We see information differently—not just for what it is, but for what it can help people accomplish.
Our front cover photo was selected from hundreds of entries in a companywide photo contest that invited TransUnion associates to submit original photographs representing our values and beliefs. Justin Depow, an associate in Canada, submitted this photo to represent how TU enables thriving economies, lifting them to new heights like these hot air balloons. Justin supports TransUnion’s international direct-to-consumer business, and captured this image in the Magalies River Valley, 40 miles northwest of Johannesburg, during a business trip to our South Africa office.

We initiated the employee photo contest in 2014 and continued the tradition in 2015, hosting an art show to feature the top 35 entries, which are now on display throughout our headquarters.
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Working together to fuel thriving economies

At TransUnion, we believe in using information to help people make better decisions that can transform their lives and fuel thriving economies around the world. As a business, we experienced a powerful 2015, going public in June, launching innovative new product solutions and bringing new acquisitions into our company. At the root of our operations are our associates, who believe in using Information for Good, and carry out our mission every day.

We’re always seeking new ways to put our collection of data to good use, broadening our customer offerings to help them make smart decisions. Being a responsible citizen is ingrained in how we operate our business, and within this report you will read about our commitment to protecting information, operating sustainably, giving back to our communities through volunteerism and philanthropy, and supporting our associates’ success.

We believe in an inclusive workforce—one that affords our associates opportunity for meaningful work and career advancement. Further, our associates genuinely care about what they do, which is apparent in the work we deliver and through feedback from our customers. More than 4,000 associates in over 30 countries around the world are working to support our mission and shared values, which in turn fuels stronger communities, brighter futures and thriving economies.

Part of using Information for Good is doing things that matter to our stakeholders, whether they are customers, consumers, associates, shareholders or others. In addition to operating our business, we commit our time to help educate children and adults on financial matters, and seek new technologies that allow us to open up opportunities for those who did not previously have access to credit. We also work with our customers to help them manage and understand risk for underserved populations, and help law enforcement use data to identify criminals and protect children.

With many avenues available by which to give back, we established the GoodWorks@TU program in 2015 and focus our efforts on two strategic initiatives: financial literacy, and child protection and education. Within this framework, we’re able to put our expertise to its best use, and increase our impact on causes that we care about the most.

As you spend time with this report, you’ll find examples of how we leverage information to support populations in need, and protect those you care about most.

Thank you for your interest in TransUnion.

Jim Peck
President & Chief Executive Officer
TransUnion
Informed decisions and life-changing opportunities

Information is a powerful tool that can unlock potential and opportunity for businesses and communities around the world. At TransUnion, we believe in using Information for Good, and continue to seek ways to help advance inclusion through our position as a global leader in information solutions.

It is this reality that frames our mission:

To help people around the world access the opportunities that lead to a higher quality of life, by helping organizations optimize their risk-based decisions, and enabling consumers to understand and manage their personal information.

Every day, we source, analyze and provide data to consumers, businesses and organizations and enable them to make informed decisions that can lead to life-changing opportunities. We’re supporting our mission by working together across every market to create solutions that help our customers, while giving us the ability to invest in our business and associates. In creating products based on individuals’ and companies’ unique needs, we can help affect real change in their communities and economies, and in turn, our world.

We focus on four clear values which are upheld by our associates around the world and allow us to earn and keep the trust of all of our constituents.

Four values

INTEGRITY
We act with honesty, trust and respect in all our interactions and in everything we do. Our commitment to security and accuracy moves businesses forward.

PEOPLE
We recognize that each of us is essential to our success.

CUSTOMERS
We earn trust and build lasting relationships by delivering what we promise.

INNOVATION
We aspire to deliver tomorrow’s solutions today.
Through our mission and shared values, we enable:

**SMARTER DECISIONS**
We help businesses know who to extend offers and services to, so consumers get the opportunities that are right for them while businesses better manage their risk.

**HEALTHIER BOTTOM LINES**
Our revenue management applications help businesses manage their collections better, control revenues and reduce fraud.

**GREATER CERTAINTY**
Our identity management systems let businesses know and assess the risks associated with the people they work with, help avoid breaches and reduce fraud, and make confident decisions possible.

**THRIVING ECONOMIES**
We’ve entered emerging markets at the early stages of using credit. Now they can extend capital, resulting in more opportunities in those markets and around the world.

**STRONGER COMMUNITIES**
We help build stronger communities by contributing to efforts that improve financial literacy and decrease risk and exploitation of vulnerable people around the world.

**PERSONAL EMPOWERMENT**
Our consumer services allow people to monitor, protect and manage their own credit information so they can act with confidence.

**BRIGHTER FUTURES**
We offer our associates experiences to promote professional growth, we work hard to provide an enjoyable place to work and we seek to ensure a healthy work/life balance.
Key facts

Founded in 1968, TransUnion is a global information solutions company that serves people, businesses and organizations around the world.

- **4,000** associates
- **Millions of consumers**
- **68 offices**
- **30+ petabytes of data**
- **90,000 data sources**
- **30+ countries served**
- **65,000 business customers**
- **1 billion+ consumer files**
Business ethics

Ethical and law-abiding conduct is at the foundation of every decision we make and the way we interact with each other, our customers, vendors and business partners. We protect valuable information—both personal and commercial—responsibly and ethically. We maintain confidentiality and data integrity at all costs, which includes ensuring proper use of company resources and avoiding even the perception of conflicts of interest. TransUnion associates may only obtain or disclose non-public consumer information that is held by TransUnion if it is within the scope of their job responsibilities, and are strictly prohibited from obtaining or modifying consumer or customer information, products or services offered by the company. In the event that associates are called upon to provide information for any reason (e.g., governmental or regulatory filings), they are responsible for providing requested information in a secure, confidential, accurate and timely manner.

CODE OF BUSINESS CONDUCT
We require all associates to review our Code of Business Conduct on an annual basis and reaffirm their commitment to ethical conduct. We also ensure they have a thorough understanding of the privileged access their jobs require. Our Code of Business Conduct complies with all laws and applicable self-regulatory guidelines across every market in which we offer our services. It is based on touchstone policies and standards, including but not limited to FCPA (Foreign Corrupt Practices Act), GLBA (Gramm-Leach-Bliley Act), HIPAA (Health Insurance Portability and Accountability Act), ISO27002 international standards and PCIDSS (PCI Data Security Standard). TransUnion’s Code of Business Conduct is publicly available at [www.transunion.com](http://www.transunion.com).

