



# 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 streamlines the transfer of information between employers and verifiers, ultimately benefiting the employee by creating a secure and 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**

Timely, efficient, and secure 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 secure

### **Employers can improve the security and efficiency of their verification process**

Helping to reduce risk, cost, and workload:

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

### **A network of credentialed verifiers**

The Work Number is designed to help maintain compliance 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



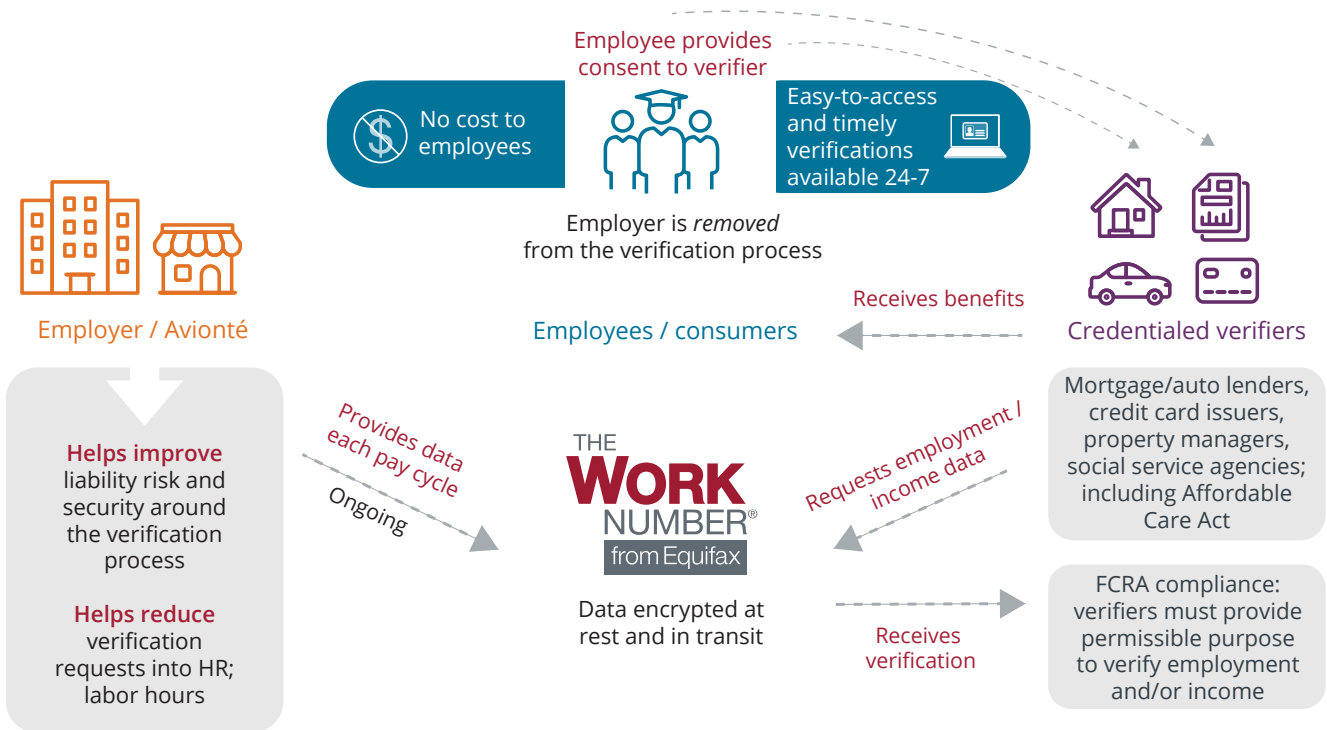
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These verifiers depend on this automated service to obtain accurate and dependable verifications in seconds, which enables more timely and higher quality business decisions.

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 simple:



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

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