



Frequently Asked Questions

General

Question

Why did TransUnion create TransUnion Direct?

Answer

We wanted to give our customers more convenience, control and security in accessing credit reports and other TransUnion data. Here are a few of the ways we've improved our Internet access tool:

- **Improved Interface** – We think you'll find that TransUnion Direct is easier to navigate and use. We've added shortcut buttons, more useful links, and other work-friendly features. In addition, administrator and user functions launch from the same screen no need to log out and log back in again.
- **Single Sign-on and Password** – Each user and administrator uses just one user ID and password for all member codes and related permissible purposes. Users simply select the desired product from a drop-down list.
- **More Administrator Control** – Administrators can control access by the IP address that is, by individual computer and also by the time of day. Administrators can reset user passwords and give access to additional users. TransUnion Direct allows an unlimited number of administrators with customizable user privileges.

Question

Do I have to switch to TransUnion Direct to continue accessing TransUnion data?

Answer

Yes, TransUnion Direct is our new online application and it is available now. You must register for TransUnion Direct by Tuesday, September 30, 2008. TUOnline and TransUnion DeskTop will be unavailable after this date.

Question

What are some of the security features of TransUnion Direct?

Answer

We know security is important to you, so there are a number of security features. For example, administrators can control user access by the IP address that is, by individual computer, and also by time-of-day restrictions.

Question

Does TransUnion Direct make it easier to do some tasks without contacting TransUnion?

Answer

Yes, we've incorporated more self-service functions. For example, administrators can reset passwords, set up access for new users and change existing users, all online.

Question

How many administrators are allowed on TransUnion Direct?

Answer

You can add an unlimited number of administrators with customizable privileges.

Question

Because each of our users has several user IDs and passwords, will they use the same ones with TransUnion Direct?

Answer

No, but we've made it even easier than that. With TransUnion Direct, each user and administrator has just one user ID and password that can be used for all member codes. Now users can simply select the applicable permissible purpose from a drop-down list.

Converting From TransUnion DeskTop

Question

Do I have to register for TransUnion Direct?

Answer

No, because you're already registered with DeskTop, you do not have to register again for TransUnion Direct. You will, however, need the new user ID and password, which you should have received by email. Log in to: <http://en.direct.transunion.ca> and follow the instructions.

Question

What is the registration deadline?

Answer

You must register for TransUnion Direct by Tuesday, September 30, 2008. TransUnion DeskTop will be unavailable after this date.

Question

I did not receive or cannot find the e-mail with my new user ID and password; what should I do?

Answer

If you are a user, contact your administrator. If you are the administrator, call Customer Service at 1-800-565-2280. We're available from 7 a.m. to 8 p.m. Eastern time. We will resend the email. Then log in to: <http://en.direct.transunion.ca> and follow the instructions. You must register for TransUnion Direct by Tuesday, September 30, 2008; TransUnion DeskTop will be unavailable after this date.

Question

What do I have to do to activate TransUnion Direct?

Answer

For Administrators:

1. Log in to: <http://en.direct.transunion.ca> with your user ID and temporary password.
2. Change your temporary password.
3. Select a challenge question and enter your response.
4. Set up your users and distribute their user IDs and temporary passwords.

For Users:

1. Receive user ID and temporary password from your administrator.
2. Log in to: <http://en.direct.transunion.ca> with your user ID and temporary password.
3. Change your temporary password.
4. Select a challenge question and enter your response.

Question

A while back I began registration for TransUnion DeskTop, but did not complete the process. Do I have to register again for TransUnion Direct?

Answer

Yes, registration is required, but it is fast and easy. Just visit the TransUnion Direct home page: <http://en.direct.transunion.ca>; go to the Log-In box, select New Member Registration and follow the simple instructions. Within three to four business days you'll receive your user ID and temporary password by email. Use them to log in, and then follow the instructions. Register now because TransUnion DeskTop will be unavailable after Tuesday, September 30, 2008.

Converting From TUOnline

Question

Why is TransUnion making this change? Do I have to switch?

Answer

We want to make it easier for you and other customers to access credit reports and other TransUnion data. For example, users only have to sign in once per session, regardless of the different products they request. In addition, administrators have more control and the platform is even more secure. You must register for TransUnion Direct by Tuesday, September 30, 2008; TUOnline will be unavailable after this date.

Question

Do I have to register? If so, what is the deadline?

Answer

Yes, registration is required. Just visit <http://en.direct.transunion.ca>; go to the Log-In box, select New Member Registration and follow the instructions. Within three to four business days you'll receive your user ID and temporary password by email. Use them to log in, and then follow the simple instructions. Register now because TUOnline will not be available after September 30.

Question

What is the registration deadline?

Answer

You must register for TransUnion Direct by Tuesday, September 30, 2008; TUOnline will be unavailable after this date.

Question

Are there any new security features compared to TUOnline?

Answer

Yes, this new platform has additional security features. For example, the administrator can set an IP address restriction, so a given user can only access the platform from a particular computer, and during certain hours of the day.

Do You Still Have Questions?

Refer to the User Guide and Administrator Guide.

If your question isn't answered there, call Customer Service at 1-800-565-2280. We're available from 7 a.m. to 8 p.m. Eastern time.