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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, such as 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.

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.

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 staffs a team of Client Service Representatives (CSRs) dedicated to assisting employees and verifiers using The Work Number service.

Client Service Center

Phone: 866-678-8748

adpevsupport@theworknumber.com

TTY for Hearing Impaired: 800-424-0253

Monday – Friday

Eastern: 8:00 AM - 8:00 PM

Saturday

Eastern: 9:30 AM - 6:00 PM



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Employee Support

Employers should provide the Client Service Center telephone number (866-604-6572) to employees to contact when needing assistance using The Work Number. The Work Number CSRs are trained and monitored to ensure they offer the highest level of assistance to all callers. We are here to help and answer questions.

Employee Service Center

Phone: 866-604-6572

Monday – Friday

Eastern: 8:00 AM - 9:00 PM

Saturday

Eastern: 9:30 AM - 6:00 PM

Employer and Employee Support are closed on the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.

The Work Number – how does it work?

1. ADP provides the **employer's updated payroll** 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.



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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 obtained – typically in the application. 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.



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Introductory Email Message to send Employees

Subject: New Employee Benefit - Automated Employment Verification

Are you applying for credit, leasing or renting, financing a purchase, or applying for government services? If yes, we've made it a lot easier for you to get proof of income or employment when you need it without calling HR.

We have partnered with The Work Number® service, which is a simple, secure and private way to get your employment and/or income information to the companies that need it. It's available 24/7, so that you can get the decisions you need when you need them.

From now on if the banker, the property manager, the car dealer or caseworker asks you how much money you make or to prove where you work, just send them to:

- www.theworknumber.com
- 800-367-5690 M-F 8:00 am to 8:00 pm (ET)
- member@equifax.com

Simple as that. Visit <https://employees.theworknumber.com> to learn more.



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webManager Administrative Tool

webManager gives employers the ability to monitor and manage their verification service through the following employer functions:

Employer Reports

Provides a clear view of the performance and value provided by The Work Number service through monthly activity reports, a dashboard verification report of usage for the past 12 months, and real-time statistics for week-to-date, month-to-date, and past-month activity.

Employee Management

Allows employers to make adjustments to individual employee records through the following functionality:

- If The Work Number cannot authenticate an employee, the designated web manager needs to verify their identity and unlock the account
- Change an employee's employment status from active to inactive
- Block or unblock an employee's data from being accessed (by that employee and verifiers)
- Notify The Work Number of an employee's dispute of their information through the Employer Data Dispute Assistance feature
- See the information presented on an employee's verification with Employment Verification Data

Getting Started

Designate an administrator and contact Solutions Support at 866-678-8748 or adpevsupport@theworknumber.com and provide his or her contact information. Once you are set-up as an administrator, follow the directions below to access webManager.

- Go to: www.theworknumber.com
- Click Login to get to your personal secure account
- Enter your employer name or employer code
- First time users should select "Click Here" under Register Now, otherwise enter your User ID and PIN



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Instructions for Naming by Division

If you have multiple company names that should appear on the response to a verifier, please contact adpevsupport@theworknumber.com about establishing "Naming by Division". Establishing "Naming by Division" will result in the appropriate company name appearing as the employer on the response to the verifier.

