



The Work Number

Frequently Asked Questions

Helping Secure Life's Important Moments

If you've ever leased an apartment, purchased or leased a car, or applied for a mortgage or government benefits, you have probably benefited from instant, automated verifications from The Work Number®. Read the following frequently asked questions to learn more about how this service is here for you when control, privacy and experience matter most.

How does it work?

Typically a verification request would start as part of a process that you - the consumer - initiate.

For example, when you need help securing:

- A new job
- A loan for your first house
- Much needed government benefits (such as food stamps or Medicaid)
- A new car
- A credit card

In these cases, the verifier may want to confirm your employment, and in some cases your income, as part of the application process. An automated verification from The Work Number can help that process move forward more quickly. Without The Work Number, you would likely need to provide additional paperwork which could include letters from previous employers, payroll slips, proof of residence, bank statements and more. Instead, The Work Number provides instant and automated verification of employment and income information on your behalf. Life happens after business hours. The Work Number is available 24/7, to help you get quicker decisions when it comes to applying for credit and aid.¹

Who can access my information?

Our process starts with you and your needs. Typically, you give consent in order for a credentialed verifier to access income and employment information from The Work Number. For example, if you are looking to secure a loan for a new house, applying for much needed government benefits, or seeking a new job, you usually complete an application that provides consent to the verifier for accessing your information.

What is The Work Number?

The Work Number provides you with a more accurate and easier way to get income and employment data verified when you need it most. Your employer may use The Work Number to help employees get verifications for loan approvals, access to social services like Medicaid or Temporary Assistance for Needy Families (TANF), and more. This means you're less likely to be burdened by stacks of printouts, finding pay stubs or slowed down by phone calls to verify your information.

Access to your information is restricted — under federal law — to credentialed verifiers, such as lenders, background screeners, property managers and government agencies.

How do I know my data in The Work Number is accurate?

The Work Number has processes in place to help ensure the data is reported accurately, which includes being governed by the Fair Credit Reporting Act (FCRA) about what is categorized as income, and we follow up with employers to request corrections when our process or employees identify errors.

How can I check my data on The Work Number?

We provide everyone with a free Employment Data Report that includes all current and historical employment and income information available on The Work Number and a listing of all credentialed verifier requests for the last 24 months. To view your Employment Data Report, login to ["My Personal Data"](#). In the unlikely event that you find an error in your information, we encourage you to use that website to let us know, so we can help you make it right. And with The Work Number, you have more control over your data with the option to freeze your data at any time — at no cost to you.

How do I know my information is secure on The Work Number?

We credential, audit and re-credential our approved verifiers and follow strict FCRA guidelines that typically require consent for transactions. And with The Work Number, you can rest assured that your personal data is not being sold for marketing purposes to data brokers or other entities.

¹Equifax Data Study, 2022.