

## Frequently Asked Questions

### What is The Work Number?

The Work Number®, a service of Equifax Workforce Solutions, automates the employment and income verification process. It allows our associates—both current and former employees—to have their employment and income verified instantly online. This fast, secure service is used when applying for a loan, buying a car, leasing an apartment, qualifying for a public assistance benefit or similar instances where proof of employment or income is required. It's simple to use and provided at no cost to the employee. More than 200,000 credentialed verifiers rely on The Work Number for rapid access to information critical to their decision process, and over 2,700 employers nationwide have entrusted The Work Number to provide this important service on behalf of their employees.

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### What information is provided?

Data available to verifiers includes:

- Employee name
  - Most recent hire date
  - Termination date (if no longer employed)
  - Total time with company
  - Job title
  - Rate of pay
  - Gross earnings for current year-to-date, including base pay, overtime, bonuses, and commissions
  - Gross earnings for last year and two years past, including base pay, overtime, bonuses, and commissions
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### How does it work?

1. UC Merced has contracted with Equifax and securely transmits information to The Work Number at every payroll cycle to ensure that the employment and income data available to authorized verifiers is current.
  2. When an employee applies for credit or other services where proof of employment or income are required, the employee provides consent to the credit grantor to verify that information. This is normally in the form of a signed acknowledgment during the application process.
  3. The credit grantor—who has been carefully screened by Equifax and previously credentialed to use the system—logs in, provides a valid reason or permissible purpose (as defined by the Fair Credit Reporting Act) for requesting the information, and instantly retrieves the data.
  4. In some instances, the verifier must obtain a Salary Key prior to verifying income. A Salary Key is a unique six-digit number that allows one-time access to an employee's income data. The employee creates the Salary Key at [www.theworknumber.com/employees](http://www.theworknumber.com/employees) and provides it to the verifier.
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### How and when does an associate create a Salary Key?

In most instances, the employee's consent to have income verified is attained by the verifier during the application process. However, an additional consent mechanism available through The Work Number is the Salary Key.

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## Frequently Asked Questions *(continued)*

To generate a Salary Key, the associate goes to [www.theworknumber.com/employees](http://www.theworknumber.com/employees) or calls **800.367.2884**. The associate will be prompted to enter the UC Merced employer code **15975** and his or her User ID and PIN. Once logged in, the associate will select the option to create a Salary Key and the system will generate a 6-digit random number. The Salary Key is displayed or voiced to the associate. It is a single use code, and the associate must create a new Salary Key for each income verification needed. An associate may have up to three codes active at one time.

### How does an associate get the User ID and PIN required to obtain a Salary Key?

If logging into the system for the first time, the associate will use a default User ID and PIN combination. For UC Merced employees, the default User ID & PIN scheme is:

**ID:** Social Security Number (9 digits, no dashes)  
**PIN:** Birthdate with 4-digit year (MMDDYYYY)

Once an account is established, the associate can change or personalize their login information. Only UCPath Center VOE Administrator has the ability to reset logins for associates if needed. Their main phone number is 855-982-7284.

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### Why do we outsource verifications?

Handling employment and income verifications in-house requires HR staff dedicated to this activity. In addition to the obvious labor-related cost, it also exposes our organization to liability, as unknowingly providing sensitive employee information to a non-authorized requestor could result in violations of privacy regulations and potentially result in lawsuits. Using The Work Number effectively eliminates the work and the liability associated with providing verifications. It also frees-up our staff to focus on other critical HR functions.

Having data on The Work Number database benefits our associates as well, who can have verifications performed 24 hours a day and 7 days a week, instantly and securely. This facilitates on-the-spot financing decisions during evening hours or on weekends, and eliminates the need in many scenarios for the associate to provide paystubs or other documentation—the verifier gets the information they need directly from the database.

Verifiers pay a fee to obtain employment and income verifications from The Work Number. The practice of paying a fee for employment verification is widely accepted and generally taken from the loan-processing fee that most lending institutions or property managers charge for loan or rental applications. Our associates are not charged any additional fees for this service. Verifiers largely prefer this method of obtaining information and are willing to pay for the service, as it dramatically accelerates their processing time and results in operational cost savings for them as well.

**If you receive any questions regarding the fees or services of The Work Number, you should immediately direct callers to The Work Number Client Service Center at 800.367.5690.** It is not your responsibility to explain the Work Number service to verifiers.

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### How will this be communicated to associates?

The Work Number has provided several communication tools to help us introduce this service to our associates. Emails, brochures, breakroom posters and other communication vehicles can be employed to help explain this benefit.

## Frequently Asked Questions *(continued)*

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### What are our responsibilities?

Even though we will communicate these new procedures to every associate, we know that most associates will still have questions about how to obtain employment verification when they need one. Here is what will make The Work Number a success within our organization:

1. You should begin to use The Work Number immediately.
2. Frequently remind associates of these new procedures through newsletter articles, new associate orientation, etc.
3. When you receive an employment verification request, forward it to payroll as is current procedure. Payroll will return the request to the verifier along with instructions on how to use The Work Number. Remember that the verification can be completed instantly with the proper codes, so you are not delaying the process by returning the request.
4. If the verifier or the associate has any questions, or needs additional instructions on how to use the system, refer them to The Work Number Client Service Center at 800.367.5690. The Client Service Center is available Monday through Friday, 7:00am to 8:00pm Central Time.

### What's a Social Service Verification?

Associates may be eligible for public assistance through a variety of social service agencies. Associates apply for benefits through these organizations, and those agencies verify eligibility based for these income-qualified services. Thousands of agency verifiers nationwide regularly use The Work Number to perform employment and income verifications on their applicants and program participants. Agencies can perform verification at [www.theworknumber.com](http://www.theworknumber.com).

#### Examples of Social Service Programs:

- Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps)
- Temporary Aid to Needy Families (TANF)
- Medicaid
- Women, Infants and Children (WIC)
- Subsidized Housing Program
- Welfare-to-Work Programs

State agencies and agency names may vary. State agencies will receive the following information; name, address, YTD earnings and two past year gross earnings *totals*, Medical / Dental Insurance Status & Carrier (if provided to The Work Number), last 12 pay period dates, hours worked, and gross wages.

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## Frequently Asked Questions *(continued)*

### How do UC Merced Students Opt "IN" to The Work Number?

"Student" employees who wish to take advantage of employment and income verification through "The Work Number" will need to see their HR/Payroll Representative and advise that they wish to opt "IN" to this feature. Once your payroll record is updated, employment information will begin to be included in reporting to TWN.

#### **Department HR/Payroll Representatives must:**

1. Go to the ELIC screen.
2. In the Code column, enter "VSI"
3. It is not necessary to populate the Number column.
4. In the Renewal Date column, you may enter a date. If your location chooses to require student employees to opt in on an annual basis, you may do so by setting the appropriate date. If the renewal date is left blank, it will be defaulted to 999999.