



Important Information: Income and Employment Verifications

If you receive a request for verification of income and/or employment:

- Do not complete any verification request by email, mail, fax or phone.*
- Provide the verifier with a copy of the “Message to Verifiers” document, which informs the verifier that Arkansas Children’s uses The Work Number® from Equifax to provide automated income and employment verifications via www.theworknumber.com .
- The Verifier will need: Arkansas Children’s Employer Code 19443 and the employee’s Social Security Number

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, 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.

What is considered a Social Services Verification?

Social Services Verifications are used in determining benefits eligibility for government-sponsored health and welfare programs such as SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), Medicaid, subsidized housing, etc.

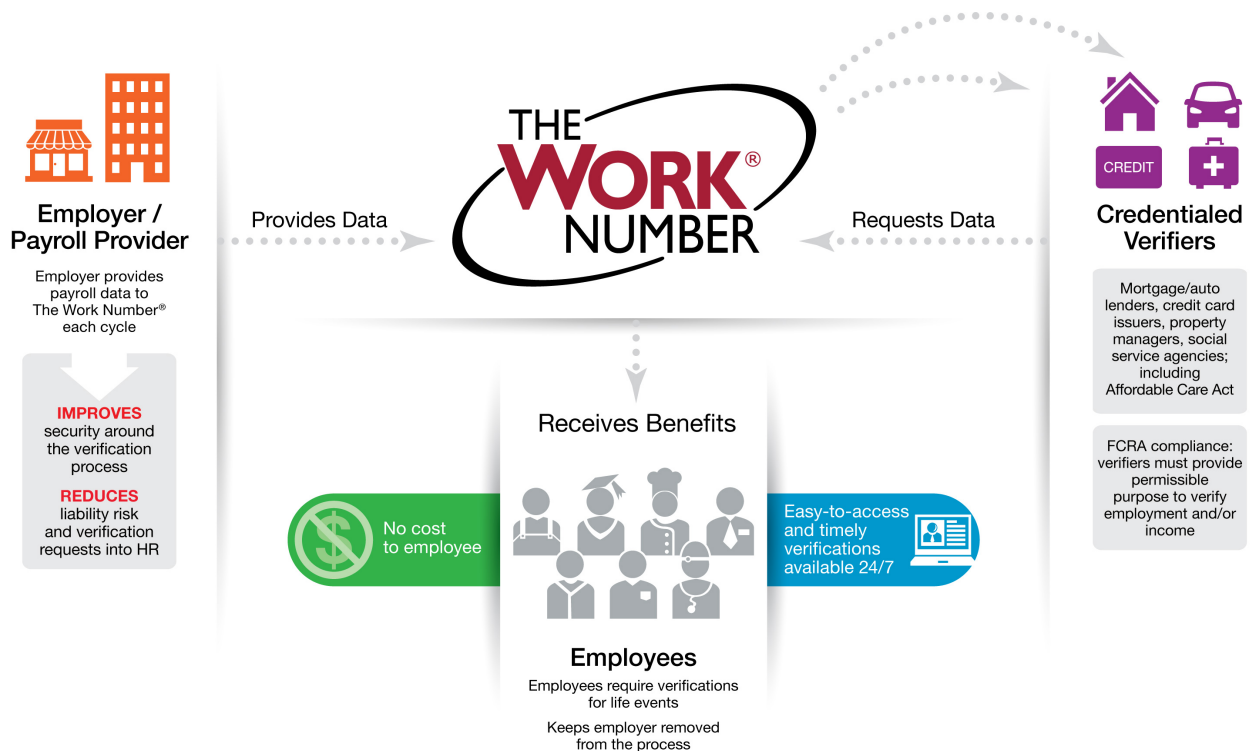
What is a Permissible Purpose:

- An FCRA-compliant reason for requesting employment and/or income information. Common permissible purposes include: for the extension of credit, as part of an account review, for 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.

*Exceptions include responding to court-ordered subpoenas and garnishment actions, which The Work Number service cannot support

Consumer Consent:

- Consumer consent is the employee's authorization for a verifier to view their employment and income information.
- Most often, consent is provided by the employee when signing a loan application, lease agreement or similar document when requesting a service or benefit.
- That consent is generally good for the life of the obligation (until the loan is repaid or the account is closed, etc.) which gives the credit grantor the option to re-check employment and income status as part of their ongoing account review process.
- Consumer consent can be in the form of an ink signature, an electronic signature, or a salary key.
- A salary key is a unique, six-digit number that allows one-time access to an employee's income information.
- In most cases, consent is provided at the point of application for a service or benefit via the employee's signature, eliminating the need for a salary key.
- Only the employee can generate a salary key. If required, the employee can create a salary key by visiting www.theworknumber.com/employees (more details provided in employee communications).



For questions or more information please contact The Work Number Client Service Center: 800.367.2884 TTY—hearing impaired: 800.424.0253, Monday – Friday; 7a.m. – 8p.m. (CT)