

Equifax Verification Exchange® Data Dispute Guide

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Purpose

The purpose of this Equifax Verification Exchange® Data Dispute Guide and procedure is to ensure that operations staff supporting Equifax Verification Exchange® (VE) undertake a transparent process in the resolution of a complaint raised by an employee who has authorised use of the VE (an **Applicant**), where other efforts of that Applicant to resolve a perceived Data issue have not been successful.

Scope

This guide applies to all operations staff supporting VE in the handling and resolution of Data disputes arising from the content of a report containing an Applicant's personal information as provided by VE to a Verifier with the consent of that Applicant. A Data dispute is an expression of dissatisfaction made by an Applicant about any aspect of the Data content in such a report.

All consumer-facing staff will have an understanding of this Data Dispute Guide and procedure to guide an Applicant in the process.

This Data Dispute Guide does not apply to complaints or disputes raised by staff, or by Verifiers or Data Contributors, each of which are dealt with under their own separate contractual or policy frameworks.

Context

If an Applicant disputes the accuracy or completeness of any of Data contained in a report, their Verifier contractually acknowledges that they should refer the Applicant to the relevant Employer to which the data relates. VE acknowledges that the Verifier or the Applicant may also contact VE, but that can only be to confirm that the information contained in a report corresponds to that as supplied by a Data Contributor or Employer in respect of that Applicant. VE does not alter Data; only the Data Contributor or Employer may alter or update the relevant source information.

Guide Statement

Reflecting the principles of natural justice, openness and procedural fairness, VE encourages a positive Data complaint culture to ensure continuous quality improvement.

If an Applicant considers that any aspect of their Data is wrong, they can contact the VE operations support team at support.au.ve@equifax.com or on 1300 598 889. The Applicant will need to provide certain identification information to pass VE's identity security checks, before VE can proceed to check on any Data information provided.

Without limitation, VE may require all or any of the following identification fields from an Applicant to perform an adequate identity security check:

- First Name
- Middle Name
- Last Name
- Date of Birth
- Gender

- Current or Previous Address
- place of work and position title

as well as other Government Identifier data (such as a Driver's Licence) as may be required to conduct a document verification against the records of the document issuer or Official Record Holder. In addition, a 'non-wallet' question may also be asked better linking the Applicant to any personal information held by VE (such as the Applicant's last pay date or employee number).

Once VE has satisfied itself as to the Applicant's identity, the VE operations support team will seek details of the disputed Data elements and raise an internal 'data dispute' ticket. VE will then run a real time report on the Applicant to determine if any mismatch is still current: that is, it will check the accuracy of the Data it has supplied to the Verifier in respect of the Applicant, comparing that Data against the records supplied by the Employer or other relevant Data Contributor. The Applicant will be advised of a unique case number identifying their Data dispute.

VE will also automatically block any further Verifier access to the Applicant's Data records during any such 'data dispute' period, irrespective of any other consents given by the Applicant to a Verifier.

Where practicable, a copy of the Data the subject of dispute, as held in VE's records, will also be sent via Secure File Transfer protocol (SFTP) to an email address supplied by the Applicant. If the Applicant still considers the Data is inaccurate, they will be directed to take up their concern directly with the relevant Employer without divulging any further personal or other information to VE.

Once the Applicant is satisfied that the Employer has amended or otherwise correctly reflected their Data, the Applicant is requested to again contact VE to have the block on their Data removed. Similarly, if the Applicant determines that their Data was actually correct, the Applicant is requested to contact VE to withdraw their dispute and have the block on their Data removed.