



## FREQUENTLY ASKED QUESTIONS

## **General Information**

| The Work Number is the leading provider of employment and income<br>verifications. It is used by lenders, property managers, pre-employment<br>screeners, social service agencies, and others who need to verify someone's<br>employment status and sometimes, his or her income as well. Typically,<br>verifications are required when a person applies for a loan or public aid,<br>leases an apartment, updates their immigration status, or applies for a job. |
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| When an employer decides to use The Work Number, a secure account is<br>created for each employee. All of the features that your employer (or former<br>employer) has decided to offer are already set up. You just need to login by<br>entering your employer's name, or code if you know it, in addition to your<br>User ID and PIN/Password.  |
| The Work Number provides different "types" of verifications for different<br>purposes. For example, if you are looking for a job, your future employer<br>might want to check your past employment while a mortgage lender will<br>typically need to verify your income before giving you a loan. If you apply<br>for public aid from a social service agency, they too will need an enhanced<br>verification. The Work Number can meet each of these needs.       |
| No. You have to give someone authorization to get your income information<br>from the service. There are numerous ways in which you can give someone<br>authorization to access your income information. A few examples - by<br>signing a borrower's authorization form when applying for a loan or by<br>creating a salary key on our service, a one-time electronic signature.   |
| Yes. We use 128-bit SSL encryption in all of the account areas of our site<br>where your personal information is being exchanged with our computers. In<br>addition, we have a detailed privacy policy that tells you what we do, and<br>more importantly, what we do not do with information we gather while you<br>are on our Web sites.   |
| We also use very stringent data security standards and physical building<br>security to protect the computer equipment and our data center.<br>But, the most obvious examples of our commitment to security may be the<br>many security conscious employers from both the public and private sectors<br>that choose The Work Number as a service for their employees.  |
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| How do I provide proof | The Work Number is a fully automated service. Please direct whoever is in             |
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| of employment or       | need of proof of your employment or income to www.theworknumber.com.                  |
| income to someone      | As an alternative, they may also call <b>800-367-5690</b> to obtain this information. |
| who needs it?          |   |

## Social Service Verifications

| How do I provide proof<br>of employment or<br>income to someone<br>who needs it? | The Work Number is a fully automated service. Please direct whoever is in need of proof of your employment or income to www.theworknumber.com. As an alternative, they may also call <b>800-660-3399</b> to obtain this information. They will need your employer code and social security number to place this request for your employment or income verification. |
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## Login

| What is an employer code?  | An Employer Code (which is sometimes known as a Company Code) is a five-digit number that is used to identify a specific employer on The Work Number database. Upon login, you will be asked to enter your employer's name or code. If you do not know your employer's code, you will have the choice to search for the code by clicking on the "Find Employer Name" link and entering your company name.  |
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| What is a User ID?   | A User ID is a unique identifier for an employee which needs to be entered<br>upon login to the Employee section of The Work Number Web site. If you<br>don't know your User ID, please check with your employer to obtain it.   |
| What is a PIN?   | A PIN is a number, often between 4 and 8 digits in length, which an<br>employee will need to be able to login to the employee section of The Work<br>Number Web site. If you have forgotten your PIN, you may click on the<br>"Forgot Your PIN" link during login. You will be prompted with 3 questions<br>to answer that were pre-selected by you upon enrollment (the first time you<br>logged in) to The Work Number's risk-based authentication login process.<br>When answered successfully, an opportunity will be provided to reset your<br>PIN. If you have not logged into The Work Number before and don't know<br>your PIN, please check with your employer for your PIN scheme. |
| What is Risk Based<br>Authentication?  | Risk Based Authentication is a secure login system introduced to take<br>additional steps beyond User ID and PIN/Password to ensure users are who<br>they say they are.  |
| What is the Enhanced<br>Security Enrollment,<br>and why do I have to<br>do it? | Security Enrollment is the process by which you provide us with the information that will be used to verify your identity in the future. This is an innovative way to both protect your identity and to add a new layer of protection to your online account. After you complete this simple process, you'll know you're at an authentic site because you'll see your security image, which you chose during enrollment. We'll know it's really you because we can validate your identity against the information you have provided to us during enrollment.   |

| Will I have to enroll every time I log in?  | No. You will only have to enroll once. However, upon future logins, we may<br>use some of the data you provided to us during enrollment to verify your<br>identity.  |
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| How do I get a<br>Username or other User<br>ID in order to enroll or<br>log in?                             | You will continue to use the same Username/User ID you previously used. If you don't know your Username/User ID, your employer can provide it or contact our Client Service Center at <b>1-800-367-2884</b> .  |
| Where do I get my PIN/<br>Password?   | You will continue to use the same PIN/Password you previously used. If you have forgotten your PIN, you may click on the "Forgot Your PIN" link during login to reset it. If you have never logged in and don't know your PIN scheme, your employer will be able to assist you.  |
| What is "remember my computer" and do I have to do it?  | If you log in from a particular computer often, we can remember it for you.<br>This will make it easier to verify your identity in the future.   |
| What is a personal security image? Where do I get one?  | A personal security image is an image we display when you log in. It helps<br>you to know that you're logging in to the correct site. It's another way we can<br>help you protect your information. You will choose your personal security<br>image during enrollment, and you can change it any time.   |
| I don't believe the<br>picture displayed is the<br>personal security image<br>I selected. What is<br>wrong? | The User ID and PIN/Password that you use to access your account may have<br>been entered incorrectly. Please make sure to enter the correct User ID and<br>PIN/Password assigned to you. If you have never logged in and don't know<br>your PIN scheme, your employer will be able to assist you. If you have<br>forgotten your PIN, you may click on the "Forgot Your PIN" link during<br>login to reset it. |
| What are security<br>questions? Where do I<br>get them?   | Security questions are a series of questions that you select with corresponding<br>answers that you provide. We use these to confirm your identity on occasions<br>when we can't verify it automatically. You will choose your security<br>questions during enrollment, and you can change them at any time.   |
| I enrolled and saw that<br>you had some of my<br>personal information<br>already. Why is that?              | Your employer provides us with some of your personal information so that<br>we can properly verify you when you log in. Or you may have provided it to<br>us previously in another process.  |
| During enrollment, I<br>was asked to list a<br>phone number. Why is<br>that needed?                         | There may be extra steps required past the security questions to verify your identity through an interactive voice response (IVR) system. The phone number is not required, but is suggested for use during these times. Note that the IVR does not have the ability to dial work extensions only direct phone lines. Please keep this in mind when entering this information.                                 |
| How do I log in after<br>completing the<br>enrollment process?  | Each time you come back, you'll be asked to log in. You'll be asked to provide your User ID, verify your security image, and enter your PIN/Password. From time to time, we may also require you to answer some of your security questions, or take additional steps to verify your identity in order to log in.   |

| What is an Enrollment<br>Data Report?             | An Employment Data Report is available to you and is a copy of the<br>information potentially given to those requesting employment information on<br>you from The Work Number. In addition, we give you a list of each time a<br>verifier has attempted to access some or all of your data using The Work<br>Number. |
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| How do I request an<br>Enrollment Data<br>Report? | An employment data report can be obtained through logging in to the Employee section of The Work Number or by calling <b>866-604-6570</b> .  |

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