

Web Updates: First Time Login

User Guide

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Welcome to TransUnion Web Updates

Welcome! The TransUnion Web Updates Site is TransUnion's online portal for manual maintenance of a customer's own credit data – a quick, easy-to-use, secure site that allows you to access the supplied credit data for a consumer. General use of the site includes:

- verifying the status of an account on a credit file
- amending data errors reported through regular updates
- submitting special updates that cannot be submitted through regular updates
- removing data from a credit file

Who should use this Guide?

Use this guide if you want to become familiar with the services and functions that you can perform on the TransUnion Web Update Site. This guide provides an overview of managing your own user profile on line and viewing and updating credit information.

New Features of the TransUnion Web Updates Site

The TransUnion Web Updates Site has undergone a redesign and includes the following improvements to enhance your user experience and offer more self-service options:

- Ability to update 72 months of history.
- Date data entry validation rules.
- Proactively prevent the user from updating manually frozen records.
- Cascading logic based on certain narrative selection. Example SH-Sold will automatically zero out current balance and past due and apply a freeze to the account.
- Administrators tracking report enhancements.
- Fraud Management Screen.

What You Need to Know

Below are a few concepts that you should be familiar with as you start working within the TransUnion Web Updates Site.

- Submitting a request to change data on a consumer's file.

You should receive the following message to fully complete the submission of a request to change data. This message confirms that your request has successfully been submitted to TransUnion.



- View / Updates menu options

The **View / Updates** menu options only become available for use when you have successfully transferred data from the **Look-up page** to the **Updates page**.

A screenshot of a web form titled 'Lookup Information'. At the top, there are two tabs: 'Lookup' and 'Update'. Below the tabs, a message reads 'Please enter the required information marked with an asterisk (*)'. The form has two input fields: '* Subscriber ID' with the value 'TransUnion' and '* Account Number' with the value '123456789'. To the right of the input fields are three yellow buttons: 'SUBMIT', 'RESET', and 'UPDATE'.

Note:

If you toggle between the two pages any data entry into the Updates page will be reset, and all of the data entered must be re-entered.

Supported Browsers

- Internet Explorer (IE) version 8
- Firefox version 10.0
- Use a browser with 128-bit encryption

Security

The TransUnion Web Updates Site is designed to ensure a high level of security to protect the confidentiality of your requests and the consumer credit data. Below are security features you should be aware of:

- **Secure Login** – the combination of your user ID and password is the key to unlocking the TransUnion Web Updates Site’s services. Do not share your user ID and password with anyone. Sharing your user ID or password can lead to fraudulent activity using your user ID.

The TransUnion Web Update Site will prompt you to change your password every 90 days. Temporary passwords must be reset within 30 days.

- **Challenge Question** – you will be asked to set up a challenge question and response when you log in for the first time. The challenge question provides extra security to your account and the requests that you make through the site. You will also need to know your response when using the **Forgot Password** feature.

Note:

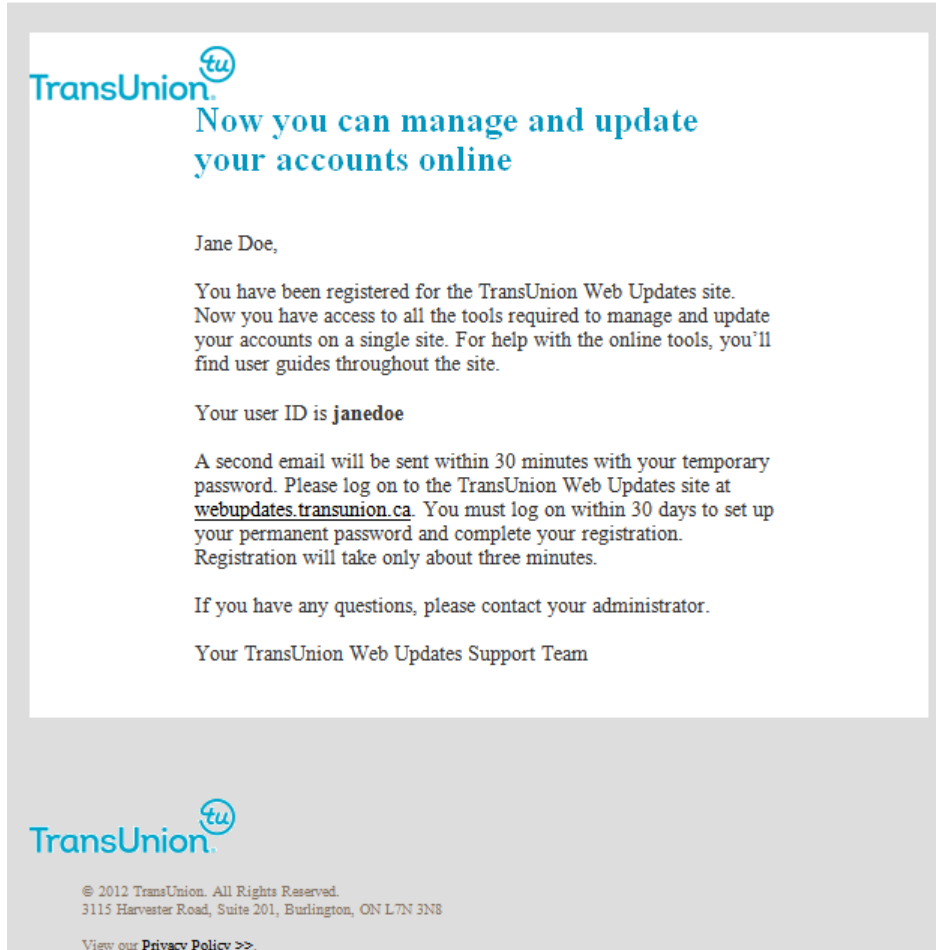
If you forget your challenge response, you must contact your Administrator to reset your challenge question and response.

- **Timed Log Out** – if you are logged in but inactive for 30 minutes you will be logged out of the session. When you attempt to submit data through the site, you will be automatically returned to the Log In page.

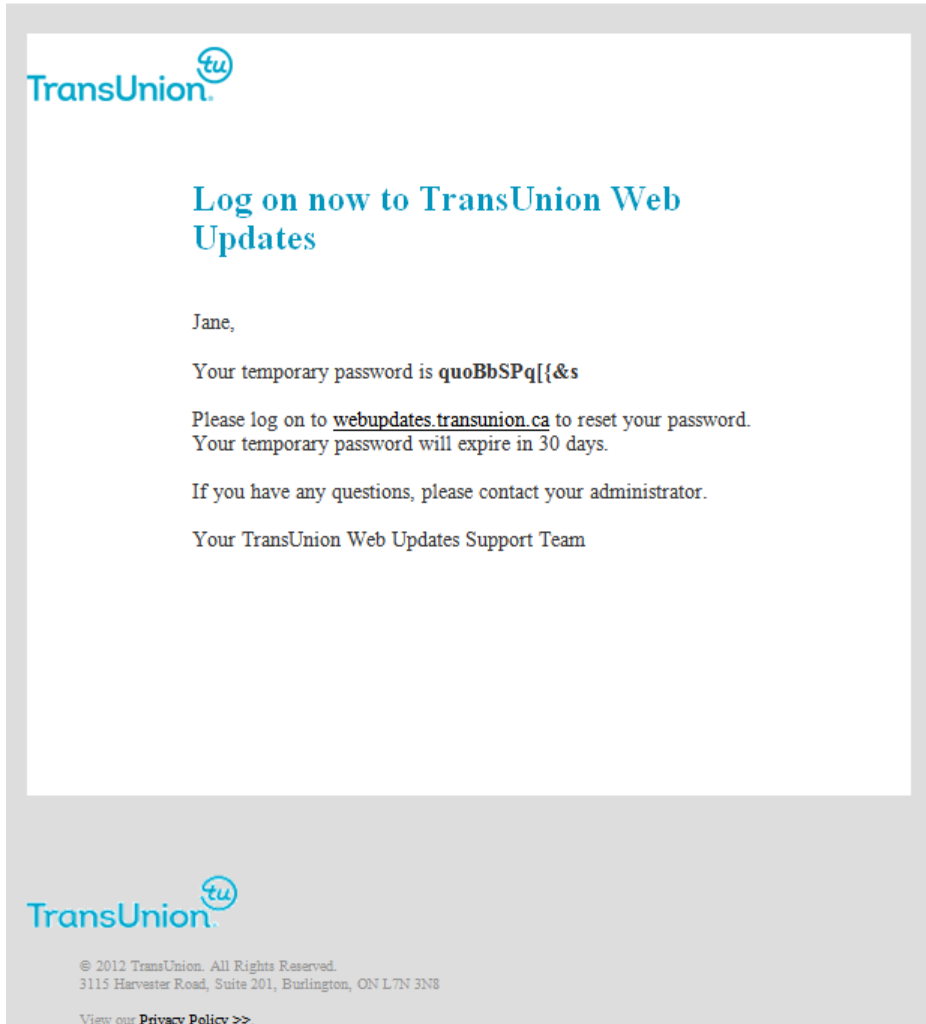
Create User Profile

Your Administrator is responsible for setting up your user ID and the system will email you notification with your user ID. The notification will be sent via an automated email.

