employment changes can expand your ability to mitigate risk while maximizing product and service potential.

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