All associates are aware that any questions they may have regarding our policies should be brought to the attention of their manager.

EMPLOYEE HOTLINE
We offer an employee hotline for employees and affiliated companies to report any suspected illegal, unethical or unsafe business conduct in a safe and secure manner. The service is available 24 hours a day, every day. Callers are never required to give their name and calls are not recorded. All registered concerns will be escalated to the appropriate points of contact within 24 hours, and callers are able to receive updates throughout the investigation process.

“My role within corporate compliance is ever-evolving, but at the core it is always about doing the right thing. I enjoy working in the background and supporting different projects to help the business not only run smoothly, but also to bring new products safely to market. Without due diligence and ethical behavior, we could not participate in the marketplace.”

— Logan Parker, senior analyst, Corporate Compliance, TransUnion
OUR COMMITMENTS
We’re a force for good

We believe data has the power to improve and protect lives and help economies thrive. With access to vast repositories of information, our job is to deliver it in a way that allows businesses and consumers to make decisions with confidence.

As a company, we sponsor the causes we’re best positioned to support through our expertise: financial literacy, and education and protection for children. Our associates believe in being forces for good and champion our corporate causes, as well as the issues that are important to them personally.

Our philanthropy and volunteerism program is called GoodWorks@TU, and it is a vital extension of our culture. We structured GoodWorks@TU into three tiers:

**COMPANYWIDE PARTNERSHIPS**
At an enterprise level, we currently support organizations in line with our service mission.

**LOCAL ACTIVITIES**
Across the company, associates organize local volunteer projects for their offices, departments and/or teams, maximizing our impact on company-sponsored initiatives.

**INDIVIDUAL ACTIVITIES**
TransUnion encourages associates to support the causes that matter to them.

**Service mission:**
To reduce risk for vulnerable populations around the world by educating people for improved financial literacy and supporting efforts to protect and educate children.
Helping people build credit

TransUnion and Credit Builders Alliance (CBA) have partnered for more than a decade to bring access to credit to people with little or no credit history. TransUnion works with CBA to help its network of non-profit lenders report their clients’ payment histories, enabling these borrowers to get recognition when they meet their financial obligations.

These borrowers are primarily low income and minority, and have a strong desire to build credit histories. Through consistent on-time payments they successfully build credit and improve their lives, as CBA’s member Capital Good Fund can attest.

“As a nonprofit whose mission is to use financial services as a tool to empower families to move up the economic ladder, we recognize that a good credit score is an essential part of the journey,” said Andy Posner, Founder & CEO of Capital Good Fund. “Thanks to our partnership with the Credit Builders Alliance and TransUnion, we are able to build our borrowers’ credit scores as they make monthly loan payments.”

“What’s more, during our financial coaching sessions we can review the client’s credit history and score. We are proud that the average score increase after just 6 months is 75 points. As a result, those we serve are able to begin accessing mainstream financial services like checking and savings accounts, insurance and credit cards.”

One such client was Sherlie Martinez (pictured here). After benefiting from Capital Good Fund’s financial coaching and small-dollar loans, she went on to receive Capital Good Fund’s first car loan.
Financial literacy

We believe it’s never too early or too late to plant the seeds of financial literacy and money management. For more than a decade, we’ve encouraged and supported our associates in bringing this knowledge to their communities through TransUnion-sponsored activities and campaigns. This focus on financial literacy helps spotlight the many credit information and education resources that are available. For example, in the United States, people can obtain a free credit report every 12 months at www.annualcreditreport.com. Accessing, reviewing and comparing reports every year helps people understand their credit and more actively safeguard their identity.

We participate in a variety of financial literacy initiatives around the globe. Here are just a few:

**UNITED STATES**

From our Chicago headquarters, we support Credit Abuse Resistance Education (CARE), which educates high school students and adults on the responsible use of credit and other fundamentals of financial literacy to help them become successful participants in the global economy. Ninety-six of our associates have been trained to participate in CARE presentations at schools in their communities. We also support the Jump$tart Coalition by sponsoring teachers to attend training and education on financial literacy curriculum.

**HONG KONG**

In Hong Kong, associates partnered with Happy Retired to educate retirees about consumer credit reports, as well as protecting against telephone fraud. More than 50 attendees had the opportunity to learn how to protect themselves—and their identities—from various kinds of deceptions.

**PHILIPPINES**

TransUnion Philippines associates took a different spin ahead of the holiday season, by focusing their giving on teaching the value of savings to the children of the He Cares Foundation. Associates spent time with 30 teenagers, engaging in activities to teach them how to manage expenses and reinforcing the concept of saving.

Through our work with the Jump$tart Coalition, teachers are receiving training on financial literacy curriculum, in order to pass these important lessons on to their students. We’re thrilled to receive feedback from the teachers we sponsor that this event helps to move their classroom education forward.

“I want to thank TransUnion for sponsoring me for the National Jump$tart Financial Conference in November. I received so many helpful resources that I can use to teach financial literacy in my classroom! I appreciate your financial support and will pass on the knowledge and resources that I gained not only to my students, but also in my community.”

— Sarah R., Idaho

“TransUnion sponsored my second Jump$tart Conference, and it was fantastic! I enjoyed and learned from every session I attended; they were quality presentations with relevant information, tools and tips that I could bring back to my classroom and to my colleagues. I copied my notes from the sessions, compiled a list of resources, collected numerous items from the exhibitors and compiled packets for each department head (over the economics and personal finance teachers) in my school system. I will also be leading a summer workshop for our economics and personal finance teachers and will share some of these resources in more detail.”

— Joy M., Virginia

“The conference allowed me to network with other teachers across the country. I was able to learn from them as well as share my knowledge. The conference presenters shared a wealth of information that I was able to go back and implement into my lessons and share with my students immediately.”

— Dawanna J., Texas
Take charge of your money

In 2015, TransUnion South Africa supported a number of financial literacy days, encouraging consumers to learn more about credit reporting. One of our favorite events took place in July, as part of one of South Africa’s biggest soccer team’s Supporters’ Day.

Fans gathered at the team’s compound and visited with vendors in attendance. TransUnion engaged with consumers and educated them on proper use of credit, what their credit reports look like and discussed the importance of regularly checking your report to ensure accuracy.

Participation was high and visitors varied across all walks of life. TransUnion associate Salem Dyafta worked on-site at the event, meeting with consumers.

