External FAQ (For Customers/Public Facing)

Q: What do employers need to do to get the service?

The Work Number® is an added-value offering from partnering payroll providers of Equifax. Trimble will be activating this great value add for you as part of your ERP package. This integration serves as a value-added feature provided to our customers at no additional cost, significantly streamlining their HR operations by automating manual employment and income verification tasks.

Q: What should employers do if they get a request for income and employment information from a lender or government agency?

If employers receive a call or an email from a bank, other lender or creditor that is processing a loan or credit for employees or from a government agency confirming income to provide aid to employees, they should direct them to www.theworknumber.com

Many lenders and government agencies already utilize The Work Number today, and they often check the database before contacting the employer. However, they may call an employer first because they are not aware that the employer is now a part of the service or they have not used the service before. Instructions can be accessed at www.theworknumber.com.

Q: What are the benefits for employees?

Employees can receive improved opportunities for loans, credit, and government benefits because lenders and government agencies are able to make faster decisions with automated employment information.

Additionally, outsourcing the proof of income and employment to The Work Number provides greater privacy to employees by removing the employer from personal transactions.

Typically, employees provide consent for organizations to obtain their income information for a loan, credit, or benefit.

Q: Do employees consent to their information being provided to Verifiers?

Verifiers obtain consent from employees for their employment and income information typically during the application process for access to a loan, lease, credit, or government benefit. If a Verifier requests an employee's income information, the Verifier is required to certify to The Work Number that they have a record of the employee's consent specific to its request for income information. Verifiers and all transactions are subject to planned and random audits to help ensure proper usage of the data received.

Q: Who can get information from The Work Number?

Information from The Work Number is deemed a consumer report under the federal Fair Credit Reporting Act (FCRA). Therefore, Verifiers must have a permissible purpose.
Each Verifier is vetted and approved by The Work Number before they can access any data. In short, The Work Number knows who is requesting access to employee data, and only those with a FCRA-permissible purpose may access it. For income information requests, Verifiers must additionally certify they have a record of the employee's consent.

Q: Who is considered a Verifier?

Typically lending institutions, property managers, government agencies, or other organizations that have a permissible purpose, under the Fair Credit Reporting Act (FCRA), to confirm employment and income information about a consumer may be considered a Verifier.

Q: What information does a Verifier get from The Work Number?

The Work Number can provide different types of verifications for different purposes. For example, if a consumer is seeking a new job, the hiring employer might want to verify past employment, while a mortgage lender will typically need to verify income in detail before approving a loan. If a consumer applies for public aid from a social service agency, they too will typically need a verification of income.

Q: What do I do if an employee feels their data is not correct?

Employees can pull their own *Employment Data Report (EDR)* at any time to review what data is being shared and can dispute inaccuracies directly with Equifax.

Q: What best practices does Equifax follow in data security?

Equifax is committed to providing clients with digital solutions that are not only aligned with best practices in security and privacy standards but are also easy to use and accessible on demand. Equifax holds an ISO 27001 certification. Applicable systems are FISMA Moderate and/or PCI-DSS compliant. Equifax deploys advanced data encryption techniques, and maintain a strong vulnerability management program, routine physical and digital scanning/monitoring, sophisticated web application firewalls and stringent user identity validation, typically through multi-factor authentication.

The Work Number has an uncompromising stance on data security, leveraging multiple layers of protection – verifier credentialing, multi-factor authentication, on-site inspections, and auditing of data use. Protecting the data entrusted to them is their top priority.
The Work Number helps reduce your potential risk in responding to fraudulent requests, to providing more information than is permissible to a lender or government agency or making an error in the information provided.

Q: Are there any costs for employers to outsource the service?
Participating employers receive The Work Number service at **no cost.**

Q: Who pays for the service?

Lenders, creditors, and government agencies are willing to pay a nominal fee for their requests because they can access direct payroll information that they need to process a loan, mortgage, or aid instantly – 24/7. Verifiers pay for the speed and convenience that The Work Number offers over traditional methods of manually reaching out to employers.

Q: How does the information from Trimble to Equifax get updated?

Organizations activate an encrypted data pipeline that automatically securely shares employment and payroll data with Equifax at the end of each payroll cycle.

