

PRICING FOR TRANSUNION SERVICES

The Pricing terms detailed herein are offered by TransUnion LLC to **County of El Dorado Health and Human Services Agency** ("Agency") as of **10/31/2017** (the "Offer Date"), and upon acceptance by Agency will establish the pricing terms for consumer reports and related products and services provided to Agency under the TransUnion Master Agreement for Consumer Reporting Services and/or other service agreements in effect between the parties (the "Agreements"). Agency must indicate its acceptance of these pricing terms by executing and returning this document to TransUnion within sixty (60)-days of the Offer Date.

1. Subject to the terms and conditions of the Agreements, provided TransUnion receives an executed copy of this pricing document within sixty (60)-days of the Offer Date, the following is the rate schedule.
 - Fee per Consumer Report: Waived
 - One time Initial/Set Up Fee: Waived
 - Monthly Service Fee: Waived
 - Annual Fee: Waived
2. Upon acceptance by Agency, this pricing shall be in effect until modified by TransUnion in accordance with the terms of the Agreements, or until termination of the Agreements.
3. In the event that TransUnion's cost of rendering service increases as a result of federal, state or local laws, ordinances or other regulatory, administrative or governmental acts, then TransUnion may implement a surcharge. A legislative surcharge is imposed on certain types of reports pertaining to consumers residing in the United States, and an additional surcharge is imposed on certain reports pertaining to only Colorado residents.
4. This Addendum contains confidential information, for Agency's use only, and may not be shared by Agency with any third party.
5. All other terms and conditions of the Agreements shall remain in full force and effect.

Accepted by Agency:

County of El Dorado, Health and Human Services Agency

By: _____

Name/Title: Shiva Frentzen, Chair
 County of El Dorado
 Board of Supervisors

Date: _____

**TRANSUNION MASTER AGREEMENT
FOR CONSUMER REPORTING AND ANCILLARY SERVICES**

291-O1810

This TransUnion Master Agreement for Consumer Reporting and Ancillary Services ("Agreement") is made and entered as of this 7th date of September, 2017 (the "Effective Date"), by and between Trans Union LLC, with its principal place of business at 555 West Adams, Chicago, Illinois 60661 ("TransUnion"), and County of El Dorado, Health and Human Services Agency, with its principal place of business at 3057 Briw Road Suite B, Placerville CA 95667 ("Agency"). In consideration of the promises and mutual covenants hereinafter set forth, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, TransUnion and Agency hereby agree as follows:

1. **Scope of Agreement.** This Agreement applies to any of those information services which Agency may desire to receive from TransUnion and which TransUnion offers to Agency, a government entity. Such information services shall herein be collectively referred to as "Services" and all information derived therefrom shall be collectively referred to as "Services Information."
2. **Agency's Purpose, Certifications.** Agency certifies that, pursuant to this Agreement, it shall only request Consumer Report Information pertaining to minor children for whom the Agency is acting in a fiduciary or representative capacity under applicable State law. Agency further certifies that it shall request Consumer Report Information (as defined below) solely for Agency's exclusive one-time use for the sole purpose of identifying, preventing and/or remediating the effects of identity theft or other fraud perpetrated against such minor children pursuant to the Child and Family Services Improvement and Innovation Act of 2011, and subject to the additional restrictions set forth herein.

Agency agrees to retain copies of records evidencing Agency's responsibility for any minor child for whom Consumer Report Information is requested for a minimum of five (5) years from the date of inquiry, and make such records available to TransUnion upon request. Where Agency acts on behalf of minor children in a fiduciary or representative capacity pursuant to State law, the Consumer Report Information provided by TransUnion to Agency shall constitute only a commercial credit report and not a full consumer disclosure delivered to consumers pursuant to Section 609 of the FCRA.

Third-Party Service Providers. Notwithstanding anything to the contrary, Agency may utilize third party service providers ("Third Party") only in accordance with this section. In the event Agency will utilize a Third Party for the purpose of making requests for credit data, receiving, archiving, storing, disputing or otherwise performing tasks of any kind related to, Services and/or Services Information, it will do so under the following circumstances:

(a) under the order of a court of competent jurisdiction duly appointing the Third Party as attorney for the applicable minor; or to a representative of the minor whom Agency has established has a fiduciary duty to said minor; and

(b) in accordance with all applicable law, including but not limited to the Welfare and Institutions Code of the State of California;

Agency shall ensure it has first entered into an agreement with such Third Party prohibiting such Third Party's use of, and access to, the Services and Services Information for any purpose other than to the extent necessary to provide the contemplated services to Agency. Agency shall be solely liable for any such Third Parties, or other Agency agent's or contractor's, actions or omissions, including, but not limited to, any misappropriation or other compromise of User ID's and/or Passwords, any misappropriation and/or unauthorized disclosure of Services Information (including, but not limited to, consumer credit information), any security breaches, or any misuse of the Services Information in violation of this Agreement or applicable law. Furthermore, Agency understands and agrees that its third-party intermediaries, agents and/or contractors shall not be entitled as a third-party beneficiary or otherwise, to take any action or have any recourse against TransUnion in respect of any claim based upon any actual or alleged failure to perform under this Agreement. Service providers who act on behalf or at the request of Agency shall have access to Service Information.

3. **Consumer Reporting Services.**

3.1 **Consumer Report Information.** TransUnion makes certain consumer report information services from its consumer reporting database ("Consumer Report Information") available to its customers who have a permissible purpose for receiving such information in accordance with the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.) including, without limitation, all amendments thereto ("FCRA").

3.2 **FCRA Penalties.** THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.

3.3 Adverse Action. For purposes of this Agreement, the term “adverse action” shall have the same meaning as that term is defined in the FCRA.

5. Additional Terms and Conditions.

5.1 Confidentiality. Agency shall hold all Services Information in confidence and shall not disclose such information, in whole or in part, to any person except: (i) as required by law (e.g., an order of a court or data request from an administrative or governmental agency with competent jurisdiction) to be disclosed; provided however, that Agency shall provide TransUnion with ten (10) days prior written notice before the disclosure of such information pursuant to this Paragraph 5.1; (ii) its employees that have a need to know in connection with its use of the Services Information as permitted under this Agreement; or, (iii) its authorized agents who have a need to know in connection with its use of the Services Information as permitted under this Agreement and who are bound by written obligations sufficient to limit use of such Services Information strictly for Agency’s benefit in accordance with the use and other restrictions contained in this Agreement. However, none of the foregoing restrictions shall prohibit Agency from disclosing to the subject of the Consumer Report Information, who is the subject of an adverse action, the content of the Consumer Report Information as it relates to any such adverse action. The forgoing obligations of confidentiality with respect to Services Information shall in all instances prevail over contrary or less stringent obligations of confidentiality entered between the parties.

5.2 Safeguards. Each party shall implement, and shall take measures to maintain, reasonable and appropriate administrative, technical, and physical security safeguards (“Safeguards”) designed to: (i) insure the security and confidentiality of non-public personal information; (ii) protect against anticipated threats or hazards to the security or integrity of non-public personal information; and, (iii) protect against unauthorized access or use of non-public personal information that could result in substantial harm or inconvenience to any consumer. When a consumer’s first name or first initial and last name is used in combination with both: (i) a social security number, driver’s license or identification card number, or account number, credit or debit card number, and, (ii) any required security code, access code, or password that would permit access to an individual’s financial account (“Personal Information”), and such combined information is delivered to Agency unencrypted, Agency shall implement and maintain reasonable security procedures and practices appropriate to the nature of the information and to protect the Personal Information from unauthorized access, destruction, use, modification, or disclosure including without limitation, ensuring any Agency intentional deletion, destruction and/or disposal of Personal Information (whether in paper, electronic, or any other form, and regardless of medium on which such Personal Information is stored) is performed in a manner so as to reasonably prevent its misappropriation or other unauthorized use including, but not limited to, cross-shredding printed information and pulverizing or incinerating tapes, disks and other such non-paper media.

5.3 Authorized Requests. Agency shall use the Services and Services Information: (i) solely for the Agency’s certified use(s); (ii) solely for Agency’s exclusive one-time use; and, (iii) subject to the terms and conditions of this Agreement. Agency shall not request, obtain or use Services for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with Agency’s own data, or otherwise in any service which is derived from the Services. Services shall be requested by, and Services Information shall only disclosed by Agency to, Agency’s designated and authorized employees and agents having a need to know and only to the extent necessary to enable Agency to use the Services and Services Information in accordance with this Agreement, and, with respect to agents, only those who are bound by written obligations sufficient to limit use of such Services and Services Information strictly for Agency’s benefit in accordance with the use and other restrictions contained in this Agreement. Agency shall ensure that such Agency designated and authorized employees and agents shall not attempt to obtain any Services on themselves, associates, or any other person except in the exercise of their official duties.

5.4 Rights to Services. Agency shall not attempt, directly or indirectly, to reverse engineer, decompile, or disassemble Services and Services Information, or any confidential or proprietary criteria developed or used by TransUnion relating to the Services provided under this Agreement. Except as explicitly set forth in this Agreement the entire right, title and interest in and to the Services and all copyrights, patents, trade secrets, trademarks, trade names, and all other intellectual property rights associated with any and all ideas, concepts, techniques, inventions, processes, or works of authorship including, but not limited to, all materials in written or other tangible form developed or created by TransUnion in its performance of the Services, shall at all times vest exclusively in TransUnion. TransUnion reserves all rights not explicitly granted to Agency under this Agreement. Agency acknowledges that any misappropriation or threatened misappropriation of TransUnion’s rights in and to the Services and other TransUnion intellectual property, or any breach or threatened breach of the foregoing restrictions, may cause immediate and irreparable injury to TransUnion, and in such event, TransUnion shall be entitled to seek injunctive relief, without the necessity to post bond, in addition to any and all other remedies available at law or in equity. Nothing stated herein will be construed to limit any other remedies available to TransUnion under this Agreement

including, but not limited to suspension and/or termination.

- 5.5 Compliance with Laws. Each party hereto shall be responsible for its own compliance with all applicable federal and state legislation, regulations and judicial actions, including, but not limited to, FCRA, GLBA and all other applicable privacy laws, "do not call" laws, the Drivers Privacy Protection Act (18 U.S.C. Section 2721 et seq.) and similar and/or associated state laws and regulations governing the use and disclosure of drivers' license information, as now or as may become effective, to which it is subject. Changes in the performance of TransUnion's obligations under this Agreement necessitated by TransUnion's good faith interpretations of any applicable law, regulation, judicial or regulatory action or license rights, shall not constitute a breach of this Agreement.

Data provided by TransUnion as part of Services may include information obtained from the Death Master File ("DMF") made available by the US Department of Commerce National Technical Information Service and subject to regulations found at 15 CFR Part 1110. Agency shall comply with all applicable laws including, with respect to DMF data, 15 CFR Part 1110. Recipients of DMF data that fail to comply with 15 CFR Part 1110 may be subject to, among other things, penalties under 15 CFR 1110.200 of \$1,000 for each disclosure or use, up to a maximum of \$250,000 in penalties per calendar year.

- 5.6 Fees and Payments. Agency agrees to pay the fees and charges for Services provided to Agency under this Agreement. Such pricing is hereby incorporated into this Agreement by reference. Any periodic and/or minimum Agency fees under this Agreement are non-refundable, in whole or in part, in the event of a termination of this Agreement. TransUnion reserves the right to change the fees and charges from time to time, but no change in such charges shall become effective as to the Agency earlier than thirty (30) days after written notice thereof shall have been given by TransUnion to Agency. Agency shall also pay, *to the extent it is not exempt*, all the cost of all media, media shipping, and insurance costs, duties and/or other applicable charges of any kind imposed by any federal, state, or local governmental entity for the Services, Services Information, or both, provided under this Agreement.

- 5.6.1 In addition, in the event that TransUnion's cost of rendering Services increases as a result of federal, state or local laws, ordinances or other regulatory, administrative or governmental acts *and such costs are properly chargeable to federal, state and/or local customers such as Agency*, then TransUnion may implement a surcharge subject to the following: (i) any surcharge will be applicable generally to TransUnion's customers; (ii) TransUnion will provide sixty (60) days prior written notice to Agency prior to implementing any new surcharge; and, (iii) any surcharge will be applied only to products and services pertaining to consumers in the geographic area affected by the law, ordinance or other regulatory, administrative or governmental ordinance or other regulatory, administrative or governmental act.

- 5.6.2 TransUnion shall provide invoices to Agency and Agency shall pay such invoices within thirty (30) days of the invoice date.

- 5.7 Term, Termination and Survival. The term of this Agreement shall commence upon the Effective Date and shall remain in effect until terminated by any party hereto for any reason whatsoever by providing thirty (30) days prior written notification to the other party. Moreover, without limiting any other remedies to which either party may be entitled, if a party, in good faith, determines that the other party has materially breached any of its obligations under this Agreement, such party shall provide written notice to the other party of such determination. The breaching party shall have thirty (30) days to cure any alleged breach, provided that such breach is curable. If the breaching party fails to cure within thirty (30) days of receiving such written notice or if such breach is not curable, the non-breaching party shall have the right to immediately suspend its performance, in whole or in part, under this Agreement, immediately terminate this Agreement, or both.

- 5.7.1 The foregoing notwithstanding, TransUnion reserves the right, at TransUnion's sole option, to immediately suspend its performance, in whole or in part, under this Agreement, or immediately terminate this Agreement, if TransUnion, in good faith and in its sole discretion, determines that: (i) the requirements of any law, regulations and/or judicial action have not been met; (ii) as a result of any new, or changes in existing, laws, regulations, and/or judicial actions, that the requirements of any law, regulation and/or judicial action will not be met; (iii) the use of the Services is the subject of litigation or threatened litigation by any governmental agency; (iv) any product, process, or both, including, without limitation, any software, information, data, or other material, as well as any intellectual property rights embodied by any or all of the foregoing (whether licensed to, owned by, or otherwise controlled by, TransUnion), and necessary (as reasonably demonstrated by TransUnion) for the provision of the Services to Agency is/are enjoined, likely to be enjoined (in TransUnion's counsel's written opinion), or the licenses thereto is/are otherwise terminated by the licensing entity; and/or, (v) any combination of the foregoing.

- 5.7.2 With the exception of TransUnion's obligation, if any, to provide Services under this Agreement, all provisions of this Agreement shall survive any such termination of this Agreement including, but not limited to, all restrictions on Agency's use of Services Information. Moreover, any such termination shall not relieve

Agency of any fees or other payments due to TransUnion through the date of any such termination nor affect any rights, duties or obligations of either party that accrue prior to the effective date of any such termination.

