



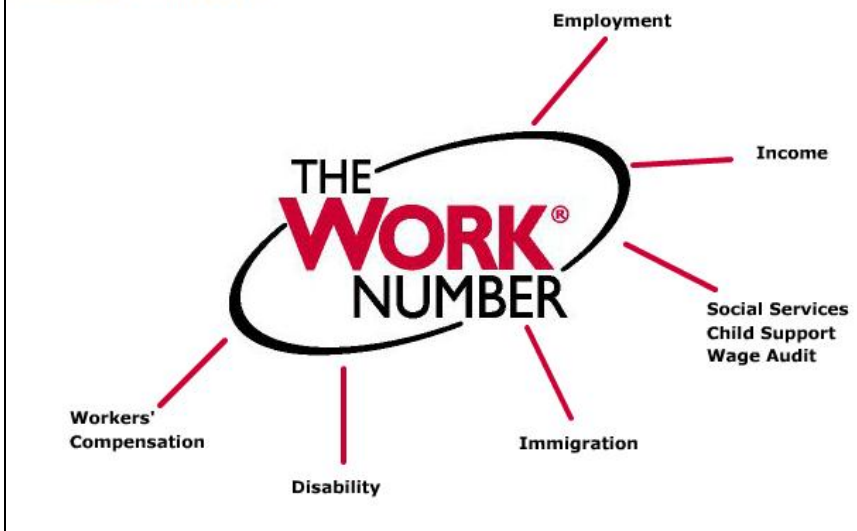
Tutorial

TABLE OF CONTENTS

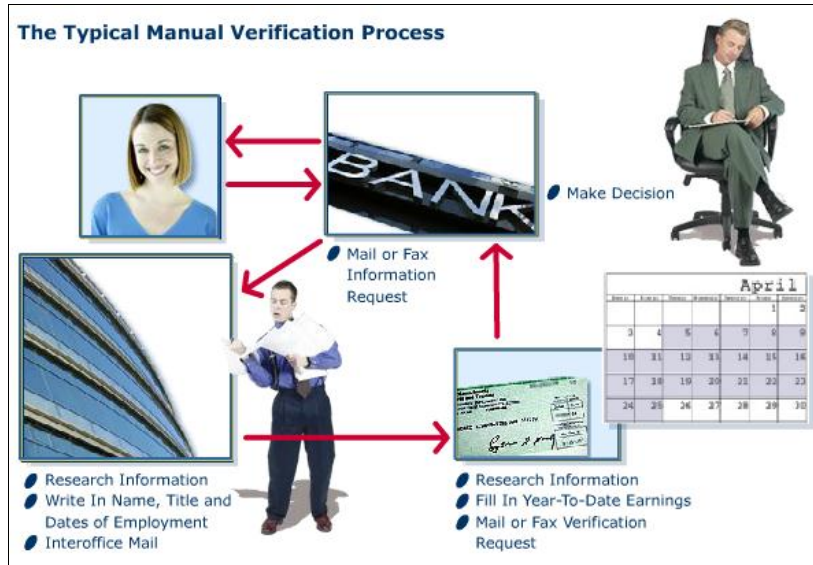
GENERAL INFORMATION/WHY WE USE THE WORK NUMBER	#s 2-6
WHAT IS A VERIFICATION?	# 2
THE TYPICAL MANUAL VERIFICATION PROCESS	#s 2-3
THE SIMPLIFIED, AUTOMATED VERIFICATION PROCESS	# 4
FOUR REASONS WHY YOU SHOULD USE THE WORK NUMBER	#s 5-6
I. SAVE TIME	#5
II. AVOID LAWSUITS	#5
III. MANAGE LIABILITY	#6
IV. 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 RESPONSE 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 LOGIN TO THE WORK NUMBER	 #16
HOW TO CREATE A SALARY KEY	#16
HOW TO PROVIDE A VERIFIER PROOF OF EMPLOYMENT AND INCOME	#16
HOW TO PROVIDE A VERIFIER PROOF OF EMPLOYMENT	#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

