

City of Chesapeake Income and Employment Verifications

The Work Number from Equifax is a fast and secure way to provide proof of employment or income, a necessary step in many of today's life events including obtaining credit, financing a home or automobile, obtaining a housing lease, or securing government benefits or services. The Work Number simplifies the verification process and accelerates qualifying decisions through an online system available to verifiers 24 hours a day, 7 days a week.

Additionally, the employees who work for organizations that contribute information to The Work Number can access one free Employment Data Report (EDR) each year through www.theworknumber.com. The EDR provides complete historical employment and income information, as well as a listing of recent verifier requests.

The Work Number – Automated Income and Employment Verifications:

- The Work Number ensures that verifications are completed in the most secure and streamlined manner possible — 24 hours a day/7 days a week.
- The Work Number protects sensitive employee information by credentialing all verifiers prior to system use, authenticating the verifier at login, requiring the verifier to have consumer consent and a valid permissible purpose for requesting the data, and monitoring and auditing verifier activity to ensure compliance with the above safeguards.
- The Work Number helps reduce employer liability risk of unknowingly providing sensitive employee data to a non-authorized requestor.
- The Work Number reduces verification requests into HR and Finance, saving internal resources for other responsibilities.
- The Work Number complies with The Fair Credit Reporting Act (FCRA), which ensures that employees can see who is requesting their data and provides a mechanism to dispute data that they believe to be inaccurate.

Who is considered a verifier?

Any lending institution, property manager, government agency, or other organization with a permissible purpose to verify employment or income of an employee is considered a verifier.

What is a Permissible Purpose?

An FCRA-compliant reason for requesting employment and/or income information is a permissible purpose. Common permissible purposes include, but are not limited to, the extension of credit, as part of an account review, employment purposes, or when ordered by a court. Verifiers who use The Work Number are required to provide a permissible purpose for each employment or income data request.