5.8 Warranty.

5.8.1 **TransUnion Limited Warranty.** TransUnion represents and warrants that the Services will be provided in a professional and workmanlike manner consistent with industry standards. In the event of any breach of this warranty, TransUnion shall exercise commercially reasonable efforts to re-perform the applicable Services which are not in compliance with the above warranty, provided that: (i) TransUnion receives written notice of such breach within ten (10) days after performance of the applicable Services; and (ii) the Services are able to be re-performed. TransUnion, in the event it cannot re-perform such Services, shall refund the fees paid by Agency for the applicable Services which are not in compliance with the above warranty. **AGENCY ACKNOWLEDGES AND AGREES THAT TRANSUNION'S SOLE AND EXCLUSIVE OBLIGATION, AND AGENCY'S SOLE AND EXCLUSIVE REMEDY, IN THE EVENT OF ANY BREACH OF THE FOREGOING WARRANTY IS AS SET FORTH IN THIS PARAGRAPH. TRANSUNION DOES NOT WARRANT THE SERVICES TO BE UNINTERRUPTED OR ERROR-FREE OR THAT THE SERVICES WILL MEET AGENCY'S REQUIREMENTS. THE WARRANTY SET FORTH IN THIS SECTION 5.8.1 IS IN LIEU OF ALL OTHER WARRANTIES, WHETHER STATUTORY, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE OR WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NO REPRESENTATIVE OF TRANSUNION IS AUTHORIZED TO GIVE ANY ADDITIONAL WARRANTY.**

5.8.2 Agency represents and warrants that: (i) it has the authority to enter into and perform under this Agreement; (ii) it has the right to give to TransUnion the rights set forth in this Agreement; and, (iii) it has the right to provide any and all information including, but not limited to, data obtained from third parties, to TransUnion, and to allow TransUnion to provide the same to TransUnion's subcontractors, for use in performance of the Services.

5.9 Indemnification for Intellectual Property Infringement. TransUnion, subject to the limitations of liability contained herein, will defend and indemnify Agency against a third party claim that any TransUnion-owned Services infringe a United States patent, copyright, trademark, trade secret or other United States intellectual property rights of a third party, provided that: (i) Agency gives TransUnion prompt written notice of any such claim of which it has knowledge; (ii) TransUnion is given full control over the defense of such claim and all related settlement negotiations; and, (iii) Agency provides TransUnion with the assistance, information and authority necessary to perform TransUnion's obligations under this paragraph. Reasonable out-of-pocket expenses incurred by Agency in providing such assistance will be reimbursed by TransUnion.

If any such claim of infringement has occurred or in TransUnion's opinion is likely to occur, then TransUnion may, at its option and expense: (i) use commercially reasonable efforts to procure for Agency the right to use the infringing Services; (ii) replace or modify the infringing portion of the Services so that it is no longer subject to any infringement claim, or, (iii) if the foregoing, in TransUnion's reasonable determination, is not practicable, TransUnion shall so notify Agency of such determination and Agency shall have the right to immediately terminate this Agreement. TransUnion shall have no obligation under this Section to indemnify or defend Agency against a lawsuit or claim of infringement to the extent any such claim or lawsuit results from: (i) other material which is combined with or incorporated into the Services; (ii) any substantial changes or alterations to the information provided as part of the Services by Agency; (iii) any misuse or unauthorized use of the Services which, but for Agency's misuse or unauthorized use of the Services, such claim would not have occurred; or, (iv) required compliance by TransUnion with design documentation or specifications originating with, specified by or furnished by or on behalf of Agency. **THE FOREGOING PROVISIONS STATE THE ENTIRE LIABILITY OF TRANSUNION AND THE SOLE AND EXCLUSIVE REMEDY OF AGENCY WITH RESPECT TO ANY PROCEEDINGS, CLAIMS, DEMANDS, LOSS, DAMAGE OR EXPENSES INCURRED BY AGENCY RELATING TO THE INFRINGEMENT OF THIRD PARTY INTELLECTUAL PROPERTY RIGHTS RESULTING FROM THE SERVICES AND THIS AGREEMENT.**

5.10 Limitation of Liability. **TRANSUNION'S SOLE LIABILITY, AND AGENCY'S SOLE REMEDY, FOR BREACHES OF THIS AGREEMENT BY TRANSUNION ARISING FROM TRANSUNION'S NEGLIGENCE SHALL BE THE CORRECTION OF ANY DEFECTIVE SERVICE OR THE REFUND OF FEES PAID FOR SAME. AGENCY'S SOLE LIABILITY, AND TRANSUNION'S SOLE REMEDY, FOR BREACHES OF THIS AGREEMENT BY AGENCY ARISING FROM AGENCY'S NEGLIGENCE SHALL BE CAPPED AT THE FEES BILLED UNDER THIS AGREEMENT FOR THE SERVICES GIVING RISE TO THE CLAIM. FOR ALL OTHER CLAIMS BY EITHER PARTY AGAINST THE OTHER ARISING OUT OF SUCH OTHER PARTY'S BREACH OF THIS AGREEMENT, THE CULPABLE PARTY'S**

AGGREGATE TOTAL LIABILITY SHALL BE CAPPED AT SIX (6) TIMES THE AVERAGE MONTHLY REVENUE BILLED UNDER THIS AGREEMENT PRIOR TO THE CLAIM(S) ARISING.

5.10.1 **ADDITIONALLY, NEITHER PARTY SHALL BE LIABLE TO THE OTHER FOR ANY AND ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT BROUGHT MORE THAN TWO (2) YEARS AFTER THE CAUSE OF ACTION HAS ACCRUED.**

5.11 Assignment and Subcontracting. Neither party may assign or otherwise transfer this Agreement, in whole or in part, without the prior written consent of the other, and such consent shall not be unreasonably withheld. Notwithstanding the foregoing, TransUnion may assign or transfer this Agreement to a wholly-owned subsidiary, in the event of a purchase of substantially all of TransUnion's assets, or in the event of a corporate form reorganization (e.g., LLC to C-Corporation), and Agency may assign or transfer its rights and/or obligations under this Agreement to any Affiliate of Agency identified in writing to TransUnion. Moreover, TransUnion shall have the unrestricted right to subcontract the Services to be provided to Agency by TransUnion under this Agreement; provided however, that such subcontracting shall not relieve TransUnion of its obligations under this Agreement. The limited warranty and limitation of liability provisions set forth in this Agreement shall also apply for the benefit of TransUnion's licensors, subcontractors and agents.

5.12 Security. Agency represents and warrants that: (i) all TransUnion-supplied identification codes (each a "User ID") and associated passwords (each a "Password") shall be kept confidential and secure (e.g., Agency shall ensure that Passwords are not stored on any desktop and/or portable workstation/terminal nor other storage and retrieval system and/or media, that Internet browser caching functionality is not used to store Passwords and that appropriate firewalls or other electronic barriers are in place); and, (ii) each User ID and Password shall be used solely by individuals Agency has authorized to use such User IDs and Passwords. In the event of any unauthorized use, misappropriation or other compromise of User IDs and/or Passwords, Agency shall promptly (but in no event later than forty-eight (48) hours after the occurrence of any of the foregoing) notify TransUnion by phone and in writing.

Agency shall fully cooperate with TransUnion in mitigating any damages due to any misappropriation or unauthorized use or disclosure of any non-public personal information (including, but not limited to, Personal Information and other consumer credit information). Such cooperation shall include, but not necessarily be limited to, allowing TransUnion to participate in the investigation of the cause and extent of such misappropriation and/or unauthorized use or disclosure. Such cooperation shall not relieve Agency of any liability it may have as a result of such a misappropriation and/or unauthorized use or disclosure. Agency agrees, that to the extent any such unauthorized use, unauthorized disclosure, misappropriation, or other event is due to Agency's (including, without limitation, its employee's, agent's or contractor's) negligence, intentional wrongful conduct, or breach of this Agreement, Agency shall be responsible for any required consumer, public and/or other notifications, and all costs associated therewith; provided however, that other than except to the extent required to comply with applicable law, Agency shall make no public notification, including but not limited to press releases or consumer notifications, of the potential or actual occurrence of such misappropriation and/or unauthorized disclosure without TransUnion's prior written consent, and, with respect to any such notifications required by law, Agency shall not use any TransUnion trade name, trademark, service mark, logo, in any such notifications without the prior written approval of TransUnion.

5.13 In the event Agency will utilize a third party intermediary (e.g., application service provider, Internet service provider or other network provider) for the purpose of transmitting requests for, receiving, archiving, storing, hosting, or otherwise performing processing of any kind related to, Services and/or Services Information, Agency shall ensure it has first entered into an agreement with such third party prohibiting such third party's use of, and access to, the Services and Services Information for any purpose other than to the extent necessary to provide such application or network services to Agency. Agency shall be solely liable for any of its, such third parties, or other Agency agent's or contractor's, actions or omissions, including, but not limited to, any misappropriation or other compromise of User ID's and/or Passwords, any misappropriation and/or unauthorized disclosure of Services Information (including, but not limited to, consumer credit information), any security breaches, or any misuse of the Services Information in violation of this Agreement or applicable law. Furthermore, Agency understands and agrees that its third party intermediaries, agents and/or contractors shall not be entitled as a third party beneficiary or otherwise, to take any action or have any recourse against TransUnion in respect of any claim based upon any actual or alleged failure to perform under this Agreement.

5.14 No Waiver. No failure or successive failures on the part of either party, or its respective successors or permitted assigns, to enforce any covenant or agreement, and no waiver or successive waivers on the part of either party, or its respective successors or permitted assigns, of any condition of this Agreement, shall operate as a discharge of such covenant, agreement, or condition, or render the same invalid, or impair the right of either party, its respective successors or permitted assigns, to enforce the same in the event of any

subsequent breach or breaches by the other party, its successors or permitted assigns.

- 5.15 Independent Contractors. This Agreement is not intended to create or evidence any employer-employee arrangement, agency, partnership, joint venture, or similar relationship of any kind whatsoever between TransUnion and Agency. Moreover, no party shall, by virtue of this Agreement, have any right or power to create any obligation, express or implied, on behalf of any other party.
- 5.16 Construction and Severability. All references in this Agreement to the singular shall include the plural where applicable. Titles and headings to sections or paragraphs in this Agreement are inserted for convenience of reference only and are not intended to affect the interpretation or construction of this Agreement. If any term or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions shall remain in full force and effect and shall in no way be affected, impaired or invalidated.
- 5.17 Force Majeure. Neither party shall be liable to the other for failure to perform or delay in performance under this Agreement if, and to the extent, such failure or delay is caused by conditions beyond its reasonable control and which, by the exercise of reasonable diligence, the delayed party is unable to prevent or provide against. Such conditions include, but are not limited to, acts of God; strikes, boycotts or other concerted acts of workers; failure of utilities; laws, regulations or other orders of public authorities; military action, state of war, acts of terrorism, or other national emergency; fire or flood. The party affected by any such force majeure event or occurrence shall give the other party written notice of said event or occurrence within five (5) business days of such event or occurrence.
- 5.18 No Presumption against Drafter. Each of the parties has jointly participated in the negotiation and drafting of this Agreement. In the event of any ambiguity or a question of intent or interpretation arises, this Agreement shall be construed as if drafted jointly by each of the parties and no presumptions or burdens of proof shall arise favoring any party by virtue of the authorship of any of the provisions of this Agreement.
- 5.19 Governing Law. This Agreement shall be governed, interpreted and enforced in accordance with the federal laws of the United States of America. In the event a conflict arises between either the terms in this Agreement and any other agreement, such conflict shall be resolved in accordance with GSAR 552.212-4(s).
- 5.20 Trademarks. Both Agency and TransUnion shall submit to the other party for written approval, prior to use, distribution, or disclosure, any material including, but not limited to, all advertising, promotion, or publicity in which any trade name, trademark, service mark, and/or logo (hereinafter collectively referred to as the "Marks") of the other party are used (the "Materials"). Such party, from whom approval is being requested, shall not unreasonably withhold its approval. Both parties shall have the right to require, at each party's respective discretion and as communicated in writing, the correction or deletion of any misleading, false, or objectionable material from any Materials. Moreover, when using the other party's Marks pursuant to this Agreement, a party shall take all reasonable measures required to protect the other party's rights in such Marks, including, but not limited to, the inclusion of a prominent legend identifying such Marks as the property of the other party. In using each other's Marks pursuant to this Agreement, each party acknowledges and agrees that: (i) the other party's Marks are and shall remain the sole properties of the other party; (ii) nothing in this Agreement shall confer in a party any right of ownership in the other party's Marks; and, (iii) neither party shall contest the validity of the other party's Marks. Notwithstanding anything in this Agreement to the contrary, TransUnion shall have the right to disclose to third parties Agency's marks to the extent they appear in consumer credit reports containing Agency's account information and/or inquiries without the prior written approval of Agency.
- 5.21 CFPB Notices. By signing this Agreement, Agency acknowledges receipt of a copy of the Consumer Financial Protection Bureau's "Notice to Users of Consumer Reports: Obligations of Users Under the FCRA" and a copy of the Consumer Financial Protection Bureau's "Notices to Furnishers of Information: Obligations of Furnishers Under the FCRA". Any future updates to the forgoing notices will be accessible by Agency on TransUnion's website.
- 5.22 Entire Agreement. **THIS AGREEMENT INCLUDING, WITHOUT LIMITATION, ALL EXHIBITS AND ATTACHMENTS HERETO, CONSTITUTES THE ENTIRE AGREEMENT BETWEEN TRANSUNION AND AGENCY AND SUPERSEDES ALL PREVIOUS AGREEMENTS AND UNDERSTANDINGS, WHETHER ORAL OR WRITTEN, EXPRESS OR IMPLIED, SOLELY WITH RESPECT TO THE SUBJECT MATTER OF THIS AGREEMENT. THIS AGREEMENT MAY NOT BE ALTERED, AMENDED, OR MODIFIED EXCEPT BY WRITTEN INSTRUMENT SIGNED BY THE DULY AUTHORIZED REPRESENTATIVES OF BOTH PARTIES. THIS AGREEMENT SHALL NOT BE BINDING ON EITHER PARTY UNTIL SIGNED BY TRANSUNION. THE INDIVIDUAL EXECUTING THIS AGREEMENT ON BEHALF OF AGENCY HAS DIRECT KNOWLEDGE OF ALL FACTS CERTIFIED AND THE AUTHORITY TO BIND AGENCY TO THE TERMS OF THIS AGREEMENT.**

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the parties, intending to be legally bound, have caused this Agreement to be executed by their duly authorized representatives as of the Effective Date. The parties hereto agree that a facsimile or other electronic transmission of an unmodified image (e.g., transmission in a portable document format "pdf") of this fully executed Agreement shall constitute an original and legally binding document.

TRANS UNION LLC

County of El Dorado, Health and Human Services Agency

By: _____
TransUnion Representative

By: _____
Agency Representative

Name and Title of Signer (please print)

Shiva Frentzen, Chair
Name and Title of Signer (please print)
County of El Dorado, Board of Supervisors

Date Signed

Date Signed

Agency Code Number Assigned

The County Officer or employee with responsibility for administering this Agreement is Leslie Griffith, MSW, Assistant Director of Human Services, Health and Human Services Agency, or successor.



