

Dispute Portal User Manual

Processes for how to view, edit and respond to disputes.

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Purpose of the Dispute Portal

Whenever a dispute has been brought to notice to the customer by the consumer, the dispute should be addressed through proper channels and feedback on the dispute should be notified to the consumer.

To serve this purpose, the dispute portal has been introduced, which is an online channel for customers to respond to consumer disputes. The channel replaces the existing manual fax processes for verifying consumer disputes.

This manual is a complete walkthrough of the dispute portal, which guides you on how to view the disputes, open a dispute, respond to a dispute and submit the disputes.

Getting started

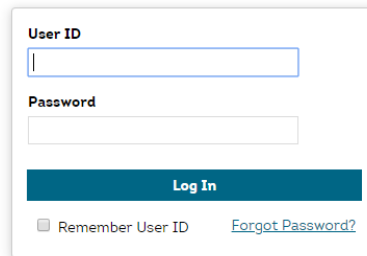
Logging in

1. To access the portal go to the decision edge platform.

<https://decisioncentre.transunion.ca/Edge/Portal/dcwebportal.do/om>

Note

Save the above URL to your favorites in chrome.



2. When you open the portal, it prompts for the user id and password to login to the application. Provide a valid user id and password and click on button.
3. Enter your user ID and password that was provided to you by your company's administrator.

Logging in for the first time

Change Password

Old Password

New Password

Confirm New Password

New Secret Question

What is your favorite color? ▼

Answer

Submit

1. When you are logging in for the first time, a pop-up will be displayed stating *“You are logging in for the first time. Please change your password, choose a secret question and an answer to continue.”*
2. It will prompt you to change the password, then select a secret question and a corresponding answer for it.

Note

Your old password will be the temporary password you receive from your companies administrator.

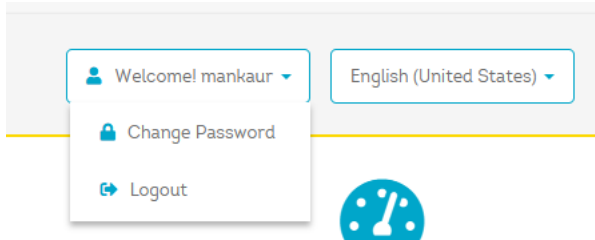
Forgotten password

If you have forgotten your password, click on the **Forgot Password** link and follow the prompts to reset your password.

1. Enter your user ID
2. Select the question you chose as your secret question and answer the question in the space provided.
3. Click on **Reset Password**.
4. You will receive two emails from idsupport@transunion.com when reset password is engaged.
 - The first email confirms your user ID and that your password will be sent in a separate email.

- The second email will have your temporary password. Highlight and copy the temporary password into the password field.
5. Enter in the temporary password followed by your new password and click **Submit**.

Logging off



To log off the portal, click on your name in top right hand corner and select logout from the drop down list.

Once you have logged in you will be taken to the first screen that displays My Sites. To access the portal click on **My Sites**. This will take you to the terms and conditions page.

Terms and conditions page



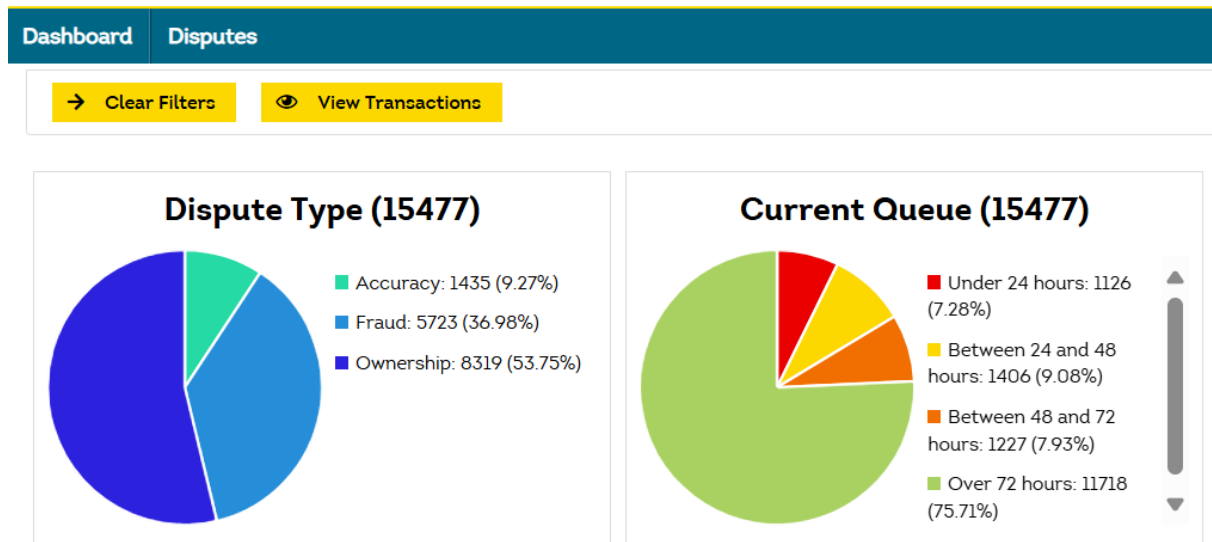
1. The terms and conditions page is made up TransUnion’s terms and conditions which includes Terms of use and our Privacy Policy. In order to continue, you must accept the terms and conditions by clicking on the checkbox.
2. Each section can be expanded by clicking on the “+” sign.

Note

Each time you enter the portal or go back to the first screen, you will need to accept the terms and conditions again.

3. Upon clicking the checkbox in the acceptance section, click on **I Agree** to proceed to the dispute portal home page.

Dispute Portal Dashboard



1. The dispute portal home page has two tabs:

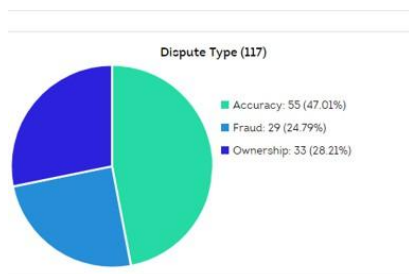
- Dashboard tab
- Disputes tab

Note

By default, the dashboard page will be displayed.

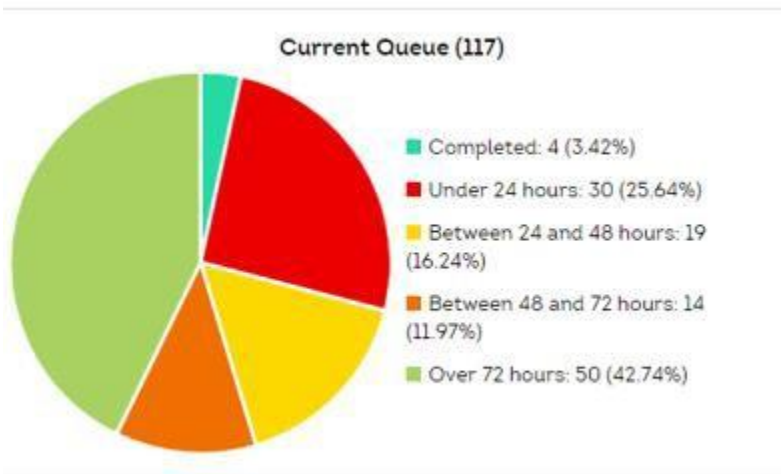
2. The dashboard screen of the dispute portal organizes and presents the dispute information in a well-organized and in a segregated manner. It displays the information in the form of graphical representation so that it will be much easier for you to understand the data available.

