

Username Account Upgrade

Upgrading to a User ID and Password, with Adaptive Authentication



Introduction

At Experian, we are continuously looking to find ways to improve the safety and security of our customers.



With this in mind, we are making changes to the way you log in to your online Experian products, to improve the ease and safety of accessing your account. This helps to better protect you and your customers.

Currently, you access your product using a username, password, and passphrase. With these changes, for some of our products, you will no longer require a passphrase; your account will be protected with a username, password and adaptive authentication.

Upgrading your username account

What's happening?

If you use one of the products we are updating and you are currently using a username, password, and passphrase to log in, you will shortly have your account upgraded so that you can benefit from a simpler login and the added security of adaptive authentication.

What is adaptive authentication?

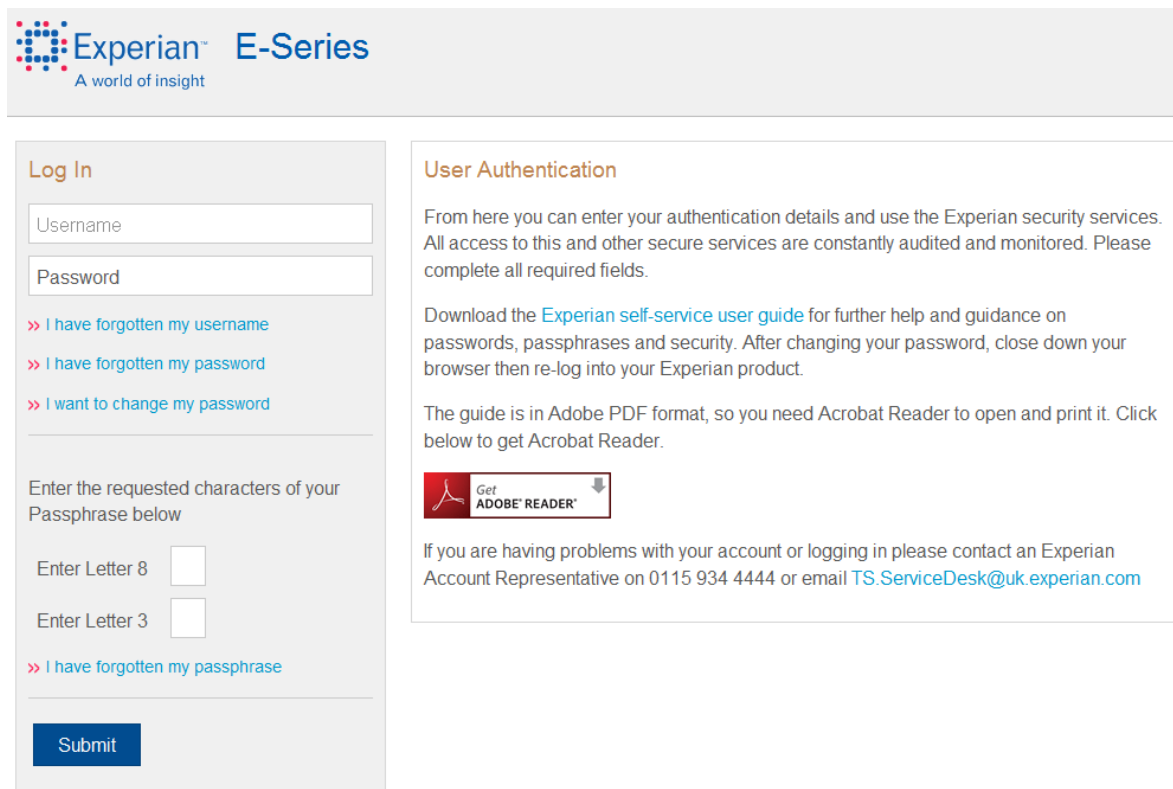
Adaptive authentication makes the way you log on to your Experian product/s more secure. It builds a profile of your usual login behaviour, such as where you log in from, the time of day you log in and the computer you usually log in with. If it detects something unusual, you will be prompted to answer one of your security questions (which you will set up when you register your new login details). This helps to verify you and prevent unauthorised access to your account.

Find out more

For more information such as a list of products that are impacted by these changes, please visit our help hub: www.experian.co.uk/help-hub

What changes will I see?

