Automated Income and Employment Verification Services

Powered by The Work Number From Equifax

What is The Work Number and how does it work?

The Work Number® from Equifax is an automated Income and Employment Verification Service that provides proof of income and employment for employees to help them better qualify for loans, credit, and public aid[1].

It is used by lenders, property managers, creditors, social service agencies, and other requestors, collectively called “Verifiers,” who need to confirm individuals’ employment status, often including income verification. More than 44,000[2] credentialed Verifier organizations trust the service for its automated and direct payroll information.

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 types of 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; a mortgage lender will typically need to verify income in detail before approving a loan; and if a consumer applies for public aid from a social service agency, they too will typically need a verification of income.

What are the benefits to employers to use The Work Number?

The Work Number is the nation’s largest database of employment information with more than 4.2M[2] employer contributors from businesses of all sizes and industries.

Employers don't pay Equifax or Tyler Technologies for this service — Typically Verifiers pay a fee for each verification request.

How do Tyler’s ERP clients enable the service?

The Work Number is an added-value service integrated with your Tyler Technologies ERP solution and offered at no cost to ERP clients.

To learn more and sign up, visit tylertech.com/VerificationServices or speak with your sales representative.

What added data security best practices does The Work Number follow?

Equifax is committed to providing clients with digital solutions that are not only aligned with best practices in security and privacy standards but are also easy to use and accessible on demand. Equifax holds an

ISO 27001 certification. Applicable systems are FISMA Moderate and/or PCI-DSS compliant. Equifax deploys advanced data encryption techniques and maintains a strong vulnerability management program, routine physical and digital scanning/monitoring, sophisticated web application firewalls, and stringent user identity validation, typically through multi-factor authentication.

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.

Employers retain payroll data records through Tyler's ERP solution. The Work Number helps minimize employer risk in handling fraudulent requests by only sharing payroll data to lenders or government agencies with a permissible purpose under the Fair Credit Reporting Act (FCRA) through Tyler's API.

How is the data shared to power this service?

Tyler Technologies has implemented an API model to automate verifications, allowing The Work Number to retrieve employee data only on an as-needed basis. When the Verifier requests employee information, The Work Number, will share essential data, including, as applicable, employee position, pay, and history data.

Do employees consent to their information being provided to Verifiers?

Typically, 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. A Verifier is required to have a permissible purpose for income information (e.g., consumers' consent). Verifiers and all transactions are subject to planned and random audits to help ensure proper usage of the data received.

Who can get information from The Work Number?

Information from The Work Number is accessible to Verifiers or authorized requestors, such as lending institutions, property managers, government agencies, and other organizations that have permissible purposes under the Fair Credit Reporting Act (FCRA). Verifiers are audited to certify they have employee consent for income information requests. Since information from The Work Number is considered a consumer report under the FCRA, Verifiers must have a permissible purpose to access it. Each Verifier undergoes a vetting and approval process by The Work Number to help ensure proper identification before accessing any data.

Who can see what information a Verifier obtains from The Work Number?

Employees have access and visibility to their data. They can check the status of their transactions by visiting theworknumber.com. To help protect employee privacy, The Work Number typically excludes employers from direct involvement in individual transactions.

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 theworknumber.com.

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

Are there any costs to employers to use The Work Number?

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 fee for their requests because they have 24/7 instant access to direct payroll information needed to help process a loan, mortgage, or aid. Verifiers pay for the speed, security and convenience The Work Number offers over traditional methods of manually reaching out to employers.

What are the employees' benefits?

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

Additionally, outsourcing the proof of income and employment to The Work Number provides greater privacy to employees by helping remove the employer from personal transactions.

Typically, employees provide consent for organizations to obtain their income information for a loan, credit, or benefit.

Can an employee dispute the data provided to The Work Number?

If an employee notices something inaccurate on their Employment Data Report (EDR,) they can call The Work Number Employee Service Center for assistance

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

[1]Equifax data study 2023
[2]Equifax reported data 2024

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