TransUnion Direct User Guide

Help Guide Topics

- [Welcome to TransUnion Direct](#)
- [Individual Services](#)
- [Portfolio Services](#)
- [Activity Reports](#)
- [Your User Profile](#)
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Welcome to TransUnion Direct

Welcome! Your organization has selected TransUnion Direct — a quick, easy-to-use, secure website that allows you to access TransUnion’s services right from your PC’s Internet connection. TransUnion Direct is your primary source of credit, fraud, collections, risk- and portfolio-management information.

Who Should Use this Guide?

Use this guide if you want to become familiar with the services and functions that you can order and perform on TransUnion Direct. This guide provides an overview of ordering individual services, ordering portfolio services, running activity reports, and managing your own user profile online.



- If you need information on specific TransUnion services, please consult the online Subscriber Central pages on TransUnion Direct. Click **Help Center** on any page to get there.
- If you need more detailed instructions on completing the online order forms, look for the “Instructions for completing this form” link near the top of each service order form page.

What You Need to Know

Below are a few concepts that you should be familiar with as you start working with TransUnion Direct.

Locations and Subscriber Codes

Your administrator has created locations in TransUnion Direct to help manage your company’s orders. Locations are usually based on departments, such as human resources, or actual physical locations, such as a local bank branch. By creating locations, your administrator ensures that everyone at your organization has access to the services and functions they need. Your administrator has assigned you to at least one location.

Each location has at least one subscriber code assigned to it. Subscriber codes determine which services are available to you. When you log into TransUnion Direct, your default location and subscriber code are automatically selected. You can always see your current location and subscriber code on the left side of the page, under the Subscriber Settings heading.

Services Available from TransUnion Direct

The following services are accessible from the site:

- **Individual Services** — You can access up to 30 TransUnion services through the Individual Services control panel, including the TransUnion Credit Report. The list of available services is based on your currently selected location and subscriber code and depends on your company's agreement with TransUnion. Learn more about [Individual Services](#).
- **Portfolio Services** — Upload multiple subjects in a single file. To access this option, your company must be set up for one of the portfolio services and your administrator must also assign you rights to Portfolio Services. Available portfolio services include Express Portfolio Review and Collection Prioritization Engine. Learn more about [Portfolio Services](#).
- **Activity Reporting** — Configure and generate reports on user activities across the entire company, at a single location, or for a single user. You must be authorized by your administrator to run activity reports. Learn more about [Activity Reports](#).

Security

TransUnion Direct is designed to ensure a high level of security to protect the confidentiality of your orders and user profile information. Below are security features you should be aware of.

- **Secure Login** — The combination of your user ID and password is the key to accessing TransUnion Direct's services. To protect your account, do not share your user ID and password with anyone. TransUnion Direct will prompt you to change your password every 90 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 to the orders you have placed on the site. You will be prompted to provide the response to your challenge question whenever you try to view details of past orders, download a digital certificate, or reset your password.
- **Timed Log Out** — If you are logged in but inactive for 25 minutes, a time-out warning appears, asking you if you would like to stay logged into the session. If you do not respond, you will be logged out of the session after another five minutes of inactivity. Any orders you made during that session will be available in Order History.

The First Time You Log Into TransUnion Direct

The first time you log into TransUnion Direct, our Getting Started process will guide you through the following steps:

Step 1: Review the TransUnion Direct user guidelines.

Step 2: Set up your user profile and preferences. Make sure that your email address is entered correctly because TransUnion Direct will occasionally send you important notifications about your account. You may also use the “Send Test E-mail” function to test your ability to receive emails from TransUnion.

Step 3: Complete the user questionnaire.

Step 4: *Optional.* You may be required to complete Step 4: Download a digital certificate. Your administrator determines if you need to download a digital certificate. All administrators are required to download a digital certificate as well.



After completing Step 4, you will need to click **Log Out** and close all browser windows to finish installation of the digital certificate. If you have questions about digital certificates, contact your administrator.

Completing the process: You need to complete each step before you can move on to the next step. After you have completed all required steps, a success message appears at the top of the page. Click **Continue** at the bottom of the page to complete the Getting Started process.

Steps to Get Started with TransUnion Direct	
STEP 1: Review TransUnion Direct user guidelines Make your TransUnion Direct experience the best by following our simple user guidelines. Estimated time to complete: 2 minutes	✔ Completed
STEP 2: Set up your user profile and preferences Select a password, set your challenge question and answer for security purposes, provide your contact information, and set up preferences for using TransUnion Direct. Estimated time to complete: 2 minutes	✔ Completed
STEP 3: Complete user questionnaire Help us to help you! Answer a few brief questions about yourself, your work and how you will be using TransUnion Direct. Estimated time to complete: 2 minutes	✔ Completed
STEP 4: Download a digital certificate Your company has chosen to use digital certificates to ensure additional security. An administrator may be required to assist you in completing your digital certificate installation. Estimated time to complete: 4 minutes	✔ Completed

[Continue >>](#)

Individual Services

TransUnion Direct allows you to access services offered by TransUnion, including the TransUnion Credit Report. Services are available to you based on the location and subscriber codes that your administrator assigned to you. You have the choice of placing one order at a time or placing multiple orders one after the other.

Changing Your Current Subscriber Code

Before you place an order, make sure that the correct subscriber code is selected under Subscriber Settings on the left side of the Home page. The services you see in the **Service** drop-down list are tied to the subscriber code and location that you currently have selected. If the service you want to order doesn't appear on the list, you may need to change the current subscriber code and/or location.

1. Click **Subscriber Settings** on the left side of the Home page.



2. Change your Location and Subscriber Code selections as needed.



The location you select determines the list of subscriber codes. A location may contain more than one subscriber code to choose from.

3. To make this selection your default, check **Make these my default subscriber settings**.

A screenshot of a dialog box titled 'SUBSCRIBER SETTINGS'. It has a 'close' button in the top right. The dialog contains two dropdown menus: 'LOCATION' with 'Springfield' selected, and 'SUBSCRIBER CODE' with 'Credit Report Search (A0204054)' selected. Below the dropdowns is a checkbox labeled 'Make these my default subscriber settings' which is currently unchecked. To the right of the checkbox is a green 'Apply' button with a right-pointing arrow. Below the dialog content is a section titled 'AVAILABLE SERVICES - SELECTED SUBSCRIBER' which lists 'Credit Report', 'Creditor Contact Information', and 'SSN Search'.

4. Click **Apply**.



If you're still not able to access the service you want to order, contact your administrator.

Placing a Single Order



When you want to place a single order for one subject, select the Place a Single Order option on the Individual Services control panel. This option can be used for both individual and joint subjects.

1. Select the service you want to order for the subject from the Place a Single Order drop-down list and then click **New Order**.

The screenshot shows a window titled "Individual Services". It is divided into two columns. The left column is titled "Place a Single Order" and contains the text "Use this option to place an order and view the results." Below this is a dropdown menu with "TransUnion Credit Report" selected and a "New Order >>" button. The right column is titled "Place Multiple Orders" and contains the text "Use this option to place multiple orders before viewing the results." Below this is a "Start >>" button. A dotted line separates the two columns.

2. Complete the order form.



- If you need more information about how to fill out the form, click **Instructions on completing this form**. Detailed instructions for the form appear in a pop-up window.
 - Required fields are indicated with an asterisk and bold font.
3. Click **Order** to submit the order. An “Order is processing” pop-up window appears. You will then be brought directly to the Order Results page.
 4. Review the order results. You may view the output file by clicking the **View PDF**  or **View print image**  icon.
 5. When you’re ready to place your next order, go to the Place Additional Orders section at the bottom of the page. You can do the following:
 - Order a different service for the same subject. In the Re-use Order Input for a Different Service section, select a Service from the drop-down list and click **Next Order**.
 - Order a service for a different subject. Under the Begin a New Order section, select a Service from the drop-down list and click **New Order**.

The screenshot shows a section titled "Place Additional Orders". It is divided into two columns. The left column is titled "Re-use Order Input for a Different Service" and contains a dropdown menu with "Select Service" and a "Next Order >>" button. The right column is titled "Begin a New Order" and contains a dropdown menu with "TransUnion Credit Report" selected and a "New Order >>" button. A dotted line separates the two columns.

All order results for Individual Services are automatically stored in your Order History for seven calendar days. You may view your results and download output files as many times as you need to within the seven-day timeframe without incurring additional charges or inquiries.

Placing Multiple Orders

If you have multiple orders you would like to place and would like to save time by entering in all orders before viewing results, use the Place Multiple Orders option on the Individual Services control panel. This option can be used for individual or joint subjects.

1. In the Place Multiple Orders section, click **Start**.

The screenshot shows a web interface titled "Individual Services". On the left, there is a section for "Place a Single Order" with a dropdown menu set to "TransUnion Credit Report" and a "New Order >>" button. On the right, there is a section for "Place Multiple Orders" which is highlighted with an orange border. This section contains the text "Use this option to place multiple orders before viewing the results." and a "Start >>" button.

2. Select the service that you want to order for the subject from the **Services** drop-down list. Complete the order form.



- If you need more information about how to fill out the form, click **Instructions on completing this form**. Detailed instructions for the form appear in a pop-up window.
- Required fields are indicated with an asterisk and bold font.

3. Click **Next Order** to submit the order. After your current order is placed, a new order form appears for the same service. You may select a different service at the top of the form without disrupting the Multiple Orders flow. A success message appears at the top of the page to notify you that your order was successfully placed.





If a processing error does occur with the order, a message appears at the top of the page to notify you and you will have the option of viewing the error in the output file. This is your only chance to see the particular error. Since the order did not successfully return results, it will not be available in your Order History.










4. Complete the new order form with your next subject. After you complete the form, do one of the following:
 - If you have another order to place after this one, click **Next Order** to submit the current order and start a new order.
 - If you do not have more orders to place (you've typed in the data for your last subject), click **Finish** to see the results of all the orders you just placed on the Multiple Orders Results page.

The screenshot shows two buttons at the bottom of the form. The top button is labeled "Next Order >>" and has the text "Place this order and remain on this page to enter another order" above it. The bottom button is labeled "Finish >>" and has the text "Place this order and view the results of all orders" above it.

- On the Multiple Orders Results page, click **Download** to get a ZIP file of all your order results.



To access the results of a particular order, click the **View PDF**  or **View print image**  icon from the Options column.





Multiple Order Results					
Download  Download results for selected orders					
<input checked="" type="checkbox"/>	Service 	Order Input 	Reference ID 	Time Issued 	Options
<input checked="" type="checkbox"/>	TransUnion Credit Report	Hall, Joseph		9:34 AM CST	 
<input checked="" type="checkbox"/>	TransUnion Credit Report	Boggs, Leland		9:29 AM CST	 

All order results for Individual Services are automatically stored in your Order History for seven calendar days. You may view your results and download output files as many times as you need to within the seven-day timeframe without incurring additional charges or inquiries.

Viewing Your Order History for Individual Services

Results for your order will be available for download in your Order History for up to seven days. Information that you entered for a subject is stored for up to 90 days.

To access your Order History, do the following:

- From the Home page, search for an existing order or select **View all orders** from the Individual Services control panel.
- On the Order History page, the most recent order appears first. To sort by certain columns, click the ascending/descending arrows. Or you can filter based on order status, date issued, and/or build your own search statement by selecting a criteria category in the **Where** drop-down list.
- For each Current order (placed during the current login session) or available order (placed within the last seven days), you can do the following:
 - View order details .
 - View the PDF (credit report only) .
 - View the Print Image (classic version) .
 - Download a ZIP file of results for multiple orders by selecting one or more orders and then click **Download**.
 - Place a new order for this subject .
- For each expired order (placed more than seven days ago but within the last ninety days), you can place a new order for this subject.



To access available orders or to place a new order for the same subject for an available or expired order, you will be required to enter the response to your challenge question. If you cannot remember the challenge question, click the **Forgot your challenge question?** link to have the question sent to your email address.

Order History Information

TransUnion Direct archives reports and allows you to view order history information for recently ordered requests. You may view reports for up to seven days without having to reorder them, refer back to previous orders, and request additional reports without having to re-enter consumer information.

Order history information is intended for your exclusive use. The retention of this data is provided as a convenience for you, rather than printing or storing reports elsewhere. Subsequent access to this data is subject to your contractual obligations and all applicable legal requirements, including the FCRA permissible purpose you provided when the report was initially requested and you may use the report for no other purpose.

Consumer data input is retained for 90 days to facilitate reorder of new TransUnion services on the consumer. Reorders are also subject to your contractual obligations and all FCRA and other legal requirements. Because of the potential risk of improper access to this information if your systems or passwords are compromised, TransUnion has instituted the additional security measure of requiring a challenge response when your Order History is accessed in a subsequent session. The challenge question and response is **not** intended to be a substitute for good security practices.

Portfolio Services

Portfolio Services, such as Express Portfolio Review or Collections Prioritization Engine, allow you to upload a single file containing multiple subject records. Portfolio services are available **if you have been assigned the Batch User role** by your administrator and assigned the Location User role for a location with a portfolio service.

If you should be able to order portfolio services, but cannot access that option via TransUnion Direct, please contact your administrator. If you do not know who your administrator is, click **My Administrators** under the Subscriber Options heading on the right side of the Home page to see a list of administrators who can assist you.

How to Order a Portfolio Service

1. From the Home page, select the service you would like to order under **Place a New Service Order** from the Portfolio Services control panel. Do one of the following:
 - If you have created your subject file already, click **New Order** to start the ordering process. Complete the order form and upload your subject file. If you need detailed instructions on completing specific form fields, please see the Help available online. Click **Submit**.
 - If you need to prepare your subject file, click **Prepare File** to access instructions for creating and uploading the file.



For detailed instructions on preparing your subject files, download the *Customer Help Guide* from the Prepare File page for that portfolio service.

2. After you submit your file, the Order History page shows that your order is submitted. Check back later to see the status of the order as it is processed.

How to View the Results of This Order

The Portfolio Services control panel displays links to any portfolio services orders placed in the last 14 days. Click the **Order ID** to view order details and download output files for that order.

How to View Your Order History of Portfolio Services

The Order History page displays orders placed within the last 90 days. Output files are available for download for up to 14 days.

To access your Order History, do the following:

1. Select from orders placed in the last 14 days or select **View all orders** from the Portfolio Services control panel.
2. On the Order History page, the most recent order appears first. To sort by certain data, click the ascending/descending arrows. Or you can filter based on order status, date submitted, and/or build your own search statement by selecting a criteria category in the **Find Orders** drop-down lists.



For each order status, you can do the following:

- **Submitted:** Processing is in progress. The order has passed through TransUnion Direct’s initial validation, and has been submitted for further processing.
- **Posted:** The order has been processed, and results are available for download. Available Files: All. An email is sent to inform you that the results are available.
- **Downloaded:** Results have been downloaded from TransUnion Direct; order results remain available online for re-download until order expires. Available files: All.
- **Canceled:** The order was not or could not be submitted for further processing after initial validation. Available Files: Validation Error File.
- **Expired:** The order was placed more than 14 days ago, so this order is listed in Order History but the results are no longer available. An email is sent to remind you three days prior to expiration.

