



Employment Verification

Peace of Mind Delivered...

Bring security to your employment verification process with controlled information release.

Establish Control

Every day, your employees initiate consumer processes that require you to respond to employment verification requests. Applying for a mortgage, credit card or government assistance are just a few occasions in life where employment information must be verified by you, the employer. But, your process to fulfill these requests securely and accurately could place your employees' information at risk. Can you be sure all managers across your organization are following the proper procedures when fulfilling employment verifications? Do they have the ability to track the true identity of who is calling and whether or not there is a permissible purpose to be asking for your employees' sensitive information? And is the information being released appropriate, accurate and timely? Your employees are counting on you to respond to employment verifications to meet their needs.

At TALX, we understand how critical employment and income verifications are to everyday life, to your business and to your employees. We don't take on responsibility for this process lightly; that's why we make every possible effort to ensure what we offer works to the advantage of all involved: employers, employees and verifying agencies.

The Work Number®, our employment and income verification service, offers peace of mind to employers and employees by:

- Credentialing and registering all verifiers
- Requiring a permissible purpose to access employee information
- Delivering the most up-to-date information on employees
- Releasing only information that is required on the verification
- Maintaining compliance with the Fair Credit Reporting Act (FCRA)
- Providing employees access to their Employment Data Report

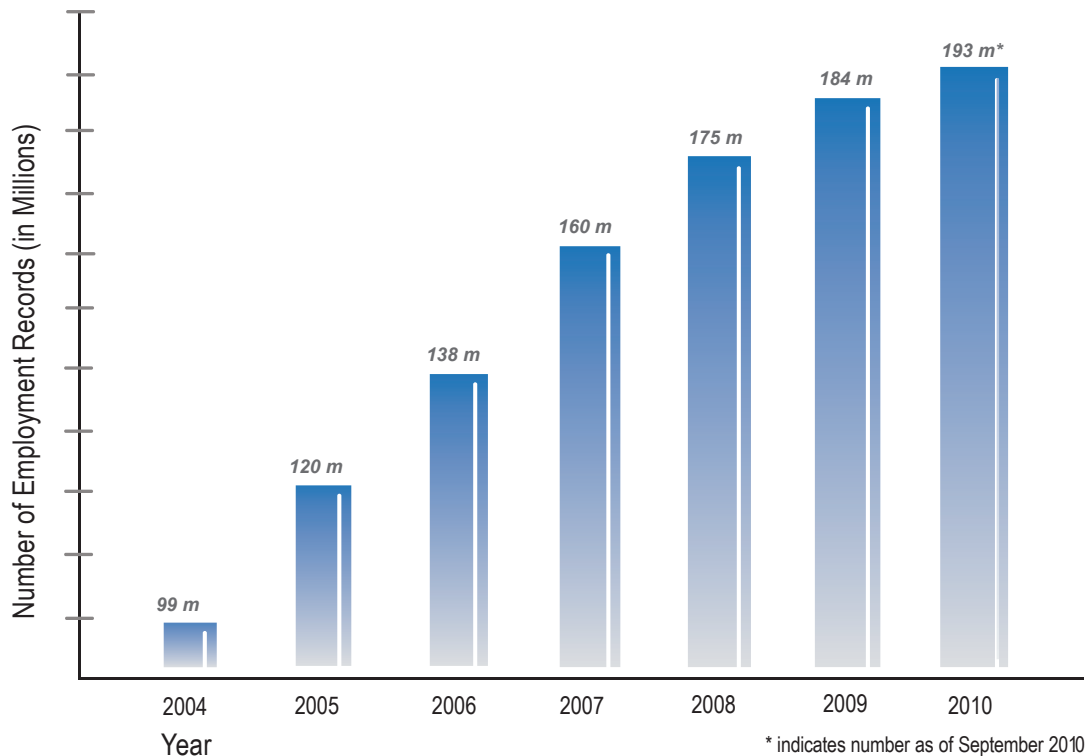


“The Work Number saves us a great deal of time in verifying employment! The instantaneous verifications allow us to complete our background investigations in a timely fashion to meet our client’s needs!”

- KeyBank
A Verifying Agency



Our Record Growth



We are continually growing the number of employers that are entrusting us to handle their employment verification process.

