Security Certificates User Guide

Contents

Document History

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Introduction

Experian uses security certificates to prevent unauthorised access to our web based products and services. Experian issues security certificates so that we can correctly identify your requests and ensure the security of the information you enter.

What is a security certificate?

Security certificates are electronic files on your PC that guarantee your identity or the security of a Web site. They associate a "private key" with a "public key". When you enter a Web site that requires a certificate your browser sends the site your public key, which it uses to encrypt the information it sends to you. Your browser then uses your private key to decrypt the information.

There are two types of certificates:

- Personal certificates guarantee that you are who you say you are. This is what you download from Experian's Certificate Installation Web site.
- Web site certificates state that a specific Web site is secure and genuine. When you enter a secure site (one whose Web address starts with "https") the site automatically sends you their Web site certificate. Your browser needs to "trust" the Web site certificate (i.e. it must recognise the issuer and the dates must be valid) before transactions using your personal certificate are fully secure.

You need one security certificate for every PC that is used to access an Experian Web-based e-series product or each user if the PC is shared.

To get a certificate you need to have an Experian Internet account.

- If you do not already have an account, go to the Web site of the e-series product and select **New Customer** from **the Account Information** menu. Complete the form then click **Submit**.
- If you are an existing customer but want to open an account for another product, go to the Web site of the e-series product and select **Existing Customer** from the **Account Information** menu. Complete the form then click **Submit**.

After we open your account we provide you with a reference number and an authorisation code so you can download and install your security certificate through your browser.

Retrieving your certificate codes

Before you install your security certificate(s) you need a unique eight-digit reference number and twelve-digit authorisation code (three groups of four characters) for each security certificate you have requested (one for each person that will use the e-series site).

To maintain the security of your reference numbers and authorisation codes we put them in your account section of our Online Customer Service (OLCS) site, where you can easily retrieve them.

We automatically register you as an OLCS user when you complete the **Open an Internet Account form** for either new or existing customers. We use the e-mail address you provided on the form as your OLCS user ID and set the password as you requested on that form.

To retrieve your codes:

1. Open the home page of the e-series product for which you ordered the certificate.
2. Select **My Account** from the **Account Information** menu.
3. Enter your OLCS ID and password, then click the **Login** button.
4. Click the **Questions** menu option or button.
   A table is now shown that lists your account incidents.
5. Click the link to the relevant incident from the Summary list (i.e., e-series New Customer, eseries Existing Customer).
6. Click the **Attachment** button at the bottom of the page.
   A spreadsheet (in Microsoft Excel format) containing your certificate reference numbers and authorisation codes opens.
7. Print or make a note of the numbers and codes which can be used to download your certificates. If you've requested certificates for other users pass these details on to them so they can download their certificates.

Be sure to remind them that they also need to register to use OLCS themselves after they install their certificate.

The person who submitted the certificate request does not need to register for OLCS, since they are automatically registered so they can retrieve the certificate information.
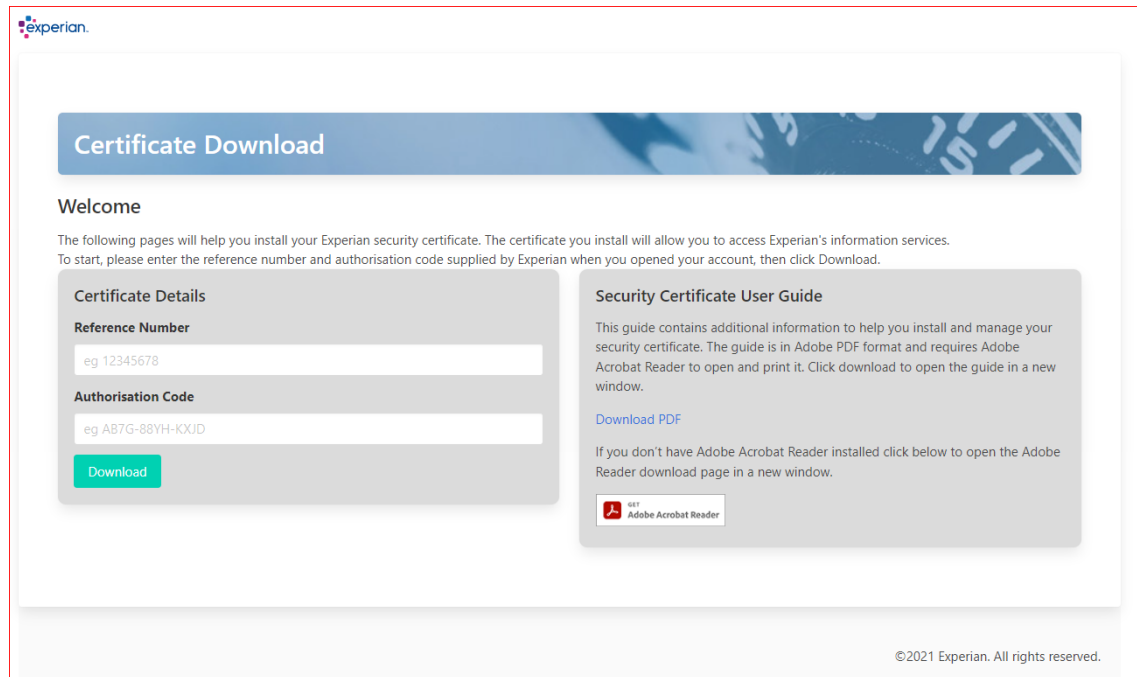
When you have got your codes you can install the certificate.