Order ID	Service	User ID	Subscriber	Submitted	Completed	Expires	Status
2009100117003662	Express Portfolio Review	uatusr11	ADP/RON TOUKIN (0600 A0202658)	10/01/2009	(not applicable)	10/15/2009	Submitted
2009100113585039	Express Portfolio Review	uatusr11	ADP/RON TOUKIN (0600 A0202658)	10/01/2009	(not applicable)	10/15/2009	Canceled

Activity Reports

Activity reports allow you to track how many orders have been placed by a particular user or location or to search by a consumer's name to find out when a particular order was placed and by whom. Please note that neither the full indicative data for the subject nor the order results (scores, credit information) will be returned. Data is available for up to 24 months and activity reports contain information about orders placed via TransUnion Direct only and does not include orders placed via other connection methods with TransUnion.

Activity reports are available to you only **if you have been assigned an activity report user role** by your administrator. There are four types of activity reports:

- All Users
- Single User
- All Locations
- Single Location

All four types of activity reports may be run by a Company Activity Report User. Location Activity Report Users may run Single User or Single Location activity reports.

If you should be able to run activity reports, but cannot access that option via TransUnion Direct, please contact your administrator. If you do not know who your administrator is, click **My Administrators** under the Subscriber Options heading on the right side of the Home page to see a list of administrators who can assist you.

How to Run an Activity Report

1. Select the **Report Type** you would like to order under Run an Activity Report from the Activity Reporting control panel. Click **New Report**.



More details may be required depending on the report type you select. For example, if you select Single User Report, you will be required to enter the user ID of the user whose activity you want to view.

2. Enter the key criteria and the timeframe, and then set any optional filters for the activity report. Click **Submit**. The Activity Report Results page displays the Summary Report by default. You can view detailed report information by clicking the **Activity Report Details** tab.

The results of your activity report are displayed below.
You may adjust the criteria and filters you chose to generate this report by clicking the **Refine Report** link.


Activity Report Summary

REPORT CRITERIA

LOCATION (all locations) SUBSCRIBER (all subscribers) SUBJECT LAST NAME (all subjects) [Refine Report](#)

TIMEFRAME 06/01/2008 to 06/30/2008 SERVICE (all services) SUBJECT FIRST NAME (all subjects)

	All Orders	Account Reporting Review	Collections Credit Report	Compliance Verification	Creditor Contact Information	Credit Report	Fraud Detect	High Risk Fraud Alert	Identity Manager	ID Report	ID Search	Individual Monitoring	Model Report	ReTRACE
All Locations	845	5	6	4	3	773	4	7	3	1	3	7	2	2
TUXML test location	673	5	6	4	2	603	4	6	3	1	3	7	2	2
Add-on location	172	0	0	0	1	170	0	1	0	0	0	0	0	0

3. From the Activity Reports Summary and Activity Report Details tab, you can do the following:
 - Refine results. Click the **Refine Report** link. You will be brought back to the search page to make changes or additions to the search criteria. Click **Submit** to run the report again.
 - Print results. For best printing results, we recommend exporting results first and then printing them from Excel.
 - Export results. Click **Export**  to export the activity report data into an Excel spreadsheet that you can save to your computer.

Your User Profile

You can update your user profile anytime in the Manage Profile area of TransUnion Direct. Keeping your contact information up to date ensures that you will receive important email communications from TransUnion Direct.

How to Manage Your Profile

1. Click **Manage Profile** at the top of any page on the site. The details of your current profile appear on the Manage Your User Profile page, including:
 - Your User ID and Password (the password is masked)
 - Challenge Question and Response (the actual question and response are not displayed, to protect your security)
 - Name, Email Address, and Telephone Number
 - Default Location and Subscriber Code
 - Your User Questionnaire Responses
2. To update any of these details, click **Update**. Enter your Current Password; then enter your changes in the textboxes.
3. Click **Save**.

Updating Your Challenge Question and Response

1. To update your Challenge Question and Response, call your administrator. Your administrator will clear your current challenge question and response.
2. The next time you log in, you'll be asked to choose a new challenge question and response.



If you do not know who your administrator is, please contact the TransUnion Service Desk. See [Help Resources](#) for contact information.

Verifying Your Email Address

You can test whether email from TransUnion is sent successfully to the email address associated with your account by doing the following:

1. Click **Manage Profile** at the top of any page on the site. The details of your current profile appear on the Manage Your User Profile page.
2. Click **Update**. The Update Your User Profile page opens.
3. Next to the Verify E-mail Address heading, click **Send Test E-mail**.

A pop-up window appears notifying you that a test email was sent to the email address associated with your user account.

4. Close this window and click **Cancel**.

Did you receive the test email?

- If you received the email, you do not need to do anything else. Your setup should allow you to receive future emails from us.
- If you did **not** receive the email, check your spam or junk mail folders. If the message arrived in a spam or junk mail folder, add the following domain to your email program's safe sender list: **transunion.com**. In addition, add the following address to your Contacts list: directnoreply@transunion.com. After completing the above step, close this window and send another test email.

Help Resources

TransUnion Direct provides several paths to getting assistance:

- **Reset Your Password Online** — If you forgot your password or your login is locked, follow the instructions below.
- **Subscriber Central** — After login, you can quickly access help information on our online help center, Subscriber Central, which provides FAQs, video tutorials, and help guides for TransUnion Direct. We've also included a form within Subscriber Central called, "We're Listening," which you can use to send us your feedback on the site. To access Subscriber Central, click **Help Center**, which is located at the top of every page on the site.
- **Your Administrator** — Your administrator can assist you with a number of issues, including password resets, your location and subscriber code assignment and access to services. Often, your administrator is the person within your company who provided you with your user ID and password. If you do not know who your administrator is, click **My Administrators** under the Subscriber Options heading on the right side of the Home page to see a list of administrators who can assist you.
- **Email from TransUnion Direct** — TransUnion will communicate to you directly about new features, system maintenance times, and more. Look for news in your email inbox and make sure you can receive emails from the email addresses listed in the System Requirements. We have added more measures to ensure the email address you've provided is correct. On the Manage Profile page, Verify E-mail Address lets you send a test email to confirm you'll receive all of the TransUnion Direct updates relevant to your business needs.
- **TransUnion Service Desk** — You can also call the TransUnion Service Desk at 1-800-813-5604. When calling the Service Desk, please make sure you have the following information: your user ID, subscriber code, and your company's name.

Reset Your Password Online

If you forgot your password or your login is locked, you can reset your own password if you know your user ID and have an email address and challenge response on file. Using this process saves you the time of contacting your administrator or calling the TransUnion Service Desk.

1. Click **Forgot password?** or **Login is locked** on the login page.
2. On the next page, enter your **User ID** and **Challenge Response**, and then click **Submit**.



If you can't remember your challenge response, click **Forgot your challenge question?**, then enter your **User ID** and **E-mail Address** and click **Submit**. Your challenge question displays on-screen. Enter the challenge response exactly as it is listed in your profile and click **Submit**.

3. A temporary password will be sent to your email address on file.
4. Log in using the temporary password that was emailed to you. Upon login, you will be prompted to select a new unique password.

Forgot Your User ID

If you forgot your user ID, you can request that your user ID be emailed to you.

1. On the login page, click **Forgot ID**.
2. On the Forgot User ID page, enter your **E-mail Address**, **First Name**, and **Last Name**. You must enter the information exactly as it is entered in your profile. Click **Submit**.

An email with your user ID will be sent to the email address associated with your TransUnion Direct account.

Forgot Your Challenge Question

If you forgot your challenge question, you can request your challenge question be emailed to you. You just need to enter your user ID and the email address associated with your TransUnion Direct account.

- When resetting password, click the **Forgot challenge question?** link. Enter your **User ID** and **E-mail Address** and click **Submit**. The challenge question displays on-screen.
- If you are attempting to access order history, click the **Forgot challenge response question?** link. Your challenge question is automatically sent to the email address associated with your TransUnion Direct account.

System Requirements

Your PC must meet the following requirements for you to access TransUnion Direct. Your administrator or IT professional should be able to assist you.

Allow Emails From TransUnion Addresses

Your email account should be configured to receive emails from the following addresses:

- directsupport@transunion.com
- directnoreply@transunion.com
- directautoreply@transunion.com
- directteam@transunion.com

We have added more measures to ensure the email address you've provided is correct. On the Manage Profile page, the **Send Test E-mail** button under Verify E-mail Address lets you send a test email to confirm you'll receive important TransUnion Direct email updates relevant to your business needs.

Workstation Requirements

Your workstation should support the following software:

- Microsoft® Internet Explorer® versions 7.0 or 8.0, or Mozilla® Firefox® 2.0 or 3.0
- Adobe® Acrobat Reader® 7.0 or later
- WinZip®

Web Browser Settings

Your Web browser should meet the following requirements:

- Workstation must support 128-bit encryption.
- Cookies must be enabled.
- Pop-up blocker must be disabled.
- Browsers must be set to check for newer versions of stored pages at every visit to the page. (See your browser's Help menu for more information about this setting.)

Screen Resolution Requirements

Your display setting should be set at 1024 x 768 or greater screen resolution.



TransUnion Direct Administrator Guide

Help Guide Topics

- [Welcome to TransUnion Direct](#)
- [Getting Started](#)
- [Managing Users](#)
- [Managing a Company](#)
- [Managing Locations](#)
- [Help Resources](#)

Welcome to TransUnion Direct

Welcome! Your organization has asked you to be an administrator for TransUnion Direct — a quick, easy-to-use, secure website that allows users to access TransUnion services right from their PC.

Who Should Use This Guide?

This guide is designed for both company and location administrators of TransUnion Direct. This guide will assist you with tasks that you must complete for the users at your organization, including resetting passwords, creating new users, and updating contact information for locations and users.

What You Need to Know

Below are a few concepts that you should be familiar with as you start your administration role on TransUnion Direct.

About User Roles

There are several available user roles on TransUnion Direct. A user often has several user roles. They include both company-level and location-level roles:

Company-level Roles

- **Company Administrator** — This role manages the site at the company level and at the location level and can also administer to all users within the company.
- **Company Activity Report User** — This role has the ability to run activity reports featuring activity data for all users and all locations within the company.
- **Batch User** — This role can submit files containing multiple subjects (aka batch orders) through the Portfolio Services control panel or via the “Place a Batch Order” option in the Individual Services control panel.

Location-level Roles

- **Location User** — This role can place orders for services via the Individual Services control panel.
- **Location Administrator** — This role manages the site at the location level and can administer to the users within that location only.
- **Location Activity Report User** — This role has the ability to run activity reports featuring activity data for that location or users within that location.

To assign user roles, see [Update a User's Company Roles](#) or [Update a User's Location Roles](#).

About Subscriber Codes

Subscriber codes are TransUnion-generated numbers that are used to track and manage the services your company purchases from TransUnion.

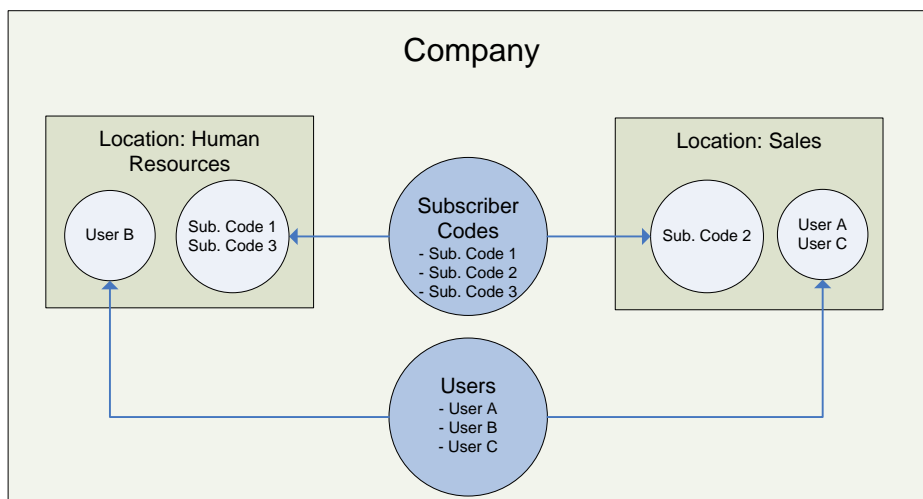
Each location should have at least one subscriber code assigned to it. When a user logs into TransUnion Direct, the user's default location and subscriber code take effect. The user can always see his or her current location and subscriber code on the left side of the page, under the Subscriber Settings heading.

About Companies and Locations

Companies are organizations that have signed a contract for services with TransUnion. A company can maintain multiple locations under its umbrella.

Company administrators define locations in TransUnion Direct. Locations are usually based on departments, such as human resources, or actual physical locations, such as a local bank branch. Users and subscriber codes, which are also under the company umbrella, are associated with locations. Thus, users that are associated with a location have access to the subscriber codes associated with that location. Both users and subscriber codes may be assigned to more than one location.

The following graphic demonstrates the relationships between companies, locations, subscriber codes, and users. After users and subscriber codes are assigned to locations in the graphic below, User B, who is in the Human Resources location, has access to Subscriber Codes 1 and 3, while Users A and C, in the Sales locations, have access to Subscriber Code 2.



Security

TransUnion Direct is designed to ensure a high level of security to protect the confidentiality of your organization's orders. Below are security features you should be aware of.

- **Secure Login** — TransUnion Direct prompts users to change their passwords every 90 days. Users can reset their own passwords. (Instructions can be found in the [TransUnion Direct User Guide](#).) You can also reset passwords for users through the Administration control panel. See [Reset a User's Password](#).
- **Challenge Question** — Users will be asked to set up a challenge question and response when they log in to TransUnion Direct for the first time. The challenge question provides extra security to the user's account and to the orders placed on the site. The user will be prompted to provide the response to the challenge question whenever he or she tries to view details of past orders, or when he or she resets his or her password. If a user forgets the challenge question, he or she can request to receive the question via email. (This option is available wherever a challenge response is requested.) If a user forgets the challenge response, you can reset the challenge question and response. See [Reset a User's Challenge Question and Response](#).
- **Timed Log Out** — If you are logged in but inactive for 25 minutes, a time-out warning appears, asking you if you would like to stay logged into the session. If you do not respond, you will be logged out of the session after another five minutes of inactivity. Any orders you placed during that session will be available in the Order History.
- **Digital Certificate** — Administrators are required to have a digital certificate. Your organization may also choose to require that users connect to TransUnion Direct using a digital certificate. The digital certificate acts as a pass key on the web browser for a specific workstation and user ID and provides extra security for transactions. Digital certificates cannot be shared by multiple user IDs. If a user uses multiple workstations, the user should download a copy of his or her digital certificate on each PC.

When setting up a location, the company administrator determines whether a digital certificate must be downloaded and whether the certificate download will require an administrator's assistance. If a digital certificate is required, then each user associated with that location will need to download a digital certificate when logging into TransUnion Direct for the first time. Instructions for downloading a digital certificate can be found online at TransUnion Direct.

Your Role and Responsibilities

As the administrator of your company and/or location, you are the first level of support for users at your company.

The next table lists company administrator and location administrator tasks.

