

TURSS SmartMove Renter User Guide

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Law Department
TransUnion
555 West Adams
Chicago, Illinois 60661

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Introduction

The purpose of this document is to provide TransUnion SmartMove Renter's a guide to show the process of creating their renter account, accepting a request and sending their consumer reports to a potential landlord.

Creating an Account

A renter will create their renter account once a landlord has sent the renter a request to create an account via email. To reply to the request the renter must create a SmartMove Renter account, approve the application, and successfully complete identity authentication for the renter's consumer report(s) to be sent to the landlord.

1. To create an account click **Sign Up**.



2. The first page will ask for an email address to create the renter account. It is important that the email address entered matches the email address that the landlord used to send the initial request. If a different email address is used, the pending request will not appear and the landlord will not receive the consumer report(s).

Sign Up for SmartMove

Create your account

* required field

Account Type:*

Renter

Email:*

tu1@tu.com

Renter Application Found for: tu1@tu.com

Test Land Lord has requested access to your credit and criminal background information as part of your application to rent the property at:

1234 Home
Denver, CO 80123

To begin the process using SmartMove's secure online system, accept the Renter Service Agreement by clicking "Accept" below.

- When a landlord has already sent an application request to the email address, SmartMove informs the renter of the landlord's name and property address.
- Carefully read the Service Agreement and click **I Accept the SmartMove Service Agreement** and **Save** to continue.

☐ I Accept the SmartMove Service Agreement *

CANCEL SUBMIT

- Next, a renter will create a password and select three security questions to answer. If any requirements are not met, red help text will appear.

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1 Create Account 2 Personal Information 3 Confirmation 4 Identity Verification

Step 1 - Create Account

Create SmartMove Password: * 8 to 15 character long including one capital letter, one lower-case letter, and one number or special character

Confirm Password: * * required field

The questions below will be used to help you log in to your account if you forget your password.

Security Question 1: * Please Select ↓

Security Question 2: * Please Select ↓

Security Question 3: * Please Select ↓

Answer: * []

Answer: * []

Answer: * []

NEXT

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6. Once the security questions have been set-up, personal information is required to be entered by the renter. It is important that this information is entered accurately, because the personal information will be used to retrieve identity authentication questions as well as the consumer report(s).
 - a. A valid U.S. Social Security number is required to proceed with the account creation. A primary phone number and current address are also required.

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1 Create Account 2 Personal Information 3 Confirmation 4 Identity Verification

Step 2 - Personal Information

First Name: * []

Middle Name: []

Last Name: * * required field []

Date of Birth: * []

SSN: * [] - [] - []

Confirm SSN: * [] - [] - []

Your Social Security Number is needed to verify your identity. It is transferred securely and never shared with anyone, including the landlord.
At this time, SmartMove does not have the ability to process a request without a valid U.S. Social Security number.

Primary Phone: * []

Alternate Phone: []

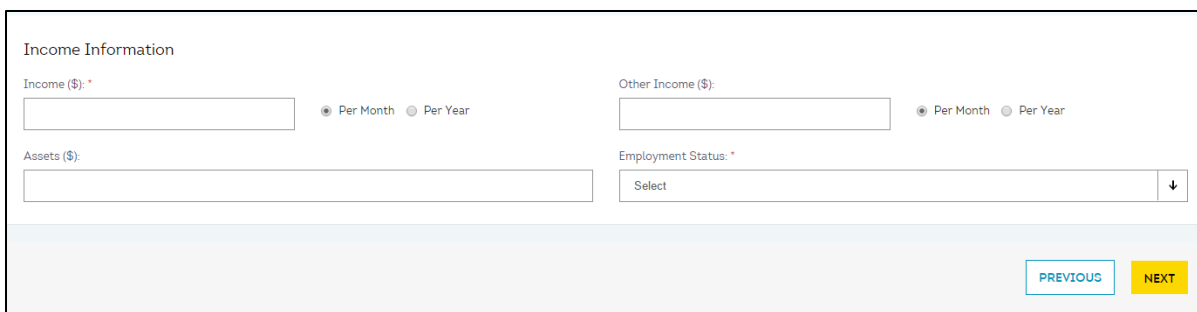
Alternate Phone: []

Ext: []

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7. Next, income information must be provided. Income can be entered on a **Per Month** or **Per Year** basis. There is also an option to enter **Other Income** and/or **Assets**. Employment status is also required.