Dispute pie charts



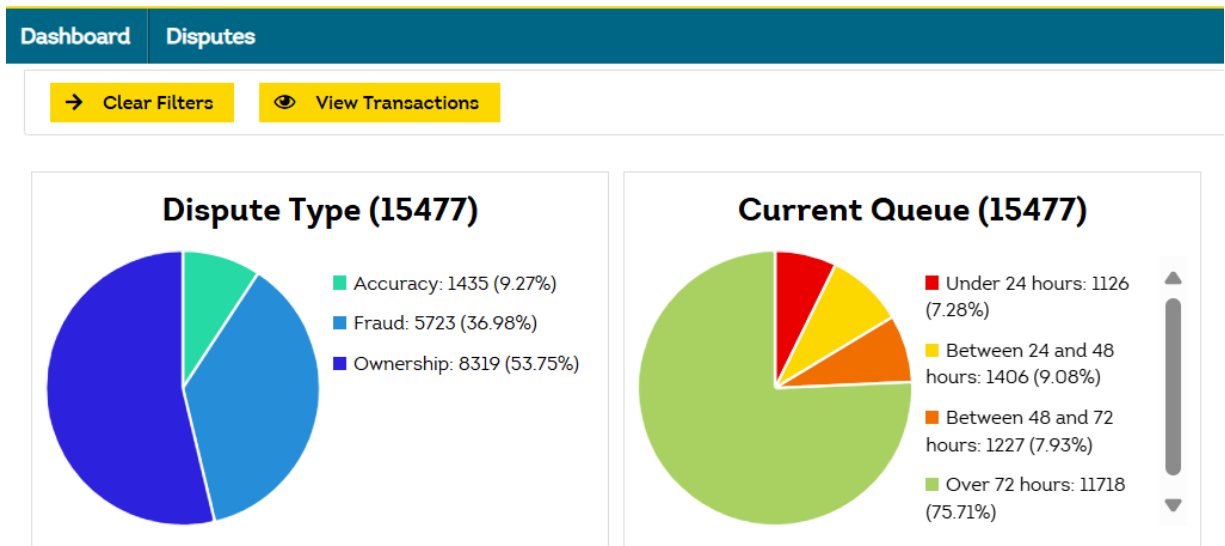
This pie chart depicts the outstanding disputes based on dispute type. The number in brackets (117) illustrates how many disputes you have in total.

Dispute Type	Description
Accuracy	Disputes that require verification of the accuracy of the trade line. Examples Balances, account open and closed dates, late payment disputes.
Fraud	Disputes that the consumer believes to be fraudulent.
Ownership	Disputes that the consumer believes to be not theirs although not considered fraudulent.



The Current Queue pie chart displays the outstanding disputes based on when the dispute was submitted and when a response is required. The number in brackets (117) illustrates how many disputes you have in total.

Filtering the dashboard by dispute type

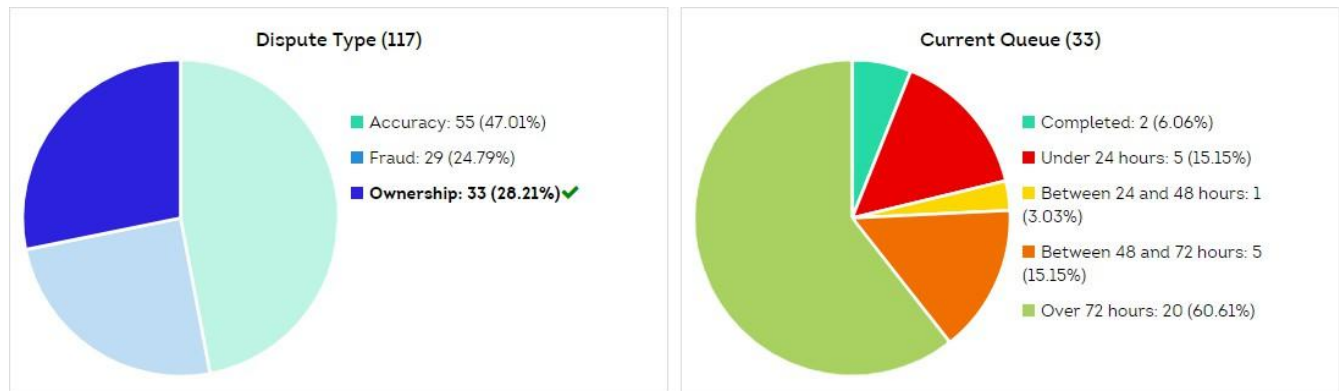


Disputes can be filtered by either clicking on the pie chart segments or by clicking on the dispute legend.

- The legends will show you how many disputes you have in each segment.

To find out how many disputes are due in any particular segment follow the below steps:

1. In Dispute Type click on the segment. Once selected a checkmark will appear.



2. In this example, I selected ownership which equals 33 outstanding disputes. In the Current Queue pie chart you will notice that the number total at the top is now 33 to match the selection made in the Dispute Type pie chart.
3. In the Current Queue pie chart you will be able to see how many disputes are outstanding based on when the dispute was submitted and how much time you have to respond to the dispute.

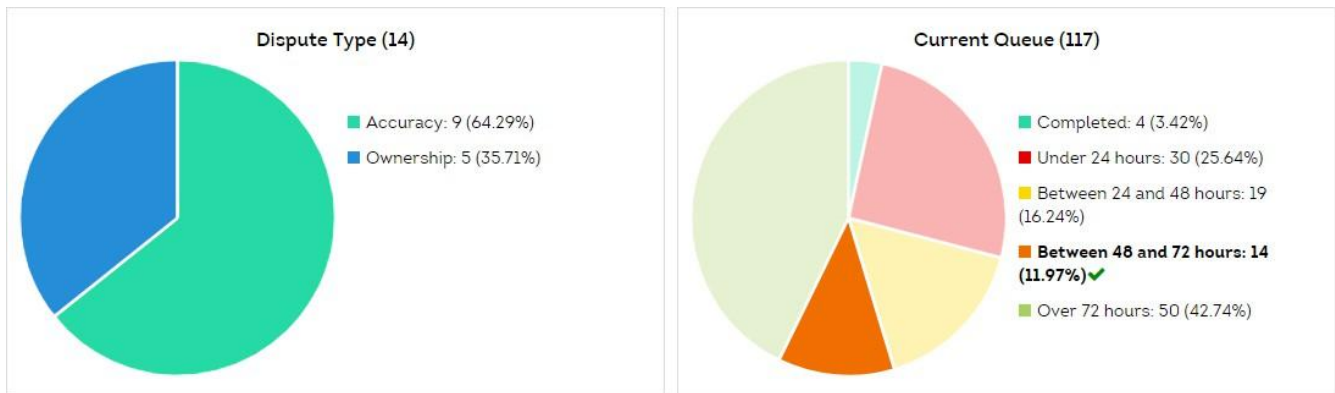
Example

Out of 33 disputes for ownership, 2 have been completed, 5 will require a response within 24 hours, 1 requires a response within 24-48 hours, 5 require a response within 48-72 hours, 20 require a response over 72 hours.

- This will enable you to see what needs to be responded to right away and what can wait.

Filtering the dashboard by current queue

Filtering disputes by Current Queue will display what segments are due in that particular time frame.



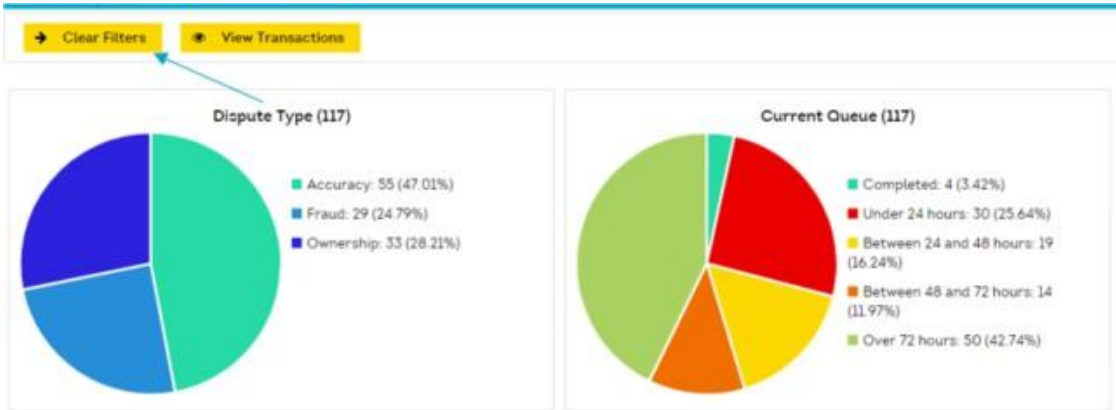
In this example I selected between 48 and 72 hours which equals 14 disputes. In the Current Queue pie chart you will notice that the total number at the top is 117 which represents ALL disputes, however in the dispute type pie chart the number total is 14 which matches the number of disputes in the current queue pie chart.

