

Tutorial

TABLE OF CONTENTS

GENERAL INFORMATION/WHY WE USE THE WORK NUMBER #s 2-6

WHAT IS A VERIFICATION?	# 2
THE TYPICAL MANUAL VERIFICATION PROCESS	#s 2-3
THE SIMPLIFIED, AUTOMATED VERIFICATION PROCESS	#4
FOUR REASONS WHY YOU SHOULD USE THE WORK NUMBER	#s 5-6
I. SAVE TIME	#5
II. AVOID LAWSUITS	#5
III. MANAGE LIABILITY	#6
IV. TRUST THE EXPERTS	#6
VERIFICATION TYPES	#s 7-9
COMMERCIAL VERIFICATIONS	#7
SOCIAL SERVICES VERIFICATIONS	#8
IMMIGRATION VERIFICATION	#8
DISABILITY VERIFICATION	#9
WORKERS' COMPENSATION VERIFICATION	#10
MAXIMIZE THE VALUE OF THE WORK NUMBER	#10
VERIFICATION REPONSE CARD	#10
COMMON QUESTIONS	#s 11-14
WHAT ARE THE BENEFITS OF THE WORK NUMBER?	#11
IS THE INFORMATION SECURE?	#11
DO THE VERIFICATIONS TAKE LONGER?	#12
IS THERE A FEE FOR EMPLOYEES?	#12
IS THERE A FEE FOR COMMERCIAL VERIFIERS?	#13
IS THERE A FEE FOR SOCIAL SERVICE AGENCIES?	#13
WHAT IF THE VERIFIER REFUSES TO PAY?	#14
IS THERE MORE INFORMATION AVAILABLE?	#14
CONTACT INFORMATION	#15
HOW TO'S	#s 16-17
HOW TO LOCIN TO THE WORK NUMBER	#16
HOW TO COFATE A SALADV KEV	#10 #16
HOW TO PROVIDE A VERIFIER PROOF OF EMPLOYMENT AND INCOME	#16
HOW TO PROVIDE A VERIFIER PROOF OF EMPLOYMENT	#10 #17
HOW TO GET YOUR EMPLOYEE DATA REPORT	
	#17
FAQS	#s 18-22
GENERAL INFORMATION	#s 18-19
SOCIAL SERVICES VERIFICATIONS	#19
LOGIN INFORMATION	#s 19-21
EMPLOYMENT DATA REPORT	#22

General Information & Why We Use it















Four Reasons Why You Should Use The Work Number

Why You Should Use The Work Number Save Time Avoid Lawsuits Manage Liability Trust the Experts You can focus on what you do best – your job. Your organization already transmits regular, accurate and up-to-date employment and payroll information to The Work Number.

2. Avoid Lawsuits



1. Save Time

3. Manage Liability



4. Trust the Experts



Verification Types



Commercial Verifications

The Antoniona indocementary in re-	maded in response to vite a second t	or an Employment	Vectoration on 010	5/2006				
editication Type:	Employment Verification	an and share to be a						
formation Current As Of	#1/31/2006							
olover:	XYZ Company							
admarters Address:	1000	Man water	0.0-01 ///	A CARLEY CONTRACTOR				
eet.	Verification of Income (VOI)							
	The following information is provided in response to your request for an Employment Plus Income Ventication on							
and all	01/01/2006							
n Coder	Verification Type:	Employment	& Income Verificati	00				
	Information Current As Of:	01/01/2006						
	Employer:	XYZ Company	t -					
loyer Disclaimer:	Readquarters Address:							
200425	Street	123 Main Stre	et					
sionc	ca04	Any City						
Aoyee:	States The first day	Any state						
al Security thanbert	Zip Codel	12346						
ployee ID:	Employer Disclaimer:	Rate of pay re	effects only base ra	te. Any shift in premium, overtime, ounis for which this employee may				
ployment Status;		be eligible or	could become elig	the to receive are not included in				
st Recent Start Date:		this amount.	\$63000 (000,002					
inal Hire Date:	Devesions	39C						
Time With Employer	Employees	Ann Example						
ittle:	Social Security Humber:	AXX-806-1234						
ence llumber:	Employee ID:	12345						
statuent above is an official	Employment Status	Active						
ignated drestly from the e	Most Recent Start Date:	01/01/2001						
ant-furnished copies of pay	Driginal Hire Date:	01.01.2001						
toolon in the Work Number I will likely be understated	Total Time With Employer:	Syears, 1 month						
(Hearing impaired clients m	Job Title:	Manager						
	Rate of Payt	\$29.98 Hourly						
	Average Hours Per Pay Period:	-40	1224					
	Contraction and the second	2006	2005	2004				
	Base Pay:	\$3,200	535,500.00	\$37,500.00				
	Overtimet	\$152.00	\$1,700.00	\$1,600.00				
	Commission	50.00	\$0.00	50.00				
	Bomases:	50.00	\$0.00	50.00				
	Other Incomet	50.00	\$0.00	54.60				
	Total Pays	\$3,352.00	541,200.00	\$39,100.00				
	The protection of the second section is an articular workfload has compared density from the employee's applicant furnished copies of pay tobe or the or notation in The Wink founder workfload amount will lively be understated and will on 1964 Weathing employee dense may cold 3-3	on penerated from Th paymil pystem, it is t Go. If any information Nate if this person is failed the must re- 00-424-0250 / TTYs	e Work Number Decau amper-reciptant and rep- in is missing, it is becaus left this employer and is self concessive months	In this verification is system-penented with di scretz a higher level of authenticity than on the employer did not privide this informatio ar network later, the "Titat Time with Employer of service. Questions? Call 1-000-006-				

