

The Work Number[®] – ADP Verification Services

The Work Number is an automated service that allows organizations to outsource their employment and income verification process. This method offers benefits to the employee, employer, and verifying community. The employee benefits from faster, less complicated employment and salary verifications. Benefits to the employer include reduced costs, better service to employees, increased security, opportunity to reallocate human resources staff, and potentially less corporate liability. For verifiers/requestors (Verifiers), The Work Number offers access to accurate and dependable data instantly, therefore reducing processing time. Verifiers can also use The Work Number to rapidly re-verify employment or income of an individual at various points throughout the life of a loan obligation, or when reassessing eligibility for a social service benefit—insight critical to account review and enforcement. Verifiers access the data via a highly secure website, in compliance with the federal Fair Credit Reporting Act (FCRA), and verification reports can be printed directly off the Internet.

The Work Number – How does it work?

1. ADP provides updated employment and income information to The Work Number after each payroll cycle.
2. When an employee engages in a financial transaction such as applying for a credit card or mortgage refinancing, a Verifier will need to confirm the employee's current employment and/or income information. Similarly, after an employee has obtained credit or another benefit, the grantor may need employment and income data for monitoring the account or enforcing the employee's obligations. The employee typically consents to verification and ongoing account review when signing a credit application.
3. All Verifiers must successfully pass a **credentialing** process that validates the organization's legitimacy prior to receiving access to The Work Number. Verifiers are also authenticated each time they login to the system—a confirmation of both the organization and the individual user who is requesting the employee's information.
4. Every time a request for employment information is made, the Verifier must provide a valid reason or **permissible purpose** for the verification, as defined by FCRA. Common permissible purposes include: for the extension of credit, as part of ongoing account review, for collection of an account, for employment purposes, or when ordered by a court.
5. Likewise, for every income information request, the Verifier must provide a valid permissible purpose *and* certify to The Work Number that the **employee's consent** was previously obtained, typically in the original application. In the event that the Verifier did not previously receive consent, The Work Number directs the Verifier to contact the employee and request a salary key. A salary key is a single use, one-time code created by the employee via The Work Number website and provided to the Verifier, granting permission to obtain the employee's information. The vast majority of verifications do not require a salary key, as consent is gathered at the point of application. This is ideal, as using salary keys slows the decisioning process and puts an added task/burden on the employee. **The Work Number does not permit third party debt collectors to access salary information even if they have the employee's consent.**

6. Verifiers are subject to audits by The Work Number to ensure compliance with its data use policies.
7. With the above-mentioned safeguards in-place, The Work Number can provide verifications 24 hours a day, 7 days a week. A unique reference number is assigned to each verification request, which provides an audit trail and allows the Verifier to view the same information again for quality control purposes. This level of instant access and flexibility makes The Work Number highly useful to Verifiers, who readily use the system over trying to contact employers directly for the data.
8. Neither you nor your employees are charged for commercial verification services via The Work Number. Verifiers are charged fees to perform transactions on The Work Number. The speed, accuracy, security and reliability of the system offers them considerable value at a manageable price.

Sample Verification of Employment (VOE)

The verification of employment is the most commonly requested type of verification. It is typically used to grant credit or to provide employment history for pre-employment screening. This type of verification provides basic information about an employee's job: employer name and headquarters address, title, employment status (active/inactive) and length of time with the employer.

[Start a New Verification](#)

[Printable Format](#)

The following information is provided in response to your request for an Employment Verification on: 10/01/2013.

Verification Type: Employment

Permissible Purpose: Employment purposes

Information Current As Of: 09/15/2013

Employer: Enterprise USA
(91001)

 [Need a different employer?](#)

Headquarters Address:

Street: 11432 Lackland
Road

City: St. Louis

State: MO

Zip Code: 63146

Employer Disclaimer: This is where a general employer message would be added or edited.

Division: Data Not Provided

Employee: ROSEANNE J SMITH

Social Security Number: XXX-XX-5001

Employment Status: Active

Most Recent Start Date: 09/17/2006

Original Hire Date: 09/17/2006

Total Time With Employer: 7 Years

Job Title: DEMO MANAGER -
OPERATIONS

Reference Number: 8434817399

Sample Verification of Income (VOI)

The verification of income contains basic employment information about an employee's job, their employer, their title, employment status (active, inactive) and the length of time with an employer, as well as their income. The income information contains total pay for year to date wages. This type of verification is typically used for granting credit.

[Start a New Verification](#)

[Printable Format](#)

The following information is provided in response to your request for an Employment Plus Income Verification on: 10/01/2013.

Verification Type: Employment & Income Verification
Permissible Purpose: Employee's application for credit
Information Current As Of: 09/15/2013
Employer: Enterprise USA (91001)

 [Need a different employer?](#)

Headquarters Address:

Street: 11432 Lackland Road
City: St. Louis
State: MO
Zip Code: 63146

Employer Disclaimer: This is where a general employer message would be added or edited.

Division: Data Not Provided
Employee: ROSEANNE J SMITH
Social Security Number: XXX-XX-5001
Employment Status: Active
Most Recent Start Date: 09/17/2006
Original Hire Date: 09/17/2006
Total Time With Employer: 7 Years
Job Title: DEMO MANAGER - OPERATIONS
Rate of Pay: \$18.00 Hourly
Average Hours Per Pay Period: 90

| Year | Total Pay |
|---------|-------------|
| 2013YTD | \$37,080.00 |
| 2012 | \$32,960.00 |
| 2011 | \$49,440.00 |

Employee Support – Client Service Center Support

The Work Number staffs a team of Client Service Representatives (CSRs) dedicated to assisting employees and verifiers using The Work Number service. Employers should provide employees, verifiers, and government agencies with the Client Service Center 1-800 number (1-866-604-6572) anytime someone needs assistance using The Work Number. The Work Number CSRs are trained and monitored to ensure they offer the highest level of assistance to all callers. We are here to help and answer questions.

Client Service Center

Phone: 866-604-6572

TTY for Hearing Impaired: 800-424-0253

Monday – Friday

Eastern: 8:00 AM - 9:00 PM

Central: 7:00 AM - 8:00 PM

Mountain: 6:00 AM - 7:00 PM

Pacific: 5:00 AM - 6:00 PM

Closed on the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.