



We see information differently—not just for what it is, but for what it can help people accomplish

Information for GoodSM



2015
Corporate
Social
Responsibility
Report



At TransUnion we believe in Information for Good.

Information is a powerful thing. Our belief in this simple phrase moves us beyond our legacy role in credit reporting to our current position as a global leader in risk information solutions. Taking our call to action—Information for Good—to heart, we help people make better decisions that can transform their lives.

Our unique approach to our work makes all the difference. We see ourselves as stewards of data, and actively look for ways to put it to good use in every corner of the world. As such, social responsibility is a natural extension of what we do, and we're excited to share our passion for our work. In this report, we'll provide an overview of the depth and breadth of what we do as a socially responsible company: from sustainability to information security, and from philanthropy to our focus on career development.

At TransUnion, we try to do things that matter. We help businesses understand risk in order to open up opportunities for underserved consumers. We take time out of our days to teach financial literacy to children and adults. We champion simple ideas that have a meaningful impact, like keeping 10,000 pounds of hazardous waste from entering the environment each year. We help law enforcement officials use data to catch criminals. We support a more inclusive and informed workforce. We do these things because we view global economies, the environment, diversity and inclusion, education and public safety as essential drivers of business, personal and societal growth.

More than 4,000 employees worldwide support Information for Good, spanning North America, South America, Africa and Asia Pacific. Our associates genuinely care about their work, and time and time again, we hear from our clients that it's our people who make the difference. Our work benefits the world, and we're absolutely passionate about driving our vision forward every day and everywhere.

As a company that believes in Information for Good, it should be no surprise that a commitment to helping others is a common thread among our associates. Our philanthropy program, Good Works @ TU, helps us all focus on and increase our impact on the causes we care most about—financial literacy and child protection—and to better connect with the world around us. Good Works @ TU accurately captures our mission, values and beliefs.

We are excited to extend our internal call to action to the world, and to share with you how Information for Good leads to smarter decisions, healthier bottom lines, stronger communities, personal empowerment, greater certainty, thriving economies and a brighter future for all.

Thank you for your interest in TransUnion.

Jim Peck
President & Chief Executive Officer
TransUnion



Cover art by Michael Soliman, Developer, Reporting & Analytics, TransUnion

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. Michael Soliman from our San Luis Obispo, Calif., office submitted this photo of his son to represent “I innovate and inspire,” saying “Our children inspire us with their ability to act on their creativity and to innovate without hesitation.” For more information on the photo contest, see page 26.

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tu Our mission

Unleashing the power of information

In our culture and our time, the desire for information is at an all-time high. In the right hands, information can unlock potential and opportunity around the world. That reality is the cornerstone of 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 will achieve our mission by working together across every market to create solutions that help our customers while giving us the ability to reinvest and thrive.

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 have a shared set of values

Our values are known and upheld by our associates across the world. They may seem simple, but we believe by focusing on these four clear values we are able to earn and keep the trust of all our constituents. Simple, yes—yet they inspire us to push further and make us who we are today: a leading global risk information solutions provider.



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 avoid fraud.



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.



GREATER CERTAINTY

Our identity management systems let businesses know and assess the risks associated with the people they work with, help avoid breaches and 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.



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.

As you read this report, look for these icons throughout as guideposts on how we deliver **Information for Good.**

Key facts

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

4,100

employees

38

offices

1 billion

consumer files

30 petabytes

of information

25%

average annual data growth rate

90,000

sources of data

65,000

business customers

35+ million

consumers



Our causes

We're a force for good

Listen closely in the afternoon and you may hear a TransUnion associate reading with a kindergartener in our Chicago office. Look up and you may see our people finishing a group activity of making blankets for children in need.

This consistent stream of good flows in and out of TransUnion and fuels the excitement of our organization. As a company, we echo this enthusiasm by sponsoring the causes we are best positioned to support through our expertise: financial literacy, and child education and protection.