Task	Why It's Important	Who Can Do This Task?
Manage locations, including: <ul style="list-style-type: none"> • Create new location(s). • Assign subscriber codes to a location. • Unassign subscriber codes from a location. • Remove locations from a company. 	By keeping location information up to date, you ensure that users always have access to the correct locations and subscriber codes.	Company administrator
Manage company and location administrator accounts, including: <ul style="list-style-type: none"> • Create additional administrators. • Upgrade a user to an administrator role or to a company activity report user role. • Assign users to additional locations. 	By managing administrator roles in a timely manner, you help ensure that proper personnel have access to administrator functions.	Company administrator
Manage users within your location, including: <ul style="list-style-type: none"> • Create new users. • Reset user passwords. • Disable, enable, or terminate user accounts. Assign and unassign users to a location user or location activity report user role.	By keeping user information up to date, you ensure that users have appropriate access to TransUnion Direct, ensuring that orders are placed securely and reducing the risk of fraud.	Company administrator Location administrator
Manage their locations, including: <ul style="list-style-type: none"> • Designate locations as requiring digital certificates and designate whether installation assistance for digital certificates is required at a location. • Edit location address. Designate or change the default subscriber codes for a location.	By keeping location information up to date, you ensure that users always have access to the correct locations and subscriber codes.	Company administrator Location administrator

Getting Started

If you are set up as a company administrator, you will receive two emails from TransUnion Direct, one with your user ID and another with a temporary password.

If you are a location administrator, you will receive an email from TransUnion Direct about your role as an administrator. You should expect to receive your user ID and temporary password from another administrator.

Before logging into TransUnion Direct for the first time, check the system requirements, which are listed in the [TransUnion Direct User Guide](#), to ensure that your organization's workstations meet these requirements.

The first time you log in, a simple, four-step "Getting Started" process will assist you in setting up your user account, including the download of a digital certificate. After you log in, do the following:

1. Check your setup in the Administration section of TransUnion Direct. Use the links on the left side of the Home page.
 - Click **Manage Company** to make sure the subscriber codes you requested are listed.
 - Click **Manage Locations** to review the location that was set up. If necessary, you may add new locations.
2. Click **Manage Users** to review the user IDs created in your organization. You may create new user IDs for employees within your organization who will be using TransUnion Direct.

After you create user IDs, inform each new user of his or her user ID and temporary password.



Users can download the *TransUnion Direct User Guide* from the Resources section, by clicking the **Help Center** link on any page. The guide contains instructions on getting started, placing orders, and more.

3. If you've chosen to require digital certificates for a location, you may need to assist users in downloading the certificates.

Accessing Administration Functions

TransUnion Direct features an Administration control panel on the Home page to assist you in handling the management of users and locations.

- **Manage an Existing User** — Search by User Name or User ID to find the user account you need to update. Use the **Task** option to jump to the Reset Password, Update Details, Update Role, Disable, and Terminate functions immediately. You can also start the process of creating a new user.
- **Manage an Existing Location** — Search by Location Name, User ID, or Subscriber Code to find the location you need to update. You can also start the process of creating a new location.

The screenshot shows a web interface titled "Administration". It is divided into two main sections: "Manage an Existing User" and "Manage an Existing Location".

Manage an Existing User:

- Task:** A row of radio buttons for "Reset Password", "Update Details", "Update Role", "Disable", and "Terminate".
- * Search By:** A dropdown menu currently set to "User Name".
- * Last Name:** A text input field.
- First Name:** A text input field.
- Search:** A green button with a right-pointing arrow.
- [View all users](#)
- [Create a new user](#)

Manage an Existing Location:

- * Search By:** A dropdown menu currently set to "Location Name".
- * Location Name:** A text input field.
- Search:** A green button with a right-pointing arrow.
- [View all locations](#)
- [Create a new location](#)

Managing Users

In the Manage Users area of TransUnion Direct, you can do the following:

- Create a new user.
- Update details of an existing user.
- Disable or terminate an existing user account.
- Assign or unassign a user to a location and location roles.
- Reset a password.
- Reset a challenge question.
- View user audit information.

Create a New User

Role: Company Administrator, Location Administrator

On the Home page, click **Create a new user** from the Administration control panel. The Create New User wizard leads you through the process.

Step 1. Enter User Details

Enter the name and contact information for the user. If the user should have a specific user ID, check the request box and enter a requested user ID. Click **Next**.

Login Information

Request that a specific user ID be assigned to this user

Requested User ID:

Step 2. Assign Company Roles

Role: Company Administrator (Location Administrators may assign the batch user role only)

If the user should be assigned the role of company administrator, company activity report user, or batch user, select **Yes**. For descriptions of the user roles, see [About User Roles](#).

If you select **Yes**, the Company Roles control panel appears. Select the appropriate roles for that user. Click **Next**.

Company Roles Option

* Would you like to assign company-level roles for this user? Yes No

Company Roles

* Roles:

Company Administrator

Company Activity Report User

Batch User

Step 3. Assign Location Roles

Assign the appropriate location role(s) for the user, including location user, or location administrator, or location activity report user, at the appropriate location(s). For descriptions of the user roles, see [About User Roles](#). You must select at least one role for at least one location. Click **Next**.



If you are a location administrator, you can only assign users to the location for which you are an administrator.

Step 4. Confirm User Information

Please review the details of the user. To make any changes, click the appropriate **Edit** button.

To save this user and retrieve login information immediately, click **Save**.

To save this user and create another user immediately before retrieving login information of all new users, click **Save/New**.

A screenshot of a user interface showing two buttons. The top button is labeled 'Save this information and view login details.' and has a 'Save >>' button next to it. The bottom button is labeled 'Save this information and create another new user (login information for this user will be displayed when all new users have been added)' and has a 'Save/New >>' button next to it.

A success message on the Company Users page displays the new user's user ID and temporary password. It is your responsibility to securely communicate the user ID and password to the user. You will be able to access the temporary password for this user ID in the User List until the user has logged in and selected a password of his own.

Update User Name and Contact Information



If you are a location administrator, you can update contact details for users in your location only. Users in other locations will need to contact the administrators of their locations. In addition, you cannot update the information for company administrators in your location. Company administrators who need assistance need to contact another company administrator for assistance.

Role: Company Administrator, Location Administrator

Users can update their name and contact information in the Manage Profile section of TransUnion Direct. You can update a user's name and contact information by following the steps below:

1. In the Administration control panel on the Home page, search for the user or click **View All Users** to see the entire list of users that you administer.
2. Click the **User ID** of the user whose details you need to update.

- In the User control panel, click **Update**.

User		Update >>
Name	Contact Information	
Full Name: Martin X. Jones	E-mail address: mjones@company.com	Telephone: 312-111-2222

- On the Update Contact Information page, update the name, email address, and telephone, as necessary.
- Click **Save**.



Next time, you may choose a faster way to update a user's contact information. In the Administration control panel on the Home page, select the **Task** option **Update Details** and search by **User ID**. The Update Contact Information page for that user will appear immediately so that you can update the user's information.

Disable or Terminate a User ID

Role: Company Administrator, Location Administrator

Disabling a user ID is not permanent. The disable option is used to temporarily stop access for a user, such as in the case of a leave of absence. The user ID may be enabled at any time, and the user's current password will still be applicable.

When you terminate a user ID, that user ID cannot be restored. If an employee leaves your company, TransUnion recommends that you promptly terminate the user's ID to TransUnion Direct.

- In the Administration control panel on the Home page, search for the user or click **View All Users** to see the entire list of users that you administer.
- To disable a user ID, find the user ID that needs to be disabled. Click the **Disable** icon for that user ID.

User ID	User Name	Roles	Status	Temporary PW	Modified	Shortcuts
bjones	Jones, Bobby	Location User.	New	Display		

- On the Disable User page, review the user's details. Complete the process by clicking **Disable**.



If you need to terminate a user ID, click the Terminate icon . On the Terminate User ID page, review the user details and complete the process by clicking **Terminate**.





Next time, you may choose a faster way to disable or terminate a user ID. In the Administration control panel on the Home page, select the **Task** option **Disable** and search by **User ID**. The Disable User page for that user will appear immediately so that you can disable the ID. If you need to terminate a user ID, select the **Task** option **Terminate**.

Enable a User ID

Role: Company Administrator, Location Administrator

When you enable a user ID, the user's most recent password is still applicable.

1. In the Administration control panel on the Home page, search for the user or click **View All Users** to see the entire list of users that you administer.
2. Find the user ID that needs to be disabled. Click the **Enable** icon for that user ID.

User ID <small>△</small>	User Name <small>△</small>	Roles	Status <small>△</small>	Temporary PW	Modified <small>△</small>	Shortcuts
bjones	Jones, Bobby	Location User.	● Disabled	(not applicable)		 

3. On the Enable User page, review the user's details. Complete the process by clicking **Enable**.

Assign a User to a Location

Role: Company Administrator

To assign a user to a location he or she is not yet a part of, follow the steps below:

1. In the Administration control panel on the Home page, search for the user or click **View all users** to see the entire list of users that you administer.
2. Click the **User ID** to proceed to the User Details page.
3. Click the **Roles** tab.
4. Click **Assign**. The list of all available locations appears. Find the location to which you need to assign the user.
5. Check the appropriate user roles for that location. Click **Assign**.

User ID	User Name	Location User	Location Administrator	Location Activity Report User
jsmith01	Smith, Jane	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

The user is added to the location's user list.



Next time, you may choose a faster way to assign a user to a location. In the Administration control panel on the Home page, select the **Task** option **Update Role** and search by **User ID**. (Sometimes "User" is upper case and sometimes lower case; should be consistent.) The User Roles page for that user will appear immediately so that you can assign the user to locations.

Update a User's Location Roles

Role: Company Administrator (For a user already assigned to a location, the location administrator may assign and unassign the roles of location user and location activity report user.)

To update a user's roles for a location that the user is already assigned to, follow the steps below.

1. In the Administration control panel on the Home page, search for the user or click **View all users** to see the entire list of users that you administer.
2. Click the **User ID** for the user who needs to be assigned a new role.
3. On the User Details page, click the **Roles** tab.
4. Click **Update** next to the location that the new role is associated with.
5. Check the appropriate roles. You can also unassign location roles from this user at the same time by unchecking roles.

Location Roles

* Roles:

- Location User
- Location Administrator
- Location Activity Report User

To remove this user from all roles in this location, go to [Unassign User Location Roles](#).

6. Click **Save**.



To unassign a user from a location (remove this user from all roles at this location), select the checkbox next to the location and click **Unassign**. On the Unassign User Location Roles page, click **Unassign** to complete the process.



Next time, you may choose a faster way to assign a user to a location. In the Administration control panel on the Home page, select the **Task** option **Update Role** and search by **User ID**. The User Roles page for that user will appear immediately so that you can update the user's location assignments.

Update a User's Company Roles

Role: Company Administrator

A company administrator can update another company administrator's roles.

1. In the Administration control panel on the Home page, search for the user or click **View all users** to see the entire list of users that you administer.
2. Click the **User ID** for the user who needs to be assigned a new role.
3. On the User Details page, click the **Roles** tab.

- Click **Update** in the Company Roles section.
- Check the appropriate roles. You can also unassign company roles from this user at the same time by unchecking roles.

Update User Company Roles - login testing

Choose the company-level roles for this user and select **Save**.

Company Roles

Roles:

- Company Administrator
- Company Activity Report User
- Batch User

Save >>
Cancel ✕

- Click **Save**.



To remove all company roles for this user, uncheck all the company roles and click **Save**.

Reset a User's Password

Role: Company Administrator, Location Administrator

Follow the steps below when you need to reset a user's password.

- In the Administration control panel on the Home page, search for the user or click **View all users** to see the entire list of users that you administer.
- Click the **Reset Password** icon for the user.

jsmith01	Smith, Jane	Location User. Location Activity Report User.	● Active	(not applicable)	10/23/2007	
-----------------	-------------	--	----------	------------------	------------	--

- On the Reset User's Password page, review the user's details. To complete the process, click **Reset**.



The user's password is reset to a new temporary password. You will need to communicate this temporary password to the user. You will be able to view this temporary password until the user changes it. After the user logs in with the temporary password, he or she will be prompted to enter a new password. The user's previous password cannot be restored.



Next time, you may choose a faster way to reset a user's password. In the Administration control panel on the Home page, select the **Task** option **Reset Password** and search by **User ID**. The Reset User's Password page for that user will appear immediately so that you can reset the password.

Reset a User's Challenge Question and Response

Role: Company Administrator, Location Administrator

If a user cannot recall the response to his or her challenge question, even after requesting the challenge question by email, you may reset the challenge question. Follow the steps below when you need to reset a user's challenge question.

1. In the Administration control panel on the Home page, search for the user or click **View all users** to see the entire list of users that you administer.
2. Click the **User ID** for the user.
3. On the User Details page, click **Reset Challenge Question**.

Security	
To clear the user's current challenge question and response, select the link on the right	
Challenge Question: (not disclosed for security purposes)	» Reset Challenge Question
Response: (not disclosed for security purposes)	

4. On the Reset User Challenge Question page, review the user's details. To complete the process, click **Reset**.



The user's challenge question has been cleared. The user will be prompted to select a new challenge question and response the next time the user logs in.

Managing a Company

In the Manage Company area of TransUnion Direct, you can do the following if you are a company administrator:

- View details on your company.
- Customize the display name of subscriber codes.
- Manage company-level roles for existing users.

View Company Information Details

Role: Company Administrator

1. From the Home page, click **Manage Company** under Administration on the left of the page.



2. You can view the company name in the Company tab, subscriber codes in the Subscriber Codes tab, and users who have been assigned company-level roles in the User Roles tab.

Customize the Display Name of Subscriber Codes

Role: Company Administrator

Selecting the correct subscriber code will be easier for your users if you customize the display name of the code to a name that will make sense to them. For example, for a subscriber code that is used for ordering collections services, change the display name to Collections Services.

1. From the Home page, click **Manage Company** under Administration on the left of the page.
2. On the Company Details page, click the **Subscriber Codes** tab. The list of subscriber codes is shown, along with each display name and active products that are linked to each code.
3. Click the **Update** link for the subscriber code with the display name you want to update.

4. On the Update Subscriber Code page, enter the new **Display Name** in the Custom Subscriber Display Name box.

Subscriber Display Name

Enter a new subscriber code display name below. Select **Save** when you are finished.

* Display Name:

Save >>
Cancel X

5. Click **Save**.

Manage Company-level Roles for Existing Users

Role: Company Administrator

1. From the Home page, click **Manage Company** under Administration on the left of the page.
2. On the Company Details page, click the **User Roles** tab. The list of users who are assigned company-level roles appears.
3. To remove **all** company-level roles from a user, click the checkbox next to that user's name and then click **Unassign**. On the Unassign Company User Roles page, complete the process by clicking **Unassign**.
4. To add user roles or unassign some of the user roles from a user, click **Update** next to that user's name. On the Update Company User Roles page, select the roles the user should be assigned (or unassigned) and click **Save**.