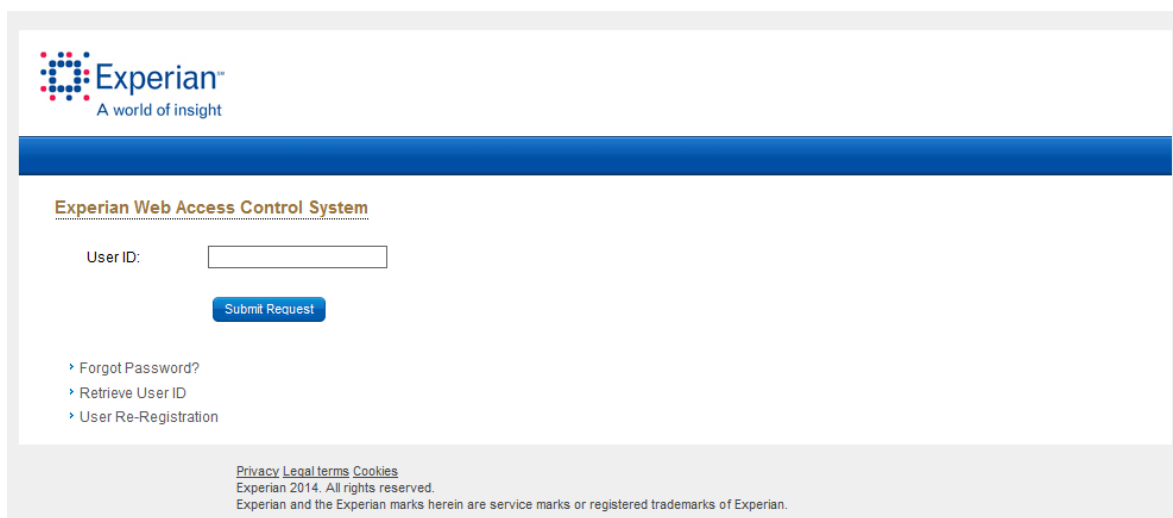
Your existing login details will remain the same but the screen you usually see, when you log in (figure 1), will change.



The screenshot shows the Experian E-Series login interface. At the top is the Experian logo with the tagline 'A world of insight' and 'E-Series'. Below this is a 'Log In' section with input fields for 'Username' and 'Password'. There are three links: '>> I have forgotten my username', '>> I have forgotten my password', and '>> I want to change my password'. Below these is a section for 'Passphrase' with the instruction 'Enter the requested characters of your Passphrase below'. It includes two input fields: 'Enter Letter 8' and 'Enter Letter 3'. There is a link '>> I have forgotten my passphrase' and a 'Submit' button. To the right is a 'User Authentication' section with text explaining that access is audited and monitored. It provides a link to the 'Experian self-service user guide' and mentions that the guide is in Adobe PDF format, requiring Acrobat Reader. A download button for Adobe Reader is shown. At the bottom of this section, it provides contact information for an Experian Account Representative.

Figure 1: Existing username, password, and passphrase log in screen

The new screen will look like the screen below (figure 2).



The screenshot shows the new Experian Web Access Control System login interface. At the top is the Experian logo with the tagline 'A world of insight'. Below this is a blue header bar. The main section is titled 'Experian Web Access Control System'. It features a 'User ID:' label next to an input field. Below the input field is a 'Submit Request' button. There are three links: '› Forgot Password?', '› Retrieve User ID', and '› User Re-Registration'. At the bottom, there are links for 'Privacy Legal terms Cookies', 'Experian 2014. All rights reserved.', and a statement that 'Experian and the Experian marks herein are service marks or registered trademarks of Experian.'

Figure 2: New username log in screen

When you first log in with the new screen (figure 3), you will be asked to provide your password and two characters from your passphrase. These are the same details that you have traditionally used to log in.

