The Work Number for Everyone

Automated Employment and Salary Verification System

In the past when you applied for a loan or other type of credit, your lender would contact your human resources office to verify your employment and salary information. Typically, your loan could not be processed until this information was verified and provided to the lender or creditor. Now, using The Work Number for Everyone, a national voice response system for employment and salary verifications, your lender or creditor can get verification within minutes without contacting your human resources office.

HOW DO I ACCESS THE SYSTEM?

To access your information, logon to http://www.theworknumber.com and enter the Commerce Company Code of 10342, your social security number (SSN), and a personal identification number (PIN). The service is provided by Equifax and they use social security numbers to associate employment status with the correct employee. Your PIN consists of a four digit number denoting the month and day of your birth. For example: January 15 = 0115. Once logged in, you have the option to create a Salary Key which will allow anyone that you authorized to obtain quick, easy, accurate, and secure information regarding your employment and income.

The proof of employment and income verification contains information on you, your job title, and length of employment as well as pay rates. It does not contain performance review or other "subjective" information.

HOW DOES MY LENDER ACCESS THE SYSTEM?

Lenders and creditors can obtain your employment information via http://www.theworknumber.com. Provide them with your employer code (10342) and your social security number. Have them click on the verifier icon to get proof of employment (no income).

For requests for employment AND income, you will need to create a Salary Key. Instructions on how to create a Salary Key can be found at http://www.theworknumber.com/demos/Employees/salary_key.pdf

If the lender or creditor does not have internet access or would prefer to use the telephone, have them call 800-367-5690.

WHAT TYPE OF VERIFICATION IS PROVIDED?

The Work Number for Everyone offers your lender or creditor three levels of employment and salary information:

BASIC

- Name
- Social Security Number
- Most recent accession or separation date
- Years in Federal service including military
- Job Title
- Reference number for each verification

This information is usually required for apartment rentals and reference check. To authorize release of BASIC information, you do not need to provide an authorization code.

BASIC PLUS

All BASIC verification information plus…

- Total rate of pay
- Pay frequency
- Reference number for each verification

This information is usually required for small, short-term loans.

FULL

All BASIC PLUS verification information plus…

- Gross earnings year-to-date and for the last two years
- Reference number for each verification

This information is usually required for all major loans including mortgages.

WHAT IF I HAVE QUESTIONS?

Questions can be answered by or additional information obtained from a TALX Customer Service Representative or a contact in your servicing human resources office. You may contact a TALX Customer Service Representative at:

1(800) 367-5690 OR

TTY at 1-800-424-0253

Representatives are available Monday through Friday, 8:00 am to 7:00 pm, CST.