	Enhanced Social Services Verification	
	ennanced Social Services Vernication	
MPLOYER nployer: eadquarters Address:	XYZ Comp 123 Main 5	ny L
sderal Employer Edentifi	Basic Social Services	Verification
MPLOYEE	EMPLOYER	
nployee:	Employee	WYZ Comment
scial Security Number: ridness:	Handaunsteen Address:	ATZ Company
No. Co.	Headquarters Audress.	L23 Main St.
ate of Birth:	Endowed Executions Educatification Number (EEDI)	why city, why scale, 12345
MPLOYMENT	Pederal Employer Identification Humber (FEIH):	123436789
riployment Status:	Liveson:	390
ost Recent Start Date:	ENDI OVER	
riginal Hire Dele:	EMPLOTEE	
ib Tide:	Employee:	Ann Example
nion Affiliation:	Social Security Rumber:	123-45-6789
lork Location (Job Site):	Address:	123 Main St.
EDICAL INSURANCE		Any City, Any State, 12345
edical Insurance Availat	Employee Phone Number:	(555) 123-4567
nployee Bigible: aason for Ineligibility:	Date of Birth:	07/07/1977
riployee Enrollect	EMPLOYMENT	
rgionity Date: nearable Start Date:	Employment Status:	Active
overage Termination Da	Nost Recent Start Date:	05/20/2003
edical Carrier Name:	Original Hire Date:	05/20/2003
edical Canter Address: edical Canter Phone Net	Total Time with Employer:	7 Veges 9 Months
edical Insurance Policy edical Canter Group Nu	Job Title:	Sr. Clerk
Iverage Level: creat Cost for Marketi 1	DENTAL INSURANCE	
ependent Coverage Ava	Dental Coverage:	No
er Pay Period Cost to Ac umber of Dependents C	Dental Carrier Name:	Data not provided
201	MEDICAL INSURANCE	
~ \	Medical Coverage:	Yes
	Madical Carrier Barrar	RBC Marilleone

	Immigration Verification
The following information is pr Verification on: 12/13/2005.	ovided in response to the employee's request for an Immigration
Information Current As O	: 12/01/2005
Employer:	Provare International (90004)
Federal Employer Identification Number (FEIN):	
Employee:	Chris Meyer
Social Security Number:	123-00-7010
Employee ID:	
Division:	1
Employment Status:	Active
Most Recent Start Date:	04/17/2000
Original Hire Date:	
Total Time With Employer	: 3 Years, 1 Month
Job Title:	PRODUCTION SPECIALIST
Rate of Pay:	\$14.00 Hourly
Some immicration forms information in the form o an affidavit.	such as I-817, I-821, and N-470 may require your an affidavit. Contact your employer if you require