User

User Details	Contact Information
User ID: mjones	E-mail Address: mjones@company.com
Full Name: Martin X. Jones	Telephone: 312-111-2222

Company Roles

* Roles:

- Company Administrator
- Company Activity Report User
- Batch User

Save >>
Cancel X



- For descriptions of these roles, see [About User Roles](#).
- Location administrators can assign the batch user role as well.

Managing Locations

In the Manage Locations area of TransUnion Direct, you can do the following:

- Create a new location for your company.
- Update details of an existing location.
- Update the certificate and/or installation status of a location.
- Assign a subscriber code to a location.
- Unassign a subscriber code from a location.
- Remove a location.

Create a New Location

Role: Company Administrator

In the Administration control panel on the Home page, click **Create a new location**. The Create New Location wizard leads you through the process.

Step 1. Enter Location Details

Enter the name and address of the location. The name you enter will be the location name displayed on the site.

Under Current Settings, select whether a digital certificate and installation assistance of that certificate is required. Click **Next**.



If you are unsure of whether a digital certificate or installation assistance is required, contact your information technology or information security departments.

Step 2. Select Subscriber Codes

Select the subscriber code(s) that should be available to this location. You must select one subscriber code as the default. Click **Next**.

Step 3. Assign User Roles

Select at least one user role for each user you want to assign to this location. Assign users to location roles on the Assign User Roles page. Click **Next**.

User Roles				
FIND USERS WHERE <input type="text" value="User Name"/> = <input type="text"/> , <input type="text"/> <input type="button" value="Find >>"/> <input type="button" value="Reset >>"/>				
Users 1 - 25 of 100 Page 1 of 8 < First < Previous Next > Last >				
User ID	Name	Location User	Location Administrator	Location Activity Report User
mjones	Jones, Martin	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
jdonahoe	Donahoe, Jennifer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
wjordan	Jordan, William	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Users 1 - 25 of 100 Page 1 of 8 < First < Previous Next > Last >				



A user can be assigned to multiple roles, including location user, location administrator, and/or location activity report user. For definitions of these user roles, see [About User Roles](#). If a user should not be assigned to this location, do not make any selection for that user.

Step 4. Confirm Location Information

Review the information you entered for the location, including name, address, subscriber codes, digital certificate requirements, and users and their assigned roles. Click **Edit** to modify any of your entries.

To save the location, click **Save**. The location is added to the Company Locations list.

To save this location and add another location immediately, click **Save / New**.

Assign or Unassign Subscriber Codes for a Location

Role: Company Administrator

After you create a location, you may need to assign or unassign subscriber codes from that location.



If a new subscriber code is added to your company, a company administrator must assign it to the appropriate location. None of your users can access/ use a subscriber code before it is assigned to a location.

1. In the Administration control panel on the Home page, search for the location or click **View All Locations** to see the entire list of locations that you administer.
2. From the Company Locations list, click the name of the location you want to update. The Location Details page opens. Click the **Subscriber Codes** tab.
3. To assign another subscriber code to the location, click the **Assign** button. Select the checkbox next to that subscriber code and click **Save**.
4. To unassign a subscriber code from this location, click the **Unassign** link next to that subscriber code. Review the details of the subscriber code. Click **Unassign** to complete the process.

Update the Name and Address of a Location

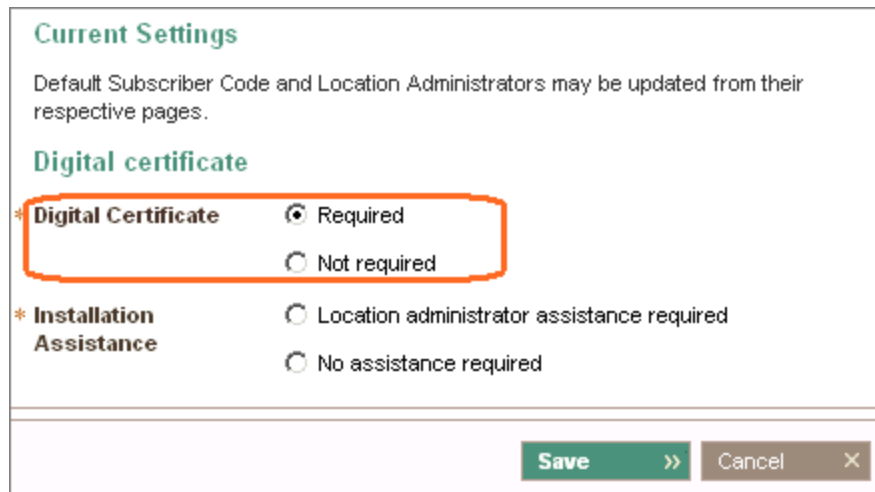
Role: Company Administrator, Location Administrator

1. In the Administration control panel on the Home page, search for the location or click **View All Locations** to see the entire list of locations that you administer.
2. From the Company Locations list, click the name of the location you want to update. The Location Details page opens.
3. To update the name and address, click **Update** on the Location tab.
4. After completing your updates, click **Save**. The Location tab displays your location and the updated information.

Update the Digital Certificate Settings of a Location

Role: Company Administrator, Location Administrator

1. In the Administration control panel on the Home page, search for the location or click **View All Locations** to see the entire list of locations that you administer.
2. From the Company Locations list, click the name of the location you want to update. The Location Details page opens.
3. To update the digital certificate setting, change the Digital Certificate or Installation Assistance requirement.



Current Settings

Default Subscriber Code and Location Administrators may be updated from their respective pages.

Digital certificate

* **Digital Certificate** Required
 Not required

* **Installation Assistance** Location administrator assistance required
 No assistance required

Save >> **Cancel** ✕

4. After completing your updates, click **Save**. The Location tab displays your location and the updated information.

Remove a Location


Role: Company Administrator

1. In the Administration control panel on the Home page, search for the location or click **View All Locations** to see the entire list of locations that you administer.
2. From the Locations list, click the **Remove** link next to the name of the location you want to remove.
3. The Remove Location page opens. If one or more subscriber codes or users are linked to this location, you will see a list of abandoned users and a list of abandoned subscriber codes.



If a user is “abandoned,” he or she may not be able to log in. If a subscriber code is “abandoned,” users will not be able to access it.

To maintain a record of these users and subscriber codes that will need to be managed after the location is removed, click the **Print** icon in the top right corner.

[Print](#) 

Abandoned Users

⚠ If you remove this location, the following users will be abandoned (have no location roles associated with them)

Please review this list carefully before continuing. You may wish to print it out so you may follow up for these users as appropriate.

John Bradford (jbradfo)	Valerie Maple (vmaple)	Charles Xavier (cxavier)
Harold Jarvis (hjarvis)	Darlene Robbins (drobbin)	Jennifer Zachary (jzachar)
Mary Livingston (mliving)	Stanley Stephenson (sstephe)	

4. Click **Remove**. The Locations page appears with a success message at the top.

Change the Default Subscriber Code for a Location

Role: Company Administrator, Location Administrator

After you create a location, you may need to set another subscriber code as the default.

1. In the Administration control panel on the Home page, search for the location or click **View All Locations** to see the entire list of locations that you administer.
2. From the Company Locations list, click the name of the location you want to update. The Location Details page opens. Click the **Subscriber Codes** tab.
3. To change the default subscriber code for a location, click the **Set default** link next to the subscriber code that should be the default.
4. A success message appears at the top of the page informing you that the subscriber code you selected has been made the default.

Help Resources

TransUnion Direct provides several paths to getting assistance:

- **Reset Your Password Online** — If you forgot your password or your login is locked, follow the instructions in the [TransUnion Direct User Guide](#).
- **Subscriber Central** — You can quickly access help information on our online help center, Subscriber Central, which provides FAQs, video tutorials, and user documentation for TransUnion Direct. We've also included a form within Subscriber Central called, "We're Listening," which you can use to send us your feedback on the site. To access Subscriber Central, click **Help Center**, which is located at the top of every page on the site.
- **Email from TransUnion Direct** — TransUnion will communicate to you directly about new features, system maintenance times, and more. Look for news in your email inbox and make sure you can receive emails from the email addresses listed in the System Requirements section of the TransUnion Direct User Guide.
- **TransUnion Service Desk** — You can also call the TransUnion Service Desk at 1-800-813-5604. When calling the Service Desk, please make sure you have the following information: your user ID, subscriber code, and your company's name.



Batch Credit Reports

Help Guide

TransUnion Direct

Help Guide Topics

- [Overview/ Setup](#)
- [Section 1: Creating Your Subject File](#)
- [Section 2: Upload & Submit Your File](#)
- [Section 3: Correcting Validation Errors](#)
- [Section 4: Download & Interpret Results](#)

Overview

The Batch Credit Reports process on TransUnion Direct allows users to submit a single file containing multiple subjects and receive back a PDF credit report for each subject. This eliminates the need to submit a separate order form for each subject.

Running a Batch file of Credit Report is as easy as:

- ✓ Using our template to create your .csv file (create in Microsoft® Excel® and save as file type .csv comma delimited)
- ✓ Uploading your .csv file
- ✓ Downloading the order results from TransUnion Direct when they're returned within 24- 48 hours. (Credit Reports are returned in TransUnion Direct's Enhanced PDF format.)

Important Notices

- ! A minimum of 50 records is required for a Batch Credit Reports order, and a maximum of 5,000 records are allowed. (If you have fewer than 50 records, you may use the traditional Single Order or Multiple Orders processes.)
- ! Multiple submissions of the same consumer record will result in multiple inquiry postings.
- ! The subscriber code setup controls the score models and/or add-ons that are returned on the Credit Reports. This applies to Batch orders as well as single Credit Report orders.
- ! For details on subscriber settings or billing procedures, contact your sales representative.

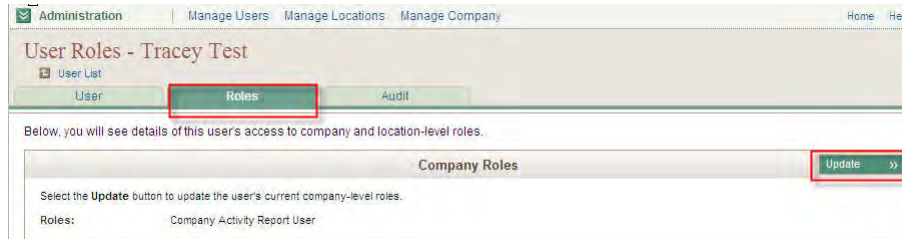
Limitations of the Batch Process

While the Batch Credit Reports file layout was designed to handle the majority of orders, some orders cannot be accommodated because they require additional data fields. These orders can still be submitted via the traditional ordering options. Here are a few examples that cannot be processed via the Batch process:

- Joint subjects (only one consumer can be entered per record)
- Access codes for Security Freezes
- Resellers who must provide an End User Name in each transaction (sometimes known as Option 2 Resellers, who use a single subscriber code for all of their customers)

Setup

- A. The Company or Location Administrator must assign Users to have access to the Batch User Role** through the TransUnion Direct Administration site. To assign the Batch User role, go to the user's details and click the Roles tab to update the user's Company Roles.

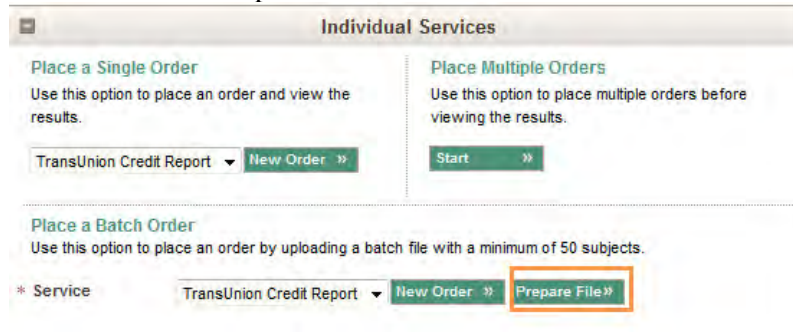


- B.** A user must be assigned the Batch User role and be assigned the Location User role for the appropriate subscriber code's location. **Only users with the Batch User role will have access to submit a batch file for TransUnion Credit Reports.**
- C.** Make sure that you're using the proper subscriber code. All score models and other add-on services are enabled at the subscriber code level. (Users cannot request add-ons when submitting an order.) *TransUnion will add the code to your company but a company administrator must then assign the code to a location. (Refer to the Administrator Help Guide for details.)*
- D. E-mail Address:** To help ensure that you receive email notifications from TransUnion Direct regarding the status of your file, click the Manage Profile link in the upper right corner after logging into the site and update your profile with your current email address.



Section 1: Creating Your Subject File

- A. Accessing the Batch Credit Reports function:** Select the appropriate location and subscriber code and look for the “Place a Batch Order” option in the Individual Services control panel. Click **Prepare File** to go to the Prepare File page and download the help documents and Microsoft® Excel® template.



The screenshot shows a web interface titled "Individual Services". It has three main sections:

- Place a Single Order:** "Use this option to place an order and view the results." It includes a dropdown menu set to "TransUnion Credit Report" and a "New Order" button with a right-pointing arrow.
- Place Multiple Orders:** "Use this option to place multiple orders before viewing the results." It includes a "Start" button with a right-pointing arrow.
- Place a Batch Order:** "Use this option to place an order by uploading a batch file with a minimum of 50 subjects." It includes a dropdown menu set to "TransUnion Credit Report", a "New Order" button with a right-pointing arrow, and a "Prepare File" button with a right-pointing arrow. The "Prepare File" button is highlighted with a red rectangular box.

1. TransUnion recommends using the Microsoft Excel template for Batch Credit Reports, which has the predefined file layout built in—so you have the ability to save and add your customer information to the file.

- B. Required File Layout:** Information must be provided in the specified layout (use the subject file layout or the Excel template provided). Records in any other layout will be rejected.



1. **Your data must be organized in the specified order. Fields cannot be added, removed, or rearranged!** Information must be included in all required fields. Even if a field is not required, you cannot remove unused fields.
2. Columns must be listed in the following order for this option (from left to right): An asterisk (*) and **bold font** denote a required field.

First Name*, Middle Name, **Last Name***, Generational Suffix, Reference Number, SSN (*recommended*), Date of Birth, Address Number, Pre-Directional, **Street Name (or Full Street Address)***, Post-Directional, Street Type, **City***, **State***, **Zip Code***, Maternal Name, Permissible Purpose Code (*conditionally required*)

- C. Field Specifications:** Your subject file must conform to the formatting and field specifications outlined within this document. The Field Parameters chart on the following page outlines many of the specifications.

1. Every field has a specific maximum length. Please be aware that spaces are counted toward the maximum.
2. Only alphanumeric characters may be included in the records. Certain fields can only contain numbers while other fields can only contain letters.
3. None of the fields may contain special characters, such as commas, dashes, hyphens, and periods.