“As an information company, TU arms consumers with information that will help them reach their financial goals through our brand awareness and financial education programs,” she said. “We believe in Information for Good.”
Child protection and education

We put the power of information to work to support one of our most vulnerable and precious populations: children. We focus on rescuing children from abuse, where information can sometimes help when all else has failed. We also support education initiatives, helping to reduce vulnerability and promoting brighter futures.

PROTECTING CHILDREN WITH THE CHILD RESCUE COALITION

Every child deserves a childhood. That simple belief inspires us to stand with the Child Rescue Coalition in its work to shield and rescue children from sexual exploitation. Child pornography is a horrific crime worsened by Internet technology. Approximately 1 in every 20 households has been linked to unique IP addresses associated with computers known to possess obscene materials depicting children. Not only are children sexually assaulted in order to produce the images, they are victimized again and again as the material is shared online.

We’re harnessing the power of big data to help. The Child Rescue Coalition uses advanced technology to help law enforcement track, arrest and prosecute those who use the Internet to harm children. Our support and data fusion technology help the organization track activity linked to criminals and suspected sexual predators. The Child Rescue Coalition offers its technology pro bono to local, national and global law enforcement agencies via the Child Protective Services (CPS) database. As a result, we’ve seen the power of data help police capture more than 7,000 criminals and rescue more than 1,600 children.

It takes $250 for the Child Rescue Coalition to train a law enforcement investigator to use the CPS system, and conservative estimates indicate that every investigator trained on the system goes on to rescue at least three children from abuse. In 2015, TransUnion provided office space and operational support in our Boca Raton facility, and with our associates, donated more than $100,000 in financial support—which translates to the potential rescue of 1,200 children.

PROVIDING COMFORT TO VICTIMS

While TransUnion provides operational and financial support to the Child Rescue Coalition, our associates have joined together to provide support to victims. Once children are rescued from abusive situations, they often have a tough road ahead, enduring experiences such as being removed from their homes, starting foster care and/or providing testimony to law enforcement and prosecutors. Our associates give blankets and teddy bears to provide comfort. Hundreds of team members across the company have participated in volunteer events to make fleece blankets, which are then packaged up with teddy bears and donated to law enforcement to support victims.

“"We are helping combat the nefarious use of technology with technology being used for good. We could not be more grateful for the wonderful support of TransUnion. With the tremendous investment of interest and resources from the management leadership team and the enormous passion of all of the employees who help us in so many ways, we consider TransUnion a part of our family.”

— Carly Asher Yoost, president and founder of Child Rescue Coalition
SUPPORTING CHILDREN’S EDUCATION
Around the world, we support children’s education initiatives to enable communities and economies to thrive from within. Our philanthropic programs in India and South Africa are centered on improving education for children and giving them the opportunity to shift the course of their lives toward brighter futures.

India
TransUnion is a majority stakeholder in Credit Information Bureau (India) Limited (CIBIL). CIBIL is committed to donating at least 2% of its net profits to corporate social responsibility initiatives, in alignment with India’s Companies Act of 2013. As a part of our contribution, CIBIL supports girls’ education through the Vidhayak Sansad-Eklavya Parivartan School.

This boarding school focuses on tribal girls with a priority for students from the Katkari community, where literacy rates are at 6%. CIBIL sponsors the education of approximately 275 girls, and donations are used for education, room and board, medical care and administrative expenses, including teachers’ salaries and purchase of notebooks, pencils and other classroom supplies. Additionally, CIBIL funds counselors to work with students on higher education opportunities, once they have completed their initial schooling. In 2015, we also provided funding for infrastructure improvements, including a new computer lab and library.

South Africa
TransUnion South Africa supports numerous initiatives benefitting children—from schools to child welfare organizations. One organization with which we have an ongoing relationship is Vuleka, an independent, non-profit primary school whose aim is to provide a holistic, excellent and affordable education to the community. Vuleka provides pupils with a safe, challenging and exciting environment where their self-confidence can be developed as they are challenged to strive for academic excellence. The school produces well-rounded scholars who can take their place with confidence and dignity at the high school of their choice. TransUnion has proudly partnered with Vuleka both from a volunteer perspective, whereby employees give of their time to assist with homework, school projects and mentoring, and with donations supporting building improvements and new computers and tablets.

“The students we support are the first in their families to attend school; it is a life-changing experience for them. We believe in providing the opportunity not only for these girls to secure an education, but also to help them in the transition to employment and self-sustainability once their education is complete.”
— Harshala Chandorkar, chief operating officer, CIBIL

“I love spending time with the children at Vuleka. Whether we read or play a game of Scrabble together, the time is filled with laughter and lots of fun for both me and the children. There is nothing more rewarding than knowing that in some small way you have touched someone’s life and made a difference.”
— Zaifa Schlegel, associate, TransUnion South Africa
Commitment to giving back

Giving back to our communities is ingrained in the culture of TransUnion, and embraced and personalized by our local offices around the globe. In support of these efforts, we provide associates with a Volunteer Time Off day each year, which can be used to donate time outside of the office to a cause that matters to them. Additionally, our teams organize group volunteer efforts that are completed both in and outside of the office throughout the year.

We also offer a matching gift program for U.S.-based associates that choose to make financial contributions to their selected causes. TransUnion will match up to $2,000 per year for each associate, in support of donations made to 501c3 organizations. We believe that each individual makes a difference, and together, we create stronger communities.

“TransUnion’s continued investment in the CARE program embodies the company’s belief in Information for Good. As the CARE coordinator, I’ve witnessed TU’s involvement evolve from a handful of people to a volunteer force of over 90 associates. In one years’ time, we’ve had the chance to impact thousands of Chicago-area kids with sound financial literacy education. TransUnion associates are uniquely positioned to give back to the community in this way. Our associates have a ton of joy for the program. We’re excited to continue expanding the program into more and more area schools in 2016 and beyond.”

— Jarad Winget, senior analyst, Insurance Operations, TransUnion

“The opportunity to participate in the Blankets and Bears program meant a lot to me. It was bittersweet being part of something that contributes positively to children who have experienced things that no child should ever experience. Working together as a team at TransUnion and getting to know my peers even more was a rewarding experience. To know that a child in need would be receiving our blankets and bears kept us all focused on putting forth our best effort. My hope is that each child that received one of our blankets and bears knows that there are people that care for them no matter what they are going through.”

— Justin Arnold, payer relations and connectivity manager, Healthcare Solutions, TransUnion

Our Great Lakes/Midwest sales team volunteered their time at Feed My Starving Children, and prepared meal packages for malnourished children around the world.

