



# The Work Number Capabilities Matrix

See how The Work Number® from Equifax stacks up against the competition

Rating Scale					
Rating	Best ●	Better ●	Good ●	×	—
Description	Feature exceeds industry standard	Feature meets industry standard	Feature below industry standard	Feature not available	Unknown if feature exists

## Verifier Capabilities – Competitive Matrix

Feature	Description	Rating criteria	The Work Number	Competitor A	Competitor B	Competitor C	Competitor D
VOE	Verification of Employment	Comprehensive, instant employment information	●	●	●	●	●
VOI	Verification of Income	Detailed, instant income information	●	●	●	●	●
SSV automated	Employment and Income verification for social services agencies	Streamlined, current, detailed employment and income verification	●	×	×	×	×
Contributor network	Repository of employer payroll information	Total contributors	●	●	●	●	●
Verifier network	Organizations that verify applicant income and employment information	Total verifiers	●	●	●	●	●
FCRA Compliant	Abides by Fair Credit Reporting Act (FCRA) guidelines	Abides by FCRA guidelines	●	●	●	●	●
CFPB Regulated	Listed by the Consumer Financial Protection Bureau (CFPB) as a Consumer Reporting Agency (CRA)	Listed by CFPB as CRA	●	—	—	—	●

## Employer Capabilities – Competitive Matrix

Feature	Description	Rating criteria	The Work Number	Competitor A	Competitor B	Competitor C	Competitor D
Employee management	Ability to manage individual employees' status active/inactive, block/unblock employee records	Employer experience	●	●	●	●	●
Salary key management	Ability to create and manage a salary key on behalf of employee	Employer experience	●	●	●	×	×
Reports	VOI and VOE activity reports, monthly summary, and group reports	On-demand, real-time reports	●	●	●	●	●
Dashboards	Graphical view of VOE and VOE transactions	Real-time view of VOE and VOE transactions	●	●	●	●	●
Employee disclaimers	Create and edit employee disclaimer codes	Employer experience	●	●	●	●	—
Verification disclaimer	Create and edit verification disclaimers	Employer experience	●	●	●	●	—
Coupon codes	Create and edit coupon codes	Employer experience	●	●	●	●	×

## Employee Capabilities – Competitive Matrix

Feature	Description	Rating criteria	The Work Number	Competitor A	Competitor B	Competitor C	Competitor D
Employment data report	Historical employment and income information along with a list of verifiers who have requested consumer's data within 24 months	Comprehensiveness of report; FCRA requirement	●	●	●	●	●
Employee data dispute	Employee ability to dispute employment and income inaccuracies reported	FCRA requirement	●	●	●	●	●
Immigration verification	Employee-initiated verification of employment and income for Immigration purposes	Format and desired data fields	●	●	●	●	●
Employee letters	Employee-initiated verification of employment and income	Ability of employee-initiated verification letters	×	●	×	●	●
Notifications	Employee alerts when a verifier has requested your employment or income information	Proactive notifications	×	●	●	●	●
Educational content/tutorials	Consumer-related content to better educate the employee	Assessable, informative content	●	●	●	●	●

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