

EMPLOYMENT & WAGE VERIFICATION

FREQUENTLY ASKED QUESTIONS (PAGE 1 OF 2)

WHEN WOULD SOMEONE NEED TO USE A VERIFICATION SERVICE?

When applying for a personal loan or mortgage, renting an apartment or buying a vehicle, an individual may be asked to provide proof of employment and wages. Populus Group has partnered with Thomas & Company, a national employment and wage verification firm, to provide this service.

WHAT PARTY IS IDENTIFIED BY THE TERM "VERIFIER"?

A verifier refers to a business or organization that is in need of proof of employment and/or wage information on a current or former employee.

HOW DOES A VERIFIER REQUEST VERIFICATION?

The verifier should be directed to www.Thomas-and-Company.com, where they will select the green button 'Request Employment & Wage Verification' on the home page, select verifier, and then create or log-in to their account. They then will agree to the FCRA terms, conditions, and permissible purposes. The site will then provide detailed instructions to guide them through the process.

If the verifier is requesting employment verification only, they will need the company code (**PGI584**) and social security number of the employee for which they are verifying information.

If the verifier is requesting employment and wage details, they will need the company code (**PGI584**), social security number, and verifier PIN (see below).

HOW DOES A VERIFIER OBTAIN A VERIFIER PIN?

The verifier PIN grants 30 day access to an employee's wage data and can be distributed to multiple verifiers to obtain needed verifications on the same individual. The verifier PIN is obtained by the former/current employee and provided to the verifier who is attempting to complete the verification. See below for further details. If the verifier PIN cannot be obtained, the process for verification can take up to 3 business days and a signed release will be required. The signed release must be uploaded in place of the verifier PIN to provide authorization from the former/current employee to obtain the wage data.

HOW DOES AN EMPLOYEE (FORMER/CURRENT) ACQUIRE A VERIFIER PIN?

The employee can create a PIN by accessing the Employee Access Portal through Thomas & Company's website. On the Thomas & Company homepage, they will click through a series of green buttons: 'Request Employment & Wage Verification,''Get Started,' and 'Employee Access.' This will take them to the Employee Login page, where they will enter their name, email address, social security number, company code (PGI584), and your employee ID number. Upon logging in, an authentication email with link will be sent to the email address provided to verify the employee's email through which they can gain access to the Employee Access Portal. There, they can choose 'Get Started' beside 'Generate Verifier PIN.' They then will be asked to agree to the terms and conditions at which time the verifier PIN will be displayed. This can be sent to the verifier to use for gathering immediate verification data through the Thomas & Company website.

WHAT IS THE EMPLOYEE ACCESS PORTAL?

Instead of logging in for each individual employee verification service Thomas & Company offers, employees can now log-in only once to access their account and complete multiple employment and wage related actions.

WHAT ELSE CAN AN EMPLOYEE DO THROUGH THE EMPLOYEE ACCESS PORTAL?

In addition to obtaining verifier PINs, the Employee Access Portal also provides employees with the following options:

- Block/Unblock their data Legislation being passed in several states requires that employees have the right to block their wages/data. Once an employee has blocked their data, Thomas & Company cannot discuss this employee with anyone, including the employee's own company, third party verifiers, and all government agencies. Wages/data can only be unblocked by the employee.
- Dispute dates of employment and/or wages The portal provides employees with an alternative method to dispute incorrect dates of employment or wages that were reported on a verification. All employees can still call Thomas & Company's Verifications Department at (615) 620-0569 should this online option be unavailable or less convenient.
- Request completion of a verification for a government agency - Submit the form from the agency under the 'Government Form Requests' option.
- Obtain their one time, free personal verification On rare occasions, it is necessary for an employee to have a verification completed for a personal reason not involving a commercial verifier. Under the Fair Credit Reporting Act (FCRA), an individual is entitled to one free personal verification per year.
- View historic PINs and verifier requests The employee can view every PIN that has been generated and its expiration date. They can also view all employment and wage requests pulled by a requestor, including what requestor pulled the information.
- Delete PINs Verifier PINs can be deleted if the employee has created too many or no longer wants a requestor to use what was provided, as long as the PIN has not already been utilized.
- Request immigration and adoption forms An employee can now request a letter regarding immigration and/or adoption via the Employee Access Portal.



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WHAT INFORMATION DOES THOMAS & COMPANY PROVIDE ON COMMERCIAL VERIFICATIONS?

For employment verification only, the verifier will be provided with the following information: company name, employee name, first day of work, last day of work (if applicable), position, and position type (hourly or salary).

For employment and wage verification, the verifier will be provided with the following information: employee name, employee address, first day of work, last day of work (if applicable), pay rate, pay rate type (hourly, salary), average hours per week (if hourly), position, and three years of pay details.

WHAT INFORMATION WILL BE PROVIDED ON MY PERSONAL VERIFICATION?

For personal verifications, the employee will be provided with the following information: employee name, first day of work, last day of work (if applicable), pay rate, pay rate type (hourly, salary), and position.

HOW QUICKLY WILL THOMAS AND COMPANY RESPOND TO THE VERIFICATION REQUEST?

Through the website, Thomas and Company responds instantly for all employment only requests. If employment and wage detail is requested through the website, information will also be immediate unless the verifier PIN is not provided and a signed release is uploaded. If the employee uses the signed release method instead of the verifier PIN method, the response time may be up to 3 business days.

IS THERE A CHARGE FOR THIS SERVICE?

The verifier is charged a nominal fee for this service.

WHERE DO I SEND REQUESTS RECEIVED AT THE LOCATION?

Callers can be directed to use our website, www.Thomas-and-company.com or call the Thomas & Company Verifications
Department at (615) 620-0569.

Paper requests can be emailed to <u>Verifications@Thomas-and-Company.com</u> or faxed to (615) 242-5826.

IF I HAVE ADDITIONAL QUESTIONS, WHO DO I CONTACT?

The Thomas & Company Verifications Department can be contacted by any of the following methods:

Email: <u>Verifications@Thomas-and-Company.com</u> Phone: (615) 620-0569

EWV Toll Free: (800) 791-8943

EMPLOYMENT & WAGE VERIFICATION
Mailing Address

Thomas & Company Verifications DepartmentPost Office Box 280100, Nashville, TN 37228