The following screen shot is an example of the welcome email that you will receive with your user ID:



You will also receive an automated email with the temporary password. Your Administrator does not have access to this temporary password. The temporary password must be reset within 30 days, or your Administrator will have to reset your password to generate a new temporary password. The following screen shot is an example of the temporary password email that the user will receive.



When you visit the site for the first time, you will be prompted to:

1. Set a permanent password. The permanent password is valid for 90 days. You will not be able to access the site until a permanent password has been set up.
2. Set a challenge question and response. The challenge question will be used in the event that you forget your password, in the future.

All users have the option to reset their own passwords. See the [Update User Information / Update Password](#) section in the user guide.

All users have the option to reset their challenge questions and response. See the [Update User Information / Update User Information](#) section in the user guide.

TransUnion Web Updates site

Use the following **TransUnion Web Updates** portal to login <https://webupdates.transunion.ca>



WEB UPDATES

English

Login ...

Welcome to TransUnion

Authorization from TransUnion is required for use of this system. Unauthorized use is strictly prohibited. ALL USAGE IS MONITORED AND LOGGED.

Log In

To access TransUnions Network, please enter your User ID and Password below, then click the Log In button.

* User name

* Password

LOG IN

[Forgot your password?](#)

Customer Support 1-877-559-5585 servicedesk@transunion.ca

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Current User – first time logging on to the New Site

If you were actively using the existing Web Updates site prior to the launch of the redesign, your user ID and password have been converted to the new Site.

You may be required to set your challenge question and response if you have not already set one up. You may need to update your contact information (email and phone).

Please go to the Section: [Set up Your User Profile and Preferences](#) for more information.

First-time User Login

The first time you log into the TransUnion Web Updates site, follow the steps. Have the two emails sent to you from TransUnion for you user ID and temporary password.

1. Place your cursor in the **User Name** field and type your user ID.
2. Place your cursor in the **Password** field and type your temporary password.
3. Click **Log In**. The system will prompt you to reset your password, automatically.
4. Place your cursor in the **Current Password** field and type in the temporary password.

5. Place your cursor in the **New Password** field and type your new permanent password.

Tip:

See Helpful hints below on the requirements for a password.

6. Place your cursor in the **Confirm New Password** field and re-enter your new permanent password.
7. Click on the **Submit** button.

Info

- Your password has expired. Please change your password to proceed.

Please enter the required information marked with an asterisk (*).

User Information

* Current password	<input type="password"/>
* New password	<input type="password"/>
* Confirm new password	<input type="password"/>

Submit your report

SUBMIT

Clear all values from this form

CANCEL

You will receive the following message. You have successfully set your permanent password.

Info

- Your password was updated successfully.

HELPFUL HINTS FOR A SECURE PASSWORD

Use the following information to create your new secure password that meets TransUnion’s Password Management Policy.

- Must be a minimum eight characters in length.
- Include at least three of the following four categories:
 - Alphabetic uppercase characters (A through Z)
 - Alphabetic lowercase characters (a through z)
 - Numbers (0 through 9)
 - Non-alphanumeric characters such as !@#%&*()

Your **New Password** cannot be the same as your **current Password**. The TransUnion Web Updates site retains a password history of your previous five passwords. Therefore, you cannot re-use any of the passwords retained in the password history.

Note

Your password will expire after 90 days.

Passwords and user IDs are not to be shared. Each user is required to keep their access information confidential.

Set up Your User Profile and Preferences

User Information

[User Settings](#)

Info

- Your password was updated successfully.
- Please provide the required profile information to proceed.

Please enter the required information marked with an asterisk (*).