Associates in Burlington, Ontario dedicated their time to help The Salvation Army’s Holiday Hamper program, packing hampers and testing/replacing batteries in children’s toys in advance of the holiday season.
OUR WORK
Using Information for Good requires great care

We see information differently. Not only for what it is, but for what it can help people accomplish. This belief drives opportunity for businesses, economies and people around the world. Our ability to provide Information for Good hinges on being careful data stewards, and we act with great care and responsibility with the data we source, analyze and protect.

Security and privacy are at the center of this approach. Our passion for what we do is built on a foundation of advanced technologies and an uncompromising stance toward information security, business ethics and corporate governance. With a strong emphasis on these frameworks and a respect for those who maintain our systems, we’re able to protect data and deliver on the promise of our values.

Our emphasis on security, privacy and respect goes beyond data. They are the foundation of consumer trust. In 2015, we participated in an industry effort to create and announce the National Consumer Assistance Plan (NCAP). One goal of the NCAP is to elevate trust by enhancing consumers’ experience with credit reports. NCAP’s other goal is to improve data accuracy and quality. This goal provides TransUnion with new opportunities to improve credit reporting.

We believe that innovation should drive opportunity and create healthy economies. In 2015, we introduced CreditVision® Link™, a product that integrates alternative payment and balance data with a 30-month look at credit history. The result is a new opportunity to access financial products for 60 million previously underserved people in the U.S. Further, our 2015 acquisition of Trustev, a digital verification company, increases our ability to help companies prevent online fraud and authorize legitimate customers.

“As a part of our Security Architecture team, I know that we need to do everything we can to protect our information. Every day brings new challenges and I look for creative ways to build secure solutions and to educate those we work with on how to mitigate risk.”

– Sandeep Samarthy, manager, Information Security, TransUnion
Global financial inclusion

We have long believed that a socially responsible company needs to leverage its values to expand opportunity wherever it can. Through partnerships with governments and lenders around the world, we’ve become a leader in global financial inclusion. By understanding the goals and challenges of our partners, we’re able to create alternative data programs that allow more people affordable access to credit, jump-starting economic development and driving the creation of middle classes where there were none.

Take a look at some of our efforts to expand inclusion globally:

**GOOD CUSTOMERS ARE EVERYWHERE, IF YOU BROADEN YOUR VISION**

Life is more than a snapshot. It is an ongoing cycle of events driven by time and circumstance, and the people seeking access to financial products are changing. The global population is rising. Younger generations are engaging in technology and financial products differently than their parents. More of us change jobs on a regular basis. All of us have more choices financially, and we know that creates challenges for global lenders. However, it also means there’s opportunity to connect consumers with products and services that can improve their financial foothold.

Traditional methods of credit evaluation leave an estimated 60 million adults in the U.S. out of the scoring process due to little or no credit history. That number is too high to ignore, so we’ve worked to identify ways to help good people and families that cannot access traditional financial products and services. What’s needed are new ways to do business with them. Sound decision-making must remain at the core, but around that core we can build new products that reflect change.

In 2013, we introduced CreditVision®, a trended credit data tool which looks at 30 months of payment and credit performance, providing significantly more context about consumer spending and payment behaviors. It’s being used successfully in several countries, including the U.S., Hong Kong and Canada. In 2015, we took this a step further and introduced CreditVision Link, a way to integrate trended data with information from alternative data sources. Alternative data includes payments and balances information from reliable sources not normally included in traditional scoring methods, such as checking account management, alternative borrowing history and address stability.

These tools fill a need, create opportunity and can help companies save money. Businesses can reach out to new customer segments with more confidence about the risk. Lenders have new opportunities to better understand and evaluate potential and existing customers. Consumers have new options to access financial products at desirable lending terms.

The value of these new tools is being validated and quickly adopted in the marketplace. In mid-2016, Fannie Mae will begin to use our trended credit data product, CreditVision, to help assess borrower risk. We envision continued growth and adoption, along with new technologies in the future, to continue advancing personal empowerment and stronger communities.
Supporting a growing middle class in the Philippines

Emerging economies need the infrastructure that allows lending in order to create a middle class and enable financial inclusion. TransUnion is supporting this growth in many emerging markets, including the Philippines.

In May of 2015, we had the honor of hosting President Benigno Aquino III of the Republic of the Philippines at our headquarters in Chicago. We had a great discussion with the president and about a dozen of his cabinet members and staffers, along with the US-ASEAN Business Council (ASEAN = the Association of South East Asian Nations). The president and his cabinet members shared several priorities in this meeting, one of which is financial inclusion. Put simply: they want to expand access to financial services, at an affordable cost, to all of their citizens.

We’re proud to say we’re helping. TransUnion helped launch the first credit bureau in the Philippines in 2011, and every month our data helps 17,000 Filipinos access new credit, enabling them to obtain credit cards, personal loans and salary loans to improve their standard of living.

In July of 2015, we announced a partnership with Landbank, a government financial institution that strives to promote inclusive growth and improve the quality of citizens’ lives, with focus on rural areas of the country. TransUnion provides consumer credit reports and scores, helping the bank accurately and efficiently assess the financial health of customers and prospects to make informed credit decisions. TransUnion and Landbank also share data with consumers, educating them on the impact of their financial behavior on their access to credit and giving them the confidence to make informed financial decisions.

“We are proud to be providing services and solutions that allow the country’s businesses to thrive and support consumers with essential financial tools and information to help improve their standard of living,” said Tina Stockdale, president, TransUnion Philippines. “As we assured President Aquino last year, we’re fully committed to continuing to support financial inclusion in the Philippines.”
In March of 2015, TransUnion partnered with the other two nationwide consumer credit reporting companies in the U.S. to announce the National Consumer Assistance Plan. The plan will enhance the companies’ ability to make credit reports more accurate and make it easier for consumers to correct any errors on their credit reports. The plan was announced after cooperative discussions and an agreement with New York Attorney General Eric Schneiderman. In May of 2015, 31 additional Attorneys’ General agreed to sign on to the National Consumer Assistance Plan.

The most recent comprehensive study by the Federal Trade Commission showed that credit reports are materially accurate 98% of the time. While we continue to comply with federal and state laws, we’re always looking for ways to improve our procedures. The National Consumer Assistance Plan focused on enhancements in two primary areas: enhancing credit report accuracy and enhancing consumer experience and understanding of their credit reports. Here are a few initiatives within the plan.