Example

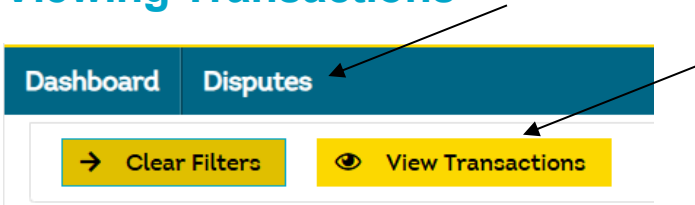
I have 48 to 72 hours to respond to 9 disputes of accuracy and 5 disputes of ownership.

Clear filters

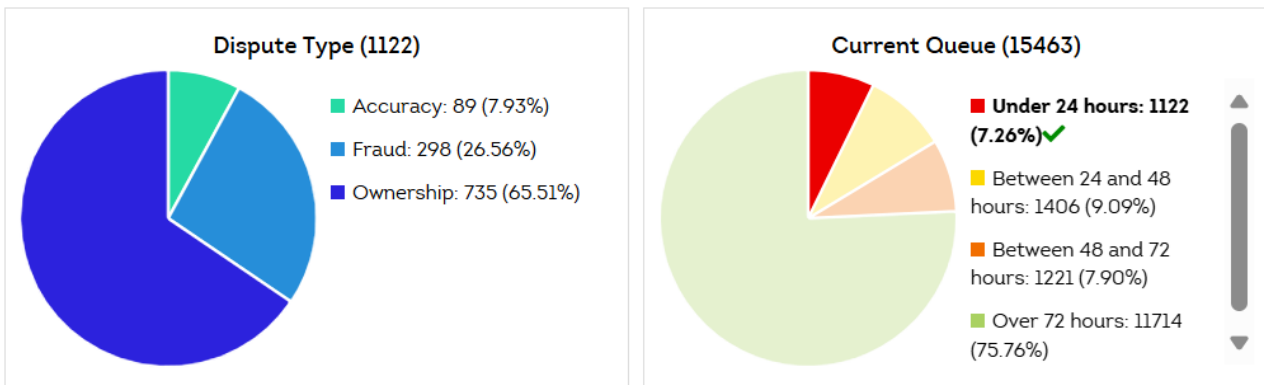
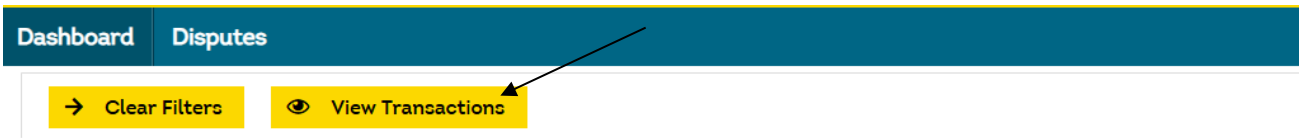
To clear all filters placed, simply click on **Clear Filters** and the charts will revert back to their original status.



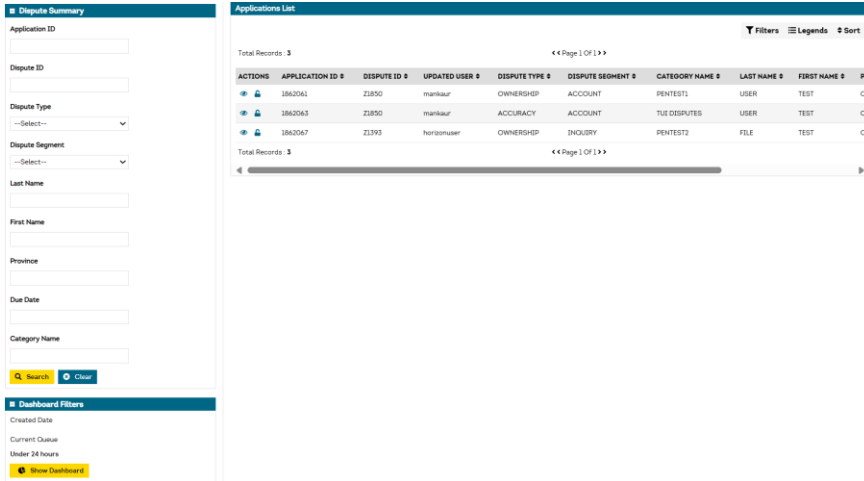
Viewing Transactions



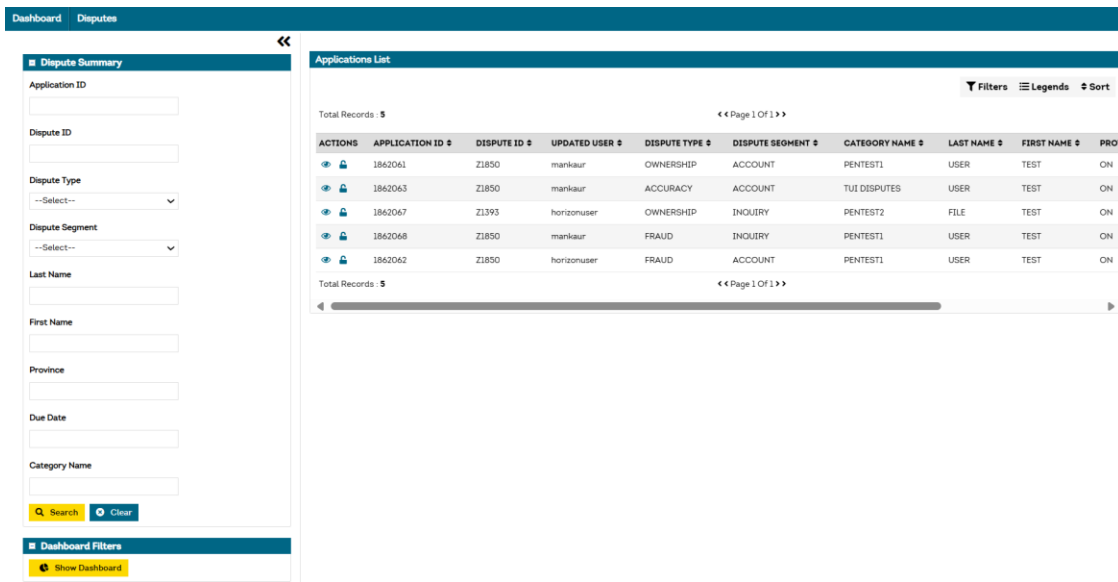
1. The Viewing Transaction tab as well as the disputes tab will display all disputes within the portal. You can view all transactions all at once or you can use the filtering options to view only the disputes you want to view.



2. In this example I filtered down to view fraud disputes that are due for a response within the next 24 hours. This tells me that out of the 29 fraud disputes in the portal 12, require a response within 24 hours.
3. Clicking on view transaction will only display what I have requested be filtered.



The transaction screen



4. The view transaction screen displays the list of outstanding disputes based on when a response is due along with the details which will enable you to get a picture of the number of disputes that are still open.
5. The three segments of the transaction screen are
 - Dispute Summary
 - Dashboard Filters
 - Applications List

Dispute summary

1. The basic purpose of this widget is to search for the disputes based on field values.

Important

In order to receive the search results, you must click **Search**. Hitting enter may not provide the search results requested.

Field	Description
Application ID	ID auto generated when a dispute is entered into the portal.
Dispute ID	<p>This is a TransUnion generated case ID assigned to the consumer. Can be used to search for the disputes based on the id of the dispute.</p> <p>Note A consumer can have multiple disputes under one dispute ID.</p>
Dispute Type	<p>A dropdown field which is used to search the disputes based on its dispute type.</p> <ul style="list-style-type: none"> • Accuracy • Fraud • Ownership
Dispute Segment	<p>A dropdown field which is used to search the disputes based on dispute segment</p> <ul style="list-style-type: none"> • Account • Inquiry • Mortgage • Close for Cause • Collection • Alternative Account
Last Name	Field used to search for disputes based on the last name in the dispute request.
First Name	Field used to search for disputes based on the first name in the dispute request.
Province	Field used to search for disputes based on the province in the dispute request.
Due Date	Field is used to search for the disputes based on when a response is due.
Category Name	Field is used to search for disputes based on category in the dispute request.