Excel programs have a tendency to drop “**leading zeros**” from numbers. This could affect any reference numbers, SSNs, or zip codes that begin with a zero. (For example, a Social Security Number of 012345678 may be shortened to 12345678 by Excel.) **Please note that all columns in the template have been pre-formatted as Text to help prevent this issue from occurring.**

Field Parameter Requirements

Column	A	B	C	D	E	F	G
Contents	First Name (Req'd)	Middle Name	Last Name (Req'd)	Generational Suffix ¹	Reference Number ²	Social Security Number (SSN) ³ (Recommended)	Date of Birth (DOB) ⁴
Required?	Yes	No	Yes	No	No	No*	No
Max Length-Characters	15	15	25	3	24	exactly 9 digits	8
Character Type	Alpha	Alpha	Alpha	Alphanumeric- see list of valid values	Alphanumeric	Numeric	Numeric
Correct Format			Smith Jones	Jr		123456789	19781001
			O'Hare	2nd		012345678	YYYYMMDD
Incorrect Format			Smith-Jones	Junior		123-45-6789	10/1/1978
			O'Hare	Second		6789	

Column	H	I	J	K	L
Contents	Address Number ⁵	Pre-Direc. ⁶	Street Name or Full Street Address ⁷ (Req'd)	Post-Direc. ⁶	Street Type ⁸
Required?	No	No	Yes	No	No
Max Length-Characters	10	2	48 for Full Street Address (27 if Street Name only)	2	2
Character Type	Alphanumeric	Alpha- see list of valid values	Alphanumeric	Alpha- see list of valid values	Alpha- see list of valid values
Correct Format	20W301	N			AV
	2N3452	SE			
Incorrect Format	W203	Southeast			Avenue

Column	M	N	O	P	Q
Contents	City (Req'd)	State ⁹ (Req'd)	Zip Code (Req'd)	Maternal Name (Rec. for Puerto Rico)	Permissible Purpose ¹⁰ (Req'd for select users)
Required?	Yes	Yes	Yes	No	No
Max Length-Characters	27	2	exactly 5 or 9 digits	25	2
Character Type	Alpha	Alpha- see list of valid values	Numeric	Alpha	Alpha- see list of valid values
Correct Format		IL	12365		RA
		ME	123651234		
Incorrect Format		Maine	12345-1234		Account Review



REMINDER: Data must be provided in the specified layout. Fields cannot be added, removed, or rearranged. Even if a field is not required or is not being used, it cannot be altered. (Refer to the Field Parameter Details section for additional formatting information.)

D. Field Parameter Details

1. Column D- Generational Suffix

List of valid values: JR, SR, 2ND, 3RD, 4TH, 5TH, 6TH

2. Column E- Reference Number

You may use this field as a unique identifier for each record submitted (for example, a customer account number). To make it easier to match your input to the correct output record, the returned output file will echo the reference number back in the same position as it was submitted.



Please use caution when entering Reference Numbers not containing letters, since Excel may translate longer numbers to scientific notation, such as 4 E+24. **All columns in the Excel template have been pre-formatted in Text format to help maintain long reference numbers.** Hint: After saving the file in .csv format, check the file in NotePad to make sure the numbers are displaying as desired.

Make sure that reference numbers meet the specified parameters. The transaction **will not** be cancelled if the reference number is outside our recommended parameters or if the reference number is removed because it contains special characters.

3. Column F- Social Security Number (SSN)

SSN is recommended but is not required. If entered, the SSN must consist of the full 9 digits. Enter numbers only; do not enter dashes.

4. Column G- Date of Birth (DOB)

If Date of Birth is populated, it must be 8 digits and numbers only- no dashes or other special characters. The four-digit year should be followed by a two-digit month and a two-digit day (YYYYMMDD). For example, the date of birth May 14, 1974 should be entered as such: 19740514.

5. Column H- House/ Address Number

The address number can have a directional, but the number cannot begin or end with a directional character. You may use this field only if your street address is “parsed” or separated out. (Review the “Street Name or Full Street Address” details below for more information.)

6. Columns I and K- Pre-Directional; Post-Directional

When providing, please use one of the following designations: N, NE, S, SE, E, NW, W, or SW.

7. Column J- Street Name or Full Street Address

Street Address may be submitted in either parsed or unparsed format. The Sample EPR File contains examples of both formatting options.

Option A- Parsed: *Each part of the street address is parsed/ separated into its own column.*

Address Number	Pre-Directional	Street Name or Full Street Address (Required)	Post-Directional	Street Type
1234		6th		AV
4566	W	Ft Thomas		St
2121		POB 2121		
5		RR 5 POB 91A		

Option B- Unparsed: Full street address is listed in the Street Name column, meaning that addresses are unparsed. *Note: All other street address columns, especially Address Number, must be left blank for this format to be accepted by TransUnion!

Address Number	Pre-Directional	Street Name or Full Street Address (Required)	Post-Directional	Street Type
		1234 6th AV		
		4566 W Ft Thomas St		
		POB 2121		
		RR 5 POB 91A		

8. Column L- Street Type

When providing this information, please use one of the following designations:

AL Alley	FY Freeway	PA Path	RT Route
AV Avenue	GA Garden	PI Pile	SQ Square
BV Boulevard	GR Grove	PK Park	ST Street
CI Circle	HL Hill	PL Place	TE Terrace
CN Center	HT Heights	PT Point	TP Turnpike
CR Crescent	HY Highway	PY Parkway	TR Trail
CT Court	KN Knoll	PZ Plaza	VI Viaduct
DA Dale	LN Lane	RD Road	WK Walk
DR Drive	LP Loop	RN Run	WY Way
EX Expressway	MA Mall	RO Row	

9. Column N- State

When providing this (required) information, please use one of the following two-letter codes:

AL Alabama	MD Maryland	SC South Carolina
AZ Arizona	MA Massachusetts	SD South Dakota
AR Arkansas	MI Michigan	TN Tennessee
AK Alaska	MN Minnesota	TX Texas
CA California	MS Mississippi	UT Utah
CO Colorado	MO Missouri	VT Vermont
CT Connecticut	MT Montana	VA Virginia
DE Delaware	NE Nebraska	WA Washington
DC Washington, D.C.	NV Nevada	WV West Virginia
FL Florida	NH New Hampshire	WI Wisconsin
GA Georgia	NJ New Jersey	WY Wyoming
HI Hawaii	NM New Mexico	AA America other than
ID Idaho	NY New York	Canada
IL Illinois	NC North Carolina	AE Europe, Middle East,
IA Iowa	ND North Dakota	Canada
IN Indiana	OH Ohio	AP Pacific
KS Kansas	OK Oklahoma	GU Guam
KY Kentucky	OR Oregon	MP N. Marina Isles
LA Louisiana	PA Pennsylvania	PR Puerto Rico
ME Maine	RI Rhode Island	VI Virgin Islands

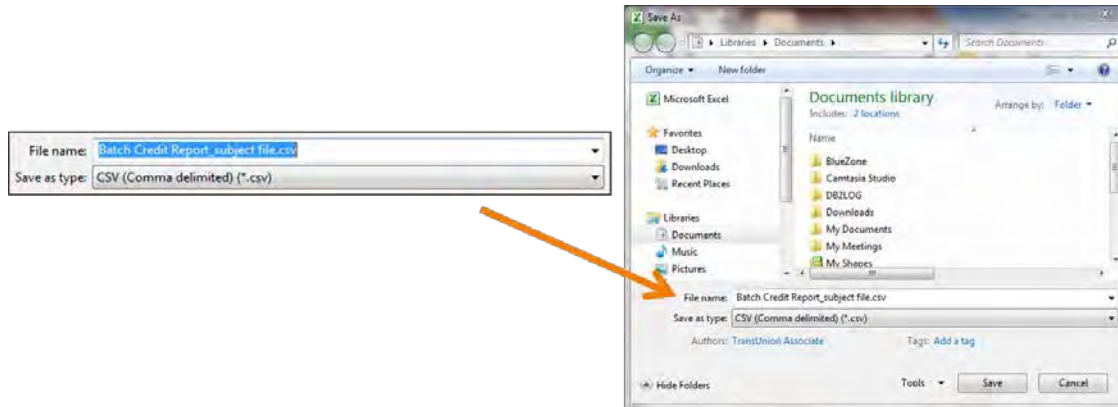
10. Column Q- Permissible Purpose Code

Select subscribers are required to provide a permissible purpose code with each transaction. When providing this (required) information, use one of the following two-character codes:

Code	Permissible Purpose	Code	Permissible Purpose
AR	AR-TO ACQUIRE / SERVICE / INSURE ACCOUNT	MG	MG-MAINE HEALTH / HUMAN SERVICES / MEDICAID FRAUD
BF	BF-DEPOSIT ACCOUNT REVIEW	MR	MR-MAINE RSA TITLE 10 CH 210-1327/CREDIT REG
BN	BN-CONSUMER INITIATED TRANSACTION	MS	MS-CREDIT MONITORING
CD	CD-COLORADO HUMAN SERVICES / INVESTIGATE FRAUD	NE	NE-NEVADA GAMING COMMISSION
CF	CF-CREDIT / MEDICAL INFORMATION RETURNED	NF	NF-NEW HAMPSHIRE / COLLECT TAXES / COURT ORDERS
CI	CI-WRITTEN AUTHORIZATION	NH	NH-NEW HAMPSHIRE / INVESTIGATE MEDICAID FRAUD
CJ	CJ-COLORADO DEPARTMENT OF REVENUE	NJ	NJ-NEW JERSEY DIVISION OF TAXATION
CK	CK-COLORADO HEALTH CARE / INVESTIGATE FRAUD	NY	NY-NEW YORK / FRAUD, TAXES, COURT ORDERS
CL	CL-COLLECTION	OK	OK-OKLAHOMA / REVIEW FRAUD / TAXES / COURT ORDERS
CP	CP-CHILD SUPPORT	PC	PC-PRESCREEN OFFER VERIFICATION
CR	CR-WRITTEN AUTHORIZATION	PI	PI-PRE-SENTENCE INVESTIGATION / PROBATION
CS	CS-CHILD SUPPORT	PP	PP-PENSION PLAN ELIGIBILITY / INVESTIGATE FRAUD
CT	CT-CREDIT TRANSACTION	PR	PR-INSURANCE UNDERWRITING
DD	DD-DELAWARE / REVIEW FRAUD. TAXES, COURT ORDERS	PY	PY-CONSUMER INITIATED PAYMENT TRANSACTION
DE	DE-DELAWARE / REVIEW FRAUD. TAXES, COURT ORDERS	RA	RA-ACCOUNT REVIEW
EF	EF-EMPLOYMENT / MEDICAL INFORMATION RETURNED	RB	RB-RHODE ISLAND / ATTY GENERAL INVESTIGATE FRAUD
EP	EP-EMPLOYMENT / MEDICAL INFORMATION RETURNED	RD	RD-RHODE ISLAND / DEPT OF HEALTH INVESTIGATE FRAUD
GF	GF-GOVERNMENT LICENSE OR BENEFIT	RI	RI-RHODE ISLAND / REVIEW TAXES, COURT ORDERS
GR	GR-GOVERNMENT	RP	RP-CONSUMER REQUEST
HA	HA-HAWAII / INVESTIGATE MEDICAID FRAUD	SD	SD-SOUTH DAKOTA DEPARTMENT OF SOCIAL SERVICES
HC	HC-TEXAS HEALTH HUMAN SERVICES INVESTIGATION	SI	SI-COURT ORDER / SUBPOENA
HI	HI-HAWAII / REVIEW COLLECT TAXES/COURT ORDERS	SP	SP-COURT ORDER / SUBPOENA
HS	HS-MEDI-CAL INVESTIGATION	TB	TB-CAL FRANCHISE TAX BOARD COLLECTION
IL	IL-ILLINOIS DEPARTMENT OF REVENUE	TS	TS-TENANT SCREENING
IM	IM-INSURANCE / MEDICAL INFORMATION RETURNED	TX	TX-STATE OF TEXAS TAX COLLECTION
IN	IN-INSURANCE UNDERWRITING	VF	VF-STATE OF VERMONT MEDICAID INVESTIGATION
IS	IS-Written Authorization	VT	VT-VERMONT GOVERNMENT COLLECTION
MC	MC-ILLINOIS / INVESTIGATE FRAUD	WS	WS-WASHINGTON STATE SOCIAL / HEALTH SERVICES
ME	ME-MAINE RSA TITLE 10 CH 1313-C-12-F		

E. Saving the File as a .csv (Comma delimited) File: The file you upload or submit must be in the .csv (comma delimited) format. The .csv is an abbreviation for Comma Separated Values.

1. After entering all data into the file, select the Save As option from the File dropdown menu and choose Save as type: **.csv (Comma delimited)** from the dropdown menu that appears below the file name. Do not type .csv into the file name or file type field, because it will not work.
2. Other types of CSV files do exist, so be careful to choose the .csv (comma delimited) file type. Make sure to clear out any other file extensions from the file name, such as .txt or .xls. If you receive a warning that your file may contain features not compatible with .csv (comma delimited), click **OK** or **Yes** to proceed.



F. Check your file using NotePad: After the file has been saved as a .csv (comma delimited) file type, right-click on the file and select Open With... NotePad.

1. NotePad is a simple program that will allow you to see the data exactly as TransUnion will be seeing it.
2. Instead of the data fields being separated into columns, you will now see the data fields separated by commas. **To see an example, download the Credit Report Batch Sample File from the Prepare File page.
3. If you see lines of extra characters or symbols, open your file in Excel again and refer back to Step B to properly save your file as a .csv (comma delimited) file type. If numbers appear to be abbreviated in scientific notation, such as 4 E+24, or are missing leading zeros, refer back to the Field Parameter Details.

Section 2: Uploading and Submitting Your Subject File

A. Proceed to the Upload a Batch File page within Individual Services.

1. Log in to TransUnion Direct and select the Credit Report location and subscriber code via the Subscriber Settings box on the Home page, and click Apply.
2. Click **New Order** under the Place a Batch Order heading in the Individual Services control panel.

B. Complete the Order Batch Reports form.



1. Browse for and Select Your Subject File

- a. To select your subject file, click the gray **Browse** button next to the blank Subject File window. When the window opens, find and select the .csv (comma delimited) file you created.
- b. Locate and select your file, and click **Open**. The Subject File window is now populated with your .csv file name. Note: File path or name cannot exceed 40 characters.

2. Upload Your Subject File for Validation

After selecting the Permissible Purpose, and subject file, click the green **Validate** button to upload your file for validation. A pop-up will appear to let you know that your file is being validated. Validation may take a few moments.

To correctly process your files, please ensure the following:

- ! The file contains at least 50 records but not more than 5,000 records.
- ! All required data is present, and the formatting specifications for each field are met (e.g., type of characters and maximum number of characters allowed).
- ! The proper subject file layout was followed: Each data field/ column is present and in the specified order. No additional fields/ columns may be added.
- ! The file does not contain special characters such as hyphens, apostrophes, or periods.
- ! The file has been saved as a .csv (comma delimited) file.