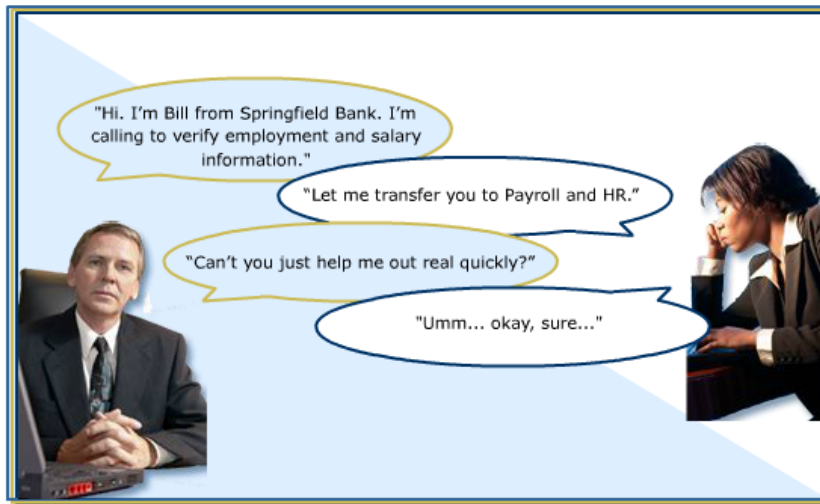
What is a Verification?