Why? With Information for Good at our core, we believe data has the power to improve and protect lives—we have access to vast repositories of information that can do everything from helping law enforcement catch criminals to helping someone open a new business. Our job is to deliver this information to people so they can make decisions with confidence.

Beyond supporting our core causes, we have ingrained giving back to our communities into our company culture—so much so that we have a Volunteer Time Off policy to support associates who want to give back to the organizations they care about most. We also offer a generous matching program, increasing associates’ contributions to causes they support by up to \$2,000 per associate annually.



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.

Good Works @ TU is the name of our philanthropy program, a vital extension of our culture. We structured Good Works @ TU into three tiers:

COMPANYWIDE PARTNERSHIPS

At an enterprise level, we currently support two organizations in line with our service mission: the Child Rescue Coalition and Credit Abuse Resistance Education (CARE).

LOCAL ACTIVITIES

The Community and Associate Services Team (CAST) is a global TransUnion entity that organizes local volunteer projects, maximizing our impact on company-sponsored initiatives.

INDIVIDUAL ACTIVITIES

TransUnion encourages associates to support the causes that matter to them.



“I have a lot of great memories of volunteering through CAST. Each week, I tutor kids in inner city Chicago for 30 minutes by laptop or phone, and then we meet at the end of the year. I’ve done this for three or four school years and actually meeting the kid I’ve been reading with is powerful. **Every year I get the sense that yes, I’ve changed this kid’s life.**”

–Shane Kondo, Vice President, Insurance Operations, former President of CAST, TransUnion

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 have 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 twelve 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 on the responsible use of credit and other fundamentals of financial literacy to help them become successful participants in the global economy. In the first two months, 50 associates have been trained to participate in CARE presentations at schools in their communities.

DOMINICAN REPUBLIC

In the Dominican Republic, taking care of credit is a relatively new concept. Our associates in the Dominican Republic go to great lengths to educate people about the importance of credit by participating in financial education fairs, providing credit literacy training to university students and other audiences, encouraging people to view free credit reports, and going on the radio several times a year to provide credit tips and answer questions.

SOUTH AFRICA

Arriving by free shuttle bus from remote parts of the country, an astounding 4,500 people came to Matsulu Stadium in Mpumalanga, South Africa, for "Ke nako, take charge of your money!" This free financial education seminar was sponsored by Old Mutual Insurance, a client of TransUnion. Associates from TransUnion South Africa staffed a booth at the fair and spoke with attendees about how they can make more informed credit decisions and responsibly manage their debt.



"I strongly believe that we can promote a positive change in the life of Dominicans by educating and helping them to take responsibility of their own credit and by sharing our knowledge and passion."

-Sheila Martinez, Manager, Direct to Consumer, TransUnion

Put our star on the

Our causes: case study

Financial literacy 101

Mary Simichison, Manager of Consumer Solutions in TransUnion Canada, wanted to connect with local students about financial literacy. So she took her knowledge to Sheridan College in Toronto as a guest speaker, working with Sydney Liburd, Instructor/Academic Advisor—Finance from the Faculty of Business (photographed with Mary here), to teach a group of college students about credit, how to read a credit score and how to avoid credit fraud. She related all this information to how it is already impacting students' lives, given that lenders, landlords, insurers, utility companies and employers all have the right to request and review their credit reports.

Many students expressed that they didn't really connect how their actions could affect their credit score until they participated in Mary's training.

"What really inspired me to do this was my passion for helping people," said Mary. "I started up Fraud Victim Assistance in our TU Canada office in 1997, where our primary focus was providing assistance to victims of fraud. I want to carry over this passion to helping young people understand their credit report and how to prevent becoming a victim of fraud."

Mary said her goal is to help create a financially aware generation.

"My team wants to educate our youth since they are our future and need to know the importance of managing their credit."





Our causes: case study

Building a stable future through financial literacy



One weekend in November 2014, TransUnion Philippines associates showed that achieving financial literacy can begin even earlier than high school. They arranged a special class for 50 children ranging from ages 7 to 13 at the He Cares Foundation, a nonprofit organization that offers help to underserved children in metro Manila, providing them with food, clothing, medical assistance and emotional support.

