

Motor Insurance Database: Security Set-up for Unattended File Transfer

Purpose of this note

Policyholders who wish to use the Unattended File Transfer (UFT) method of sending vehicle information to the Motor Insurance Database will require a digital certificate. This note sets out the process that they must follow in order to obtain this certificate. Please note that insurer users who require a digital certificate in order to administer security will follow a slightly different process, and should contact the Experian Helpdesk for advice.

The procedure by which files are automatically sent to the MID once set-up is complete is a matter for the user and is out of the scope of this note.

It should be noted that a digital certificate is insurer-specific, because it is attached to a particular User ID. It is therefore necessary for a policyholder to acquire a new certificate if changing insurer.

Obtaining the digital certificate

1. The user applies to the "Level Three" or "Level Two" security administrator within the insurer for access via digital certificate. A two-part form is attached for this purpose.
2. The request must be authorised by a "Level Two" user before being sent to Experian by fax or E-mail (see Appendix). This authorisation serves two purposes: firstly it confirms to Experian that the policyholder may use the Unattended File Transfer mechanism. Secondly, it represents acceptance by the Insurer for the cost of the digital certificate (£25 per annum). This cost will be billed to the insurer.
3. Experian require details of the User ID, password and pass-phrase which will be allocated to the User, in order to set up the digital certificate. This data must therefore be included in the request for the certificate. It is recommended that the insurer sets up the User with the relevant details in the security area before passing the data to Experian.
4. Insurers must set up User ID, password and pass-phrase, plus an E-mail address to which errors will be returned. It should be noted that the User ID, password and pass-phrase are part of the digital certificate set-up and should not be passed to the user – **they cannot be used to log on to the MID**.
5. Once a correctly completed and authorised form has been received by Experian, Experian will then send the UFT User two elements which will enable s/he to set up:
 - a) A CD containing the Unattended File Transfer software will be sent direct to the name and address of the policyholder. This will be done within 20 working days of receipt of the request by Experian. This software cannot be used until an authorisation code has been supplied to the user.

- b) An Authorisation code and Reference code, which must be used in conjunction with the software, will be despatched once the digital certificate is ready for the user. This will be sent via e-mail to the address quoted on the authorisation form.
6. Once the authorisation and reference codes have been received, the user can set up the digital certificate in accordance with the instructions accompanying the software. If a policyholder has any difficulty with set-up they must report this to their Insurer, who should liaise with Experian Customer Support. The digital certificate may be set up as soon as the authorisation and reference codes are received, but data cannot be submitted until the MID security set-up is complete, and the policy is in place.
7. The insurer must notify the user when his/ her details have been entered into the security system and the policy has been loaded. The user can then begin to submit data. If s/he wishes to use the Interactive/Attended File Transfer method as well, an additional User ID must be created with a different password and pass-phrase, which s/he must use to log on to the MIDUpdate application.

Checklist of tasks

Policyholders must:

- Apply for access using the attached form
- Set up the digital certificate when authorisation and reference codes and the software have been received
- Set up the scheduling process for data submission

Insurers must:

- Allocate User ID, password and pass-phrase to the applicant and include these on the second part of the form
- Authorise the digital certificate application and pass the form to Experian
- Set up the User ID with the same details
- Notify the policyholder when the policy is available for updating
- Pay the £25 charge

Experian will:

- Set up the digital certificate and send the required codes to the policyholder
- Send the software to the policyholder

Submitting files via Unattended File Transfer

The process of file transfer is set out in detail in the Functional Specification and in the Motor Insurance Database Policyholder Guide: Unattended File Transfer. Both can be downloaded from the MIIC website (www.miic.org.uk).

If the User also wishes to view the policy over the Internet and have the ability to make Interactive or Attended File Transfer updates, a second User ID must be issued with password and pass-phrase. Guides to these processes are also available.

Digital Certificate Request Form – Unattended File Transfer:

Request For Unattended File Transfer (To be completed by the requester)	
Company Name	
Address:	
Contact name	
Job title	
Address	
Telephone number	
E-mail Address to which authorisation codes will be sent	
E-mail Address to which data errors will be sent	
Number of Certificates Required:	
Please indicate whether certificates are required for the test environment, for live running or for both	
Signature	

Insurer Information (To be completed by the Insurer)	
Company Name:	
Contact:	
Job Title:	
Telephone:	
Signature of Authorised Signatory:	

Applicant Security Details

User ID to be allocated	
Password to be allocated:	
Pass-phrase to be allocated:	

PLEASE NOTE CERTIFICATES WILL BE SUPPLIED WITHIN 20 WORKING DAYS OF RECEIPT OF THE REQUEST. PLEASE SEND ALL FORMS TO CUST.SUPPORT@UK.EXPERIAN.COM OR FAX 0870 842 3096. THE UNATTENDED FILE TRANSFER SOFTWARE WILL BE SENT TO THE CONTACT NAME AND ADDRESS.