Disability Verification

Disab	ility Verification
The following is the most current inform listed below	ation available for the Provare International employee
Verification Type:	Disability
Information Current As Of:	12/01/2005
Employer:	Provare International (90004)
Headquarters Address:	
Street:	1850 Borman Ct
City:	St. Louis
State:	MO
Zip Code:	63146
Employee:	Chris Meyer
Social Security Number:	123-00-7010
Most Recent Start Date:	01/15/2001
Disability Benefits	
Benefits Paid From:	05/01/2002
Benefits Paid To:	01/21/2004
Benefits Amount:	\$45,000 Annual
Last Day Worked:	03/25/2004
Has Employee Returned To Work:	Yes
If Yes, Returned To Work Date:	05/25/2004
Is Disability Work Related:	Yes



How to Maximize the Value of the Work Number



The Work Number to provide automated employ liability from providing encoded or unauthorized service. You the verifies benefit by receiving im Our standard procedure for verification requests The Work Number. You have several options to be the time the time the several options to	ment and income ve information and our e mediate access to in received is to provide get the information yo	erifications employees formation the follow u need.	 The Work Number reduces our risk of receive the benefit of a quick tumaround that is convenient, accurate and secure- ing instructions to verifiers on how to use 	
Verification Type	Access Option	ns	Information Required	
Commercial Income requires employee's authorizationisatory key.	p. 1-800-367-5650		Employer Name or Code	
Social Services www.theworknumber.co		er.com	Employee's Social Security Number	
answord reactions, at service at IAMS coordinates allows employees to have their informations within a matter of minutes. It is the number one used by mortgage comparises, pre-employ- screeners, consumer finance, and government at its the information secure? Absolutely, the data is stored in a secure data that is SAS 70 certified by third-parties for its security. Who is considered a verifier? A verifier can be any lending institution, i employment or income. Does a verification take longer? No. It is typically turned around insteady. In addi- automated service is available anytime, anywhen	stion, is an ocmer shall occure that in verified more service s		molognest and income verifications an effected to a conversion verification. biolal Services verification? TANE Eco biolar Services verification? TANE Eco NetWorkloh Corp Programs, Scotal Security in Security income (SSI), Social Security unnere (SSD) and others tany Key? y allows employees to have control over scores to their income information. The y visit www.thems/charabec.com or call 1 4 to obtain a Sirlary Key. Employer Code for our organization ? t code used to identify each organization in a can be found a www.thems/charabec.com v Participating Employees Ink.	
TALX INFORMATION Client Service Cent	Gr T}		Attach Your	

Common Questions

















Contact Information

THE-

NUMBER

Contact Us

Remember, you're busy. Use The Work Number to save yourself time.

If you have any questions or need additional information, please contact The Work Number.

// www.theworknumber.com

Client Service Center (1-800-996-7566)

All documents used in this training tool are available in the Resource Center on the home page.

Thank you for participating in The Work Number Overview!

HOW TO'S

How to Login to the Work Number

- Click the 'I'm an employee' tab
- Click the enter site button
- Enter your employee name or code then click log in
- Select the option that meets your needs
- Enter your user ID

How to create a Salary Key

- Enter your employer name or code, and then click 'Log in'
- Select 'I want to use other account features'
- Enter your user ID and click 'Continue'
- Verify you security image enter your pin and click log in
- Click 'Prove your income with a salary key'
- Click 'Create a salary key'
- Your salary key is displayed at the bottom of the screen
- To create more than one salary key, click 'Create another salary key'
- You can have up to 3 salary keys per account
- After you have created a Salary Key, you may delete, print, or email it

How to Provide A Verifier Proof of Employment and Income:

- Click the 'I'm an employee tab'
- Click the 'Enter site' button
- Enter your employee number or code and log in
- Select the link-'I want to provide proof of employment and income'
- Enter your user ID and click 'Continue'
- Verify you security image enter your pin and click log in
- Click prove your income
- Follow the instructions on the screen

How to Provide a Verifier Proof of Employment

- Click the 'I'm an employee' tab
- Click the enter site button
- Enter your employee number or code and log in
- Select the link-'I want to provide someone proof of my employment only'
- Follow the instructions on the screen
- You can click on printable worksheet for a worksheet to give to your verifier
- Print, fill out and give sheet to the verifier

How to Get Your Employee Data Report

- Click the 'I'm an employee tab'
- Click the 'Enter site' button
- Enter your employee number or code and log in
- Select link-I want to get my employee data report
- Enter your user ID and click 'Continue'
- Verify you security image enter your pin and click log in
- Complete the form and click continue
- Click the link to download and print your employee data report
- To view again, click the link under 'My account'

FAQs

General Information

What is The Work Number®?

