

# **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:	Monday through Friday				
SBSEVsupport@theworknumber.com	7:00 a.m. – 7:00 p.m. CT				
Or call toll-free	Saturday				
855-226-6779	8:30 a.m. – 5:00 p.m. CT				
Additional information can be found at: www.theworknumber.com/sbs-ev-support					

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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 <u>www.theworknumber.com</u>.

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.

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THE WORK		VERIFICATION O	F EMPLOYMENT		
ROSEANNE	SMITH	XXX-XX-5	001		- RECORD 1 OF X
EMPLOYER: EN	NTERPRISE U	SA (91001)	CURRENT AS OF	XX/XX/XXXX	WORK NUMBER
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Verified On: Reference #:		XX/XX/XXXX 7855538978			
Employer					
Employer: Headquarters Add Federal Employer Identification Number (FEIN): Employer Disclain		Enterprise USA (91001) 11432 Lackland Road S1Louis MO 63146 Data not provided Should the employer provid	ied a disclaimer, it will appear here		
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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.

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Divisio	n:	Midwest		Original Hire Date:		XX/XX/XXXX	
Job Tit		ASSOCIATE		Total Time With Empl	oyer:	X Years, X Months	
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Most R	ecent Start Date:	XXX/XXX/XXXXX					
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Employ	ee Rate of Pay:	\$17.42		Last Amount of pay I	ncrease:	Data not provided	
	ee Pay Frequency:	Hourty		Last Date of pay Incr		Data not provided	
	s. Worked / Pay Perlo			Next Amount of pay I		\$1,000.00	
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Annual I	ncome 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	\$13,005.41	\$0.00	\$360.00	\$45.00	\$48,978.41	
20XX	\$33,789.60	\$11,704.87	\$0.00	\$324.00	\$40.50	\$45,858.97	
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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-X Information Current As Of XX/XX/		Division: Union Affiliation: Work Location (Job Site):	Data not provided Data not provided Data not provided				
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Order Information Verification Type: Permissible Purpose: Reference Number: Tracking Number:	Social Services Verification Benefit eligibility 4570704862 889898098	Hire Date: Reason for Termination: Total Time With Employer: Jo Title: Benefits	Name SSN John W Smith XXXXX11 Participation in COBRA: Dental Insurance	Birth Date 11 XX/XX/20XX N	Base Salary Overtime Commissions   20XX \$44,368.16 \$31,77 \$25,13   20XX \$49,400 \$3,158.07 \$993.59   20XX \$46,500 \$2,260.15 \$901.45	Bonus Other Total   \$0.00 \$43.10 \$4,458.16   \$1,500 \$105.98 \$55,100.64   \$1,250 \$99.55 \$51,401.15	
Employee Address 1: Address 2: City: State: Zip: Phone Number: Date of Birth:	123 Main Street Apartment 3A St. Louis MO 63101-0120 Data not provided Data not provided	Medical Insurance Available: Employee Eligible: Reason for Ineligibility: Employee Enrolled: Eligibility Date: Next Open Enrollment Date: Coverage Start Date: Coverage Termination Date: Carrier Name: Address:	Dental Insurance Available: Employee Eligible: Employee Enrolled: Carrier Name: Address: City, State, Zip: Carrier Phone Number: Policy Number:	Y Y Dental Insurance Co. Data not provided Data not provided 314-888-7000 987654321	Payroll Deduction for All Insurance C Pay Period Detail Income: Total Gross Earnings: Total Net Earnings: Pension: Other Income: Withholding:	\$2,179.08 \$1,281.08 \$100.00 \$11.00	
Employment Employer: Headquarters Address: Address 1: Address 2: City: State: Zip Code: Employer Disclaimer:	Enterprise USA (91001) 11432 Lackland Road Suite A St. Louis MO 63146 Should the employer provide a disclaimer, it	Address: City, State, Zip: Carrier Phone Number: Policy Number: Group Number: Coverage Level: Annual Cost: Dependent Coverage Availat Per Pay Period Cost to Add Dependent:	Vision Insurance Vision Insurance Available: Employee Eligible: Employee Enrolled: Carrier Name: Address: City, State, Zip: Carrier Phone Number: Policy Number:	Y Y Y Vision Insurance Co. Data not provided Data not provided 314-999-1234 999123456	Federal Tax: State Tax: Local Tax: Social Security: Medicare: Retirement/401k: Cafeteria Plan: Gamishments: Other Withholdings:	\$124.00 \$50.00 \$17.00 \$37.00 \$26.00 \$132.00 \$250.00 \$100.00 \$42.00	
Federal Employer Identification Number (FEIN):	will appear here. 441791581	Number of Dependents Cover	Workers' Compensation Receiving Workers' Compensation: Y Carrier: Date of Injury: Date of Award: Claim Number: Claim Pending:	WC Insurance Co. XXXXX/20XX XXXX/20XX WC1234 Y	Historical Pay Period Summa XXXXX2DXX XXXX2DXX 90 XXXXX2DXX XXXX2DXX 90 The statement above is an official verification generates the verification in system-generates with data but orgin of authenticity than employee humbled copies of pays of authenticity than employee humbled copies of pays in the Work Number verification (fermation or provide this in the Work Number verification (fermation or provide this)	\$2,179.08 \$1,281.08 \$2,179.08 \$1,281.08 if the The Work Number: Because salid directly from the employer's giper level ubs or WSS. If any information is information for inclusion	
			Income and Deductions Rate of Pay: Employee Pay Frequency: Avg. Hrs. Worked/Pay Period: Pay Cycle:	\$18.00 Hourly 90 Bi-weekly	"Data not Provided" Net: You the spenon ref this em Trime with Employer amount tell have be understated consecutive months of service. Questions? Call 14004 may call 140040440253/TTY).	ployer and was rehired later, the "Total and will only reflect the most recent	

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### Login Instructions for Employees to access their information on <u>https://employees.theworknumber.com</u>

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 <u>https://employees.theworknumber.com</u>
- 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 XXXXX
- 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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