User Information

* First name	<input type="text" value="Jane"/>
* Last name	<input type="text" value="Doe"/>
* Email address	<input type="text" value="jdoe@acme.com"/>
* Confirm email address	<input type="text" value="jdoe@acme.com"/>
* Phone number	<input type="text" value="5551112222"/>
Phone extension	<input type="text" value="1234"/> <input type="button" value="x"/>
* Language	<input type="text" value="English"/> <input type="button" value="v"/>
* Challenge question	<input type="text"/>
* Challenge response	<input type="text"/>
* Agree to terms	<input type="checkbox"/>

Submit your report

SUBMIT

Clear all values from this form

CANCEL

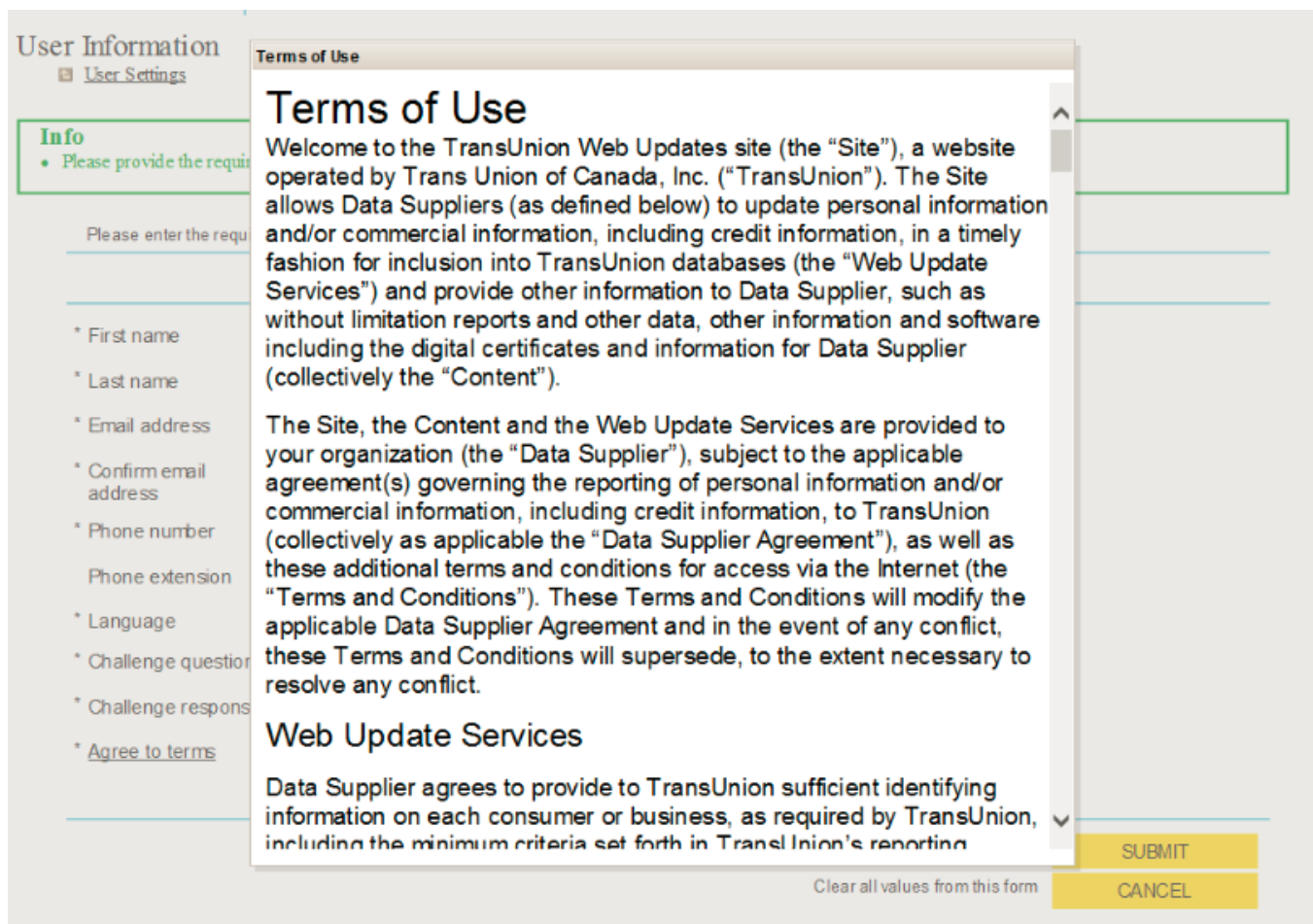
Some of the contact information (email address and phone number) may have already been set up by your Administrator.