The Typical Manual Verification Process



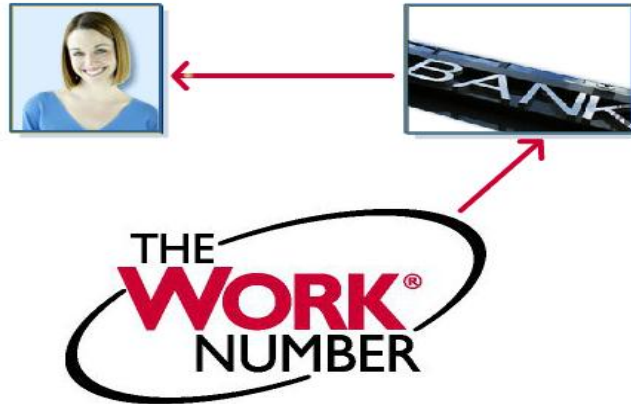
The Typical Manual Verification Process



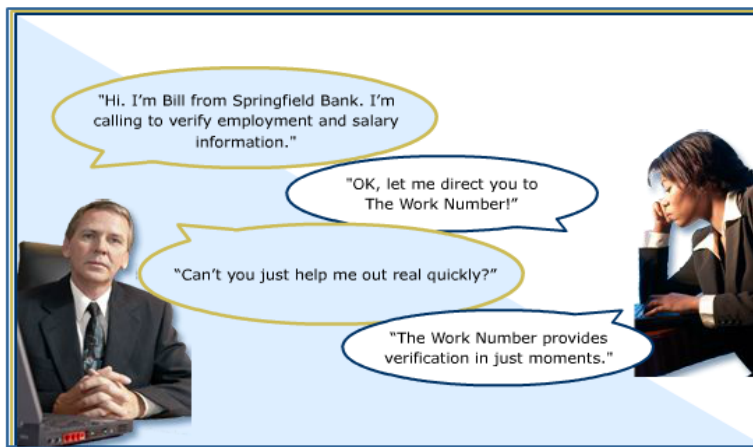
The Typical Manual Verification Process



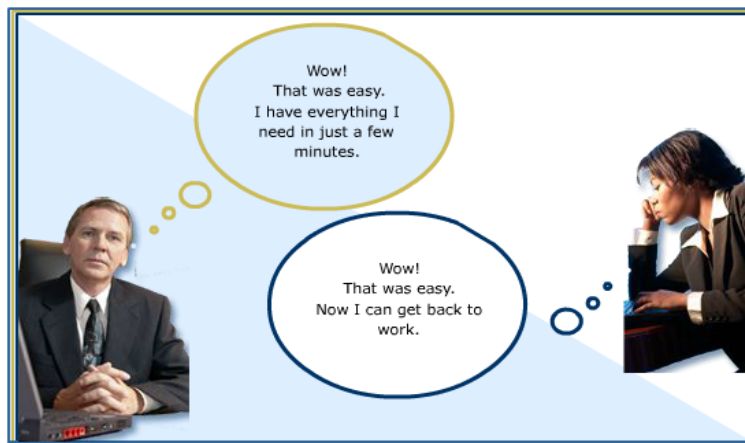
The Simplified, Automated Verification Process



The Simplified, Automated Verification Process



The Simplified, Automated Verification Process



Four Reasons Why You Should Use The Work Number

1. Save Time

Why You Should Use The Work Number

- Save Time
 - Avoid Lawsuits
 - Manage Liability
 - Trust the Experts
- The Work Number saves time for you by removing the burdensome, clerical task of answering questions about your employees' income and employment status.
 - You can focus on what you do best – your job.

And it's easy because you're already a client!

Your organization already transmits regular, accurate and up-to-date employment and payroll information to The Work Number.

2. Avoid Lawsuits

Why You Should Use The Work Number

- Save Time
- Avoid Lawsuits
- Manage Liability
- Trust the Experts

"In Missouri, the Supreme Court upheld a judgment at trial of \$12,000 actual damages and \$35,000 punitive damages."

A woman applied for a loan but was declined when, during the verification process, her employer reported that the plaintiff had credit complaints, judgments and garnishments against her, was on disciplinary layoff and would probably be fired.

And it's easy because you're already a client!

Your organization already transmits regular, accurate and up-to-date employment and payroll information to The Work Number.

3. Manage Liability

Why You Should Use The Work Number

- Save Time
- Avoid Lawsuits
- Manage Liability
- Trust the Experts

"A jury in Los Angeles awarded the plaintiff \$810,000 under a state statute that provided for treble damages."

A tunnels and mining quality control inspector was denied a job when, during an employment verification, his supervisor at his former employer told his potential employer that he was not qualified for the position.

And it's easy because you're already a client!

Your organization already transmits regular, accurate and up-to-date employment and payroll information to The Work Number.

4. Trust the Experts

Why You Should Use The Work Number

- Save Time
- Avoid Lawsuits
- Manage Liability
- Trust the Experts

The Work Number:

- Is the market leader in providing automated verification of employment and income.
- Can help you direct verifiers to use the service and stop contacting you.
- Provides only relevant, accurate and timely information to the verifier community, lenders, social services agencies, etc.

And it's easy because you're already a client!

Your organization already transmits regular, accurate and up-to-date employment and payroll information to The Work Number.

Verification Types

Verification Types

Click each verification type for a sample.



Commercial Verifications

Verification of Employment (VOE)	
The following information is provided in response to your request for an Employment Verification on: 01/01/2006	
Verification Type:	Employment Verification
Information Current As Of:	01/01/2006
Employer:	XYZ Company
Headquarters Address:	
Street:	
City:	
State:	
Zip Code:	
Employer Disclaimer:	
Division:	
Employee:	
Social Security Number:	
Employee ID:	
Employment Status:	
Most Recent Start Date:	
Original Hire Date:	
Total Time With Employer:	
Job Title:	
Reference Number:	
The statement above is an official statement generated directly from the employer's payroll system. It is tamper-resistant and represents a higher level of authenticity than applicant-furnished copies of paystubs or W-2s. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Note: If this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-996-1566. (Hearing impaired clients may call 1-800-424-2192 / TTY).	