Income Information

Income (\$): * ☒ Per Month ☐ Per Year

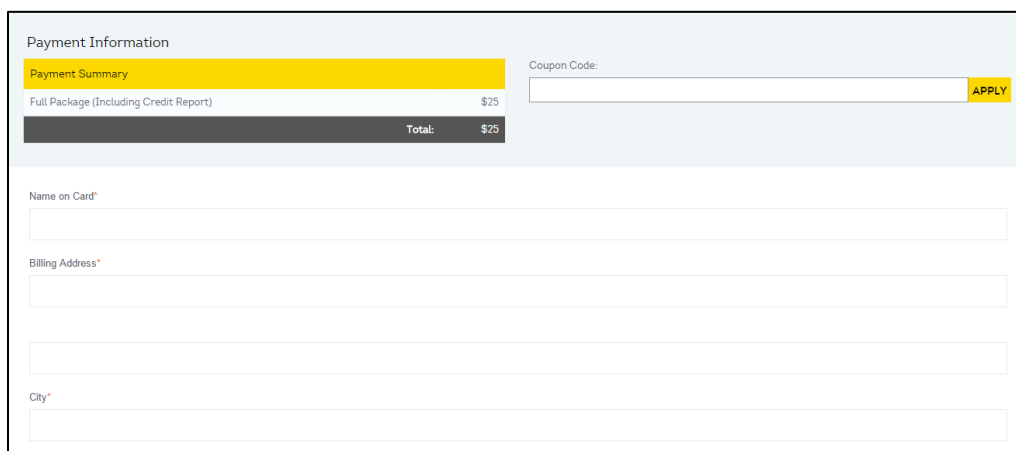
Other Income (\$): ☒ Per Month ☐ Per Year

Assets (\$):

Employment Status: * ↓

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8. If the landlord selected the option for the renter to pay for the SmartMove application, enter credit card information here. When applicable enter a coupon code and click **Apply**.



Payment Information

Payment Summary

Full Package (Including Credit Report)	\$25
Total:	\$25

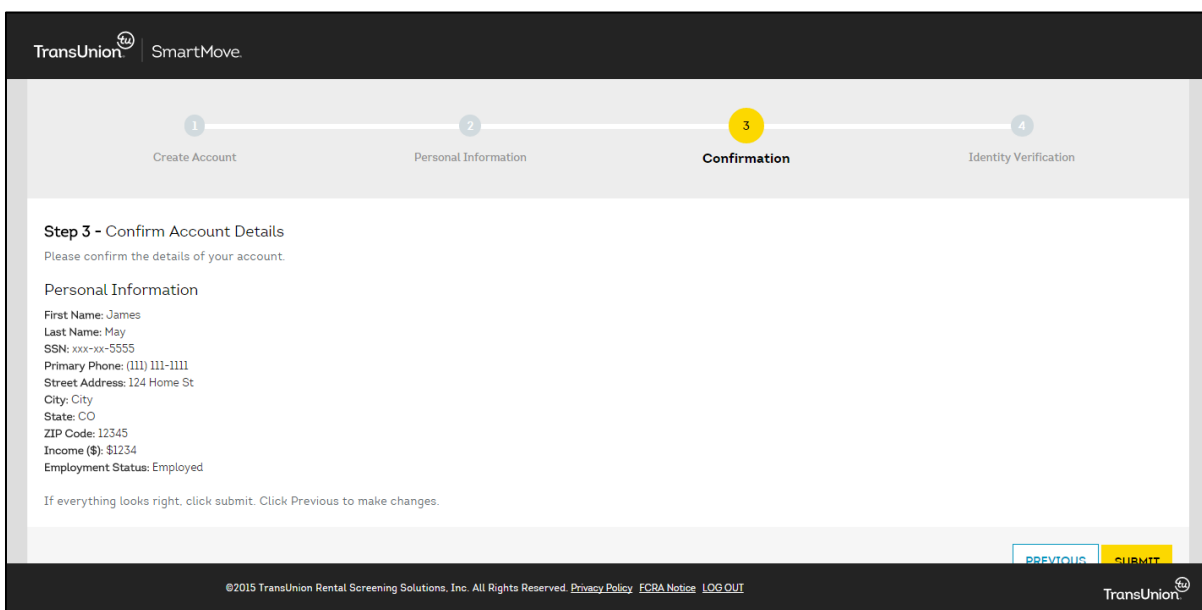
Coupon Code: [APPLY](#)