- Provide a phone number (if required).
 - Place your cursor to the **Phone Number** field and enter your phone number. No spaces or dashes are required.
- Provide a challenge question and response for future password resets.

- Place your cursor in the **Challenge Question** field and enter a question.
- Place your cursor in the **Challenge Response** field and enter your response. The entry will be masked.

Terms and Conditions for Using TransUnion Web Updates

You are required to read the site’s Terms of Use to gain access to the site. Click on the **Agree to Terms** link to view the document. Once you have reviewed the Terms of Use click on the X in the top right corner, and then check the Agree to Terms check-box. This box must be checked before you will be granted access to the site.



If you do not accept these terms, do not check the check box. Close the browser.

Note

TransUnion may update the Terms of Use in the future. You will be prompted to review and accept the updated Terms of Use before you will be able to access the site.

Login

When the **Main Menu** page is displayed, you have successfully completed the user setup and logged into the TransUnion Web Updates Site.

The menu options vary based on your security access.

GETTING STARTED

User Login (Repeated)

Once you have successfully registered for the TransUnion Web Updates Site, you will need to enter the User ID and permanent password on subsequent visits.

1. Place your cursor in the **User Name** field and type your user ID.
2. Place your cursor in the **Password** field and type your permanent password.
3. Click **Log In**.



WEB UPDATES

English

Login ...

Welcome to TransUnion

Authorization from TransUnion is required for use of this system. Unauthorized use is strictly prohibited. ALL USAGE IS MONITORED AND LOGGED.

Log In

To access TransUnions Network, please enter your User ID and Password below, then click the Log In button.

* User name

* Password

LOG IN

[Forgot your password?](#)

Customer Support 1-877-559-5585 servicedesk@transunion.ca

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Login – Expired Password

In the event that your password has expired since your last session, on the next successful login, the system will prompt you to reset your password automatically.

1. Place your cursor in the **Current Password** field and type in your current password.
2. Place your cursor in the **New Password** field and type your new permanent password.

Tip:

See Helpful hints below on the requirements for a password.

3. Place your cursor in the **Confirm New Password** field and re-enter your new permanent password.
4. Click on the **Submit** button.

The screenshot shows a form titled "User Information" with three input fields: "Current password", "New password", and "Confirm new password". Each field has an asterisk indicating it is required. Below the fields are two buttons: "SUBMIT" and "CANCEL". The "SUBMIT" button is yellow and has the text "Submit your report" above it. The "CANCEL" button is also yellow and has the text "Clear all values from this form" above it.

You will receive the following message. You have successfully set your permanent password.

Info

- Your password was updated successfully.

HELPFUL HINTS FOR A SECURE PASSWORD

Use the following information to create your new secure password that meets TransUnion’s Password Management Policy.

- Must be a minimum eight characters in length.
- Include at least three of the following four categories:
 - Alphabetic uppercase characters (A through Z)
 - Alphabetic lowercase characters (a through z)
 - Numbers (0 through 9)
 - Non-alphanumeric characters such as !@#\$%^&*()

Your **New Password** cannot be the same as your **Current Password**. The TransUnion Web Updates site retains a password history of your previous five passwords. Therefore, you cannot re-use any of the passwords retained in the password history.

Note

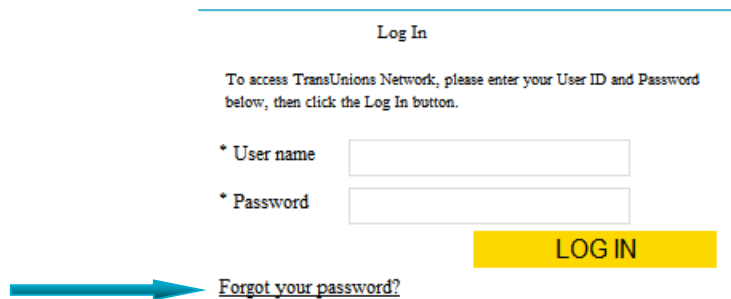
Your password will expire after 90 days.

Passwords and user IDs are not to be shared. Each user is required to keep their access information confidential.

Forgot Your Password

In the event that you forget your password, you can reset your forgotten password using your challenge question and answer.

