



**THE WORK
NUMBER**



Income and employment verifications

The Work Number — an automated solution

Employees encounter life events and financial choices as consumers, such as buying a home/car or applying for government benefits, that require the verification of employment and/or income. The Work Number® from Equifax Workforce Solutions delivers an automated verification solution that helps streamline the transfer of information between employers and verifiers, ultimately benefiting the employee by creating a more private and secure and possibly accelerated decision process. The Work Number provides instant employment and salary verifications 24 hours a day, 7 days a week and reduces the level of employer involvement in the process.

Employees can obtain the credit and benefits they need, when they need it

More timely, efficient, and private application process:

- Instant verifications available 24/7
- Increase speed and accuracy of decision process
- Reduce level of HR involvement with personal transactions
- Keep personal data more private

Employers can help limit risk and increase efficiency of their verification process

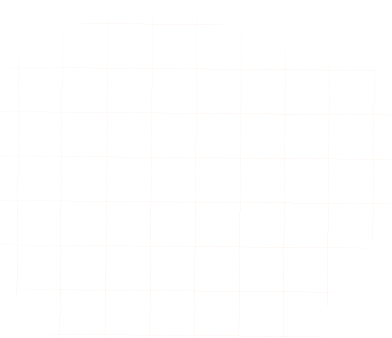
Helping to reduce risk, cost, and workload:

- Reduce employer liability risk
- Improve service to employees
- Increase privacy of employee's information
- Decrease verification fulfillment workload

A network of credentialed verifiers

The Work Number is designed to help maintain adherence with the federal Fair Credit Reporting Act (FCRA). All verifiers are required to complete a credentialing process prior to gaining access to employee information and provide permissible purpose for the verification. The network of over 375,000 credentialed verifiers utilizing The Work Number includes, but is not limited to:

- Mortgage/auto lenders
- Property managers
- Credit card issuers
- Pre-employment screeners
- Social service agencies
- ACA verifications

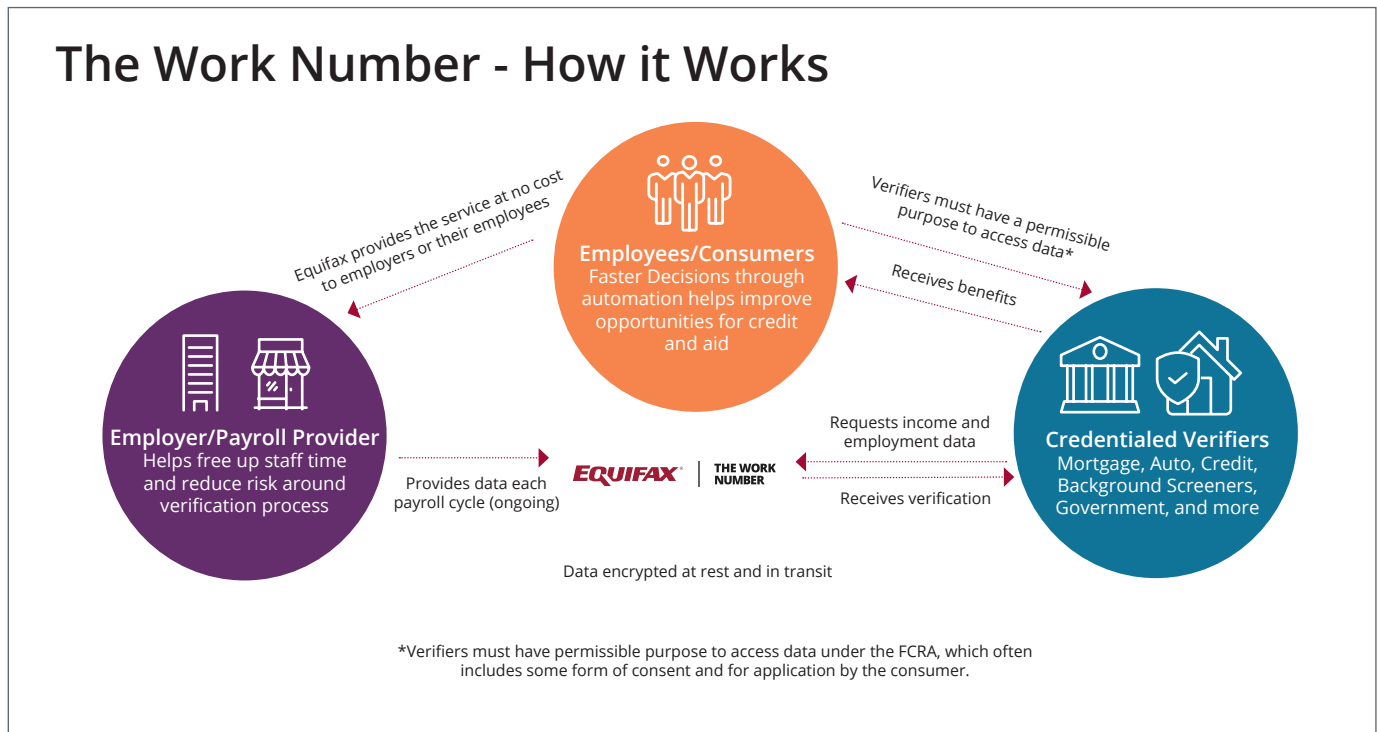


These verifiers depend on this automated service to help obtain more accurate and dependable verifications in seconds, which can help enable more timely and higher quality business decisions.

Each verification request is tracked and can be provided in a report upon request. Additionally, employees have 24/7 access to their Employment Data Report (EDR) through The Work Number website, providing visibility into who has requested their information.

How it works

Automated income and employment verifications process made easier:



Equifax provides an automated service to support the income and employment verification process, which centers around receiving income and employment data and providing a more private connection with verifiers on your behalf. The Work Number service is available online 24 hours/day, 7 days/week via theworknumber.com.

