

## The Work Number<sup>®</sup> by Equifax Online

Below are some basic tenets for using the The Work Number<sup>®</sup> provided by Equifax, part of the Equifax Workforce Solutions suite of products that include Verification of Employment (VOE) and Verification of Income (VOI). The products are available online and in batch, though these instructions pertain to the online versions. In the Collections Market, the goal of the product is to find Place of Employment information (or in the case of VOI, Place of Employment Information plus Income) for the subject entered.

LexisNexis is only authorized to re-sell this data for *Collections use cases*, and is therefore only displayed on Accurant for Collections CLD, and Collections Solutions Page web pages. Furthermore, it requires a customer be FCRA credentialed, and since the product link shows up under the FCRA headings online, non-FCRA customers won't even see it.

Until activated by signing up and fully onboarding the product through your LexisNexis Sales Representative, the link will be displayed as disabled ('greyed-out'), though a hover-over will appear suggesting the user contact their LexisNexis Sales Representative for more information on signing up for the product.

**Note:** Company Admins should take care to make sure that only authorized users within their company are given access to the product, as it carries a substantial per-hit price.

### Locating the Search

The Work Number provided by Equifax can be found in multiple places, such as in the main product list under the FCRA tab, under the 'Decisioning' list after an initial search has been run, or as a 'Next Step' to some searches.

### Entering Information Into the Search

The product uses a standard FCRA pick list. That is, PII is entered into the search box and (hopefully) one (1) entity is returned, which will then be used as the input information to Equifax WFS. In cases where multiple entities come back from the entered PII, a pick list will be presented and a user must choose one (1) of the entities from the list.

**Important:** It is highly recommended that users enter at least First/Last name + SSN.

Once an individual entity has been accepted, the system will prompt for which product to be run (VOE or VOI). If the customer is not a first-party lender/loan originator and categorized as such within the LN system, VOI will be disabled.

Once the search is run (by selecting 'run search') the following results will be returned if a 'hit' is encountered. That is, if the input matches an individual in the Equifax Workforce Solutions database. The product is no-hit/no-fee.

Tips:

- Make sure to document any hit information. Because this information is expensive, you don't want to re-run it for no good reason. There is no 'Save Report for 7 days' option for this data.
- Due to State law, the search will not work with Rhode Island residents unless the place of employment is already known (which defeats the purpose of the search in Collections use cases).

- For Collections applications, the "Current Employer" should be the choice in the "Records From" field. There is little use in that market for old employers and selection of "Both" could cause confusion.
- In very rare instances, there are subjects for whom multiple SSN's and names are associated, such that there can be no reconciliation between LN's database and that of Equifax. In those cases, for purposes of maintaining data accuracy and avoidance of false positives, an error will displayed and the transaction considered a no hit/no charge situation.