Verification of Income (VOI)			
The following information is provided in response to your request for an Employment Plus Income Verification on: 01/01/2006			
Verification Type:		Employment & Income Verification	
Information Current As Of:		01/01/2006	
Employer:		XYZ Company	
Headquarters Address:			
Street:		123 Main Street	
City:		Any City	
State:		Any State	
Zip Code:		12345	
Employer Disclaimer:		Rate of pay reflects only base rate. Any shift in premium, overtime, or 7-day operation premium amounts for which this employee may be eligible or could become eligible to receive are not included in this amount.	
Division:		39C	
Employee:		Ann Example	
Social Security Number:		xxx-xx-1234	
Employee ID:		12345	
Employment Status:		Active	
Most Recent Start Date:		01/01/2001	
Original Hire Date:		01/01/2001	
Total Time With Employer:		5 years, 1 month	
Job Title:		Manager	
Rate of Pay:		\$20.00 Hourly	
Average Hours Per Pay Period:		40	
	2005	2006	2004
Base Pay:	\$1,200	\$19,500.00	\$17,500.00
Overtime:	\$152.00	\$1,700.00	\$1,600.00
Commissions:	\$0.00	\$0.00	\$0.00
Bonuses:	\$0.00	\$0.00	\$0.00
Other Income:	\$0.00	\$0.00	\$0.00
Total Pay:	\$1,352.00	\$21,200.00	\$19,100.00
The statement above is an official verification generated from The Work Number. Because this verification is system-generated with data that originated directly from the employer's payroll system, it is tamper-resistant and represents a higher level of authenticity than applicant-furnished copies of paystubs or W-2s. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Note: If this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-996-1566. (Hearing impaired clients may call 1-800-424-2192 / TTY).			

Social Services Verifications

Enhanced Social Services Verification	
EMPLOYER	
Employer:	XYZ Company
Headquarters Address:	123 Main St.
Federal Employer Identification Number (FEIN):	
EMPLOYEE	
Employee:	Ann Example
Social Security Number:	123-45-6789
Address:	123 Main St. Any City, Any State, 12345
Date of Birth:	07/07/1977
EMPLOYMENT	
Employment Status:	Active
Most Recent Start Date:	05/20/2003
Original Hire Date:	05/20/2003
Total Time With Employer:	2 Years, 9 Months
Job Title:	St. Clerk
MEDICAL INSURANCE	
Medical Insurance Available:	Yes
Employee Eligible:	Yes
Reason for Ineligibility:	
Employee Enrolled:	Yes
Eligibility Date:	
Coverage Start Date:	
Coverage Termination Date:	
Medical Carrier Name:	ABC Healthcare
Medical Carrier Address:	
Medical Carrier Phone Number:	
Medical Insurance Policy Number:	
Coverage Level:	
Annual Cost for Medical Insurance:	
Dependent Coverage Available:	
Per Pay Period Cost to Add:	
Number of Dependents Covered:	

Immigration Verification

Immigration Verification	
The following information is provided in response to the employee's request for an Immigration Verification on: 12/13/2005.	
Information Current As Of: 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 immigration forms such as I-817, I-821, and N-470 may require your information in the form of an affidavit. Contact your employer if you require an affidavit.	

Disability Verification

Disability Verification

The following is the most current information available for the Provare International employee listed below...

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

Workers' Compensation Verification

Workers' Compensation Verification

The following information is provided in response to your request for a Workers' Compensation Verification on: 12/12/2005.

EMPLOYER

Employer:
Headquarters Address:
Street:
City:
State:
Zip Code:
Federal Employer Identification Number:
Division:

Workers' Compensation Verification (continued)

EMPLOYMENT

Employment Status: Not Currently on Assignment as of: 12/31/2003
Most Recent Start Date: 04/23/2001
Original Hire Date: 04/23/2001
Total Time With Employer: 2 Years, 8 Months
Job Title: SEPC-PSS-MARS BASIN-

INCOME AND DEDUCTIONS

Average Hours Per Pay Period: Data Not Provided
Rate of Pay: \$3,041.67
Pay Cycle: Semi-monthly

	2003	2002	2001
Total Gross:	\$68,222.80	\$60,926.11	\$47,159.42
Payroll Deduction for All Insurance Coverage:	Data Not Provided		