Q: What data is pulled in this integration from Trimble to Equifax?

It utilizes basic employee payroll and employment record information directly from the Spectrum or Vista ERP solutions.

Q: Does the customer/employer need to provide custom data mappings for their payroll data?

No. There is no requirement for the customer to provide any mappings. The system automatically evaluates the earnings codes and their associated Factors along with the timecard history to gather earnings and allocate them into the appropriate **Regular, Overtime, and Other** buckets.

Q: How secure is the data?

Data is encrypted both **at rest** and **in transit**.

Q: How Is Our Data Used and Protected?

The Work Number uses globally-recognized security standards to help protect employee information, including data encryption, physical security controls, and user identity verification. Requests are initiated by employees, usually at the time of application, and only accepted from credentialed verifiers.

Each verification request is tracked and can be provided in a report upon request. Additionally, employees have 24/7 access to their Employment Data Report (EDR) through The Work Number website, providing visibility into who has requested their information.

More than two-thirds of state government agencies use The Work Number to automate eligibility determinations for social service programs, including the Supplemental Nutrition Assistance Program (SNAP), Housing, Medicaid, Temporary Assistance for Needy Families (TANF), and Child Support Enforcement (CSE). In 2024 alone, The Work Number provided employment and income verifications for more than 25 million people seeking government benefits.

With The Work Number, personal data is not sold to data brokers or other entities for marketing purposes. Your company can cancel at any time.

Q: Does activating the automated Equifax Work Number integration make my organization a data furnisher under the Fair Credit Reporting Act (FCRA)? What are my obligations?

When you utilize the automated income and employment verification feature, your organization acts as a data "Furnisher" as defined under the FCRA, while Equifax operates as the Consumer Reporting Agency (CRA). This allows your payroll data to securely automate verification requests initiated by your employees (e.g., when applying for a mortgage or auto loan).

Your primary responsibilities as a data furnisher center around data accuracy and the timely processing of any consumer disputes. Under the framework:

- **Dispute Processing:** Equifax acts as the front end for all consumer data inquiries. EWS has primary responsibility for receiving and processing any employee disputes.

- **Investigation Timeline:** If Equifax validates a dispute and forwards it to you, you have a legal obligation under Section 623 of the FCRA to review, investigate, and respond back regarding the accuracy of the data within a strict timeline (typically requiring resolution within 30 days of the original dispute).

Trimble solely acts as a technical conduit to pass your securely encrypted records to Equifax. To help you manage accuracy without operational friction, Trimble will assist by communicating data errors or providing platform communication support if an active data dispute arises.

Q: What is the Fair Credit Reporting Act (FCRA), and how does it affect our use of this integration?

The Fair Credit Reporting Act (FCRA) is a federal law that protects consumer privacy and data accuracy during third-party background, credit, or employment verifications. By securely automating your payroll connection to Equifax, your organization acts as a data "Furnisher" under the law, while Equifax serves as the Consumer Reporting Agency handling employee-sanctioned verification requests. Consequently, you hold the legal obligation to ensure data accuracy and investigate any system errors or employee disputes routed to you, typically within a standard 30-day resolution window. Trimble strictly serves as a secure data conduit to automate the pipeline, but we will fully assist your team by flagging active data errors or providing platform communication support if a consumer dispute ever arises.

Q: How are my Terms & Conditions changing with the introduction of this new verification service?

The activation of this zero-cost automated verification service amends the product-specific terms and conditions of your Trimble ERP contract to explicitly account for core data verification workflows. Because this feature is enabled by default to remove back-office administrative strain, no physical signature or manual activation is required on your part to initiate the connection.

Q: Who should an employer contact if they receive a direct request for income and employment verification?

- Employers should direct banks, lenders, creditors, or government agencies to The Work Number Website. Credentialed verifiers typically check the database directly before contacting an employer.

Q: How can an employer update their primary contact information after going live?

- Once the employer is live on The Work Number (TWN), they can directly contact **Workforce Solutions Support,** workforcesolutionssupport@equifax.com to update their login or primary user information.

Q: What resources do I have as an Employer to share with my Employees?

- Please visit this page from Equifax for all of the information that you can share with your employees. *https://theworknumber.com/Communications/Direct/*