

Verification of Employment (VOE): Frequently Asked Questions

What is The Work Number?

The Work Number, a service of Equifax Workforce Solutions, is an automated service for employment and income verifications that allows employees to provide proof of employment or income instantly. More than 200,000 credentialed verifiers (leading mortgage companies, pre-employment screeners, banks, social service agencies and others) access The Work Number to retrieve this critical information rapidly and securely.

Is the information secure?

The commitment to information security at Equifax is unparalleled. Equifax is SSAE16, FISMA NIST 800- 53 and ISO 27001 certified. They employ risk based authentication and data encryption technologies and house The Work Number data in an isolated network.

The Work Number has a [detailed privacy policy](#) that tells you what they do, and more importantly, what they do not do with information they gather while you are on their websites.

Who is considered a verifier?

A verifier can be any lending institution, property manager or other business with a Fair Credit Reporting Act (FCRA)-compliant permissible purpose for requesting employment or income information. All verifiers are screened and credentialed by Equifax before receiving system access, and authenticated at each login.

Does a verification from The Work Number take longer?

No. If the information is on the database, it is delivered instantly and does not require a callback or other response from the employer.

What is a Commercial verification?

Standard employment and income verifications (as part of the approval process for mortgage loans, auto financing, credit cards, job offers, apartment rentals, etc.) are commonly referred to as commercial verifications.

What is a Social Services verification?

Employees may be eligible for public assistance through a variety of social service agencies. Employees apply for benefits through these organizations, and those agencies verify eligibility 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. Typical social services verifications include TANF, SNAP, Public Housing, Medicaid, Child Support, WIC, Welfare-to-Work Programs, Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI) and others.

What Employer Code do I Use?

The UW's employer code is: 18032. This five-digit code is used to identify each organization in The Work Number database. Credentialed verifiers can also search for employer codes by name.

Does an employee need anything special to obtain an income verification?

The Work Number requires that verifiers have the documented consent of the employee-consumer to access income information. Consent is generally established via a signed acknowledgement at the point of application for a loan or service. And, as with all verifications via The Work Number, the verifier will need to state a Fair Credit Reporting Act (FCRA) compliant permissible purpose prior to accessing the data.

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**.

How and when does an employee need to create a Salary Key?

To generate a Salary Key, go to www.theworknumber.com/employees or call 800.367.2884. You will be prompted to enter UW's employer code, 18032 and your User ID and PIN.

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

ID: Employee ID Number (8 digits, no dashes).

PIN: Last 4-digits of your Social Security number and your 4-digit birth year, no spaces or dashes (YYYY)

If you do not know your Employee ID (sometimes abbreviated as 'Empl ID'), it can be found on the Earnings statement. Earnings Statements are located in the MyUW Payroll Information, [Earnings Statements tab](#) or for UW-Madison employees, at this [Earnings Statements tab](#) link. When you click on an individual statement your browser will download or open your statement as a PDF file. Your eight-digit Employee ID will be displayed in the top middle section of the statement.

You will also be asked to provide basic personal information, including address, phone and email options. This will be used to contact you with your One-Time Passcode.

Next, you may be asked to verify your identity via the One-Time Passcode (OTP) that will be sent via phone, text (SMS), or email. You may select the delivery method, and you must remain in the application (do not log out, do not close browser) while waiting for the OTP to be sent. Passcodes are sent in "real time," and you should enter the received passcode immediately into the application you are trying to access.

Once your identity is verified, you will be prompted to reset your password. Once you have successfully logged in to your account, you will be directed to the Main Menu. You will select the option to create a Salary Key and the system will generate a 6-digit random number. It is a single use code, and you must create a new Salary Key for each income verification needed. You may have up to three codes active at one time.

How does an employee or former employee get a Public Service Loan Forgiveness Verification completed?

Public Service Loan Forgiveness Verifications are NOT completed through The Work Number. Please download and follow the instructions on the [Public Service Loan Forgiveness Verification Request form](#).

Why is UW outsourcing verifications of employment?

Handling employment and income verifications in-house requires HR staff dedicated to this activity. In addition to the 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 you as well in that, you can have verifications performed 24 hours a day and 7 days a week, instantly and securely. This facilitates on-the-spot financing decisions, and eliminates the need for you 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. 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.

Will The Work Number only have my most recent salary information on file, or will they retain a history of my salary?

The Work Number has three years of history on employee data.

What information is provided to The Work Number?

Data available to verifiers includes:

- Employee name
- Hire date
- Termination date (if no longer employed)
- Total time with UW
- Job title
- Rate of pay
- 3 years of pay history

Sample verifications are available explaining the details and how information is provided:

- [Explanation of the Verification of Employment](#)
- [Explanation of Verification of Employment Plus Income](#)
- [Explanation of the Social Service Verification](#)

Why might an employee's Total Pay for a given year not match his/her W2?

For most employees that would see a difference, pre-tax deductions will account for it. For more information on why an employee's earnings statement may differ from their W-2, please, see [Comparison of the Year-End Earnings Statement to Form W-2](#)

I am a new hire, will my data be in The Work Number?

Data for new employees or future hires is provided to The Work Number for Verifications of Employment. Payroll data will not appear until a payroll is run that includes pay for the new employee. If an employee is a future hire or rehire, the Total Time with Employer will be displayed as a negative value because they have not yet started employment.

How is the Job Title determined?

Job Titles provided are the employee's official title as opposed to a working title that may be used for the position. If an employee has multiple positions, the demographic information provided is only covering the employee's primary employment on which benefits are received and only that Job Title is sent to The Work Number. All Student Help jobs are officially reported as "Student Help" regardless of working title or level.

How is the Rate of Pay determined?

Rate of Pay is calculated differently based on employee type as seen in the sample verifications available explaining the details and how information is provided:

- [Explanation of Verification of Employment Plus Income](#)
- [Explanation of the Social Service Verification](#)