### Consumer experience and understanding of their credit reports:

- Consumers visiting www.annualcreditreport.com, the website that allows consumers to obtain a free credit report once a year, will see expanded educational material.
- Consumers who obtain their free annual credit report and dispute information resulting in modification of the disputed item will be able to obtain another free annual report without waiting a year.
- Consumers who dispute items on their credit reports will receive additional information with the results of their dispute, including a description of what they can do if they are not satisfied with the outcome of their dispute.
- We are providing special attention to consumers who are the victims of fraud, identity theft or who have credit information belonging to another consumer on their file.

### Credit report accuracy:

- We are establishing a National Credit Reporting Working Group to review and identify best practices.
- Medical debts won’t be reported until after a 180-day waiting period to allow insurance payments to be applied. We will also remove from credit reports previously reported medical collections that have been or are being paid by insurance.
- We will eliminate the reporting of debts that did not arise from a contract or agreement by the consumer to pay, such as traffic tickets or fines.
- We are requiring all data furnishers to use the most current reporting format, and we will monitor them for adherence and take corrective actions for noncompliance.
- We are requiring debt collectors to regularly update the status of unpaid debts and remove debts no longer being pursued for collection.

The National Consumer Assistance Plan is now in the second year of a three-year development plan.
Protecting information

At TransUnion, information security and data protection are a top priority. Our compliance, information security and investigation teams work together to protect not only TransUnion, but also the customers and consumers that put their trust in us. External threats are monitored and evaluated to ensure internal controls are adjusted as needed to remain effective in a rapidly changing threat environment.

Information security operates as a global function across all our business units and geographies, ensuring coverage and visibility 24 hours a day, 7 days a week. In addition, we conduct investigations under the direction of a former member of the FBI. Results are used to continually challenge and improve prevention and detection processes and tools.

Compliance policies and controls are managed under the direction of our Corporate Compliance team, whose members hold compliance certifications in addition to their many years of professional service. Compliance actively partners with Information Security and Corporate Investigations to proactively build effective and efficient controls.

Cybercrime and data breaches continue to increase, and TransUnion continues to invest in our information security program. In addition to maintaining and enhancing preventative and detective controls, we’ve improved our response plans and readiness. Here are a few highlights and focus areas:

- We use independent, third-party experts to assess our security environment and evaluate our controls.
- We have increased monitoring of third parties who access TransUnion data and systems to ensure their controls meet our rigorous security standards.
- We increased resources in Information Security, Investigations and Compliance worldwide to maintain pace with the growing threats to our business.
- Using the latest monitoring technology, we benchmark our security program to ensure we maintain a leadership position relative to our competitive peer group.
- We boosted our Crisis Management Program with new resources to increase our preparedness to respond to data incidents in a structured and expedient manner to mitigate risk and minimize impact.
- We developed a Data Incident Response Plan and formed a Data Incident Response Team consisting of leaders from Compliance, Communications, Information Security, Legal and other departments.

“Protecting data is a top priority for everyone at TransUnion—starting with our CEO and reaching across all of our team members worldwide. Our goal is to always improve and evolve.”

- Mohit Kapoor, executive vice president & chief information and technology officer, TransUnion
We invest in our people to ensure we have well-trained and highly qualified teams by covering costs associated with exam prep courses and fees and industry association memberships. Many associates at TU have completed industry-leading training and achieved certifications in information security, fraud investigations and compliance including:

- CISSP (Certified Information System Security Professionals)
- CISA (Certified Information Systems Auditor)
- CISM (Certified Information Security Manager)
- CRISC (Certified in Risk and Information Systems Control)
- CEH (Certified Ethical Hacker)
- CFE (Certified Fraud Examiner)
- CCEP (Certified Compliance and Ethics Professional)

Beyond our internal preparedness efforts, we also participate in industry consortiums and engage in discussions with our peers to share perspectives and gather intelligence on security issues. TransUnion is a member of the Financial Services Information Sharing and Analysis Center, the only industry forum for collaboration on critical security threats facing the global financial services sector, and we are members of advisory boards to share our expertise on security topics. Additionally, we maintain membership in InfraGard, a partnership between the FBI and the private sector dedicated to sharing information and intelligence to prevent hostile acts against the United States. A few others inside TransUnion have government clearance with the federal government to ensure we can partner with federal law enforcement agencies and collaborate to address information security threats. Finally, we speak with our counterparts at the other nationwide consumer credit reporting companies to share information and best practices.

In addition, we’ve conducted information sessions to help educate organizations on synthetic identity theft, including the members of the Association of Certified Anti-Money Laundering Specialists, the FBI, the U.S. Postal Service and representatives from the U.S. Attorney’s office.
As online fraud evolves, so do our solutions to fight it

Innovation is great—unless the topic is perpetrating online fraud.

About the time new security measures are available for protecting finances, there is a new way for fraudsters to target them. The process of executing these new types of crime requires many different types of actions, and the web is continually used to find more creative ways to harm consumers and cheat businesses.

The good news is that the actions necessary to commit these crimes create a disparate array of data points that can be tracked. Finding a way to make this data actionable is where Trustev, acquired by TransUnion in 2015, has enjoyed tremendous success.

With this digital verification platform, we can evaluate for fraud as soon as an online user hits a landing page. Our fraud solutions leverage machine learning in real time to thousands of data points including location, cross-industry device history, browsing behavior, digital identity and other factors to help determine intent and stop fraudulent transactions—while allowing legitimate customers to conduct business.

Leveraging this technology, we can provide greater certainty for consumers and businesses as they go about their daily activities.
Governance

Data quality is central to our culture. As TransUnion acquires new data sets and develops new technology and analytical capabilities, information management is critical to ensuring this data is accurate, relevant, timely, complete and securely available across services and platforms.

Our data stewardship program ensures that we’re able to efficiently put our data to good use so consumers and businesses can make better decisions.

We view data governance as a multi-discipline and collaborative effort that addresses the risks and needs of all of our stakeholders, which is why our Data Governance organization includes associates with a range of experience and capabilities. Within the organization, our Data Steward Council, made up of more than 50 senior-level associates from across the enterprise, defines the data, makes decisions regarding it and communicates these directions. We have also established a Data Governance Office to support the Council’s efforts.

In addition to internal collaboration within TransUnion, Data Governance team members in the U.S. also work with the other two nationwide consumer credit reporting companies to develop and implement fair and consistent industry standards for data. They then work to educate data furnishers and customers on data requirements to help them comply with TransUnion and industry standards.