Additional Advantages for You

Organizations of all shapes and sizes, from small not-for-profit agencies to the largest of corporations, choose TALX to handle the verifications for their employee population. Not only does the service relieve administrative burdens and costs, it keeps employees' information secure, and mitigates exposure to unauthorized access. TALX allows only contracted and credentialed verifiers access to the information they need.

Workload Relief – For many of our clients, verification requests stop completely when our service begins. That's because we are the leader in employment verification fulfillment and have over 10 times more employment data than any other service. Why is that important? Verifiers already know us and are integrated with our process, so they come to us for information first, before calling you.

Financial Benefits – TALX offers the lowest total cost solution. We don't ask you to key in any information for a verification to be completed; we handle the heavy lifting. We keep our costs as low as possible for the verifiers, so they aren't trying to go around our service by coming back to you to get the verification completed; they automatically use The Work Number service.

Superior Service – Working with TALX is simple. Transfer data to us each time payroll is run and we make the connection with creditors, potential employers and government agencies. Call center support for all parties involved ensures everything runs smoothly and you don't have to handle the questions that may arise - we take them for you.

Trusted Data – Employers know they can depend on The Work Number service. As the industry leader, we use the best available back-up systems, independent certifications and stringent hiring standards to ensure the reliability and security of our service. Verifiers know when they pull a verification, the information comes directly from employers, removing the risk of receiving a fraudulent verification.

Direct Connections - Our relationships with **70,000 verifiers** uniquely positions TALX to immediately stop the flood of calls coming into your organization. With over **190 million employment records** on The Work Number service, verifiers, without question, come to us first instead of contacting you.

Advantages for Your Employees

With the tightening of credit, verifying agencies are double-checking all of the information needed to grant credit. TALX maintains over 190 million employment records, adhering to FCRA guidelines, to facilitate access to credit. By providing timely responses, secure access, and privacy assurances, TALX provides a level of service to your employees unmatched in the industry.

Timely Response – Employment and income verifications are available instantly, 24 hours a day, 7 days a week. Employees can apply for credit, an apartment or government assistance when it is convenient for them and on their time line. They will not have to bring in any paperwork or wait to get it completed.

Accuracy Reassurance – Our operations are compliant with the Fair Credit Reporting Act, which ensures employees have access to their verification request history and a method for recourse if they have a dispute with the verification or credit decisions.

A Mortgage Compliance Wave

In 2009, mortgage regulators changed their mantra and required a borrower's employment and income to be "independently verified" and "documented" for any loan sold to Fannie Mae and Freddie Mac or modified under Home Affordable Programs (HAMP/HARP).

Congress has followed suit by passing the Dodd-Frank Consumer Protections Bill. Underwriting details were implemented in 2010 to ensure lenders verify the borrower's "ability to pay" (employment status and income) on **every** home loan.

What does this mean to employers? A wave of calls and faxes to your Human Resource and Payroll departments for detailed income on your employees from various financial institutions, at multiple stages of the loan process.

How can we help? The Work Number works directly with Fannie Mae, Freddie Mac, and many lenders as a proactive effort towards regulatory reform so you won't have to worry about an increase in requests. We provide secure information delivery that enables your employee, the consumer, to get the loan they deserve with ease.

Privacy Guarantee – Employees have confidentiality when conducting their personal business as the verifications they need are fulfilled through The Work Number service and not by a coworker. This allows their personal lives to stay personal and not become discussion around the water cooler.

Controlled Access – We handle verifications completely in-house. This means we host and manage all data, the verification fulfillment and our own call center so there are no outsourced providers between the information verifiers need and the data employers provide. We keep your employees' information safe. In addition, all verifiers must have permissible purpose under FCRA guidelines in order to retrieve a verification on one of your employees.

“The best part about The Work Number is the immediate response for requestors.



Also, the security provisions are really strong and we have a great Client Relationship Manager.” – City of Phoenix

Why Employers Choose TALX

When making the decision on how to best fulfill employment verifications, thousands of employers have relied on TALX as the industry leader:

- Of the entire working population, 38% are covered by TALX. No other verification service comes close.
- We're a single resource for consumer finance, job application and social service verifications.
- Our verifier network is the largest in the industry. Over 70,000 verifiers come to us first instead of calling employers.
- We provide information 24 hours a day, 7 days a week, allowing employees to get verifications when they need them, without delays.
- No surcharges or outside suppliers get in the way. These complications interfere with service to employers, employees and verifiers.
- As the industry leader, our security is unmatched. From our firewalls to hiring standards, protecting employee information is our top priority.