Name on Card*

Billing Address*

City*

9. Once the required personal information has been entered, a pop-up window will ask to **Confirm** and go to the **Next Step**.



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1 Create Account 2 Personal Information 3 **Confirmation** 4 Identity Verification

Step 3 - Confirm Account Details

Please confirm the details of your account.

Personal Information

First Name: James
 Last Name: May
 SSN: xxx-xx-5555
 Primary Phone: (111) 111-1111
 Street Address: 124 Home St
 City: City
 State: CO
 ZIP Code: 12345
 Income (\$): \$1234
 Employment Status: Employed

If everything looks right, click submit. Click Previous to make changes.

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10. Identity authentication must be completed. Multiple authentication questions are generated that are related to the renter's identity and credit history. Once the

questions have been answered correctly, a pop-up window will appear to confirm that identity authentication has been completed. At this time the reports will be sent to the landlord.

- a. If the renter does not answer the identity authentication questions correctly or is not presented with an identity authentication exam, the renter will be instructed to contact TransUnion SmartMove Customer Support.

Authentication

Types of Questions

The potential renter (“renter”) will be presented with three (3) to four (4) questions. SmartMove asks questions that may be derived from the consumer’s credit report and/or demographic information. These questions will vary by renter depending on the amount of information available regarding the particular consumer. The following are some examples of questions TransUnion SmartMove may ask:

- In what country do you live in?
- Which zip code has ever been part of your address?

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Sign Up for SmartMove

Create a SmartMove Account

1 Create Account 2 Personal Information 3 Confirmation 4 Identity Verification

Step 4 - Identity Verification

We need to verify your identity before sending your reports. Please answer the questions below

In what county do you live in?

- ☐ Menard
- ☐ Cook
- ☐ Calhoun
- ☐ White
- ☐ None of the above

Which zip code has ever been a part of your address?

- ☐ 60001
- ☐ 60603
- ☐ 56789
- ☐ 12567
- ☐ None of the above

What was the original amount of your most recent mortgage?

- ☐ \$179,200
- ☐ \$123,789
- ☐ \$106,450
- ☐ 76,800
- ☐ None of the above

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Attempts

The renter will be required to answer all questions correctly in order to pass authentication. If the renter does not answer all questions correctly within the first attempt, they will be given “second” chance questions. The “second” chance questions are part of the first set of questions; for example, if the renter is required to answer four (4) of four (4) questions correctly and the renter answers three (3) of four (4) correctly, the “second” chance attempt may ask only one (1) additional question. If the renter does not successfully answer the “second” chance question(s), the renter will be presented with six (6) more online exams. The “second” chance questions do not count against the renter as an online attempt.

Second In what county do you live?

- ☐ Menard
- ☐ Cook
- ☐ Calhoun
- ☐ White
- ☐ None of the above

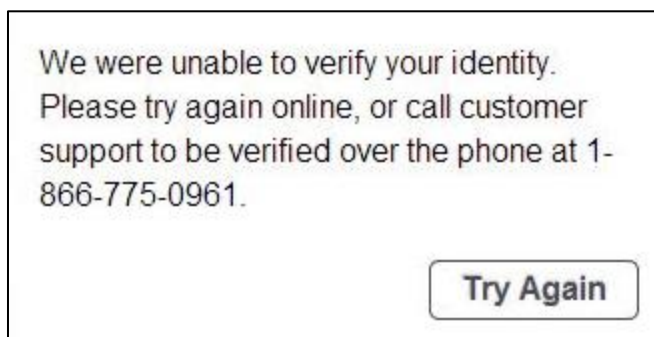
Second Which zip code has ever been a part of your address?