Pay Period Detail - Data Not Provided

Historical Pay Period Summary

Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
			\$11.67	

How to Maximize the Value of the Work Number

Maximize the Value of The Work Number



Regularly remind employees of the verification procedures

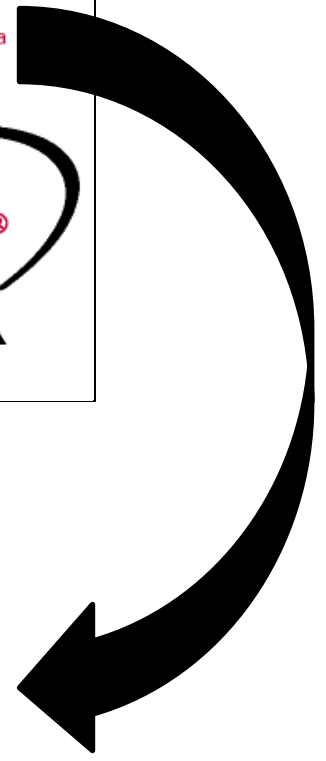


Create awareness and train your staff in using The Work Number

Click **The Work Number logo** for a Verification Response Card.



Direct verifiers to The Work Number for verification requests



Verification Response Card

We have just received your request for an employment and/or income verification on an employee. Our organization uses The Work Number to provide automated employment and income verifications. The Work Number reduces our risk of liability from providing erroneous or unauthorized information and our employees receive the benefit of a quick turnaround service. You the verifier benefit by receiving immediate access to information that is convenient, accurate and secure. Our standard procedure for verification requests received is to provide the following instructions to verifiers on how to use The Work Number. You have several options to get the information you need.

How To Use The Work Number

Verification Type	Access Options	Information Required
Commercial Access requires employee's authorization/salary key.	www.theworknumber.com 1-800-367-5690	Employer Name or Code
Social Services Only available to qualifying assistance agencies.	www.theworknumber.com 1-800-660-3356	Employee's Social Security Number

Frequently Asked Questions

What is The Work Number?

The Work Number, a service of TALX Corporation, is an automated process for employment and income that allows employees to have their information verified within a matter of minutes. It is the number one service used by mortgage companies, pre-employment screeners, consumer finance, and government agencies.

Is the information secure?

Absolutely, the data is stored in a secure data center that is SAS 70 certified by third-parties for its level of security.

Who is considered a verifier?

A verifier can be any lending institution, property manager or other business that needs to verify employment or income.

Does a verification take longer?

No, it is typically turned around instantly. In addition, the automated service is available anytime, anywhere.

What is a Commercial verification?

Standard employment and income verifications are commonly referred to as commercial verifications.

What is a Social Services verification?

Typical social services verifications include TANF, Food Stamps, Public Housing, Medicaid, Child Support, WIC, Welfare to Work/Job Corp Programs, Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI) and others...

What is a Salary Key?

A Salary Key allows employees to have control over third-party access to their income information. The employee may visit www.theworknumber.com or call 1-800-367-2684 to obtain a Salary Key.

What is the Employer Code for our organization?

This five-digit code used to identify each organization in the database can be found at www.theworknumber.com using the Our Participating Employers link.

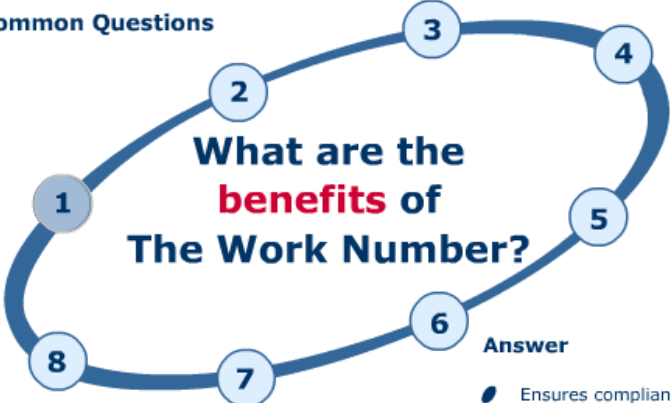


Client Service Center
Monday - Friday 9am - 5pm (CT)
1-800-696-7566
1-800-424-0253 (TTY - Dial)