Dispute Summary

Application ID

Dispute ID

Dispute Type
ACCURACY

Dispute Segment
--Select--

Last Name

First Name

Province

Due Date

Category Name

Search Clear

Dashboard Filters

Show Dashboard

Applications List

Filters Legends Sort

Total Records: 1 << Page 1 Of 1 >>

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROV
	1842043	Z1850	mankaur	ACCURACY	ACCOUNT	TUI DISPUTES	USER	TEST	ON

Total Records: 1 << Page 1 Of 1 >>

2. In this example, I used the dispute type of **Accuracy** and the last name of **User** to display disputes that are outstanding.
3. If you wish to clear your search results you can do so by simply clicking on **Clear** and it will take you back to viewing all dispute transactions.

Dashboard Filters

Dispute Summary

Application ID

Dispute ID

Dispute Type
--Select--

Dispute Segment
--Select--

Last Name

First Name

Province

Due Date

Category Name

Search Clear

Dashboard Filters

Created Date
Current Queue
Under 24 hours
Dispute Type
Ownership

Show Dashboard

Applications List

Total Records : 2 << Page 1 Of 1 >>

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGM
	1862061	Z1850	mankaur	OWNERSHIP	ACCOUNT
	1862067	Z1393	horizonuser	OWNERSHIP	INQUIRY

Total Records : 2 << Page 1 Of 1 >>

The purpose of the dashboard filter segment is to display what the filter results were from the dashboard tab.

Applications List

The screenshot shows the 'Applications List' interface. On the left is a sidebar with a 'Dispute Summary' section containing search filters for Application ID, Dispute ID, Dispute Type, Dispute Segment, Last Name, First Name, Province, Due Date, and Category Name. Below this is a 'Dashboard Filters' section with a 'Created Date' filter and a 'Show Dashboard' button. The main area displays a table of applications with the following data:

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROV
	1862061	Z1850	mankaur	OWNERSHIP	ACCOUNT	PENTEST1	USER	TEST	ON
	1862063	Z1850	mankaur	ACCURACY	ACCOUNT	TUI DISPUTES	USER	TEST	ON
	1862067	Z1393	horizonuser	OWNERSHIP	INQUIRY	PENTEST2	FILE	TEST	ON
	1862068	Z1850	mankaur	FRAUD	INQUIRY	PENTEST1	USER	TEST	ON
	1862062	Z1850	horizonuser	FRAUD	ACCOUNT	PENTEST1	USER	TEST	ON

The Applications List displays all disputes within the portal. The records are displayed with certain fields that correspond to the dispute. These fields are the same fields that you can use in the Display Summary to search for disputes.

The top right corner of the application list has three icons

- Filters
- Legends
- Sort



Filters And Legend

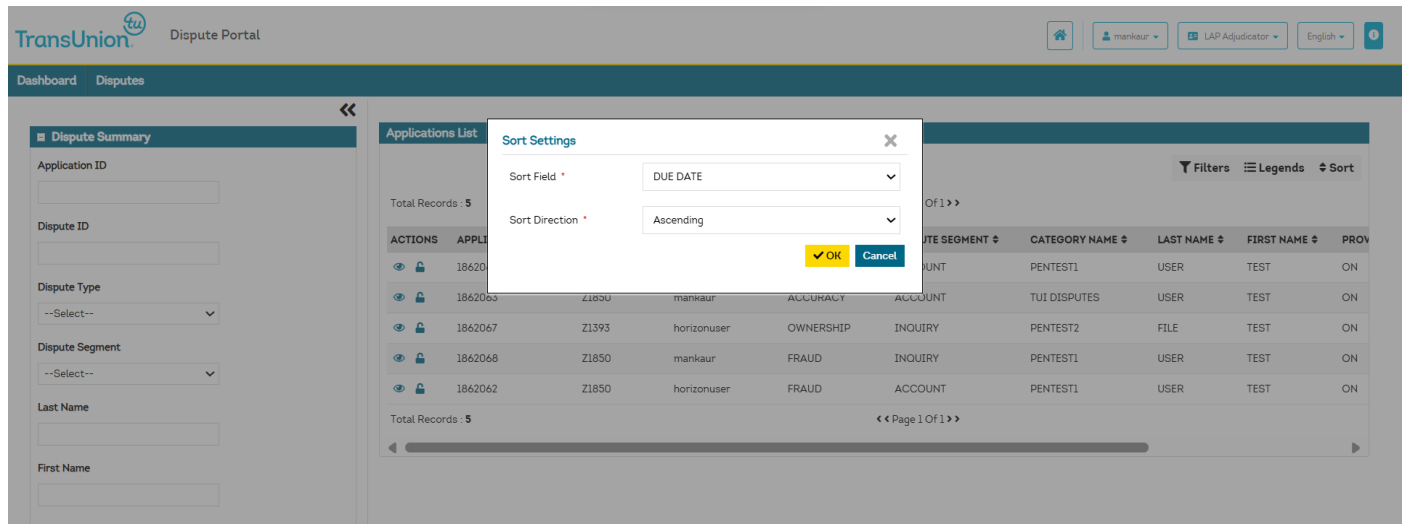
These can be used to filter the disputes based on the current status of the dispute. Each filter has its own color identifier (Legend) which will make it easier to identify the status of the dispute with respect to access granted by your companies administrator.

Filter	Legend Color	Description
My Applications	Blue	This are applications you have assigned to yourself.

Filter	Legend Color	Description
Available for pick up	Green	These are disputes that are open and have not been assigned.
Pending with others	Grey	These are disputes that have been assigned and awaiting information.
Completed	Black	These are completed disputes.
Locked by others	Red	These are disputes that have been locked by someone who is completing the dispute.
Clear	No color	This will clear all filters and display all disputes within the portal.

Sort

By default, the disputes are sorted by due date in an ascending order. Additional sorting is available if required.



You can sort the disputes based on the fields found in the Display Summary. Clicking on this icon will display a pop up prompting you to select the fields associated to the dispute. You can also choose to see the disputes in ascending or descending order.

Total Records - 18 « Page 1 Of 1 »

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROVINCE	DUE DATE	RESPONSE DATE
---------	----------------	------------	--------------	--------------	-----------------	---------------	-----------	------------	----------	----------	---------------





Disputes can also be sorted by clicking on the column header of each field. Clicking on the header once will sort the column values in ascending order. Clicking on it again will sort the values in descending order.

Actions

In the applications list fields, in the actions segment there are three action icons, each of which is dedicated to serve a particular purpose.

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROVINCE	DUE DATE	RESPONSE DATE
  	1736931	X1084	horizonuser	ACCURACY	ACCOUNT	AMEX DISPUTES	ALDEN	SAL	OC	03/21/2025	

- View Application
- Edit Application
- Lock/Unlock Application

Action	Definition	Description
	View Application	In the shape of an eyeball this action icon is present on every dispute and is used to only view the dispute. When clicked it will open the dispute and no fields will be editable for the user.
	Edit Application	In the shape of a widget this action icon is present on every dispute that you have assigned to yourself once locked. When clicked it will open the dispute and all fields are editable for the user.
	Lock/Release Application	In the shape of a lock, this toggle action icon is present on every dispute and is used to lock the dispute. By locking the dispute, you are assigning it to yourself.
	Unlock Application	In the shape of a lock, this toggle action icon is present on every dispute and is used to release the dispute. By unlocking the dispute, it could be assigned by other customer.

Releasing The Application

From time to time you may need to move the dispute back in to the queue. In order to do this you need to release the record. To release the record, click on the lock icon. A pop up will display stating the application released successfully. The record will be highlighted blue.

Once released the record will change its color from blue (My Applications) to green (Available for pick up). This implies that the dispute has been released and is available to be picked by whomever has access to this dispute.