Associates emphasized the value of saving money and investing. And through storytelling and an open question-and-answer forum with the children,

TransUnion associates underpinned an important message: education can lead to stable jobs that will help them support and eventually provide a home for their families.

To bring this goal to life, the children were separated into teams and tasked with building a house using a set budget to “buy” supplies such as clay, sticks, paper and glue from associates. Students and teachers had a lot of fun learning from each other, and the day ended with an awards ceremony.



Child protection and education

No one is more vulnerable than children who cannot defend themselves. While this statement is true for any form of abuse at any age, at TransUnion, we put the power of information to work in supporting education, reducing vulnerability and promoting brighter futures, and child rescue, where information can sometimes help when all else has failed.

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, but 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, which is offered 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 5,000 criminals and rescue more than 1,000 children.



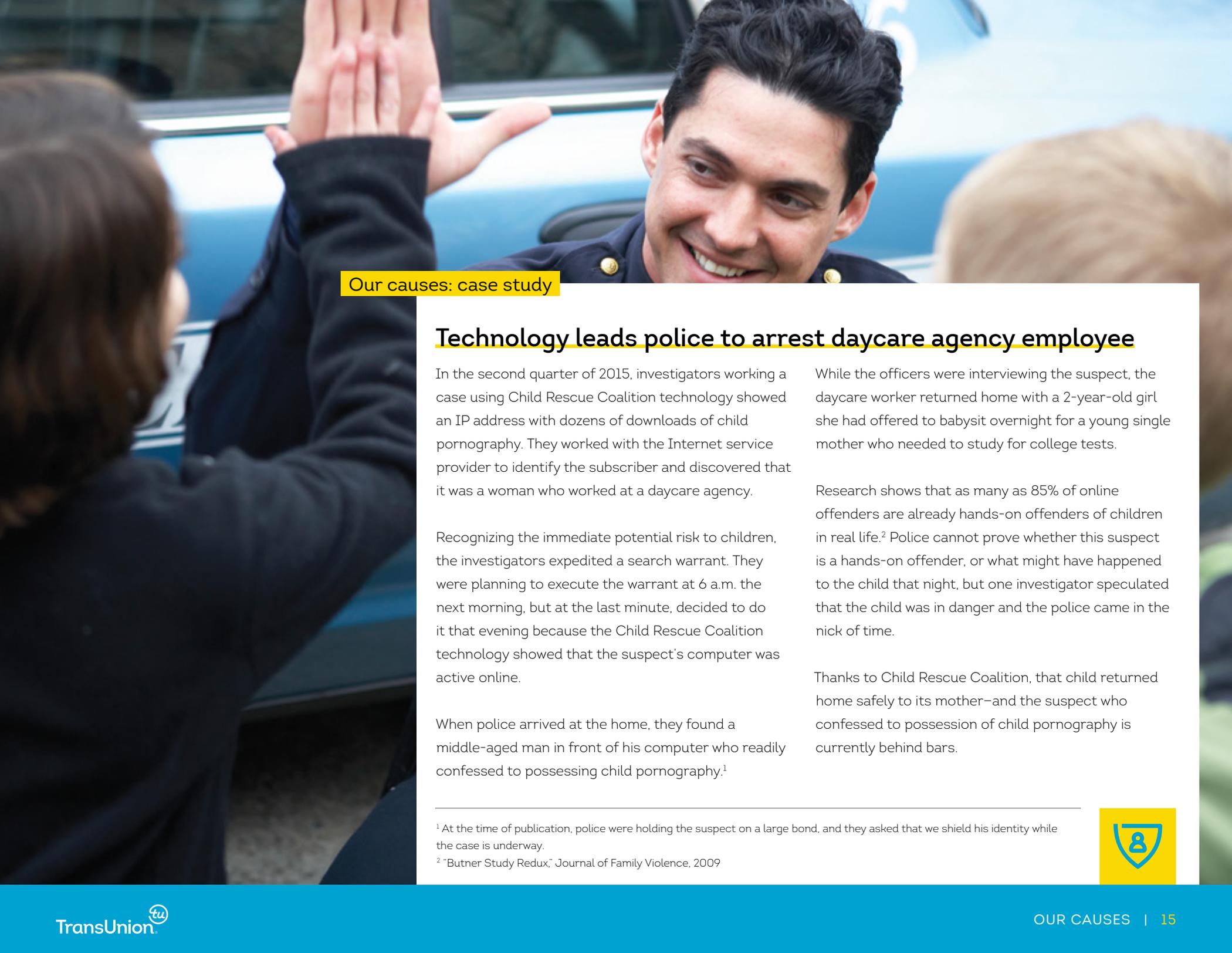
“Child Rescue Coalition is a leading nonprofit that protects and rescues children from sexual exploitation through the use of innovative technology and partnerships with law enforcement agencies. Having TransUnion’s support and being able to spread our cause through its global employee network has done wonders for awareness of our work and cause.”