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:	XXXXXXXX
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:	XXXXXXXX		
Reference #:	7855508978		
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:	XXXXXXXX
Job Title:	ASSOCIATE	Total Time With Employer:	X Years, X Months
Employment Status:	ACTIVE		
Most Recent Start Date:	XXXXXXXX		
<small>NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER VERIFICATIONS SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBER. IT CAN BE USED FOR THE FOIA PERMISSIBLE PURPOSE FOR WHICH THIS CONSUMER REPORT WAS OBTAINED, AND THE USER MUST ADHERE TO FOIA 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 1-888-367-6586 between 7am-7pm CT Monday through Friday (Hearing impaired clients may call 1-800-424-6233 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:	XX/XX/XX								
Organization:	<organization name>	Inquiry SSN:	XXX-XX-6001								
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:	XX/XX/XXXX										
Reference #:	7878797508										
Employer											
Employer:	Enterprise USA (91001)										
Headquarters Address:	11432 Lackland Road St Louis MO 63145 Data not provided										
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	Termination Reason:	Data not provided								
Most Recent Start Date:	XXXXXXXX										
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:	XXXXXXXX								
<table border="1"> <thead> <tr> <th>Year</th> <th>Total Pay</th> </tr> </thead> <tbody> <tr> <td>20XXYYT</td> <td>\$59,940.48</td> </tr> <tr> <td>20XXYYT</td> <td>\$48,978.41</td> </tr> <tr> <td>20XXYYT</td> <td>\$49,898.87</td> </tr> </tbody> </table>				Year	Total Pay	20XXYYT	\$59,940.48	20XXYYT	\$48,978.41	20XXYYT	\$49,898.87
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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: Active Most Recent Start Date: Original Hire Date: XX/XX/20XX Total Time With Employer: Job Title: 9 Years, 1 Associate	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> 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	Name	SSN	Birth Date	John W Smith	XXX-XX-1111	XX/XX/20XX	Income Summary <table border="1"> <thead> <tr> <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: Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>\$4,458.16</td> </tr> <tr> <td>20XX: Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>\$55,100.04</td> </tr> <tr> <td>20XX: Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>Data not provided</td> <td>\$51,401.15</td> </tr> </tbody> </table> Payroll Deduction for All Insurance Coverage: Data not provided Pay Period Detail Income: Total Gross Earnings: \$2,179.08 Total Net Earnings: \$1,281.08 Pension: Data not provided Other Income: Data not provided Withholding: Federal Tax: Data not provided State Tax: Data not provided Local Tax: Data not provided Social Security: Data not provided Medicare: Data not provided Retirement/401k: Data not provided Cafeteria Plan: Data not provided Garnishments: Data not provided Other Withholdings: Data not provided Historical Pay Period Summary <table border="1"> <thead> <tr> <th>XXXX/20XX</th> <th>XXXX/20XX</th> <th>90</th> <th>\$2,179.08</th> <th>\$1,281.08</th> </tr> </thead> <tbody> <tr> <td>XXXX/20XX</td> <td>XXXX/20XX</td> <td>90</td> <td>\$2,179.08</td> <td>\$1,281.08</td> </tr> </tbody> </table>	Base Salary	Overtime	Commissions	Bonus	Other	Total	20XX: Data not provided	Data not provided	Data not provided	Data not provided	Data not provided	\$4,458.16	20XX: Data not provided	Data not provided	Data not provided	Data not provided	Data not provided	\$55,100.04	20XX: Data not provided	Data not provided	Data not provided	Data not provided	Data not provided	\$51,401.15	XXXX/20XX	XXXX/20XX	90	\$2,179.08	\$1,281.08	XXXX/20XX	XXXX/20XX	90	\$2,179.08	\$1,281.08
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Social Services Verification Order Information Verification Type: Social Services Verification Permissible Purpose: Benefit eligibility Reference Number: 4570704862 Tracking Number: 898989098 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 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		Benefits Medical Insurance Available: Data not provided Employee Eligible: Data not provided Reason for Ineligibility: Data not provided Employee Enrolled: Data not provided Eligibility Date: XX/XX/20XX Next Open Enrollment Date: XX/XX/20XX Coverage Start Date: XX/XX/20XX Coverage Termination Date: XX/XX/20XX Carrier Name: My Insurance Address: 123 Main St. Louis, MO City, State, Zip: St. Louis, MO Carrier Phone Number: 314-214-7123 Policy Number: 12345678 Group Number: 12345 Coverage Level: Family - B Spouse at Home: Y Annual Cost: Data not provided Dependent Coverage Available: Y Per Pay Period Cost to Add Dependent: Data not provided Number of Dependents Covered: X	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:	Income and Deductions Rate of Pay: \$18.00 Employee Pay Frequency: Hourly Avg. Hrs. Worked/Pay Period: 90 Pay Cycle: Bi-weekly																																								





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