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROVINCE	DUE DATE	RESPONSE DATE
	1862061	Z1850	mankaur	OWNERSHIP	ACCOUNT	PENTEST1	USER	TEST	ON	07/24/2025	

Dispute Summary

Application ID

Dispute ID

Dispute Type

--Select--

Dispute Segment

--Select--

Last Name

First Name

Applications List

Total Records : 5 << Page 1 Of 1 >>

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROV
	1862061	Z1850	mankaur	OWNERSHIP	ACCOUNT	PENTEST1	USER	TEST	ON
	1862063	Z1850	mankaur	ACCURACY	ACCOUNT	TUI DISPUTES	USER	TEST	ON
	1862067	Z1393	horizonuser	OWNERSHIP	INQUIRY	PENTEST2	FILE	TEST	ON
	1862068	Z1850	mankaur	FRAUD	INQUIRY	PENTEST1	USER	TEST	ON
	1862062	Z1850	horizonuser	FRAUD	ACCOUNT	PENTEST1	USER	TEST	ON

Total Records : 5 << Page 1 Of 1 >>

Success

Application released successfully

Total records field

This displays the count of disputes being displayed. This count may vary depending upon the search/filters the user has put in the place.

Total Records : 18

ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE
---------	----------------	------------	--------------	--------------

Dispute Page

Once you assign a dispute to yourself and click on edit or you click on view the dispute you will be taken to the dispute page to complete the work.

There are five sections of the dispute tab:

- Dispute Summary
- Personal Information
- Dispute Information

- Account Information
- Response Submit Confirmation

The screenshot shows a navigation bar with 'Dashboard' and 'Disputes'. Below it is a 'Dispute Summary' card. The card contains the following information:

Application ID	1733022
Dispute ID	Z1081
Due Date	04/09/2025
First Name	RODGER
Last Name	GREEN
Dispute Type	FRAUD
Dispute Segment	Account
Dispute State	NEW
Completed Date	
Completed User	

Dispute Summary

Field	Description
Dispute Type	This is the category that the dispute falls under <ul style="list-style-type: none"> • Accuracy • Fraud • Ownership

Field	Description
Dispute Segment	This displays what segment of the credit file is being disputed. These could include <ul style="list-style-type: none"> • Account • Mortgage • Closed for cause • Inquiry and Batch Inquiry • Collections • Alternative Account
Dispute State	This will display the current state of the dispute.
Completed Date	This field will be populated once you submit a completed dispute.
Completed User	This field will be populated once you submit a completed dispute.

Personal Information

The personal information section is broken down into three sub-sections

- Personal Information
- Identification
- Address & Telephone

Note

Each segment in the dispute can be hidden by clicking on the minus (-) sign in the top left of the segment.

Personal Information

Personal Information

Name	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name	
First Name	TULLY	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Last Name	FISH	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Suffix		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>

This section displays the personal information of the consumer who submitted the dispute.

Field	Description
First Name	First name of the consumer submitting the dispute.
Middle Name	Middle name of the consumer submitting the dispute.
Last Name	Last name of the consumer submitting the dispute.
Suffix	Suffix of the consumer submitting the dispute.

Identification

Identification	TransUnion Information	Match?	Customer Information
SIN (last four digits):	<input type="text"/>	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Date of Birth	<input type="text" value="04/25/1973"/>	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text" value="mm/dd/yyyy"/>

This section displays the consumers date of birth and SIN if provided.

Field	Description
Social Insurance Number (SIN)	The SIN of the consumer who submitted the dispute. This field only accepts numeric values.
Date of Birth (DOB)	This is the date of birth of the consumer who submitted the dispute. To update the DOB, select the date using the date picker widget.

Name	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name	
First Name	TULLY	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Last Name	FISH	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Suffix		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Identification	TransUnion Information	Match?	Customer Information
SIN (last four digits):		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Date of Birth	04/25/1973	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	mm/dd/yyyy

Address & Telephone

Address & Telephone	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Address & Telephone <input type="checkbox"/> Mark N/A to All - Address & Telephone	
Telephone		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Civic		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Street	TEST STREET	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Unit / Apartment		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
City	BURLINGTON	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Province	ON	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Postal Code	A1A1A1	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	

This section displays the consumer address and telephone information

Field	Description
Telephone	This the contact number for the consumer who submitted the dispute.
Civic	This is the number of the consumers residence.
Street	This is the street the consumer lives on.
Unit/Apartment	This is the unit/apartment of the consumer residence.
City	The city the consumer who submitted the dispute lives.
Province	The province the consumer resides in.
Postal Code	The postal code of the consumer who submitted the dispute.

The personal information section has three columns

Personal Information

Name	TransUnion Information	Match?	Customer Information
	<ul style="list-style-type: none"> TransUnion Information Match Customer Information 		

Field	Description
TransUnion Information	All the values under this column are pre-loaded from the dispute request. These fields are disabled and non-editable.
Match	This is a radial button which enables you to validate the consumers information.
Customer Information	This is a response field for you to update based on any validations based on the match radial button.

Mark Yes To All

Personal Information			
Name	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name	
First Name	TULLY	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Last Name	FISH	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Suffix		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>

The above screenshot illustrates the **Mark Yes to All** option as well as what they fields look like when they are reporting correctly and when an update needs to be made on the file.

You are able to select the checkbox **Mark Yes to All** in all the sub-segments of the personal information section. Engage the **Mark Yes to All** option in each sub-segment if the information is reporting accurately.

Mark N/A To All

Personal Information			
Name	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name	
First Name	TULLY	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="radio"/> N/A	<input type="text"/>
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input checked="" type="radio"/> N/A	<input type="text"/>
Last Name	FISH	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="radio"/> N/A	<input type="text"/>
Suffix		<input type="radio"/> Y <input type="radio"/> N <input checked="" type="radio"/> N/A	<input type="text"/>

The above screenshot illustrates the **Mark N/A to All** option as well as what they fields look like when they are reporting correctly and when an update needs to be made on the file.

You are able to select the checkbox **Mark N/A to All** in all the sub-segments of the personal information section. Engage the **Mark N/A to All** option in each sub-segment if the information is reporting accurately.

Dispute Information

Dispute Information

TransUnion Section

Due Date	<input type="text" value="08/30/2025"/>	Dispute Reason	<input type="text" value="NOT MINE - FRAUD"/>	TransUnion Notes	<input type="text" value="09/01/2019
BT_INQ_7,
09/06/2019
BT_INQ_6"/>
Consumer Notes	<input type="text"/>				

Customer Section

Dispute Response	<input type="text" value="Accepted"/>	Response Notes	<input type="text"/>	Responded Date	<input type="text"/>
------------------	---------------------------------------	----------------	----------------------	----------------	----------------------

This segment displays the information regarding the submitted dispute. This is broken into two sub-segments:

- TransUnion Section
- Customer Section

TransUnion Section

This section is pre-loaded with the information received from the dispute. These fields are disabled and non-editable.

Field	Description
Due Date	The date in which a dispute needs to be actioned/resolved.
Dispute Reason	This is the reason the dispute was submitted. Based on this value, dispute response values will be populated in the Customer Section. Refer to Dispute reasons.
TransUnion Notes	Any notes from TransUnion about the dispute.
Consumer Notes	Any notes from the consumer about the dispute. <div style="border-left: 2px solid #005a8c; padding-left: 10px; margin-top: 10px;"> <p>Note</p> <p>These notes come directly from the consumer when they submit online. These comments do not come from TransUnion associates and cannot be modified by a TransUnion associate.</p> </div>

Customer Section

This section is comprised with fields that are to be entered by you based on the information available in the TransUnion Section of Dispute Information.

Field	Description
Dispute Response	This is a drop down field which will allow you to select an option based on the validation of the dispute information provided.
Response Notes	Notes you can add to support the drop down selection made in the dispute response field.
Responded Date	Auto-populated field that will display the date you responded to the dispute.