-Carly Asher Yoost, President, Child Rescue Coalition

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 have joined together to provide 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 donated to law enforcement to support victims.





Our causes: case study

Technology leads police to arrest daycare agency employee

In the second quarter of 2015, investigators working a case using Child Rescue Coalition technology showed an IP address with dozens of downloads of child pornography. They worked with the Internet service provider to identify the subscriber and discovered that it was a woman who worked at a daycare agency.

Recognizing the immediate potential risk to children, the investigators expedited a search warrant. They were planning to execute the warrant at 6 a.m. the next morning, but at the last minute, decided to do it that evening because the Child Rescue Coalition technology showed that the suspect's computer was active online.

When police arrived at the home, they found a middle-aged man in front of his computer who readily confessed to possessing child pornography.¹

While the officers were interviewing the suspect, the daycare worker returned home with a 2-year-old girl she had offered to babysit overnight for a young single mother who needed to study for college tests.

Research shows that as many as 85% of online offenders are already hands-on offenders of children in real life.² Police cannot prove whether this suspect is a hands-on offender, or what might have happened to the child that night, but one investigator speculated that the child was in danger and the police came in the nick of time.

Thanks to Child Rescue Coalition, that child returned home safely to its mother—and the suspect who confessed to possession of child pornography is currently behind bars.

¹ At the time of publication, police were holding the suspect on a large bond, and they asked that we shield his identity while the case is underway.

² "Butner Study Redux," Journal of Family Violence, 2009





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 Limited (CIBIL). CIBIL donates 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 three organizations focused on girls' education:

- [Vidhayak Sansad-Eklavya Parivartan School](#): This boarding school focuses on tribal girls with a priority for girls from the Katkari community. Literacy rates among the tribes admitted to the school are below 1%. CIBIL sponsors the education of 150 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.
- [Muktangan](#): Muktangan provides quality schooling to thousands of underserved children in Mumbai. It espouses the idea of "education for the community, by the community" and develops teachers from the same neighborhoods as the students. Children then become empowered to change their own lives, knowing that one day, they could be teaching the very classes they're attending. CIBIL sponsors the school fees for 60 girls attending Muktangan.
- [Community Aid and Sponsorship Program \(CASP\)](#): CASP educates girls aged 4 to 14 in the low-income communities around Mumbai's Bhandup neighborhood. CIBIL sponsors 68 students and 2 teachers at CASP.



"If any child gets education, their life changes. In rural India, children don't get that break or opportunity so I was very keen that if we can even change one girl's life, we would have been doing our job. That's where this came from."

-Arun Thukral, Managing Director, CIBIL



SOUTH AFRICA

TransUnion South Africa supports numerous initiatives benefitting children, from schools to child welfare organizations. Here is a selection of the causes we support with volunteer time and donations:

→ **Vuleka:** Vuleka is an independent, nonprofit primary school, whose aim is to provide a holistic, excellent and affordable education to the community. The school provides a safe, challenging and exciting environment in which to learn. The school's goal is to develop and bolster students' self-confidence in striving for academic excellence, putting them in a prime position to enter a top-notch high school of their choice.