The Work Number is the leading provider of employment and income verifications. It is used by lenders, property managers, pre-employment screeners, social service agencies and others who need to verify someone's employment status and sometimes, his or her income as well. Typically, verifications are required when a person applies for a loan or public aid, leases an apartment, updates their immigration status, or applies for a job.

How do I use The Work Number®?

When an employer decides to use The Work Number, a secure account is created for each employee. All of the features that your employer (or former employer) has decided to offer are already set up. You just need to login by entering your employer's name, or code if you know it, in addition to your User ID and PIN/Password.

What information does a lender or other verifier get from The Work Number®?

The Work Number provides different "types" of verifications for different purposes. For example, if you are looking for a job, your future employer might want to check your past employment while a mortgage lender will typically need to verify your income before giving you a loan. If you apply for public aid from a social service agency, they too will need an enhanced verification. The Work Number can meet each of these needs.

Can just anyone get my income information from The Work Number?

No. You have to give someone authorization to get your income information from the service. There are numerous ways in which you can give someone authorization to access your income information. A few examples - by signing a borrower's authorization form when applying for a loan or by creating a salary key on our service, a one-time electronic signature.

Is The Work Number secure?

Yes. We use 128-bit SSL encryption in all of the account areas of our site where your personal information is being exchanged with our computers. In addition, we have a detailed privacy policy that tells you what we do, and more importantly, what we do not do with information we gather while you are on our Web sites.

We also use very stringent data security standards and physical building security to protect the computer equipment and our data center.

But, the most obvious examples of our commitment to security may be the many security conscious employers from both the public and private sectors that choose The Work Number as a service for their employees.

How do I provide proof of my employment or income to someone 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 800-367-5690 to obtain this information.

Social Services Verifications

How do I provide proof of my employment or income to someone 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 800-660-3399 to obtain this information. They will need your employer code and social security number to place this request for your employment or income verification.

Login Information

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.

*The Pace University Employer Code is: 13914

What is a User ID?

A User ID is a unique identifier for an employee which needs to be entered upon login to the Employee section of The Work Number Web site. If you 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 employee will need to be able to login to the employee section of The Work Number Web site. If you have forgotten your PIN, you may click on the "Forgot Your PIN" link during login. You will be prompted with 3 questions to answer that

were pre-selected by you upon enrollment (the first time you logged in) to The Work Number's riskbased authentication login process. When answered successfully, an opportunity will be provided to reset your PIN. If you have not logged into The Work Number before and don't know your PIN, please check with your employer for your PIN scheme.

What is Risk Based Authentication?

Risk Based Authentication is a secure login system introduced to take additional steps beyond User ID and PIN/Password to ensure users are who they say they are.

What is the Enhanced Security Enrollment and why do I have to 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 use some of the data you provided to us during enrollment to verify your identity.

How do I get a Username or other User ID in order to enroll or 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 1-800-367-2884.

Where do I get my PIN/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. 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 you to know that you're logging in to the correct site. It's another way we can help you protect your information. You will choose your personal security image during enrollment, and you can change it any time.

I don't believe the picture displayed is the personal security image I selected. What is wrong?

The User ID and PIN/Password that you use to access your account may have been entered incorrectly. Please make sure to enter the correct User ID and PIN/Password assigned to you. If you have never logged in and don't know your PIN scheme, your employer will be able to assist you. If you have forgotten your PIN, you may click on the "Forgot Your PIN" link during login to reset it.

What are security questions? Where do I get them?

Security questions are a series of questions that you select with corresponding answers that you provide. We use these to confirm your identity on occasions when we can't verify it automatically. You will choose your security questions during enrollment, and you can change them at any time.

I enrolled and saw that you had some of my personal information already. Why is that?

Your employer provides us with some of your personal information so that we can properly verify you when you log in. Or you may have provided it to us previously in another process.

During enrollment I was asked to list a phone number. Why is 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 completing the 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.

Employment Data Report

What is an Employment Data Report?

An Employment Data Report is available to you and is a copy of the information potentially given to those requesting employment information on you from The Work Number. In addition, we give you a list of each time a verifier has attempted to access some or all of your data using The Work Number.

How do I request an Employment Data Report?

An employment data report can be obtained through logging in to the Employee section of The Work Number or by calling 866-604-6570.