

TransUnion FAQs

What is TransUnion?

TransUnion is a credit reporting and information management company. We safely maintain credit and public record data for more than 500 million people worldwide, giving people and businesses the power to achieve their financial goals.

What is a credit freeze?

A credit freeze prevents lenders from checking your credit in order to open a new account. Think of it as having a padlock on your credit report. Remember, if you have a freeze you must remove it to apply for credit.

Is a freeze permanent?

You're in control of how long a freeze stays on your credit report. Your report will be frozen until you request its removal.

How do I temporarily lift a freeze?

To temporarily lift your freeze, login into your TransUnion account online at <https://service.transunion.com/dss/login.page> and select "Temporary Lift Freeze". Then enter the dates you want the lift to happen.

To make things easy, you can plan and schedule your freeze removal up to 15 days in advance of when you want it to happen. If you wish to unfreeze more than 15 days from today, please login closer to the date you want your credit report unfrozen.

How do I remove a credit freeze?

To remove a freeze you have placed with TransUnion you can visit <https://www.transunion.com/credit-freeze>. If you don't want to complete your freeze online, see the options below:

Phone: 888-909-8872

Mail: Send a written request that includes your name, address and Social Security number to:

TransUnion
P.O. Box 160
Woodlynn, PA 19094

How long does it take my freeze/freeze removal to go into effect when I place it online or by phone?

For the most part, freezes or freeze removals occur in real time. To be on the safe side, allow up to one hour.

What is a fraud alert?

A fraud alert (valid for one year) notifies lenders to call you to verify your identity before extending new credit. This extra step ensures that you are undoubtedly you, and not an imposter trying to open a new credit account to buy a new car in your name. Even better, you only need to add the alert with one bureau and they'll notify the other two. The best part? It won't cost you a dime.

What is the difference between a fraud alert and a credit freeze?

A fraud alert notifies lenders to call you to verify your identity before extending new credit, but it does not block access to your credit report. A credit freeze blocks access to your credit report if anyone tries to open a new account?

Does a credit freeze or fraud alert affect my credit score?

A freeze or fraud alert will not affect your credit score

What information do I need to provide in order to verify my identity?

You will be asked a series of questions relating to the information contained within your credit report. You must correctly answer these questions to verify your identity.

Why am I being asked to verify my identity?

Our trusted partner organization will be requesting access to your background information for a legitimate business use as mandated by the Fair Credit Reporting Act. If you have questions on how this information will be used, please contact the TransUnion partner organization. As the consumer, you have the right to grant our partner organization access to your information or decline it. If you choose to grant them access, TransUnion will require you to verify your identity before we provide any data in order to prevent fraudulent access to consumer data.

What happens once I have successfully verified my identity?

Our partner organizations will be requesting access to your background information for a legitimate business use as mandated by the Fair Credit Reporting Act. If you have questions on how this information will be used, please contact the TransUnion partner organization

What if I am unable to pass Identity Authentication online?

You are required to answer a series of personal questions to authenticate your identity before we can release any of your data to our partner organization. If you have difficulty with this process, contact TransUnion at 888-412-0863 for further assistance. We suggest consumers obtain a copy of their TransUnion credit report to verify all information before attempting any further authentication. A consumer may obtain a copy

at www.annualcreditreport.com or by calling TransUnion at 800-916-8800.

How long will the identity verification process take?

We will generate a set of questions within seconds and you'll have five minutes to submit your responses. We will then evaluate your answers and return a decision immediately. The whole process can take under five minutes to complete.

Will this impact my credit score?

No. The inquiry will report as a soft inquiry, meaning your credit score will not be impacted.

To what information am I granting access?

Depending on the business purpose of the TransUnion partner organization, you could be providing access to your credit history, credit score, criminal records and eviction records. The TransUnion partner organization that referred you to our site may request one or all of these items. The TransUnion partner organization should inform you as to what information they are requesting access. Regardless of the records, your full SSN and account numbers will not be released. For questions pertaining to what specific information will be collected and what it will be used for, please contact the TransUnion partner organization.

What if I do not want the referring TransUnion partner organization to receive any of my information?

Our partner organizations will only have access to your information once you successfully verify your identity. If you have already verified your identity but no longer wish to allow them access to your information, please contact TransUnion Customer Support at 888-412-0863.

Will I be able to complete this process if I have a Security Freeze on my credit?

No, you will not be able to complete this process until you manually request a temporary security freeze lift or permanent removal of any freeze in place with TransUnion. We cannot release your credit information until a security freeze has been at least temporarily lifted.

Can I get a copy of my report?

Yes, TransUnion will disclose the contents of a report retained to an individual who requests a copy of their report. To verify your identity and obtain a copy of your report or dispute any information within that report, please contact TransUnion Customer Support at 888-412-0863

How can I get my free annual credit report?

Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one Free Annual credit report from each of the three major credit reporting companies in a 12-month period. To request this Free Annual Credit Report, you may contact the Central Source online at www.annualcreditreport.com.

or

Request your credit report by phone:
Call 877-322-8228. You will go through a simple verification process over the phone. Your reports will be mailed to you.

or

Request your credit report by mail:
Request your credit report by mail by filling out the [Request for Disclosure form](#) and mailing it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

What is the difference between a consumer disclosure and a credit report?

Consumer disclosure: Only you have access to your consumer disclosure. A consumer disclosure of a credit report lists all inquiries including promotional inquiries, account review inquiries and some suppressed information. Creditors do not have access to this version. The consumer disclosure version also shows you some accounts that have been suppressed from appearing on your credit reports at a creditor's request, if applicable.

Credit report: The credit report, also called the "business version" of your credit report, is an abbreviated version of the TransUnion consumer disclosure available to you. This is the version of your credit report that creditors see. The credit report version does not contain promotional inquiries or account review inquiries, or any suppressed information.

Sources:

<https://www.mysmartmove.com/SmartMove/transunion-smartmove-frequently-asked-questions.page>

<https://www.transunion.com/customer-support/faqs/credit-reports-and-disclosures.page>

<https://nmls.transunionverify.com/Pages/FAQ.aspx>,

<https://www.transunion.com/credit-freeze>

<https://service.transunion.com/dss/dashboard.page>