TransUnion has proudly partnered with Vuleka from a volunteer perspective through which associates mentor, help with remedial and sports programs, and assist the school with donations toward key projects. The success of the community's collective efforts to support these students is clear—Vuleka graduates have earned 100 full scholarships to top private schools over the past 10 years.

→ **Barefoot No More:** In South Africa, approximately 7.5 million children go to school either barefoot or wearing shoes that are in a dismal condition. Barefoot No More (BNM) manufactures shoes in South Africa from an innovative material designed for durability, comfort and flexibility and provides them to children in need. The shoes are shock absorbent, stretch to accommodate growing feet and do not cause blisters. They require no polishing, are waterproof, washable and fully recyclable.

Through associates' donations and TransUnion's 100% rand-for-rand contributions per the company's annual matching policy, TransUnion has thus far donated R30,000 (US\$2,500) to BNM.

→ **Vulamazibuko Primary School:** Vulamazibuko School in Soweto was established in 1963 and educates approximately 485 students. It was in desperate need of some tender loving care so we set aside the time to paint the school. Enthusiastic staff and countless cans of bright paint turned the school into a fresh new space for learning.

→ **CIDA City Campus (CIDA):** CIDA is the first virtually free higher education institution in South Africa, offering holistic education to historically disadvantaged youth.

TransUnion runs an internship program with CIDA students. In total, 4,500 students have graduated with the help of TransUnion.



Our work

Using information for good requires great care



Our work drives great things for businesses, economies and people around the world. Our ability to apply Information for Good in all we do hinges on being careful stewards of that information. This approach is our way of acting as responsibly as possible with the data we source, analyze and protect.

Our passion for what we do is built on a foundation of advanced technologies and uncompromising policies 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 are able to protect data and deliver on our promise of Information for Good.



Information security



Our compliance, information security and investigations teams work together to protect the vast stores of information TransUnion has access to, examine both internal and external threats, and make sure new compliance policies are implemented as quickly and thoroughly as possible.

To stay on top of potential threats and the latest security measures in safeguarding consumer data, we maintain a Security Operations Center (SOC) in our Chicago headquarters. The SOC is where our information security team actively monitors threat intelligence feeds and ensures we have applied the latest security patches to prepare us for any type of malicious security breach. Through virtual monitoring, threats are identified and neutralized 24 hours a day, 7 days a week.

Beyond the threats we monitor internally in the SOC, we 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 (FS-ISAC), the only industry forum for collaboration on critical security threats facing the global financial services sector.

Additionally, some of our associates are members of 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 top-secret clearance with the Department of Homeland Security to ensure we're in full support and collaboration with any information security threats. Finally, we speak with our counterparts at Equifax and Experian to share information and best practices.



“Nothing is more important than safeguarding the security and privacy of the information we maintain on behalf of consumers. It is the heart of what we do as a company.”

-Jasper Ossentjuk, Senior Vice President, Chief Information Security Officer, TransUnion



We cover preparatory course costs, exam fees and memberships for our associates interested in furthering their expertise in information security. Many associates at our company have obtained industry-best security training, including certifications such as:

- CISSP (Certified Info System Security Professionals)
- CISA (Certified Info Systems Auditor)
- CSIM (Certified Info Security Manager)
- CRISC (Certified in Risk and Information Systems Control)
- CEH (Certified Ethical Hacker)

