General Information

What is TransUnion Direct?

TransUnion Direct is a web-based platform that provides access to the TransUnion credit database. TransUnion is committed to protecting the security of the consumer credit and payment information contained in our database. To assist us in this endeavor, TransUnion requires that each company assign an administrator who will be responsible for all your company's user IDs. Valid user IDs and passwords must be entered to access the TransUnion Direct site.

This document outlines the specifications for the use of TransUnion Direct, the general roles and responsibilities of the administrator and users, and technical security requirements.

Minimum Requirements

Hardware

1. Pentium Processor
2. Memory: 32 MB of RAM or greater
3. Modem Speed: 56K or greater

Certified Operating Systems

1. Windows 2000 Professional
2. Windows XP Professional

Display Setting

Set your desktop resolution to 800 x 600 or greater.

Browser

1. Microsoft Internet Explorer Browser (IE) version 7.0 is supported. (Microsoft Internet Explorer for Macintosh is **not** supported.)
2. Your browser **must** support **128-bit** encryption.
3. Be sure that the browser settings check for newer versions of stored pages at every visit to the page.

Network

1. You must have Internet access.
2. If the workstation is behind a firewall/proxy server, the workstation must be able to access http://en.direct.transunion.ca and www.transunion.ca using http and https protocols.

Internet Connectivity

Test your access to TransUnion Direct by testing each of the sites listed below:

1. http://www.transunion.ca
2. http://en.direct.transunion.ca (English)
3. http://fr.direct.transunion.ca (French)

If you are able to reach all of these sites, your browser is compatible with TransUnion Direct. If you are unable to reach any one of these sites, contact your network administrator.

User Requirements

1. You need an active TransUnion member code to access TransUnion solutions.
2. You need a valid user ID and password in order to log on to TransUnion Direct.

Administrator Responsibilities

Each company is required to appoint at least one administrator to manage all users and passwords for that subscriber. Some customers may have more than one administrator. Companies are encouraged to assign a backup administrator.

TransUnion will e-mail a user ID and temporary password to the assigned administrator. The administrator is required to log on, change this password, and select and answer a challenge question.

The administrator can provide temporary passwords for users, reset locked-out users, and add or delete user IDs. An administrator for the company is responsible for the following:

1. Setting up authorized employees as users on the TransUnion Direct site.
2. Deleting users from the platform when employment is terminated or access is no longer required due to a change in job function.
3. Acting as the primary contact for all users.

User Responsibilities

Once the user logs on to TransUnion Direct, they can perform the following tasks:

1. Change their password.
2. Select a challenge question and enter a response.
3. Change a forgotten password by answering their challenge question.
4. Reset their password when it automatically expires every 90 days, or after 90 days of inactivity.

5. Reinstate their user ID and password after 150 days of inactivity by correctly answering their challenge question.
6. Clarify with the administrator any questions or problems related to their user ID and/or password.

Internet Access Time Restrictions

For increased security, the administrator has the option to add time restrictions for each associate of your organization to access information through TransUnion Direct.

IP Addresses

The administrator has the option to restrict user access to your company's IP addresses. TransUnion recommends this option, as it will ensure that only the IP addresses assigned by your company can access TransUnion Direct.

To differentiate computers, each computer connected to the Internet is assigned a unique IP address (Internet Protocol address). When a computer uses the same IP address every time it connects to the network, it is said to have a static IP address. In contrast, when the computer's IP address changes frequently it is a dynamic IP address. If your company's computers are constantly connected to the Internet—for example, through a local network—most likely you have a static IP address.

The static IP address we require is the external IP address, typically assigned by your Internet Service Provider, and not the internal IP addresses of the computer for the individual users. Provide the address, or the range of addresses, from which you want your users to access.

You can request this information from your IT/network department. If you do not have an IT/network department, you can use the website www.whatismyip.com.

Passwords

Passwords must be at least eight characters long, must contain at least two alpha and two numeric characters and are case-sensitive. Passwords must be treated as sensitive data and must be delivered to the administrator and user using secure methods.

For security purposes, all users (including administrators) of TransUnion Direct will be automatically prompted every 90 days to change their password. All passwords expire after 90 days and cannot be re-used. Users are prompted to change their passwords 15 days before the set expiry date. Changed passwords cannot be changed again within five days.

A user can reinstate their user ID and password between 91 and 150 days if they can successfully answer their challenge question. The user ID is disabled after three failed attempts at answering the challenge question. After 150 days of inactivity, a user ID is automatically disabled.

Additional Questions?

Please refer to the online User Guide and Administrator Guide. Or call Customer Service at 1-800-565-2280. We're available from 7:00 a.m. to 8:00 p.m. Eastern Time.