Attach Your
Business Card Here

Common Questions

Common Questions



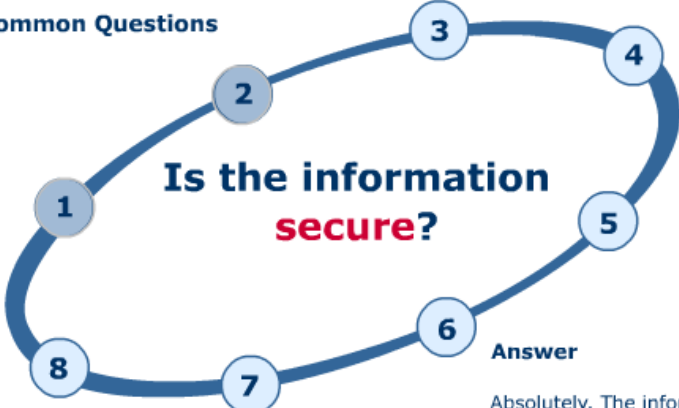
**What are the
benefits of
The Work Number?**

Answer

- Ensures compliance by providing accurate, objective information
- Improves service to employees by expediting the verification process
- Reduces employer cost of verifications by eliminating paper, cost, hassle, time and worries

Click each number to view some common questions and their answers.

Common Questions



**Is the information
secure?**

Answer

Absolutely. The information travels through the internet using state-of-the-art encryption methods – the best available. The data is stored in a secure data center that is certified* by third-parties for its level of security.

*SAS 70 annual certification by third-party auditor

Click each number to view some common questions and their answers.

Common Questions

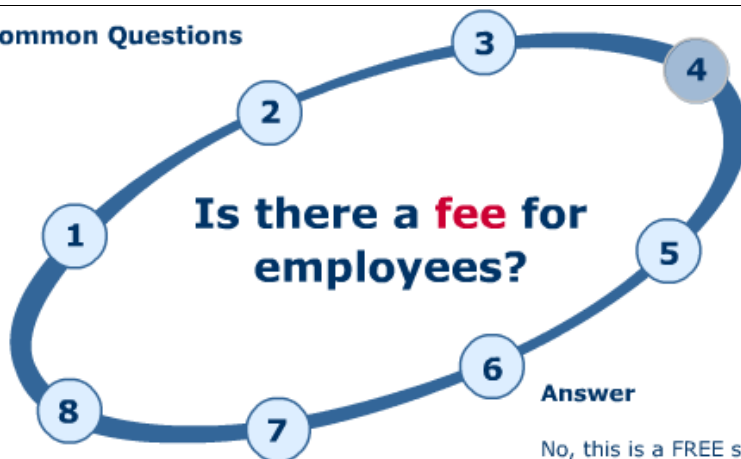


Answer

No, the average request is turned around instantly. In addition, the automated service is available anytime, anywhere and it reduces the occurrence of lost mail, faxes not received or being buried in the in-basket.

Click each number to view some common questions and their answers.

Common Questions



Answer

No, this is a FREE service for employees. Only the verifiers are charged a fee to use the service.

Click each number to view some common questions and their answers.

Common Questions



Answer

Yes, there is a fee for commercial verifiers.

Click each number to view some common questions and their answers.

Common Questions



Answer

No, for employers contracted for this service, social service agencies receive FREE verifications. The standard turn-around time is five business days.

Click each number to view some common questions and their answers.

Common Questions



Answer

You can refer the verifier to The Work Number Client Service Center (1-800-996-7566).

Or, submit the verifier to The Work Number team using the [Verifier Referral Form](#).

Click each number to view some common questions and their answers.

Common Questions



Answer

Yes. Please visit the [Resource Center](#) on the training site where you will find valuable tools and sample verifications.

Click each number to view some common questions and their answers.

Contact Information

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 risk-based 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.