C. Validation Results Page: Validation Successful or Validation Failed?

1. After your subject file has been validated, you will be redirected to a Validation Results page. At this point, your file has not been sent on for processing. Look for the message at the top of the Validation Results page to find out whether your file passed validation.
 - a. **What is validation?** TransUnion Direct checks for basic formatting errors (whether the correct number of fields present are present and in the correct order and whether the fields contain the appropriate type of information.)
2. **Validation Failed**
 - a. **What happened?** Validation fails if more than 25% of the records validated contain errors. The Validation Results page will display the message “Validation Failed” across the top of the page. Because of the amount of errors in your submitted file, your file cannot be sent on for processing and your order is automatically canceled.
 - b. **Next Steps:** Click the “Correct” button to go to the Correct Your File page. **Refer to Section 3** of the Help Guide for information on how to correct your file.

Individual Services | Single Order | Multiple Orders | Prepare Batch File | Order History | Home | Help Center

Validation Results for Batch File

Validation failed

Because 25% or more of the records did not meet our validation criteria, your order has been canceled and cannot be submitted for further processing.
Click the Correct button to view the validation errors and get instructions for correcting your original subject file.

Information about this Order and Subject File	
Subject File	Batch CR_input file fail.csv
Number of Records	59

Validation Statistics	
Number of Records Validated	59
Number of Records with Validation Errors	59
% of Total with Validation Errors	100%

Correct this file and resubmit for validation **Correct** >>

3. Validation Successful

- a. **What happened?** You will see a “Validation Successful” message if less than 25% of your total records contain validation errors. While most files contain at least a few errors, it’s your decision whether or not you’d like to fix the errors before submitting your file for processing.
- b. **Next Steps:** You must select an option on the Validation Successful page to choose whether or not to submit your file for processing. (Validation is done within TransUnion Direct, so your file has not yet been sent for processing.)

i. To submit your file as-is, without fixing any errors, click “Submit” on the Validation Results page.

1. Only the “good records” (those without validation errors) will be sent on for processing. The records containing validation errors will be stored in the validation error file, accessible via the Order History for Portfolio Services.
2. Your order results will become available within 48 hours. An e-mail notification will be sent to the e-mail address on file for the user account.
3. **Proceed to Section 4** of the Help Guide for information on checking your order status and downloading your results files.

ii. To correct the errors within your subject file before proceeding, click “Correct” on the Validation Results page.

1. Your order will be automatically canceled. You will be redirected to the Correct Your File page to download your validation error file.
2. **Refer to Section 3** of the Help Guide for information on how to correct your file.

TransUnion Direct

Individual Services | Single Order | Multiple Orders | Prepare Batch File | Order History | Home | Help Center

Validation Results for Batch File

Validation successful

IMPORTANT: Your subject file has not yet been submitted for processing. Please review the validation statistics and make a selection below.

- Click the **Submit** button to submit this file for processing without correcting the errors.
- Click the **Correct** button to view and fix validation errors before submitting a file for processing.

Information about this Order and Subject File

Subject File	batch lu cr input file.csv
Number of Records	59

Validation Statistics

Number of Records Validated	59
Number of Records with Validation Errors	11
% of Total with Validation Errors	18.84407%

Submit for processing: **Submit** (with right arrow icon)

Correct this file and resubmit for validation: **Correct** (with right arrow icon)

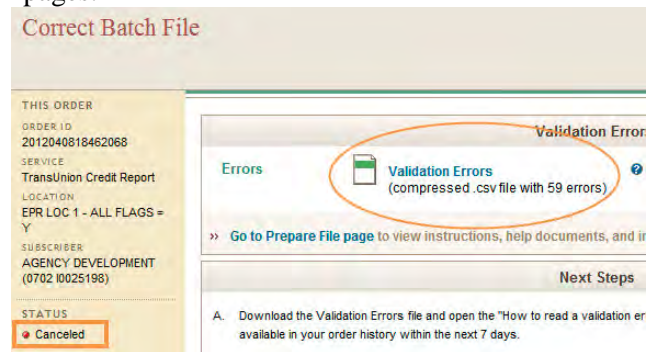
Cancel this order: **Cancel** (with right arrow icon)

Select an option

Section 3: Correct the Validation Errors in Your Subject File

A. **Check the status of your order:** The instructions in this section are primarily intended to assist a user whose order was **Canceled**. *Please check the status of your order before proceeding.*

1. The order status displays on the left side of the “Correct Your File” and “Order Results” pages.



2. The order status can also be found in the Order History for Individual Services section. (To access the Order History section, use the Order History links in the Individual Services modules.) Click on an Order ID to access the “Order Results” page for an order.
3. *If the order status is Canceled*, your subject file was not sent for processing which means that transaction fees will not be applied for that submission. *An order may be canceled for the following reasons:*
 - a. File failed validation because it contained too many errors (25% or more of records validated contained errors.)
 - b. The user chose the Correct or Cancel button on the Validation Results page.
 - c. No selection was made on the Validation Results page before the user session timed out.
4. *If your order has a status other than Canceled*, such as Submitted, Posted, or Downloaded, this indicates that your order was successfully submitted. (Refer to Section 4 for additional information on order statuses.) You may choose to correct the records in your validation error file and resubmit them as part of a later file.

B. **Download the validation error file** from the “Correct File” page or the “Order Results” page.



1. *Please note: not all validation errors will be listed in your validation error file!* If a single record contains more than one validation error (formatting issue), only the first validation error discovered will be listed in the validation error message.
2. Though many computers have Excel set as the default program for opening .csv (comma delimited) files, validation error files may also be viewed with a program for text files, such as NotePad or WordPad. (Right-click on the validation error file and select Open With... then choose a program.)

C. Interpreting validation errors:

1. Located in the last column of the validation error file will be a description of the first validation error discovered for that record.
2. Below is a chart of possible validation error messages and a description of the solution for each error:

Validation Error Message	Solution
Incorrect file layout: Too many or too few fields provided for this record	The record is missing fields or contains too many fields, meaning that the required file layout was not followed. Fields cannot be added, removed, or rearranged. Refer to Section 1 of the Help Guide for additional instructions on formatting your subject file.
Required field “Last Name” is missing data	This message may appear for any required field. All required fields must contain information.
Invalid character in “SSN” field	This message may appear for any field. No special characters such as dashes, hyphens, periods, apostrophes, etc. are allowed in Portfolio Services files. Refer to Section 1 of the Help Guide for additional instructions on formatting your subject file.
Invalid value or selection for “State” field	This message usually appears for fields such as state, pre-directional, or street type where there is a defined set of valid values. For example, AB is in an invalid entry for the State field. Refer to Section 1 of the Help Guide for additional instructions.
Invalid length (not enough characters) for “State” field	Certain fields have a required minimum number of characters. For example, the State must be exactly 2 letters and if provided, SSN must be exactly 9 digits long.
Invalid Length (too many characters) for “State” field	All fields have a maximum number of characters. The maximum length of each field is listed in a chart in Section 1 of the Help Guide.

D. How to make corrections:

1. For files with Canceled status, none of your records were submitted for processing. Make corrections to the records within your ORIGINAL (full) subject file- don't make corrections within the validation error file itself.
2. Reviewing all records is recommended, since not all validation errors will be listed in your validation error file.
3. Some users consider the “find and replace” tool useful when removing special characters from their file.
4. Refer back to Section 1 of the help guide for additional tips on Preparing Your File.

E. How to resubmit your order:



1. To resubmit a previously “canceled” order, simply go to the New Order page, as if you were submitting a brand-new order. If the order status is “Canceled,” your subject file was not sent for processing which means that the minimum transaction fee will not apply for that submission.
2. TransUnion Direct does not store your uploaded subject files. For this reason, you must upload the FULL (corrected) subject file to resubmit an order- not just those records that you corrected!

Section 4: Downloading and Interpreting Your Results

A. Locating Your Results

1. TransUnion posts your completed file within 48 hours of your submission. An e-mail notification is also sent out after your results become available.
2. To retrieve your files, log back into TransUnion Direct and click Order History under the Individual Services heading. When your order results are ready, the transaction status will change from Submitted to Posted.
 - a. Access the completed results by clicking on the blue link for that order, labeled “TransUnion Credit Report (Batch)”. To view the Order Results page, you will be required to enter your Challenge Response. (This is the answer to the Challenge Question you selected when you first logged in and created your user profile.)
3. The Order Results files will remain available for seven (7) calendar days.
 - a. While the results are available, you may access the results files as many times as necessary.
 - b. After seven days, the order status changes to Expired and the results will not be retrievable from the TransUnion Direct website.
 - c. Three (3) days prior to expiration, TransUnion Direct sends an email to the user who submitted the order, as an alert of the approaching expiration. (Email address must be correctly populated within the user’s profile to receive this alert.)

Here are the statuses that may be displayed, along with the definition of each status:

Canceled	Order was not or could not be submitted for further processing after initial validation. Available Files: Validation Error File
Submitted	Processing is “In Progress”. Order has passed through TransUnion Direct’s initial validation, and has been submitted for further processing
Posted	Order has been processed, and results are available for download. Available Files: All.  An email is sent to inform the user that the results are available.
Downloaded	Results have been downloaded from TransUnion Direct; order results remain available online for re-download until order expires. Available files: All.
Expired	Order was placed more than 7 days ago. Available files: None.  An email is sent to remind the user 3 days prior to expiration.

B. Zip Format: Downloading and Extracting Your Results

1. All files are returned in a .zip format. Click the file name and save the file to your computer. Be sure to remember where the file is being saved. (Instructions for downloading and extracting your results are also available on the Order Results page.)
2. After the Zip file has been saved, open the saved file by either double-clicking on the Zip file to trigger your Zip application or right-clicking and selecting Open with WinZip. (If you do not have a program currently installed to open .zip files, you may download a free evaluation version of WinZip® at <http://www.winzip.com/downwz.htm>.)
3. If your Zip application does not automatically trigger, navigate to the saved Zip file. Right-click on the saved file and select select “WinZip” then choose the Extract option to extract all files. Select a location and click the Extract button to finish.
4. After you download and unzip your file, you may open or save the results as needed. The instructions below explain how to open the file(s) using Adobe Reader or Excel.

C. Opening Your .PDF Results in Adobe Reader or Adobe Acrobat

Option 1: If your system opens PDF documents with Adobe Reader (or Adobe Acrobat) by default, **double-click on the Credit Report PDF.**

Option 2: If your system does not automatically open a PDF document with Adobe Reader or another PDF-reading program: Right click on the document and select **Open With** from the menu options. When presented with the list of programs, scroll down and select **Adobe Reader** or **Adobe Acrobat.**

D. Opening Your .CSV File Results in Excel®

Option 1: If your system opens a .csv file extension in Excel by default:

1. Double-click on the downloaded .csv—it should automatically open cleanly in Excel.
2. Manipulate and sort the file as you see fit.

Option 2: If your system does not default to Excel for a .csv:

1. Right click on the downloaded .csv and select **Open With** from the menu.
2. Scroll down and select **Microsoft Excel for Windows®** from the list of programs.


E. Opening Your .CSV File Results in a Text Pad Application

To open the file in a text pad type application:

1. Right click on the downloaded .csv and select **Open With** from the menu.
2. When presented with the list of programs, scroll down and select the text application you prefer (WordPad, Notepad, etc.).

F. Understanding Your Results Files

The Order Results page will contains links to all returned output.

 **File processing complete**

Your order has been successfully processed. Your results files are available for download in the **Results** section below. Make sure to download all of the files provided. For information on interpreting your results, refer to the help guide below. Order results will be accessible in your Order History for Individual Services for 7 calendar days after the order was posted.

To view the results of your order, click the **Results** link for each of the result files.



Information about this Order and Subject File

Subject File batch tu cr input file.csv



Number of Records 59

Results

Output Files

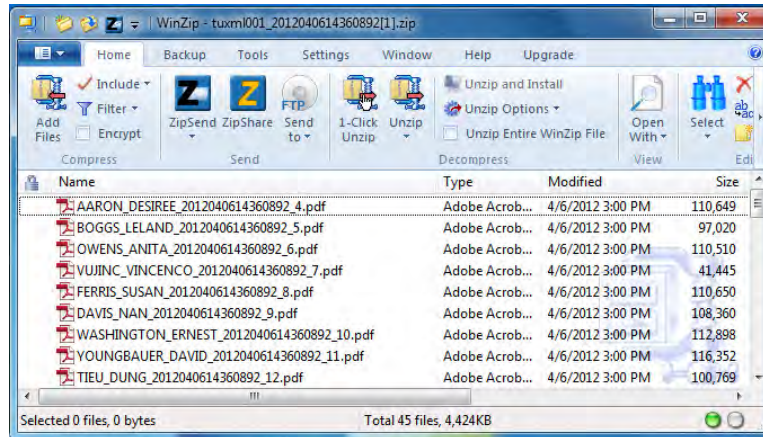
-  [Batch Results](#) (compressed file with 46 .pdf records)
-  [Summary Report](#) (compressed .csv file)

Errors

-  [Failed Transaction Errors](#) (compressed .csv file with 2 errors)
-  [Validation Errors](#) (compressed .csv file with 11 errors)

- Credit Report Output (compressed file of .PDF records)**- The Batch will contain a Credit Report PDF for each successfully processed record. Within the ZIP file, each PDF will be named with its reference number (if entered), following by the subject last name, subject first name, and the Batch ID.

Hint: To print or open all reports, select all PDFs by using the Ctrl+A command (hold down the Ctrl key and hit the A key), then right-click for options.



For help with reading a TransUnion Credit Report, visit the Subscriber Central Help Center to download the Enhanced Credit Report guide.

- Summary Report (compressed .csv file)**- The Summary Report will contain basic statistics about your Batch Order, such as the number of hits and no-hits.

	A	B	C	D	E	F	G	H	I	J
1	Tracking ID	Date	Time	Subscriber Code	Product	Batch Input	Batch Hits	Batch Hit Pct	Batch No-Hits	Batch Errors
2	2012040614360892	4/6/2012	14:38:53	0502B 00008877	Credit Report	48	46	95.83%	0	2

- 3. Error Files-** Display the records that could not be processed, usually because of formatting issues. Errors can be corrected and then submitted as part of a later file.
- a. **Failed Transaction Errors (compressed .csv file)-** Records are placed in the Failed Transaction Errors file when they do not meet the formatting required by TransUnion's credit database. Most files will contain at least some errors.
 - i. Please note: Presence of this file does not indicate that your submission was not processed. Errors can be corrected and then submitted as part of a later file.
 - ii. How to read Reporting Errors: Open the error file in WordPad or NotePad. The error code begins with ERRC and the numbers to watch for are the last 3 digits. More than one error code may be present for a record. For example, ERRC0111411. The error code to look up for this example is 411. For a guide to error codes found in the Error File, please refer to <https://techservices.transunion.com/ctsportal/techservices/public/issuessolutions/troubleshootingguide.page>.
 - b. **Validation Errors File (compressed .csv file)-** Most files will contain at least some validation errors. Records are placed in the validation error file when they do not meet the formatting required by TransUnion Direct.
 - i. Please note: Presence of this file does not indicate that the submission was not processed. To learn whether a file has processed, please check the status of your request.
 - ii. For assistance with correcting your errors, **refer to Section 3** of the Help Guide for information on reading and correcting validation errors.