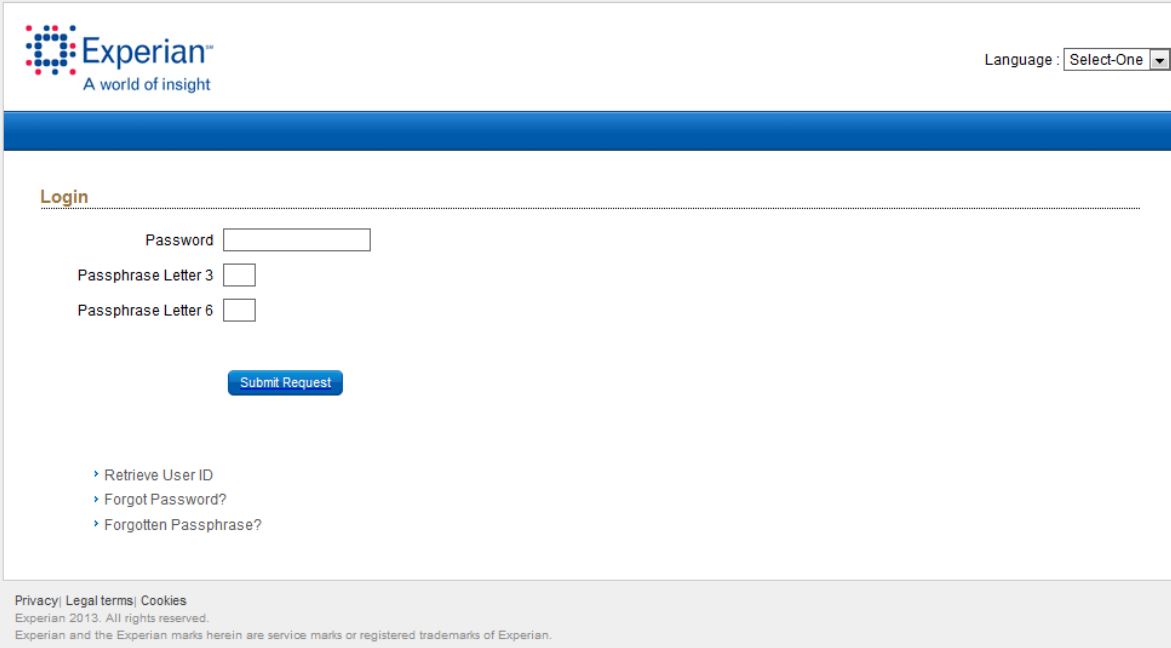
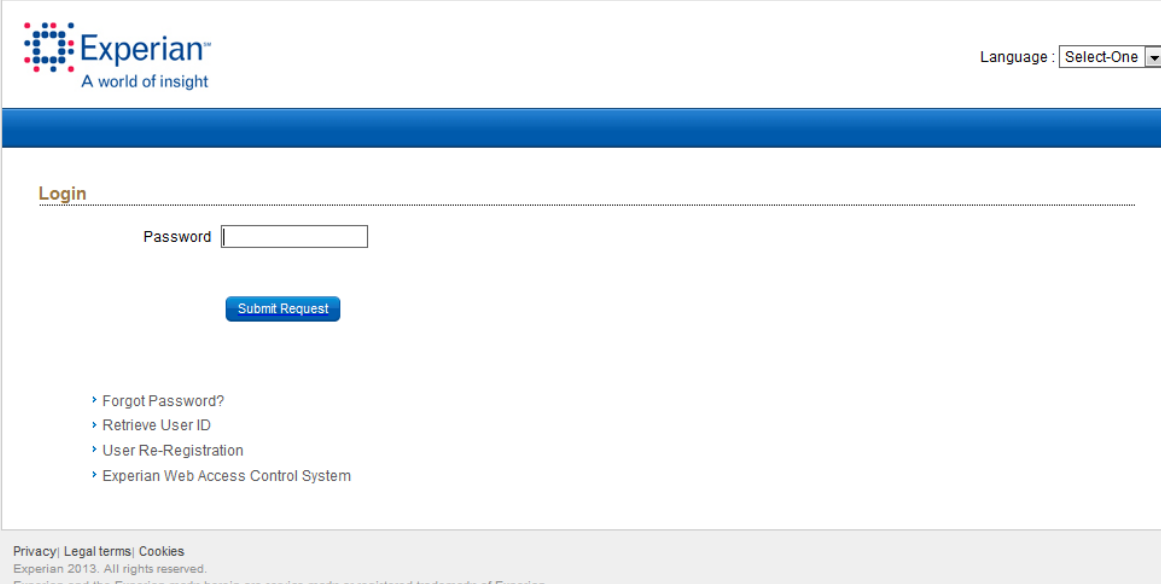
The image shows the Experian login interface. At the top left is the Experian logo with the tagline "A world of insight". At the top right is a language selection dropdown menu labeled "Language : Select-One". Below this is a blue horizontal bar. The main section is titled "Login" and contains three input fields: "Password", "Passphrase Letter 3", and "Passphrase Letter 6". Below these fields is a blue "Submit Request" button. At the bottom of the login section are three links: "Retrieve User ID", "Forgot Password?", and "Forgotten Passphrase?". The footer contains links for "Privacy", "Legal terms", and "Cookies", followed by copyright information: "Experian 2013. All rights reserved. Experian and the Experian marks herein are service marks or registered trademarks of Experian."

Figure 3: Password and passphrase screen

After correctly entering your details, we will take you through to your Experian product, as normal, and will upgrade your account in the background.