- ☐ 60524
- ☐ 60620
- ☐ 60940
- ☐ 60724
- ☐ None of the above

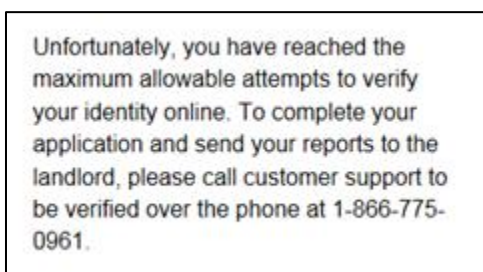
Second What was the original amount of your most recent mortgage?

- ☐ \$179,200
- ☐ \$128,000
- ☐ \$102,400
- ☐ \$76,800
- ☐ None of the above

After each online attempt, the renter is given the option to contact Customer Support or make an additional online attempt.



If the renter cannot successfully pass authentication after seven (7) online attempts they will be prompted to contact Customer Support for further assistance.



Contacting Customer Support

If a renter is prompted to contact Customer Support after unsuccessfully completing the online exams, they are given two (2) chances to pass authentication verbally via the telephone with Customer Support. The renter should prepare for the verbal authentication attempt by having ready:

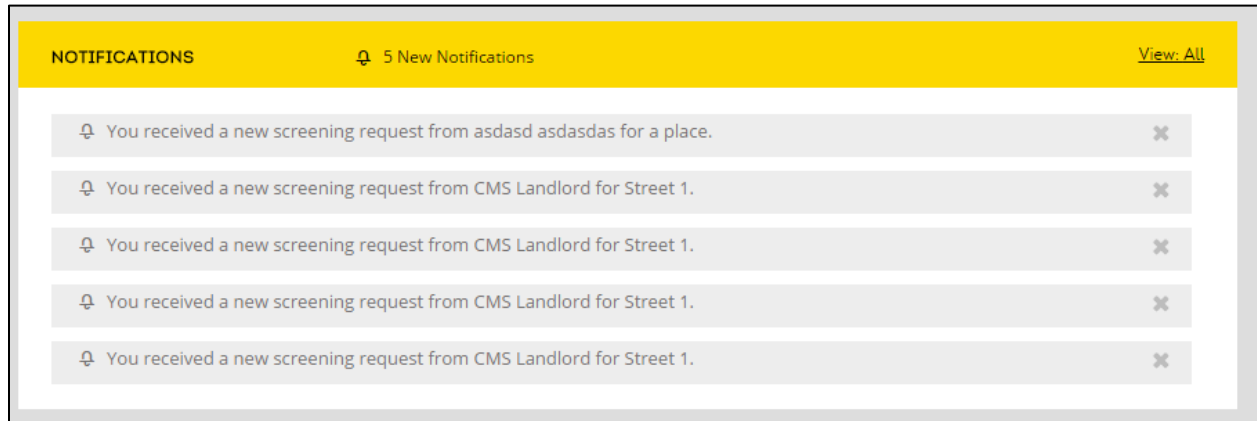
- A copy of their current credit report from www.annualcreditreport.com
- Credit card statement(s)
- Car payment information
- A copy of their driver's license
- Other similar identifying or financial documentation(s)

The verbal attempts will be the renter's last opportunity to pass authentication.

Once authentication is passed online or through the alternative phone-in process, the renter's reports are released to the landlord.

Additional Features

The renter dashboard shows notifications and active applications. The notifications section will display a history of applications and account changes. Individual notifications can be removed by clicking the **X**.



The **Active Applications** section shows the status of any current applications and new application requests from other potential landlords.

