



**Buying a Home? Renting an Apartment?
Leasing a Car? Applying for a Loan?**

Proving your employment or income has never been easier.

Introducing The Work Number®

We all encounter life events that require the verification of our employment or income by authorized parties. The Work Number is an automated service that accelerates this process by providing verifiers/requestors (“Verifiers”) — including mortgage and automobile lenders, credit card companies, property managers, public assistance agencies and others—your employment or income information¹ instantly. Available 24 hours a day, 7 days a week, more than 200,000 fully credentialed Verifiers utilize The Work Number during their decision-making and account review processes, and because your payroll information is in the system, you can receive services and benefits faster.

Here’s How It Works

1. Your payroll department securely transmits employment and income data to The Work Number on a regular cycle, so the information remains current.
2. When you apply for credit or other services that require proof of employment or income, you typically give your **consent** to have the information on your application verified.
3. The Verifier—who must first prove their legitimacy by passing a credentialing process—logs into the system and uses information that you have provided, such as your Social Security number and name of employer, to locate your information in the database.
4. The verification process is securely completed within seconds, eliminating a potential obstacle separating you from the service or benefit you desire.

What’s Consumer Consent?

Consumer consent is your authorization for a Verifier to view your employment and income information.

Most often, you provide this consent when signing a loan application, lease agreement or similar document. The document generally says that you agree that the company can verify your employment or income when they are considering the application and periodically afterwards to review your account or enforce the agreement against you. Consent can be in the form of an ink signature or an electronic signature. You can also provide a one-time consent to access your income data using a salary key, a unique six digit number.

Even if you have given a credit granter consent to access your salary, the Work Number never allows third-party collection agents to view your income information.

In compliance with the federal Fair Credit Reporting Act (FCRA), each Verifier must state a valid reason or permissible purpose for each data request, and all verification inquiries are noted on your Work Number file. Verifiers that request your income information from The Work Number must additionally certify that they have a record of your consent.

You are entitled to one free Employment Data Report (EDR) each year that details the employment and income data in your file and explains how to dispute any inaccurate data².

In a *limited number* of situations, such as when consent was not clearly granted at the point of application, a Verifier might ask you to provide a salary key (see box). **If asked to provide a salary key, please visit www.theworknumber.com/employees for step-by-step instructions on completing this process.**

- **Employer Code:** 25893
- **UserID:** SSN **Default PIN:** Last 4 of SSN + 4 digit year of birth

Need Help? Contact The Work Number Service Center at 866-604-6572 (800- 424-0253 for TTY); Monday-Friday: 7:00 a.m. to 8:00 p.m. Central Time

¹An employment verification discloses your employer’s name and address, your job title, most recent start date and total time with that employer. An income verification discloses your employment information and rate of pay, base pay, other income and total pay paid by your current employer.

²You may be entitled to additional free reports if you are the victim of identity theft or depending on your state of residence. To learn more about credit reports, visit the Consumer Financial Protection Bureau’s website at http://www.consumerfinance.gov/askcfpb/search?selected_facets=category_exact:credit-reporting.