Account Information

Account Information			Amounts	Currently Reporting	Update
Member Name	Test Code		High Credit	0	
Account Number	2322980000000043		Credit Limit	29654	
Reported Date			Balance	256324	
Dates	Currently Reporting	Update	Past Due Amount	0	
Date Opened	05/23/2024	MM/dd/yyyy	Charge Off Amount		
First Date Of Delinquency	MM/dd/yyyy	MM/dd/yyyy	Payment Amount	0	
Last Payment Date	MM/dd/yyyy	MM/dd/yyyy	Terms Amount	365	
Date Closed	MM/dd/yyyy	MM/dd/yyyy	Terms Frequency	M - MONTHLY	---Select---
Charge Off Date	MM/dd/yyyy	MM/dd/yyyy			
Codes & Ratings	Currently Reporting	Update			
Narrative Code 1	LS - Lease	---Select---			
Narrative Code 2		---Select---			
Rating Type	1 - Installment	---Select---			
Current Rating	1 - Pay as agreed	---Select---			

- The account information section has a list of fields related to accounts on the consumer files.
- These can include credit cards, mortgages, closed for cause and loans.
- You can identify the type of account by looking at the rating type and member name.
- This segment displays the information regarding the submitted dispute. This is broken into two sub-segments:
 - Currently Reporting
 - Update

Field	Description
Currently Reporting	This information is pre-loaded from the submitted dispute. These fields are disabled and non-editable.
Update	This is the field where you can provide your input based on the validation of the data. This field will become enabled and editable when you select the following response options <ul data-bbox="829 569 1154 680" style="list-style-type: none">• Accepted with change• Rejected with change• Other

Collection Information

Collection Information		
Agency	Z UAT TEST COLLECTI	
Creditor	MAYBACK	
Account Number	22256	
Reported Date	08/03/2023	
Dates	Currently Reporting	Update
Date Assigned	08/01/2023	MM/dd/yyyy
Date Paid	MM/dd/yyyy	MM/dd/yyyy
First Date Of Delinquency	07/30/2023	MM/dd/yyyy
Amounts	Currently Reporting	Update
Original Balance	800	
Current Balance	0	
Codes	Currently Reporting	Update
Status		---Select---
Narrative Code 1		---Select---
Narrative Code 2		---Select---

Inquiry Information

Inquiry Information					
Member Code	931ECLIPSE	Member Name	CONSUMER DISCLOS	Member Phone	
Inquiry Date	12/10/2019	Inquiry Type	1 - Regular (Hard)	Member Reference	

This section will only be displayed when the dispute is an inquiry. All fields in the inquiry information section are disabled and non-editable.

Closed for Cause Account Information

Closed for Cause Account Information		
Member Code	<input type="text" value="975TT59046"/>	
Member Name	<input type="text" value="Member Code Not Fou"/>	
Account Number	<input type="text" value="1234567890"/>	
Reported Date	<input type="text"/>	
Account Type	<input type="text"/>	
Dates	Currently Reporting	Update
Date Opened	<input type="text" value="MM/dd/yyyy"/>	<input type="text" value="MM/dd/yyyy"/>
Date Closed	<input type="text" value="MM/dd/yyyy"/>	<input type="text" value="MM/dd/yyyy"/>
Write Off Date	<input type="text" value="MM/dd/yyyy"/>	<input type="text" value="MM/dd/yyyy"/>
Amounts	Currently Reporting	Update
Write Off Amount	<input type="text"/>	<input type="text"/>
Codes	Currently Reporting	Update
Status	<input type="text"/>	<input type="text" value="---Select---"/> ▼
Ownership	<input type="text"/>	<input type="text" value="---Select---"/> ▼
Narrative Code	<input type="text"/>	<input type="text" value="---Select---"/> ▼
Reason	<input type="text"/>	<input type="text" value="---Select---"/> ▼

This section will only be displayed when the dispute is a Closed for Cause (CFC).

Dispute Information

Dispute Information			
TransUnion Section			
Due Date	<input type="text" value="09/12/2025"/>	Dispute Reason	<input type="text" value="NOT MINE"/>
Consumer Notes	<input type="text"/>	TransUnion Notes	<input type="text" value="This is a test dispute"/>
Customer Section			
Dispute Response	<input type="text" value="---Select---"/> ▼	Response Notes	<input type="text"/>
		Responded Date	<input type="text"/>

Alternative Account Information

Personal Information			
Name	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name	
First Name	TEST	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Last Name	USER	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Suffix	Mr	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Identification	TransUnion Information	Match?	Customer Information
SIN (last four digits):		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Date of Birth	12/20/1992	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	mm/dd/yyyy
Address & Telephone	TransUnion Information	Match?	Customer Information
		<input type="checkbox"/> Mark Yes to All - Address & Telephone <input type="checkbox"/> Mark N/A to All - Address & Telephone	
Telephone		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Civic		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Street	3115 Harvester rd	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Unit / Apartment		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
City	Burlington	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Province	ON	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>

Alternative Account Information		
Member Name	UNAVAILABLE	
Account Number	123456789	
Reported Date		
Dates	Currently Reporting	Update
Date Opened	10/10/2018	MM/dd/yyyy
First Date Of Delinquency	MM/dd/yyyy	MM/dd/yyyy
Last Payment Date	MM/dd/yyyy	MM/dd/yyyy
Date Closed	MM/dd/yyyy	MM/dd/yyyy
Charge Off Date	MM/dd/yyyy	MM/dd/yyyy
Codes & Ratings	Currently Reporting	Update
Narrative Code 1	PY - Payroll deduction	---Select---
Narrative Code 2	ST - Student loan	---Select---
Rating Type	I - Installment	---Select---
Current Rating	1 - Pay as agreed	---Select---
Amounts	Currently Reporting	Update
High Credit	0	
Credit Limit	0	
Balance	0	
Past Due Amount	0	
Charge Off Amount	0	
Payment Amount	0	
Terms Amount	0	
Terms Frequency	M - MONTHLY	---Select---
Alternative Account Type	Insurance	---Select---

This section will only be displayed when the dispute is an Alternative Account.

- The account information section has a list of fields related to Alternative Account on the consumer files.
- This segment displays the information regarding the submitted dispute. This is broken into two sub-segments:
 - Currently Reporting
 - Update

Field	Description
Currently Reporting	This information is pre-loaded from the submitted dispute. These fields are disabled and non-editable.
Update	This is the field where you can provide your input based on the validation of the data. This field will become enabled and editable when you select the following response options <ul style="list-style-type: none"> Accepted with change Rejected with change Other

Completing Disputes

Follow the below charts for common dispute scenarios and how to complete the disputes.

Dispute type: Fraud

Scenario	Process	Dispute Response	Response Note
Confirmed fraud for inquiry and/or accounts.	Validate the personal information. If your internal process does not require validation on a fraud dispute, under Personal Information, mark Yes to All. In the First Name Field, Select "No" and enter in the following: <i>PI not validated</i> .	Accepted	NA
Not fraud – the inquiry and/or account belongs to the consumer	Validate the personal information.	Rejected	NA
Not fraud – the inquiry and/or account belongs to the consumer With changes is in reference to other items on the account can be updated as well, based on the account information you have on the consumer	Validate the personal information	Rejected with changes	Optional
If the account or inquiry cannot be located	Mark N/A to All	Other/Unable to Locate	Accepting, PI not validated. Cannot locate.

Dispute type: Ownership

Scenario	Process	Dispute Response	Response Note
<p>Confirmed that the account and/or inquiry does not belong to the consumer.</p> <p>Note Account/Inquiry is to be removed from the consumer's file.</p>	Validate the personal information	Accepted	NA
<p>Confirmed that the account and/or inquiry does not belong to the consumer.</p> <p>With changes is in reference to other items on the account that can be updated as well, based on the account information you have for the consumer.</p>	Validate the personal information.	Accepted with Changes	Accepting dispute. See account updates
<p>Confirmed that the account and/or inquiry does belong to the consumer</p> <p>Note Account/inquiry is to remain on the file.</p>	Validate the personal information	Rejected	NA
If you cannot locate the account/inquiry on the consumers file	In Personal Information, mark Yes to All .	Other	Accepting dispute. PI not validated. Cannot locate account/inquiry.