“In order for information to be used for good, it needs to be good.”
— Jim Garst, senior advisor, Data Acquisition Services, TransUnion
OUR PEOPLE
We see the potential in people

At TransUnion, we aim to provide our people with challenging and meaningful work that makes a difference in their life and career. We encourage our associates to grow professionally and are committed to guiding individuals throughout their careers, no matter how their personal paths and professional interests change over time.

A WORLD OF GOOD
Whether just starting out or tenured in their career, we hire people who embrace our values and beliefs and have a desire to improve the quality of life for people, families and communities around the world. Upon stepping through the door of one of our 68 global offices, we strive to have our associates feel a connection to their colleagues and team, understand how their work contributes to our strategy and mission, and see opportunities for growth and development.

OUR COMMITMENT
We’re committed to our role of creating brighter futures by ensuring our associates have the tools and resources available to learn new skills and grow in their careers. We have a wide variety of career development opportunities, wellness programs and networking resource groups for associates to get involved in.
OUR BELIEFS
Our beliefs are at the core of who we are. They guide our behavior, decision-making and commitment to our customers and colleagues as a force for good.

I THINK LIKE A CUSTOMER
I put myself in customers’ shoes so I can anticipate their needs and be ready with solutions. Their goals are my goals.

I MAKE A DIFFERENCE AND SO DO YOU
I embrace our diversity and recognize the value and contribution of each individual. I am part of a team and understand how my own work contributes to our wins and losses.

I OWN IT
I hold myself and others accountable. I own my successes and learn from my failures.

I SAY WHAT I NEED TO SAY
I engage in and embrace candid, direct communication as well as honest and healthy debate.

I INNOVATE AND INSPIRE
I bring new ideas to my work and inspire others to do the same. I am a catalyst for change and am willing to act on my ideas to move our company forward and upward.

I ACT DECISIVELY AND GET THINGS DONE
I act decisively and get things done. I make timely, informed and clear decisions. I move with speed and agility to get things done and deliver results.
Every year, our leadership team comes together to talk about our strategy and plans for the upcoming year. In 2015, we took time to recognize leaders who exemplify our beliefs in action. Winners were nominated by their peers and celebrated for their unwavering commitment to our values and beliefs.

Meet Neona Wang, vice president and head of product in our Asia Pacific office. Recognized for the belief “I innovate and inspire,” Neona has led multiple product launches, including both region-specific products and broader initiatives such as CreditVision and DecisionEdge®, two powerful data solutions that provide real insights for our customers.

“Developing and bringing a product to market is a collaborative effort and one that allows team members to partner directly with our clients and deliver solutions that solve very real business challenges,” Neona shares.

Motivated by working collaboratively with her global colleagues, Neona feels supported by the leadership team and enjoys the flexibility and bright and open culture that enables her to be a force for good. “As we continue to grow as an organization, innovation as a core value will continue to help us challenge industry norms and break conventions with an underlying purpose to serve, improve and inspire.”
Diversity and Inclusion

CELEBRATING OUR DIFFERENCES
At TransUnion, we embrace diversity and celebrate our differences to continually learn and grow together. In 2015, we welcomed the Veterans Alliance, a new Networking Resource Group (NRG), and the Diversity and Inclusion Forum, to further support our associates who share a common interest or sense of identity. These two groups joined our already established Community and Associate Services Team (CAST), TransUnion Network for Upcoming Professionals (TuneUp) and Women’s Networking Resource Group (WNRG).

**NEW** Veterans Alliance
Military veterans and service members have always been integral to TransUnion’s success. From their military experience, they bring a level of leadership, discipline, loyalty and a collaborative mindset that helps make our workforce great. TransUnion is proud to support the Veterans NRG, a group for veterans and their supporters.

**NEW** Diversity and Inclusion Forum
The Diversity and Inclusion Forum is designed to support and extend diversity efforts across TransUnion, helping us to create community, support corporate performance and stay true to our brand. This group works closely with TU leadership to advance and raise diversity awareness with our internal associates and the communities we live in.

Looking ahead, we will continue to provide opportunities for our associates to get involved and engaged in our diversity efforts. Together, we bring different backgrounds, experiences and insights that will help shape our company for the years to come.

“TransUnion’s Veterans Alliance is a very important initiative. It’s important that veterans who have succeeded in the business world mentor other veterans who are trying to enter the civilian workforce and help facilitate that transition. If there’s any way we can help, we should.”
— Jonathan McDonald, U.S. Marine and executive vice president, Government Information Solutions, TransUnion

“Over the last year, our HR team and D&I Forum have taken great strides to bring associates together, have meaningful conversations and create an environment where everyone can bring their whole self to work each and every day. Being the president of the D&I Forum has allowed me to peek behind the curtain and be so inspired by all the hard work TransUnion leadership puts into staying true to our brand. Information for Good for all.”
— Ebonee Thompson, account manager, Client Services, TransUnion
Life at TU

Our culture is welcoming, lively and innovative. There’s an overall energy that flows throughout the company, creating a sense of unity in knowing that we’re all working to achieve the same mission. There are also many ways for our associates to get involved and stay connected to their global colleagues and our commitment to using Information for Good.

TOTAL YOU
In July 2015, we introduced an expanded global wellness program called Total You to promote all aspects of associate well-being, including physical, emotional, financial and social wellness. And our associates answered the call for a greater quality of life.

Here are a few activities we completed together:

• **We walked.** Over 550 associates came together in Atlanta, Chicago and Denver for our pilot walking challenge. We’ll be expanding the walking challenge in 2016 to include all U.S. locations and additional global offices.

• **We went global.** We established Total You local teams in 8 major U.S. locations and 10 major international locations. We have more than 90 Total You champions globally who plan events and activities locally.

• **We hosted events.** Associates came together for MOVEmber in our Crum Lynne, Pa. office, a Managing Stress workshop in Canada, a hiking event in Hong Kong, a healthy food service delivery event in the Philippines, a wellness day in South Africa, after-lunch walking in the Dominican Republic and more!

ASSOCIATE ENGAGEMENT
We encourage a culture of feedback and ask our associates to contribute their ideas and opinions in formal and informal channels. Feedback helps us get better and really focus in on items that are important to our people.