Installing a security certificate

Note: These instructions are based on installing your certificate in Windows using Internet Explorer.

This procedure will help you install your security certificate in your browser.

1. Go to https://certificate.uk.experian.com for LIVE and https://certificate.uat.uk.experian.com/ for UAT

2. On the **Certificate Installation** page you are asked to enter the reference number and authorisation code that you retrieved from your account details.
   The reference number is an eight-digit number, eg 12345678.
   The authorisation code is three sets of four characters, eg AB7G-88YH-KXJD.
   Note: Once you have submitted the reference number and authorisation code, you cannot use them again. If you have any problems during the installation contact your account manager.
3. Enter the Reference number and Authorisation Code you've been given and click the **Download** button.
4. The Downloading a Security Certificate page opens and tells you what the password is for your certificate.

MAKE A NOTE OF THE PASSWORD! You will not be able to install your certificate without it.

a. Click **Download**.

b. The **File Download** box asks if you want to open or save the file. Choose the **Open** option.
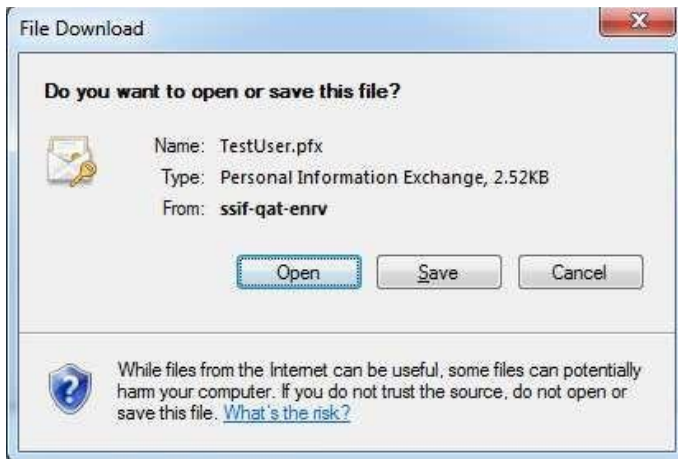
5. You may receive a warning message; click **Allow** if you are happy to proceed.

6. The **Certificate Installation** Wizard will start.

   a. Click **Next**.
   b. The **File name** box should be pre-populated.
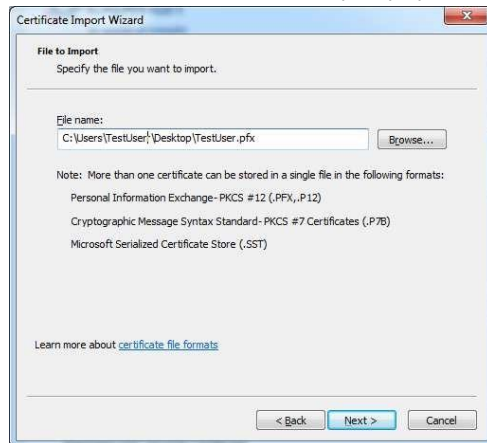
   c. Click **Next**.

d. Enter the Password for the file that you were given in step 4.

If you haven't made a note of the password, it may still be visible in your browser. If it isn't and you don't know the password for the file you will have to contact the Service Support Desk on +44 (0)115 934 4444 and ask for new Authorisation Code and Reference Number.

e. Select how you want to install the certificate using the 3 options presented to you. If you're unsure you can leave the settings at their default with just "Include all extended properties" enabled.

f. Click **Next**.