Dispute type: Accuracy

Scenario	Process	Dispute Response	Response Note
Confirmed that the dispute is correct and the file is to be updated based on the dispute reason provided.	Validate the personal information.	Accepted	Accepting dispute. See account updates.
Confirmed that the dispute is correct and the file is to be updated based on the dispute reason. With changes is in reference to other items on the account that can be updated as well, based on the account information you have for the consumer.	Validate the personal information.	Accepted – with changes	Accepting dispute. See account updates.
Confirmed that the dispute reason provided is invalid and no change is to be made to the account.	Validate the personal information.	Rejected	Rejecting dispute. File reporting correctly.
Confirmed that the dispute reason provided is valid and no change is to be made to the account. With changes is in reference to other items on the account that can be updated as well, based on the account information you have on the consumer.	Validate the personal information.	Rejected - with changes	Rejected dispute. See account updates.
If you cannot locate the account.	Mark N/A to All.	Other	Accepting dispute. PI not validated. Cannot locate account.

Full Account Reviews

There will be times when a request for a full account review is sent through the portal.

Screen shot below illustrates the TransUnion Note that will be provided when requesting these reviews.

Dispute Information

TransUnion Section

Due Date	09/12/2025	Dispute Reason	NOT MINE	TransUnion Notes	This is a test dispute
Consumer Notes					

Customer Section

Dispute Response	---Select---	Response Notes		Responded Date	
------------------	--------------	----------------	--	----------------	--

Completing a full account review

1. Under Dispute Response select **Other**.
2. Use Response Notes to confirm ownership and to report what fields you don't have data on

Dispute Information

TransUnion Section

Due Date	09/12/2025	Dispute Reason	NOT MINE	TransUnion Notes	This is a test dispute
Consumer Notes					

Customer Section

Dispute Response	Other	Response Notes	No Information found for this account	Responded Date	
------------------	-------	----------------	---------------------------------------	----------------	--

Use the following chart to complete the full account review.

Account Review Requested Information	Corresponding Account Information Field
Confirm Ownership	Use Response Notes to confirm ownership type: <ul style="list-style-type: none"> • I = Individual • J = Joint • C = Jnt Cont Resp (Joint Contractual Responsibility) • P = Participating
Current Rating	Confirm and provide data for: <ul style="list-style-type: none"> • Narrative Code 1 • Narrative Code 2 • Rating Type
Confirm all account dates reporting on file	Confirm and provide data for: <ul style="list-style-type: none"> • Date Opened • First Date of Delinquency (DFD) • Date Closed • Charge off Date
Confirm all amounts reporting on file	Confirm and provide data for: <ul style="list-style-type: none"> • High Credit • Credit Limit • Balance • Past Due Amount • Charge off Amount • Terms Amount
Confirm terms frequency	Confirm and provide data for: <ul style="list-style-type: none"> • Terms Frequency

Account Number	1234567890	
Reported Date		
Dates	Currently Reporting	Update
Date Opened	09/01/2025	MM/dd/yyyy
First Date Of Delinquency	MM/dd/yyyy	MM/dd/yyyy
Last Payment Date	MM/dd/yyyy	MM/dd/yyyy
Date Closed	MM/dd/yyyy	MM/dd/yyyy
Charge Off Date	MM/dd/yyyy	MM/dd/yyyy
Codes & Ratings	Currently Reporting	Update
Narrative Code 1		---Select---
Narrative Code 2		---Select---
Rating Type	O - Open	---Select---
Current Rating	1 - Pay as agreed	---Select---
Amounts	Currently Reporting	Update
High Credit	0	
Credit Limit		
Balance	0	
Past Due Amount	0	
Charge Off Amount		
Payment Amount	0	
Terms Amount	0	
Terms Frequency	M - MONTHLY	---Select---

Multiple Disputed Inquiries

Use the following process when responding to multiple inquiries submitted from a single consumer. Multiple inquiries from a single consumer can look similar to the example below:

Applications List													
											Filters	Legends	Sort
Total Records : 4											<< Page 1 Of 1 >>		
ACTIONS	APPLICATION ID	DISPUTE ID	UPDATED USER	DISPUTE TYPE	DISPUTE SEGMENT	CATEGORY NAME	LAST NAME	FIRST NAME	PROVINCE	DUE DATE	RESPONSE DATE		
	1862061	Z1850	mankaur	OWNERSHIP	ACCOUNT	PENTEST1	USER	TEST	ON	07/24/2025			
	1862063	Z1850	mankaur	ACCURACY	ACCOUNT	TUI DISPUTES	USER	TEST	ON	07/24/2025			
	1862068	Z1850	mankaur	FRAUD	INQUIRY	PENTEST1	USER	TEST	ON	08/22/2025			
	1862062	Z1850	horizonuser	FRAUD	ACCOUNT	PENTEST1	USER	TEST	ON	08/22/2025			
Total Records : 4											<< Page 1 Of 1 >>		

1. Open the first inquiry in the list.
2. If updates need to be made to the personal information section, click on **NO** and make the necessary updates.

Personal Information			
Name	TransUnion Information	Match?	Customer Information
First Name	TEST	<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name <input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Last Name	USER	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Suffix		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Identification	TransUnion Information	Match?	Customer Information
SIN (last four digits)		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Date of Birth	04/25/1973	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text" value="mm/dd/yyyy"/>
Address & Telephone	TransUnion Information	Match?	Customer Information
Telephone		<input type="checkbox"/> Mark Yes to All - Address & Telephone <input type="checkbox"/> Mark N/A to All - Address & Telephone <input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Civic		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Street	TEST STREET	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Unit / Apartment		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
City	BURLINGTON	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Province	ON	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Postal Code	A1A1A1	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>

3. Continue to complete the disputed inquiry.

4. Click **Submit**.

Dispute Information			
TransUnion Section			
Due Date	04/09/2025	Dispute Reason	NOT MINE - FRAUD
Consumer Notes	<input type="text"/>	TransUnion Notes	<input type="text"/>
Customer Section			
Dispute Response	---Select---	Response Notes	<input type="text"/>
		Responded Date	<input type="text"/>

Inquiry Information			
Member Code	931ECLIPSE	Member Name	CONSUMER DISCLOS
Inquiry Date	12/10/2019	Inquiry Type	1 - Regular (Hard)
		Member Phone	<input type="text"/>
		Member Reference	<input type="text"/>

Submission Confirmation
<input type="checkbox"/> By clicking Submit, I confirm that the information provided is accurate and complete. I also confirm that all of my organization's internal records have been updated to reflect the information being submitted in this investigation response.

[Reset](#) [Submit](#)

For all other inquiries submitted by a single consumer in the same dispute there is no need to update the personal information for all the inquiries that are in listed in the same dispute.

1. Click on each inquiry dispute separately.
2. Select **Mark Yes to All** in the personal information sections as the updates to the personal information have already been captured.

Personal Information			
Name	TransUnion Information	Match?	Customer Information
First Name	TEST	<input checked="" type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name <input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Middle Name		<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Last Name	USER	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Suffix		<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Identification			
SIN (last four digits):		<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Date of Birth	04/25/1973	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	mm/dd/yyyy
Address & Telephone			
Telephone		<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Civic		<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Street	TEST STREET	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Unit / Apartment		<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
City	BURLINGTON	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Province	ON	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	
Postal Code	A1A1A1	<input checked="" type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	

- Continue to complete the disputed inquiry.
- Click **Submit**.
- Repeat steps 1-4 for each additional inquiry being disputed and listed under the same creditor.

Important

If the same consumer later on submits another dispute for multiple inquiries, follow the above process for that dispute, by updating the personal information on the first inquiry disputed, and marking Yes to all for all other inquiries attached to that dispute.

Dispute Information

TransUnion Section

Due Date: 04/09/2025 Dispute Reason: NOT MINE - FRAUD TransUnion Notes:

Consumer Notes:

Customer Section

Dispute Response: **Accepted** Response Notes: Responded Date:

Inquiry Information

Member Code: 931ECLIPSE Member Name: CONSUMER DISCLOS Member Phone:

Inquiry Date: 12/10/2019 Inquiry Type: 1 - Regular (Hard) Member Reference:

Submission Confirmation

By clicking Submit, I confirm that the information provided is accurate and complete. I also confirm that all of my organization's internal records have been updated to reflect the information being submitted in this investigation response.

