



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.

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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:	XXXX/XXXX		
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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 #:	7878797908					
Employer						
Employer:	Enterprise USA (91001)					
Headquarters Address:	11432 Lackland Road St Louis MO 63146 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:	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:	85	Next Amount of pay Increase:	\$1,000.00			
Pay Cycle:	Semi Monthly	Next Date of pay Increase:	XXXXXXXXXX			
Annual Income Summary						
	Base Salary	Overtime	Commission	Bonus	Other	Total
20XX	\$45,040.00	\$14,460.46	\$0.00	\$400.00	\$50.00	\$59,940.46
20XX	\$35,568.00	\$13,065.41	\$0.00	\$360.00	\$45.00	\$48,978.41
20XX	\$33,769.60	\$11,704.87	\$0.00	\$324.00	\$40.50	\$45,838.97
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Login Instructions for Employees to access their information on <https://employees.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.

- Start by going to <https://employees.theworknumber.com>
- Select “Log In” and follow the simple prompts
- Enter your **employer's name** or **code** (Employer code was provided in the Welcome email to the employer.)
- Enter the Employer code **XXXXXX**
- If this is your first time – pick “Register Now”
- If a returning user – enter your username and password you set up.
- The screens prompts will walk you through all the steps to help verify your identity and keep your account private while offering helpful messages if you have problems.

How Employees access their Employment Data Report

<https://employees.theworknumber.com/employment-data-report>

*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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