g. Ensure the "Automatically select the certificate store based on the type of certificate" option is select. Click **Next**.
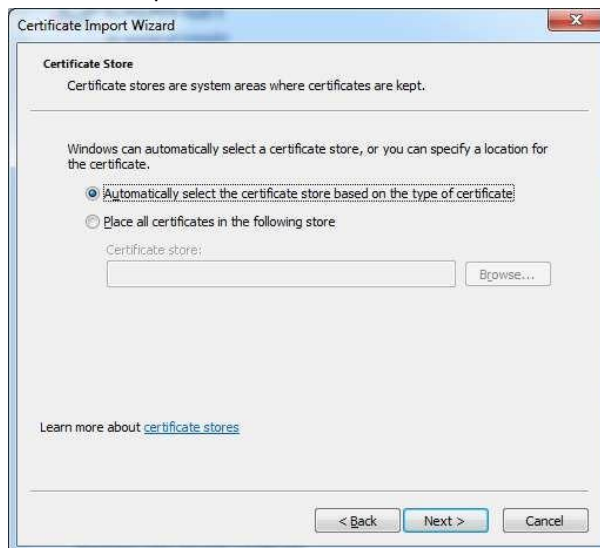
h. Click **Finish** on the Completing the Certificate Import Wizard screen.

i. You will receive a confirmation message to tell you **The import was successful**. Click **OK**.

j. Your certificate will be installed in your browser. You can now start using the product for which you ordered the certificate.

Ordering additional certificates

If more people in your organisation need access to your e-series product then they each need their own security certificate. To request additional certificates, you must have an Experian account and be a registered user of Experian Online Customer Services.

1. Open the home page of the e-series product for which you ordered the certificate.
2. Select **Security Certificates** from the **Account Information** menu.
3. Click the **Ordering additional certificates** link to open the Request Additional Certificates page.
4. Complete each step, ensuring that you provide all of the mandatory information marked with an asterisk (*) then click **Submit**.

We will generate the new certificate and contact you via e-mail about retrieving it from the Online Customer Service (OLCS) Web site.

Managing your Security Certificates

All the procedures in this section use the certificate management facilities in your browser. If you have any problems, or require additional information, refer to the online help for Internet Explorer.

Viewing your security certificates

1. From Internet Explorer, select **Internet Options…** from the **Tools** menu.
2. Click the **Content** tab then the **Certificates** button.
3. Click the **Personal** tab of the Certificate Manager. All of the certificates on your PC, including the one issued by Experian, will be listed.

Cancelling a certificate you suspect is being misused

If you have a certificate that you suspect is being used by another user, you can contact us and request a new certificate. To cancel a certificate:

1. From Internet Explorer, select **Internet Options** from the Tools menu.
2. Click on the **Content** tab then the **Certificates b**utton.
3. On the **Personal** tab of the Certificate Manager identify the certificate for the e-series application issued by Experian and note the **issued to** name (usually your name).

When you have the **issued to** name, use the Ask our Experts/Ask Experian Automotive facility to cancel the certificate:

1. Open the home page of the e-series product for which you ordered the certificate.
2. Select **My Account** from the **Account Information** menu.
3. Click the **Ask our Experts** tab (this tab is named **Ask Experian Automotive** if you are using eseries motor).
4. Enter your OLCS ID (this should be your e-mail address), select your product and enter **Certificate cancellation** as the subject of your question.
5. Enter the 'issued to' name and request a certificate cancellation.

We can then issue a new certificate to replace the cancelled one.

Security Certificate Expiry

Each Security Certificate that you install on your computer has an expiry date. This ensures that a legitimate certificate is being used and the most current features of your e-series product can be accessed.

If your certificate has expired, the Certificate Expired window opens when you try to enter a secure area of the site.

Follow the on-screen instructions to download and install a new certificate, and delete the one that has expired.

If you have any questions about expired certificates send your query to us using our Ask our Experts/Ask Experian Automotive facility:

1. Open the home page of the e-series product for which you ordered the certificate.
2. Select **My Account** from the **Account Information** menu.
3. Click the **Ask our Experts** tab (this tab is named **Ask Experian Automotive** if you are using eseries motor).
4. Enter your OLCS ID (this should be your e-mail address), select your product and enter **Certificate expiry** as the subject of your question.
5. Enter your question together with your Experian account number then click **Submit Question**.

Deleting an expired certificate

1. From Internet Explorer, select Internet Options from the Tools menu.
2. Click on the **Content** tab then the **Certificates b**utton.
3. On the **Personal** tab of the Certificate Manager is a list of your certificates. Click the **Issued To** column header button to sort the list.
4. In the **Issued To** column locate the certificate you normally use to access the e-series product. Next to it you should see another, with the same name but followed by an issue number, e.g. YourCertificateName(0001). This is your new certificate.
5. Select your expired certificate. Ensure the date expiration date is in fact in the past, then click **Remove**.
6. *Do not remove any other certificate issued by Experian, even if they are expired, as it may make it more difficult to renew them, if necessary.*
7. A message may inform you that "you will not be able to decrypt data encrypted using the certificate using the certificate. Do you want to delete the certificate?" Click **Yes** and the expired certificate will be deleted.