Reset Submit

Inquires that share the same member code within the same month will appear in the portal with the dates of those inquires listed in the TransUnion Notes. Follow the process to either Accept, Reject or choose Other as you would with any inquiry dispute.

Dispute Information

TransUnion Section

Due Date: 04/09/2025 Dispute Reason: NOT MINE - FRAUD TransUnion Notes:

Consumer Notes:

Customer Section

Dispute Response: **Accepted** Response Notes: Responded Date:

Submitting a Dispute

There are two options available in the bottom right of the screen.

Submission Confirmation

By clicking Submit, I confirm that the information provided is accurate and complete. I also confirm that all of my organization's internal records have been updated to reflect the information being submitted in this investigation response.

Reset Submit

Field	Description
Reset	Choosing Reset will reset all the field values to either empty or their respective default values.
Submit	Choosing Submit will send the response details back to TransUnion.

1. When you click on submit, a pop up will be displayed as

dev.decisioncentre.com says

Are you sure you want to submit all the details?

2. Click on Ok.

Note

If a mandatory field is missing information, you will not be able to submit your responses until the field is completed.

Please fix the validation error(s) to continue.

Personal Information			
Name	TransUnion Information	Match?	Customer Information
First Name	TEST	<input type="checkbox"/> Mark Yes to All - Name <input type="checkbox"/> Mark N/A to All - Name <input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Middle Name		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Last Name	USER	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Suffix		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Identification	TransUnion Information	Match?	Customer Information
SIN (last four digits):		<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	<input type="text"/>
Date of Birth	04/25/1973	<input type="radio"/> Y <input type="radio"/> N <input type="radio"/> N/A	mm/dd/yyyy

3. In the dispute summary, you will see that the dispute state has changed from **NEW** to **RESOLVED** and the completed date and the associate who completed the dispute has been filled in accordingly.

Dispute Summary

Application ID	1861416
Dispute ID	X1081
Due Date	07/23/2025
First Name	TEST
Last Name	USER
Dispute Type	OWNERSHIP
Dispute Segment	Account
Dispute State	RESOLVED
Completed Date	07-23-2025 01:14:43 PM
Completed User	mankaur

4. Once submitted you will also be able to see in each segment of the dispute the response submitted by the consumer and your updates to the file.

Dispute Information				
TransUnion Section				
Due Date	<u>07/23/2025</u>	Dispute Reason	<u>NOT MINE</u>	TransUnion Notes
Consumer Notes				
Customer Section				
Dispute Response		Response Notes		Responded Date <u>07-24-2025 12:15:10 AM</u>

Account Information			
Member Name	Member Code Not Found		
Account Number	1234567890		
Reported Date			
Dates	Currently Reporting		Update
Date Opened	<u>07/01/2025</u>		
First Date Of Delinquency			
Last Payment Date			
Date Closed			
Charge Off Date			
Codes & Ratings	Currently Reporting		Update
Narrative Code 1			
Narrative Code 2			
Rating Type	0 - Open		
Current Rating	1 - Pay as agreed		
Amounts	Currently Reporting		Update
High Credit	0		
Credit Limit			
Balance	0		
Past Due Amount	0		
Charge Off Amount			
Payment Amount	0		
Termo Amount	0		
Termo Frequency	M - MONTHLY		

- Once a dispute request has been submitted successfully, the respective dispute will be moved to completed state and it will not be displayed in the Applications list in the dispute screen.

Language Support

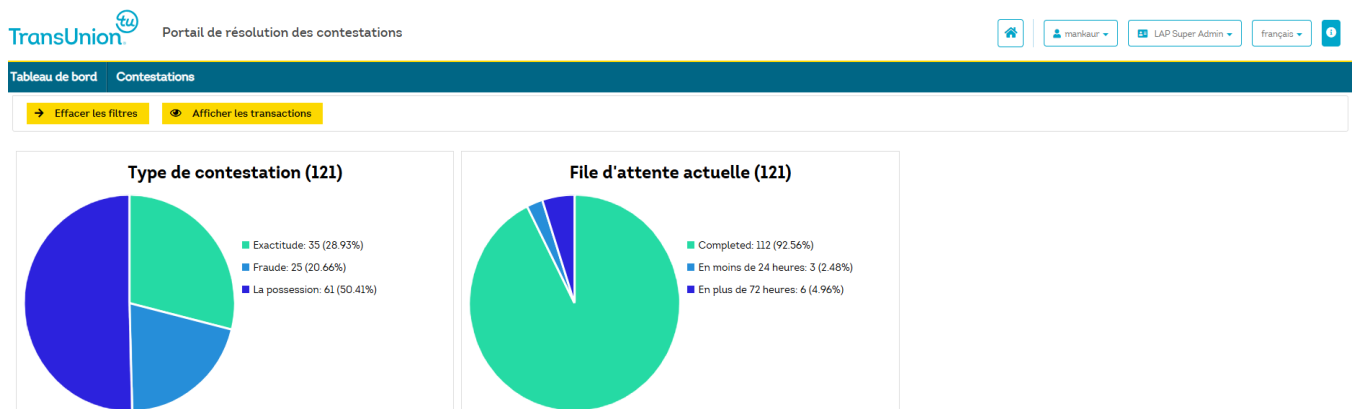
The dispute portal can be viewed and supports the English and French language. You can toggle between the two languages right from the portal quite easily.



To change the language, at the top right corner we can see the current language being displayed.



Hovering over the language label will display the list of languages available for you. Click on your preferred language option.



TransUnion ^{tu} Portail de résolution des contestations

Tableau de bord Contestations

Langues: mensaur - LAP Ajudicator - français -

Résumé de la contestation

ID d'application

ID du contestation

Type de contestation
-Sélectionner-

Segment de Contestation
-Sélectionner-

Nom de famille

Prénom

Province

Date d'échéance

Nom de catégorie

Chercher Effacer

Liste des applications

Nombre total d'enregistrements 5 << Page 1 sur 1 >>

ACTIONS	ID D'APPLICATION	ID DU CONTESTATION	MIS À JOUR USER	TYPE DE CONTESTATION	SEGMENT DE CONTESTATION	NOM DE CATÉGORIE	NOM DE FAMILLE	PRÉNOM	PROVINCE
	1862061	Z1850	markaur	LA POSSESSION	COMPTE	PENTEST1	USER	TEST	ON
	1862063	Z1850	markaur	EXACTITUDE	COMPTE	TUI DISPUTES	USER	TEST	ON
	1862067	Z1393	horizonuser	LA POSSESSION	ENQUETE	PENTEST2	FILE	TEST	ON
	1862068	Z1850	markaur	FRAUDE	ENQUETE	PENTEST1	USER	TEST	ON
	1862092	Z1850	horizonuser	FRAUDE	COMPTE	PENTEST1	USER	TEST	ON

Nombre total d'enregistrements 5 << Page 1 sur 1 >>

Once you have selected your preferred language, the page will reload to display the content of the pages in your selected language.

Quick Reference

Below are steps that need to be taken to complete and return a dispute response back to TransUnion.

1. Login using your login credentials.
2. Click on **My Sites**.
3. Accept the Terms of Use and Privacy Policy.
4. Sort your disputes based on your companies preferences. Use the dashboard or disputes tab to sort your disputes.
5. If you choose to not sort Click on **View Transactions** to see all disputes in the portal.
6. Click on the disputed item in the applications list.
7. Use the filter option to review disputes available for pickup. These records will be highlighted in green.
8. Unlocking the available disputes will show under My Applications and the record will change to blue.
9. If the dispute is locked, unlock the dispute.
10. Once unlock, click **Edit**.
11. Review and update personal information. Mark **Yes to all**, if all information is reporting correctly
12. For items not reporting correctly or the record needs updating click on **No** and make the necessary updates.
13. Review the dispute information section. Select the dispute response. Add response notes if necessary.
14. Update account information if required.
15. Repeat the process above for all disputed items.
16. Click **Submit**.

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