In 2015, we received an overall engagement score of 69%, which is above the benchmark from our peer group and a significant increase from the prior survey. We had 15 items score above 80%. Some of these items included:

• I take pride in working for TransUnion
• TransUnion is headed in the right direction
• I have confidence in TransUnion’s Executive Leadership
• I know how I can contribute to TransUnion’s success
• In my workgroup, we work well together as a team
• I am able to use my strengths in performing my job

In response to overall survey feedback, we added career programming and new benefits, and adopted a total rewards view of compensation and benefits for our associates. What’s even more rewarding is seeing the associates who leveraged new benefits or programs and found both personal and professional success.

“Total You has been a great addition to the associate programs we offer globally. I appreciate the focus on “total” wellness and have enjoyed being part of the walking challenge and the various events we have offered monthly. It’s also a great way to connect with other associates while staying active.”

— Jasmine Armand, communications specialist, Marketing, TransUnion
Continued education

We want our associates to grow their skills, learn new things and find meaning in the work they do. In addition to increasing our tuition reimbursement to $7,500 a year, we also offered 6 career workshops attended by over 1,200 associates. Workshops centered around four central themes: personal brand, career inspiration, building skills and TU Connections as they relate to our internal Networking Resource Groups.

Managers and associates are encouraged to meet regularly on performance—sharing ideas on how to approach projects and initiatives, and partnering together on formal development plans. Whether managers are sharing feedback in the moment or in formal discussions, the goal is for associates to feel a sense of value and meaning, knowing how they’re doing and where they’re going.

Compensation

We know a comprehensive compensation package is important to our associates and continually strive to provide them with a total package that meets their needs. We offer various compensation components depending on an associate’s role, including salary and variable pay in the form of bonus or commission plans. Each year, we benchmark compensation levels and practices from data and surveys, and strive to pay our associates competitively within each market.

Work/Life balance

We encourage our associates to balance their time between work and home because we believe being a force for good starts at home. We offer flexible and remote work arrangements, enabling our associates to keep up with the many interests and obligations they have outside of work. We also provide generous paid time off to allow our associates to refresh, relax and enjoy time away from the office.

We know TU pride reaches outside of the many global offices where our associates sit, and encourage associates to take TU with them as they experience the world. In 2015, we created a TU stamp associates can incorporate into photographs, as well as a hashtag, #LifeatTU, for use on Twitter, Instagram and our internal communication channels.

In Canada, as survey results were reviewed, team members came together and revitalized their Social Committee—aimed at creating collaboration and community across the office. Throughout the year, associates enjoyed team building activities, outings and a special holiday celebration in December with their families to foster engagement and camaraderie.
Suphiya Hersie’s journey to completing her degree

Suphiya Hersie, a project management consultant in our South Africa office, took advantage of TU’s tuition assistance and is on her way to completing a Management degree at the University of South Africa. Suphiya was happy to be able to continue her education while balancing her other obligations, and to receive financial assistance from TU.

While in school, Suphiya has stayed abreast of the latest trends and gained knowledge about the project management landscape. “I truly find meaning in the work I’m doing here at TU, and as I continue to work toward completing my degree, I am finding opportunities to take what I’m learning in school and apply it to my current role,” Suphiya says.

As Suphiya looks to finish her degree this year, she expressed gratitude and appreciation to TU for being able to achieve her dream. “Acquiring my qualification will add a new dimension to my life—enriching it, boosting my self-confidence and sense of self-worth,” Suphiya adds.
Career development

OUR PEOPLE FIND MEANING IN THE WORK THEY DO
Whether our associates are just starting out in their careers or tenured in their position, they enjoy TransUnion’s flexible and dynamic work environment. Our associates are also encouraged to learn and develop in a variety of ways—from computer-based training modules to internal rotational opportunities, speaker and networking events and more.

TRAINING
Training opportunities help our associates continue to learn and grow and we provide training in a variety of different ways. We offer more than 2,500 computer-based training modules that associates can access right from their desktops through our easily-accessible online learning system. We also encourage training beyond technology-based learning, and leverage a mix of opportunities to develop our associates—including dedicated world-class speakers, personal branding sessions, networking events and more.

We want our people to genuinely enjoy their time at TransUnion, focusing on interesting and meaningful work that challenges them in new and exciting ways. We also recognize that interests can change over time and support associates exploring new roles and opportunities to continuously learn and grow.

ENHANCING OUR NEW HIRE EXPERIENCE
As part of our ongoing focus on enhancing our associate experience, last year we began an initiative to improve the way we onboard new associates to better serve both our associates and their managers. This initiative was in direct response to feedback received in focus groups and through our engagement survey.

Team members across the organization came together to focus on the full new hire experience—from recruiting and interviewing, to accepting a position with TransUnion and arriving the first day—to ensure that our process is streamlined and reflective of who we are as a company. It’s also vital that the experience doesn’t end after day one, but rather our associates feel supported as they learn about our business and settle into their new roles.

When new associates join TU, we want them to feel connected and engaged in our vibrant culture. Together, we are fostering and advancing a culture that makes a difference in the lives of our associates and the people we serve in the marketplace.

“I am thankful that I was able to transition from being a Compliance intern to a Legal Specialist within a span of six months. I believe that I will always be pushed to new heights at TU.”

— Ivory Djahouri, legal specialist, TransUnion
**INTERNS GET A JUMPSTART ON A CAREER WITH TU**

It’s important that our interns also feel connected to TU, and we hope they’ll want to grow their careers with us. We welcomed 66 interns in 2015, across our global offices, many of whom ultimately joined as full-time associates. As a summer intern, participants have access to the latest technologies, innovative projects and professional networking opportunities. Interns also experience first-hand knowledge share sessions in project management, international business and industry hot topics, as well as join philanthropic, social and networking events.

**A CULTURE OF GROWTH AND OPPORTUNITY**

In 2015, we sponsored 58 associates for external learning through our tuition reimbursement program. Development of our people also translates into additional career opportunities. Last year, we promoted over 400 associates—nearly 10% of our workforce. What’s equally exciting is that 26% of our hires in 2015 were internal candidates, further supporting our culture of learning and opportunity.

“If there is one thing I love most about TransUnion, it’s the people and the supportive culture. In my time at TU, I have found an overwhelming amount of support from my team members, colleagues and leaders. Virtually everyone I have worked with at TransUnion is hard working, feels personal accountability to delivering results and genuinely wants to see the company and their coworkers succeed. You won’t find that in many companies. We’ve got a great thing going and I am thankful every day to be part of this amazing organization.”

— Melanie Zimmerman, senior vice president, International, TransUnion
Benefits

We provide comprehensive benefits that truly make a difference in the lives of our people and their families. Read more about what we’ve added for our U.S. associates just in the last year.