Once we have upgraded your account, the next time you go to log in, you will see the same log in screen as you did in figure 2.

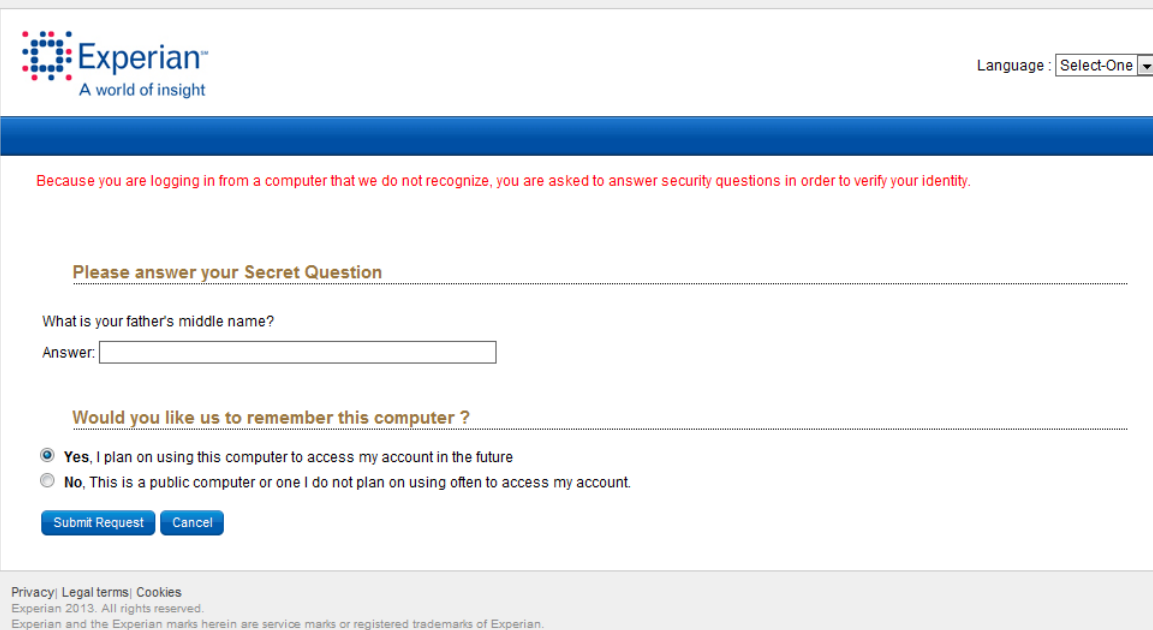
After entering your user ID, you will be taken to the new security page where you will only be asked for your password (figure 4). You will no longer need to provide the details from your passphrase, making it quicker for you to login in future.



The image shows the Experian login page. At the top left is the Experian logo with the tagline 'A world of insight'. At the top right is a language selection dropdown menu labeled 'Language : Select-One'. Below the header is a blue horizontal bar. The main content area has a 'Login' heading. Underneath is a 'Password' label followed by a text input field. Below the input field is a blue button labeled 'Submit Request'. Further down are four links: 'Forgot Password?', 'Retrieve User ID', 'User Re-Registration', and 'Experian Web Access Control System'. At the bottom of the page is a footer with links for 'Privacy', 'Legal terms', and 'Cookies', followed by copyright information for Experian 2013.

Figure 4: Password screen

As your account is now protected by adaptive authentication, you may be asked to provide the answer to one of your security questions in future when you log in (figure 5). This is to ensure you are the authorised user and therefore protects your account against unwanted access.



The image shows the Experian adaptive authentication screen. At the top left is the Experian logo with the tagline 'A world of insight'. At the top right is a language selection dropdown menu labeled 'Language : Select-One'. Below the header is a blue horizontal bar. The main content area has a red message: 'Because you are logging in from a computer that we do not recognize, you are asked to answer security questions in order to verify your identity.' Below this is a heading 'Please answer your Secret Question'. Underneath is the question 'What is your father's middle name?' followed by an 'Answer:' label and a text input field. Below the input field is another heading 'Would you like us to remember this computer ?'. Underneath are two radio button options: 'Yes, I plan on using this computer to access my account in the future' (which is selected) and 'No, This is a public computer or one I do not plan on using often to access my account.' At the bottom of the options are two buttons: 'Submit Request' and 'Cancel'. At the bottom of the page is a footer with links for 'Privacy', 'Legal terms', and 'Cookies', followed by copyright information for Experian 2013.

Figure 5: Adaptive authentication screen

For more information, please view the [help hub](#) or contact your account manager

