

Why Income and Employment Verifications Matter

Presented by: Sean Concannon

To keep our lawyers happy…

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Your employees are transacting as consumers in their everyday lives…







The Work Number Stats

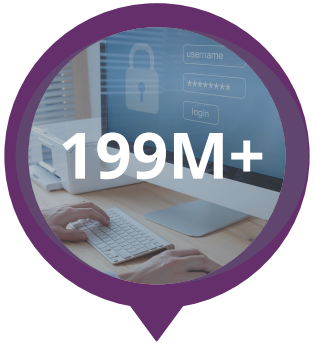
More coverage can help drive faster decisions for your employees.



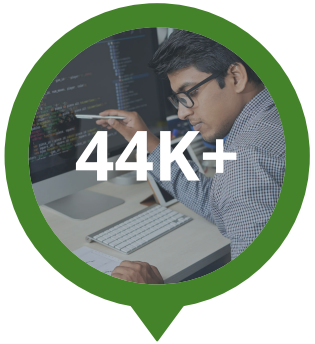
Employer Contributors



Integrated Payroll Providers



Active Payroll Records



Verifier Organizations

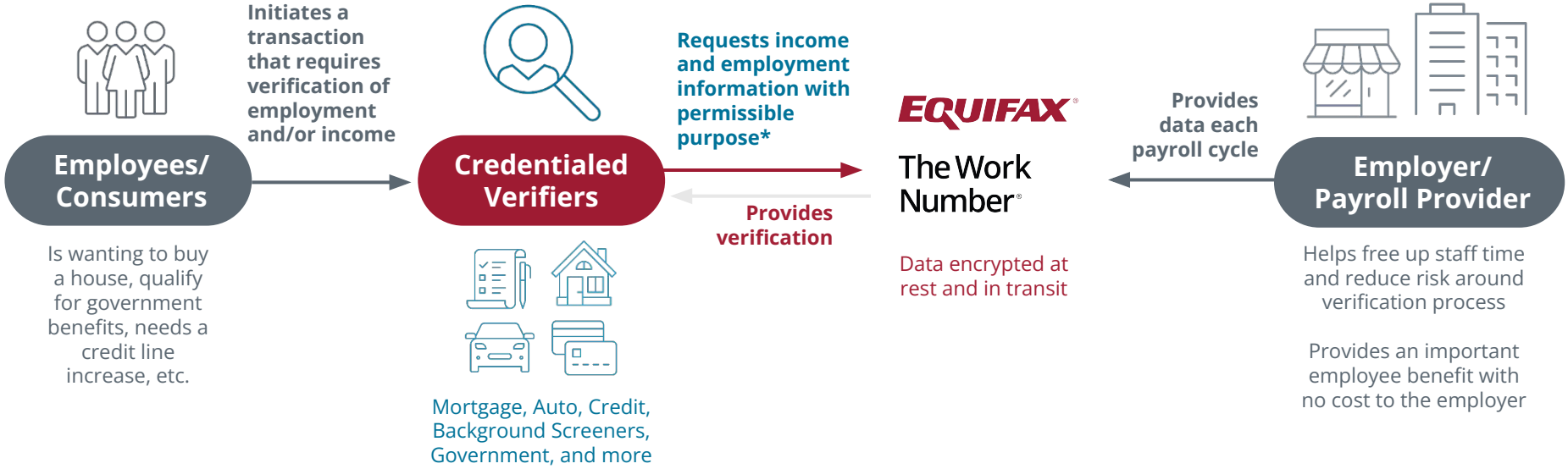


After Hour Verifications

*Equifax 2025 data

The Work Number – How it Works

Enabling employees from organizations of all sizes to take advantage of automated employment and income verification.



*Verifiers must have a permissible purpose to access data under the FCRA, which often includes some form of consent and/or application by the consumer.

An Evolving Verifications Landscape

Fully automated machine-to-machine connections deliver the verifications, helping power the on-demand financial decisions consumers expect

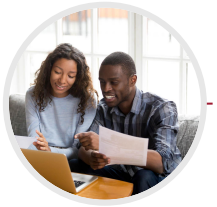
Centralized Payroll Data Source

Loan Origination Systems

Batch File Submissions

Dealer Management Systems

System-to-System Integrations



Real Estate

Origination

Automated Underwriting

Quality Control

Secondary Investors

Equity Loans

Apartment Leasing



Consumer Finance

Online Loans

Personal Loans

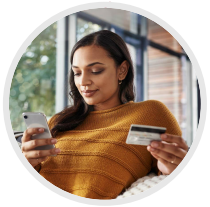
Student Loans

Title Loans

Cash Advance

Mobile Phone Contracts

Internet Service Contracts



Credit Card

New Card Approval

Credit Line Increase



Auto

Pre-Approval

Loan Funding



Background Screening

Pre-Employment Screening

Ongoing Monitoring



Government

Benefits Qualification

Recertification

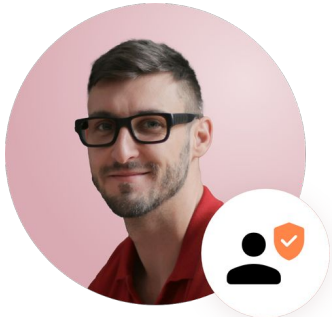
Enforcement Action

One Solution for All Roles



Lee Z.
Educator

“I’m trying to fast-track a loan for a car to get to work. The faster I can get verification of my employment and income, the sooner I can get what I need.”



Andrew S.
District IT

“I know that having too many hands on sensitive employee data creates a big cybersecurity risk. Anyone who provides verification should have oversight.”



Anita M.
District, Director of HR

“Manual employment and income verification for staff takes a lot of time out of our day. The Work Number can respond even when districts are on break.”

Let **The Work Number** Do the Work

When you automate your verification process with The Work Number, you can help:



Reduce Your Fraud Risk
The Work Number helps reduce the need for manual document handling by your team and for your employees



Protect Employee Data
Help minimize the risk of PII exposure, including sharing SSNs via fax, email, or other less secure methods



Stay Compliance-Focused
Stay more compliance-focused with greater data accuracy and limit the information shared with credentialed verifiers with a permissible purpose



Streamline the Process
Automation helps reduce manual tasks, reducing errors and saving more time for both employers and employees

Why Choose The Work Number?

For a better way to help support your employees when they could need it most:

Lessen your workload and risk, at no cost to you

Greater transparency for all involved

Employee-driven

Faster decisions for your employees, 24/7

Controlled access

Easier to connect data to other Equifax solutions



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Thank you!

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