The Work Number is compliant with the Fair Credit Reporting Act (FCRA).

TALX delivers superior service to all three parties involved in an employment verification:

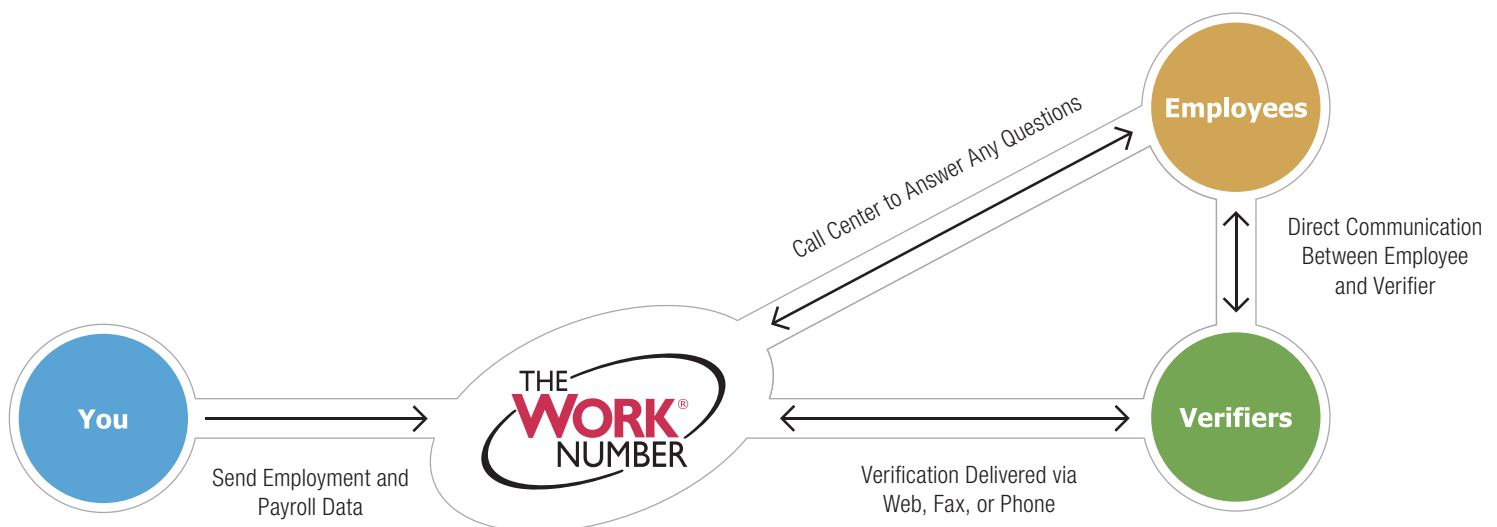
The **employee** who is in a life situation and needs to have their employment or income information authenticated.

The **verifier** who needs to confirm employment or income information on a consumer in order to make decisions.

The **employer** who is asked to provide timely, pertinent information to serve the needs of the employee and the verifier.

Our Process

TALX requires minimal involvement from your team. Simply provide employment and payroll data each time payroll is run, and we take care of the rest.



More TALX Services That Save Time and Money

Employment Verification

Keep your employee's information secure during the verification process.

Unemployment Cost Management

Reduce unemployment costs through claims processing, hearing representation, and reemployment strategies.

Employment Tax Services

Receive comprehensive employment tax planning, compliance, and refund services.

Assessments

Leverage best-in-class assessments and technology to help you identify, hire, and develop the right people.

I-9 Management

Maintain compliance with immigration and E-Verify® regulations by completing and storing federal I-9s electronically.

Paperless Pay

Offer electronic paystubs and paycards and better manage direct deposits, W-4s, and other employee information.

Onboarding

Collect and manage information for new hire forms online to increase compliance and eliminate costs.

W-2 Management

Deliver an electronic W-2 option to your employees, including optional paper distribution, reissues, corrections, and tax software upload capability.

Tax Credits and Incentives

Capture all the federal, state, and local tax credits and incentives you're eligible for.

Garnishments

Diminish the paperwork and liability of employee garnishment processing.

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