

# The Work Number Employee Guide and FAQ

## What is The Work Number Database?

The Work Number® from Equifax is a simpler and more discreet way to help get proof of your employment and income information to credentialed companies when needed. It's available 24/7 so that you can get the decisions you need when you need them.

Without The Work Number service, a lender, property manager or pre-employment screener could call your employer and ask to check on your employment or income. Also, many verifications happen after business hours or on weekends.

## Who can ask for a verification?

Not just anyone can ask for your personal information. They have to be credentialed and have a permissible purpose to obtain the information. The Work Number service requires requestors to be credentialed verifiers, meaning they have to go through a credentialing process to prove they have a permissible purpose under the Fair Credit Reporting Act (FCRA) in order to make a request and receive information.

In addition, you have to give permission for a verifier to get your income information from The Work Number database. This is called consumer consent, and it's usually part of an application you complete, for a job, for a lease, or for credit.

#### How do I know my information is correct?

The Work Number database is governed by the FCRA, which requires that employees be able to see who has requested their information and that you can check your data and dispute anything that may be wrong or inaccurate. You can access your Employment Data Report, a consumer report from The Work Number, by visiting https://employees.theworknumber.com/employment-data-report to learn more.

## How do you help protect my data?

The Work Number service uses stringent security standards to help protect this data. These protocols include advanced data encryption, physical security controls in the data centers, and user identity verification through multiple steps (often referred to as multi-factor authentication). There are also controls required under the FCRA to help protect your privacy.

Who needs to verify your employment and/or income? Typically, among other things, verifications are needed whenever someone:

- applies for a loan or public aid
- leases an apartment
- applies for a job
- updates their immigration status
- applies for a new credit card

## What is the Employer Code?

This code identifies our organization with The Work Number. It can be searched by typing in our company name or you can use the employer code 157374 to access The Work Number.

## If someone needs proof of my employment - what do I do?

If the banker, the property manager, the car dealer or caseworker asks you how much money you make or to prove where you work, just tell them to go to <u>www.theworknumber.com</u>. Why? Because your employer has picked The Work Number to provide this information so you can get the decisions you need 24 hours a day, 7 days a week.





If someone needs help? (including mortgage lenders, property leasing, financial institutions, a government agency, etc.)

- <u>https://employees.theworknumber.com</u>
- 800-367-5690 M-F 8:00 am to 8:00 pm (ET)
- <u>member@equifax.com</u>

# What can theworknumber.com do for me?

Get Access to your Employment Data Report (EDR):

Your Employment Data Report (EDR), a consumer report from The Work Number, provides your current and historical employment and income information on The Work Number database, as well as a list of all verifiers who have requested your information in the previous two years. Because The Work Number database is governed by the Fair Credit Reporting Act, the EDR is available to you for free.

- https://employees.theworknumber.com/employment-data-report
- 866-604-6570 EDR Request Line
- Or login and select the Employment Data Report tab

# See something that doesn't look right? Ask for Data Dispute Assistance:

If you notice something wrong or inaccurate on your Employment Data Report (EDR) call The Work Number Employee Service Center for assistance or select the Dispute Center tab once logged in:

- 866-222-5880 M-F 8:00 am 8:00 pm (ET)
- TTY- hearing impaired: 800-424-0253

The Employer Code is 157374

# Want to freeze your information available to verifiers? Ask for a Data Freeze:

If you would like to put a freeze on your employment information available to verifiers, call The Work Number Employee Service Center for assistance or select the Data Freeze tab once logged in:

- 866-222-5880 M-F 8:00 am 8:00 pm (ET)
- TTY- hearing impaired: 800-424-0253

The Employer Code is 157374

How do I login to The Work Number?

Start by going to <u>https://employees.theworknumber.com</u> Select "Log In" and follow the simple prompts Enter the Employer code 157374 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.

## We're Here to Help!

Have questions? Or need to talk to someone? For assistance contact The Work Number Employee Service Center at:

• 800-367-2884 M-F 8:00 am - 9:00 pm (ET)





## • TTY- hearing impaired: 800-424-0253

Additionally, within the Help and Support slide out, you have access to the Agent Assist feature where you can utilize a PIN number to screen share with our employee service center once already on the phone with customer service. Please note the Agent Assist feature redacts sensitive fields and information to ensure high data protection for consumers and customers. Employees can access the Agent Assist feature for assistance before logging in as well as after logging into the employee portal.

## Get a Salary Key:

A Salary Key is a single-use, six-digit code that you can provide to a verifier as consent to access your income information. Just so you know, your consent is generally provided at point-of-application (for example, when you sign a loan application), and a Salary Key is not normally needed – actually less than 1% of the time in most cases. But if a verifier asks you to provide one, The Work Number website makes it easy to get one.

https://employees.theworknumber.com and login to learn more, the Employer Code is 157374

The new Salary Key can be printed or emailed with instructions for the verifier on how to use it through The Work Number.

Note – At any point, select the "Salary Key Activity" link to view the status (used, unused, expired) of keys created. Salary Keys expire after 90 days.

Letters (Note to employers: OPTIONAL Instructions if Enabled for Service)

An employee may be enabled to self-service access one or more of the following letters based on your employer's set-up:

Public Service Loan Forgiveness Form (PSLF): The PSLF program can forgive the remaining balance on direct loans after the borrower has made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Qualifying employers include governmental employers and many not-for-profit organizations. Further information about qualifying government and not-for-profit organizations can be found at <a href="https://studentaid.gov/pslf/">https://studentaid.gov/pslf/</a>.

The Public Service Loan Forgiveness (PSLF) Form Fulfillment feature in The Work Number Employee Portal can help you leverage the employment data your employer(s) contribute to help populate the PSLF form, which allows you to self-service pull the form quicker, typically without the need to engage your employer, depending on what data elements are in your employer's data feed.Visit: <a href="https://employees.theworknumber.com">https://employees.theworknumber.com</a>, login and click on the Letter Center.

Immigration Letter: The Work Number service offers a faster, more private way to help provide proof of employment or income to certain governmental agencies including the U.S. Department of Homeland Security, U.S. Citizen and Immigration Services, and some foreign governmental agencies or embassies. (Note that this verification pertains to employment and income only, and not to other information that may be needed during the processing of your request or application.) Visit: <u>https://employees.theworknumber.com</u>, login and click on the Letter Center..

Employment Letter\*: This self-service letter can be used to provide proof of employment to a third-party outside of an employment verification request from a credentialed verifier. Visit: <u>https://employees.theworknumber.com</u>, login and click on the Letter Center.

Income and Employment Letter\*: This self-service letter can be used to provide proof of income and employment to a third-party outside of an income and employment verification requests from a credentialed verifier. Visit: <u>https://employees.theworknumber.com</u>, login and click on the Letter Center.





\*Please note, these documents are not suitable for use by lending institutions, credit agencies, pre-employment firms, property managers, or other private industry or social service agency entities who are determining an individual's eligibility for any employment, credit, governmental benefit or other purposes authorized under the Fair Credit Reporting Act (FCRA). These letters do not comply with the underwriting requirements of Fannie Mae or Freddie Mac, nor do they satisfy other standards typically required for private industry and social service agency verifications. Please ask those verifiers to visit theworknumber.com.

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