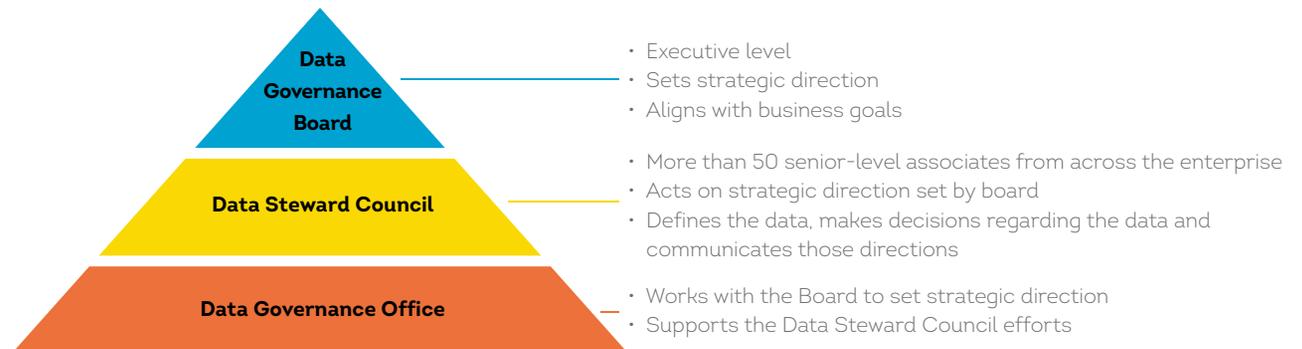
Governance

Data quality is central to our culture. As TransUnion acquires new data sets, 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:



Business ethics

Beyond our processes and technologies, the success of TransUnion in every way is tied to our people. 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 require all associates to review our Code of Business Conduct on an annual basis and reaffirm their commitment to the importance of what we do and to 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 HIPAA (Health Insurance Portability and Accountability Act), ISO27002 international standards and PCIDSS (PCI Data Security Standard).

As a company, we are committed to responsibly protecting TransUnion assets, ensuring the proper use of company equipment solely for business purposes, avoiding conflicts of interest, and maintaining confidentiality and data integrity. TransUnion associates are required to keep all passwords affiliated with company equipment confidential. They may only obtain or disclose non-public consumer information that is held by TransUnion if it is within the scope of their job responsibilities. They are strictly prohibited from obtaining or modifying consumer information, products or services offered by TransUnion. In the event that associates are called upon to provide information for governmental or regulatory filings, they are responsible for providing requested information in an accurate and timely manner.

All associates are aware that any questions they may have regarding our policies should be brought to a manager so that these matters can be handled quickly.

TransUnion's Code of Business Conduct is publicly available at [TransUnion.com](https://www.transunion.com).



Our people

The pride of TransUnion

We pride ourselves on our people—they are our greatest resource and we deeply value them.

In all we do, it's essential that each TransUnion associate feels a connection to their colleagues and team, understands the value of their contributions and sees opportunities for growth and development. Doing so helps ensure personal satisfaction and our collective success. We are committed to guiding associates throughout their careers, no matter how their personal paths and professional interests change over time.

Associates are empowered to take charge of their careers, as evidenced by how long they stay with us. We're proud of the fact that 50 TransUnion associates have been with the company for more than 30 years, and 6 of them have brought Information for Good to the world for more than 40 years.

We hire people who truly embrace our values and beliefs, and we ensure they have the tools and resources available to grow in their careers and discover new ways information can be used for good. Whether it involves helping consumers overcome identify theft or working with law enforcement to make neighborhoods safer, our associates are driven by a desire to improve the quality of life for people, families and communities around the world.



We are fully committed to our role of creating brighter futures for our associates and in turn, TransUnion as a whole, through career development programs, diversity initiatives and our engagement survey, which provides a platform for associates to voice their opinions and take an active role in our worldwide growth across business units.



Our beliefs

Our beliefs are the core of TransUnion. 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 make timely, informed and clear decisions. I move with speed and agility to get things done and deliver results.

Our people: case study

Values and beliefs—the pictures are worth 1,000 words

When we renovated our headquarters office in Chicago last year, we invited our associates to participate in a photo contest to help decorate the walls, challenging them to submit original photographs that represented our values and beliefs. Hundreds of associates around the world rose to the challenge. We hosted an art show to feature the top 29 entries, and they are now displayed throughout our headquarters. The response has been so great that we plan to hold additional contests throughout our offices to keep our “walls of fame” updated.