**ADOP**

**TION REIMBURSEMENT**

*Increased from $5,000 per year to $7,500 per year*

**TUITION REIMBURSEMENT**

*Added new benefit to cover up to $10,000 per child for adoption-related expenses*

**SHORT-TERM DISABILITY**

*Enhanced to pay 100% for approved weeks regardless of tenure*

**PARENTAL LEAVE**

*Added paid leave up to 6 weeks for primary care parent (for a total of up to 12 weeks when combined with short-term disability) and one week for secondary care parents*

**HOLIDAYS**

*Added Martin Luther King, Jr. Day as a paid company holiday*

In addition to the new benefits added, TransUnion offers a wide variety of total rewards to associates that include our generous 401(k) plan with above-market company contributions, dependent care, employee assistance programs, charitable gift matching and more.
Sara Terp expands her family

When Sara Terp joined TransUnion just over 10 years ago, she had no idea the impact the organization would make on her both personally and professionally. A career-driven professional, Sara always knew she wanted to have a family. But much like all things in life, everything doesn’t always go exactly as planned. But that was okay for Sara, she knew what her end goal was.

Sara started the adoption process and went in with her eyes wide open in terms of cost and commitment. Originally expecting a match with a newborn or young baby, Sara received a call in January 2015 that she was a match for two boys—brothers, ages one and three.

Having completed the adoption process, Sara’s boys keep her busy. December 2015 was their first holiday together and Sara says with a smile how much she loves experiencing life through their eyes. Sara is grateful for the financial support TU’s adoption benefit provided her, and the emotional support from her colleagues she received throughout the adoption process. “The support I received from my TU family was unlike anything I have ever experienced,” Sara says. “TU is on a mission for good and it’s felt throughout the organization and specifically in the experience I had through the adoption process.”
We’re dedicated to a sustainable work environment

We believe in leaving the world a better place environmentally. We’re energized that we can enact positive change and continually seek ways to control our impact.

One key area of focus is our energy consumption. As we store vast amounts of data for collection and analysis, this is a central focus of our sustainability strategy and where we see the most opportunity for reducing our carbon footprint. Our Facilities Engineering Team, comprised of 13 committed individuals, has spearheaded various successful energy-saving and equipment-recycling initiatives in our offices and data centers.

OUR WORKPLACES
In 2013, we began an effort to renovate our offices with associates’ personal needs and our sustainability goals in mind. Among other results, these changes help us reduce electricity usage by using more natural light. In 2015, we renovated our Burlington, Ontario; Chicago; Crum Lynne, Pa.; Denver; Charlotte and Santiago, Chile offices, as well as began renovations in Atlanta and San Luis Obispo, Calif. Four additional facility renovations and moves are planned for 2016.

We also provide our associates with the ability to work from home whenever necessary, saving on fuel and commute times. Additionally, we use immersive telepresence rooms in our largest offices to help reduce travel. Since implementing these changes, we have reduced international travel by 15%.
OUR GREEN DATA CENTERS
We operate two data centers in Illinois: our legacy facility in Chicago and a newer facility in Northlake. Both facilities enable us to store and analyze new datasets that are necessary to successfully expand into new markets, affect change in emerging economies and enable brighter futures.

We’ve applied the latest sustainable data center design principles to reduce our carbon footprint: free air cooling, hot aisle containment, variable frequency drives, environmental monitoring and occupancy sensor lighting. All of these features are enabled in the Northlake facility, and we’re installing them over time in our Chicago facility.

Current and projected energy savings
In 2015, we generated a carbon footprint offset using economizer cooling of approximately 596,393 lbs. This equates to driving a compact car approximately 1,014,273 miles (assuming 39 mpg). Further, the energy offset of operating in economizer cooling equates to the annual power consumption of 50 average households.

We have implemented additional projects that have resulted in significant energy savings across the company. The below information was also included in our last report, as the boundaries included some 2015 efforts. What is reported here is strictly savings achieved in 2015:

20% energy savings achieved through:
• 5 variable-speed drives (VSDs) on cooling tower equipment

15% energy savings achieved through:
• 210 electronically commutated fan powered boxes on all newly renovated floors in our Chicago office

10% energy savings achieved through:
• Installation of LED or T-8 energy-efficient light fixtures

ENVIRONMENTAL IMPACT OF ELECTRONICS RECYCLING AND REUSE
In 2015, we sent hundreds of computers and other pieces of electronic equipment to be recycled or earmarked for reuse. Our efforts had the following impact on the environment:
• 103,187 lbs. solid waste saved from the landfill
• 1,800,510 kWh energy saved
• 39,110 lbs. hazardous waste saved from entering the environment
• 94.92 tons total carbon saved

We designed our Northlake data center with environmental efficiencies top of mind, and use hot aisle containment to best manage room temperatures. The back of each cabinet is closed, and hot air is pulled into the ceiling through individual chimneys.
OUR FUTURE
We’re not sitting still

We have much to be proud of as individuals and as a company. But it is not like us to rest on our accomplishments. We’re always looking to the future and envisioning how else we can further our mission and support those we care about. Smarter decisions, healthier bottom lines, stronger communities, personal empowerment, greater certainty, thriving economies and brighter futures can all be realized on a global scale through the information we deliver. And we’re not sitting still.

As we continue to enter new markets with enhanced capabilities and talented associates, we’re evolving to meet their needs. We’re focused on innovative solutions, including sophisticated, dynamic analytics tools and faster access to a variety of data volumes by upgrading our technology platform. And we’re continuing to work with non-traditional users of consumer information, all while working to protect and secure our data.

Amidst all this change, we must still address key issues we face as an industry. We have a heightened focus on reducing fraud, as well as increasing information needed to manage risk and help avoid losses. We also provided solutions to create real, meaningful opportunities for companies and the means by which to score potential customers fairly, to open up additional possibilities for inclusion.

We welcome the opportunity to learn from our industry peers, customers and clients as we continue our journey, and we look forward to sharing more updates on the good we’re doing. We invite you to share feedback with us at GoodWorks@transunion.com.
About this report

This is our second annual corporate social responsibility report, written and designed in-house at TransUnion. It contains information from fiscal year 2015 unless otherwise specified. To access our previous report, please visit www.transunion.com/csr.

If you would like to provide feedback to this report or corporate responsibility at TransUnion, please email GoodWorks@transunion.com. If you have comments or questions related to our products and services, please visit www.transunion.com/customer-support/contact-us.