

The Work Number – Partner Client FAQ

What is The Work Number and how does it work?

The Work Number[®] from Equifax is an automated Income and Employment Verification Service that instantly provides proof of income and employment for employees to help them qualify for loans, credit, and public aid.

It is used by lenders, property managers, creditors, social service agencies, and other requestors, collectively called “Verifiers”, who need to confirm individuals’ employment status and often income as well.

This service fulfills these requests by securely transmitting payroll information through the provider’s software for the highest degree of data accuracy.

The Work Number is the nation’s largest database of employment information with over *2.5M employer contributors from businesses of all sizes and industries.

Over *65,000 credentialed Verifier organizations trust the service for its automated and direct payroll information.

Neither employers nor employees pay Equifax or Payday for this service —Verifiers pay a fee for each verification request.

What do employers need to do to get the service?

The Work Number[®] is an added value offering from partnering payroll providers of Equifax. You do not need to do anything to be enrolled. Payday will automatically enroll your company unless you choose to opt out.

What should employers do if they get a request for income and employment information from a lender or government agency?

If employers receive a call or an email from a bank, other lender or creditor that is processing a loan or credit for employees or from a government agency confirming income to provide aid to employees, they should direct them to www.theworknumber.com.

Most lenders and government agencies utilize The Work Number[®] today, and they often check the database before contacting the employer. However, they may call an employer first because they are not aware that the employer is now a part of the service or they have not used the service before. Instructions can be accessed at www.theworknumber.com.

What are the benefits for employees?

Employees receive improved opportunities for loans, credit, and government benefits because lenders and government agencies are able to make faster decisions with automated employment information.

Additionally, outsourcing the proof of income and employment to The Work Number[®] provides privacy to employees by removing the employer from personal transactions.

Employees provide consent for organizations to obtain their income information for a loan, credit, or benefit, and there is no cost to employees to utilize the service.

Do employees consent to their information being provided to Verifiers?

Verifiers obtain consent from employees for their employment and income information during the application process for access to a loan, lease, credit, or government benefit. If a Verifier requests an employee's income information, the Verifier is required to certify to The Work Number® that they have a record of the employee's consent specific to its request for income information.

Who can get information from The Work Number?

Information from The Work Number® is deemed a consumer report under the federal Fair Credit Reporting Act (FCRA). Therefore, Verifiers must have a permissible purpose. Each Verifier is vetted and approved by The Work Number before they can access any data. In short, The Work Number® knows exactly who is requesting access to employee data, and only those with a FCRA-permissible purpose may access it. For income information requests, Verifiers must additionally certify they have a record of the employee's consent.

Who is considered a Verifier?

Typically, lending institutions, property managers, government agencies, or other organizations that have a permissible purpose, under the Fair Credit Reporting Act (FCRA), to confirm employment and income information about a consumer may be considered a Verifier.

What information does a Verifier get from The Work Number?

The Work Number can provide different types of verifications for different purposes. For example, if a consumer is seeking a new job, the hiring employer might want to verify past employment, while a mortgage lender will typically need to verify income in detail before approving a loan. If a consumer applies for public aid from a social service agency, they too will need a verification of income.

How does the service provide security in responding to employment and income requests?

The Work Number® has an uncompromising stance on data security, leveraging multiple layers of protection – verifier credentialing, multi-factor authentication, on-site inspections, and auditing of data use. Protecting the data entrusted to them is their top priority. The Work Number® helps eliminate your potential risk in responding to a fraudulent request, to providing more information than is permissible to a lender or government agency or making an error in the information provided.

Are there any costs for employers to outsource the service?

Participating employers receive The Work Number service at no cost.

Who pays for the service?

Lenders, creditors, and government agencies are willing to pay a nominal fee for their requests because they can access direct payroll information that they need to process a loan, mortgage, or aid instantly – 24/7. Verifiers pay for the speed and convenience that The Work Number offers over traditional methods of manually reaching out to employers.

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