One of the photos is featured on the front cover of this report. Here are three additional entries:



I think like a customer

"We need to keep our customers in mind and not lose sight of the forest for the trees."

—Ariel Neigh, Data Manager,
Greenwood Village, Colo., TransUnion



I say what I need to say

"Cloud Gate (The Bean, as locals call it) provides direct reflections of the surrounding area. This reminds us to embrace candid, direct communication as well as honest and healthy debate."

—Brian Esser, IT Project Manager,
Chicago, Ill., TransUnion



At TransUnion, we value people

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

—Jules Kingaby, Group HR Communications,
Johannesburg, South Africa, TransUnion

Associate engagement



USING INFORMATION TO BUILD A GREAT PLACE TO WORK

Just as we use data to help our customers and consumers, we believe in the power of information to help enhance our company culture. We encourage open feedback and ask our associates to contribute their ideas and opinions formally and informally. One of our key feedback channels is our associate engagement survey.

We recently received results from our survey, which we conducted in March 2015 using a third party to ensure confidentiality. We had an overall engagement score of 69%, which is above the benchmark from our peer group and a significant increase from the prior survey. Here are a few highlights:

92%

of associates worldwide took the survey,
a world-class participation rate

88%

of associates know how they contribute
to TransUnion's success

82%

of associates are proud to
work for TransUnion

83%

of associates have
confidence in our future

We are continuing to develop impactful follow-up plans for key areas including career management, training, compensation and work-life balance.

The feedback from our previous survey helped guide several investments in our workplace, including a renewed focus on recruitment, internal career opportunities, branding, communication and open office environments. As we continue to evaluate our latest data, we're committed to using this feedback to further strengthen our company and enhance our associate experience.



Our people: case study

Celebrating 100 days of the new TransUnion

On March 23, 2015, TransUnion celebrated the 100-day milestone of launching our new brand, reflecting our evolution from credit bureau to information company. Associates worldwide like how we've changed the way we look and most importantly, the way we talk about TransUnion and how we impact the world.

"Our new look is a manifestation of the transformation of TransUnion," Julie Springer, CMO, said. "We're creating a place to work that is vibrant and exciting. Everybody at TransUnion has the power to personally live our brand and positively affect Information for Good by the work they do each day. This is what's at the heart of our new brand. I'm excited our associates have embraced the change and really own it!"

To help the celebration go viral on our intranet, we asked associates to tell us what the brand means to them, talk about what they're most excited about and post photos with colleagues wearing company colors or apparel with the hashtag #100DaysofTU. Here's a selection of what we received:

MATT DUBIN

"#100daysofTU started with some deliciously branded M&Ms for breakfast! Thanks TransUnion! There is a vibe around TU that wasn't here 101 days ago...it's contagious and we all have a responsibility to keep spreading it! I take every opportunity to be a brand ambassador and tell the story of what we stand for and I'll continue to do that for the next 100 days, the 100 days after that and, well, you get the message!"

HEMAL UDANI

"To me, the new TU brand is about telling everyone that we are passionate about what we do, and we are proud of it. #100DaysofTU"

JOSEPH MATEO PADAMA

"TU brand means that TU is advancing through creative minds and productive, inspired TU employees. Celebrating #100DaysofTU in the Philippines Office. #100DaysofTU, #workNFun"

JESSICA YU

"#100DaysofTU Happy 100 days, TU! What a nice celebration we had in Hong Kong! Our new brand means that TU is focused on change and has a strong vision for the future. I'm very excited to see how TU will take information to contribute to the growth and development of economies in emerging markets all across the world."

KELLY RITCHIE

"In the next 100 days, I look forward to working with CAST and TU Good Works to promote the Child Rescue Coalition and CARE. #100DaysofTU"

Enthusiasm for who we are, what we do and where we're going remains high—we look forward to the next 100 years of delivering Information for Good!