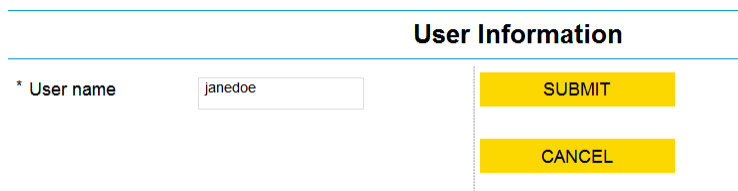
1. Access the log in screen and click on the **Forgot your password** link to access the **Forgot Password** screen.



The screenshot shows a 'Log In' form with the following elements:

- Title: Log In
- Instruction: To access TransUnions Network, please enter your User ID and Password below, then click the Log In button.
- Fields: * User name (text input), * Password (password input)
- Button: LOG IN (yellow)
- Link: [Forgot your password?](#) (underlined, with a blue arrow pointing to it from the left)

2. Move your cursor to the **User Name** field and enter your user ID.
3. Click on the **Submit** button.



The screenshot shows a 'User Information' form with the following elements:

- Title: User Information
- Field: * User name (text input) containing 'janedoe'
- Buttons: SUBMIT (yellow), CANCEL (yellow)

4. Move your cursor to the **Challenge Response** field and enter the response to your challenge question in the **Challenge Information** box
5. Click on the Submit button. A temporary password will be sent to the e-mail address on record for you. This temporary password must be changed within 30 days or it will expire.

Challenge Information

* Challenge question What is my favorite colour?

* Challenge response

Submit your request

SUBMIT

Clear all values from this form

CANCEL

Note

Contact your Administrator for a password reset if you cannot successfully reset it through the [Forgot Password](#) screen using your challenge question and answer.

If your email address has changed, contact your Administrator to reset your password and update your email address.

Managing Your User Profile

You can change your password, contact information and Challenge Question and Response at any time, by selecting the [User Settings](#) link available at the top right corner of all the screens after successful log on.

User Profile Maintenance

Users can adjust their own contact information and settings by clicking the [User Settings](#) Option available at the top of every screen once logged into the site, to access the maintenance screen.

Note:

Security settings can only be adjusted by Administrators.

1. Click on the [User Settings](#) link.



WEB UPDATES

janedoe [User Settings](#) [Log Out](#) English



Main Menu

The [User Settings](#) menu provides options for editing user contact information and updating password information. Click on the appropriate link to access the desired function.



User Settings Menu
 [Home](#)

Please select an option ...

[Update user information...](#)

[Update password information...](#)

UPDATE USER INFORMATION

1. Click on the **Update User Information** link on the User Settings Menu. The **User Information** page will be displayed.

Please enter the required information marked with an asterisk (*).

User Information

* First name	<input type="text" value="Jane"/>
* Last name	<input type="text" value="Doe"/>
* Email address	<input type="text" value="jdoe@acme.com"/>
* Confirm email address	<input type="text" value="jdoe@acme.com"/>
* Phone number	<input type="text" value="5551112222"/>
Phone extension	<input type="text" value="1234"/>
* Language	<input type="text" value="English"/>
* Challenge question	<input type="text" value="What is my favorite colour?"/>
* Challenge response	<input type="password" value="*****"/>

Submit your report	<input type="button" value="SUBMIT"/>
Clear all values from this form	<input type="button" value="CANCEL"/>

The following details can be modified. Move your cursor to the required field(s) for updating.

- First and Last name
- Email address
- Phone number and extension
- Language preference (English or French)

- Challenge question and response
 2. Click on the **Submit** button to update your profile with the requested changes.

Note

All changes to your information will be tracked.

Submit your report **SUBMIT**
Clear all values from this form **CANCEL**

UPDATE PASSWORD

You may update your password at any time prior to the 90 day expiration.

1. Click on the **Update Password Information** link on the User Settings Menu. The **User Information** page with current and new password fields will be displayed.

Please enter the required information marked with an asterisk (*).

User Information

* Current password
* New password
* Confirm new password

Submit your report **SUBMIT**
Clear all values from this form **CANCEL**

2. Place your cursor in the **Current Password** field and type in your current password.
3. Place your cursor in the **New Password** field and type your new permanent password.
4. See Helpful hints below on the requirements for a password.
5. Place your cursor in the **Confirm New Password** field and re-enter your new permanent password.
6. Click on the **Submit** button.

HELPFUL HINTS FOR A SECURE PASSWORD

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- Numbers (0 through 9)
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