Career development

OUR PEOPLE STAY WITH US FOR A REASON

TransUnion is a dynamic work environment. Our associates love what they do and are eager to develop through a variety of opportunities. The way we approach helping them continue to learn and grow as associates—whether they're in year 1 or year 40—fuels the energy at TransUnion.

Our centralized learning portal provides meaningful training content with unmatched reach and flexibility.

- 2,000+ computer based training (CBT) modules are at the fingertips of our associates through our online learning system
- 2,500+ associates completed more than 6,000 CBT training hours in 2014

Beyond technology-based learning, we leverage a mix of opportunities to develop our associates.

- 100+ instructor-led training courses are available, with more than 5,000 hours of training delivered
- We sponsored 47 associates for external learning through our tuition reimbursement program
- Dedicated series of world-class speakers, personal branding sessions and networking events

Development of our people translates into additional career opportunities. Last year, we promoted 457 associates—nearly 12% of our workforce. The success of our career development model shows in that metric, which we look to meet or best with each passing year.



“In my 44-year career with the company, I feel there's been a deeply symbiotic relationship. I am grateful that in my years with TransUnion, I've worked with consumers in the 1970s, members of Congress in the 2000s, and business partners and customers in the years between. It's been a wonderful journey. I've had many development opportunities through working in several important parts of the company.”

—Bob Ryan, Senior Advisor, General Corporate II, TransUnion



Diversity

CELEBRATING OUR DIFFERENCES

As a part of making TransUnion a great place to learn and grow, we embrace diversity across our organization so every associate can contribute opinions and expertise that help us improve. Our commitment to global diversity has inspired us to highlight diversity topics each month because our respect for each part of us brings greater value to our global TransUnion family and communities. Through our “CELEBRATE! People” program, we strive to learn about, recognize and appreciate the unique contributions of associates worldwide.

RECRUITING TOP TALENT

Through TransUnion’s continued investment in cutting-edge recruiting technology, we are able to better target diverse candidate pools across the globe. Our summer internship program highlights our commitment to the future of TransUnion. By targeting a variety of schools, we increase the breadth of the program by encouraging different perspectives and creating a knowledge-sharing environment. In 2014, we welcomed more than 50 interns from 32 universities in the United States alone.

DIVERSITY COMMITTEE

We support the formation of resource groups for associates who share a common interest or sense of identity. A group recently came together to focus on bringing diversity and inclusion to the forefront and identifying how we can progress in these areas.



“During our sales meeting, I asked Jim what we could do as a company to be more inclusive. We exchanged a number of ideas and he encouraged me to bring them to life through a resource group. Within days, a steering committee was established. Now I, along with others who are champions for diversity, are actively shaping our committee’s strategy to realize our ambitions in making TransUnion a more inclusive place to work and partner in success.”

–Sheri Mathis, Sales Director–Insurance, TransUnion



TRANSUNION NETWORK FOR UPCOMING PROFESSIONALS (TUNEUP)

TUNEUP grew out of a grassroots effort among young associates to get to know one another. TUNEUP's goal is to promote cross-collaboration, career development and networking while increasing associate engagement across all business functions. Currently, there are 50 TUNEUP members who meet regularly to discuss recruitment and the development of educational forums and career development programs.

WOMEN'S NETWORKING RESOURCE GROUP (WNRG)

The Women's Networking Resource Group (WNRG) aims to build a stronger and more diverse workforce for TransUnion and foster individual development by educating, supporting and advocating for women's growth and leadership opportunity across the organization. Though its inaugural event was just held earlier this year, WNRG is already off to a running start. A variety of events have been taking place in 2015 including small-group lunches and breakfasts with executives and presentations from guest speakers.



"By joining TUNEUP, I've not only expanded my internal network, but have also had the opportunity to interact with TransUnion leadership that I otherwise would not have been able to at this stage in my career."

-Matt Kaade, Accounting & Finance Analyst and TUNEUP Co-Founder, TransUnion



"We're really proud to be a part of the creation of this group. As I look back at things we've done, I've never seen so much positive change as I do right now. This is the perfect time to launch an organization that's focused on women."

-Terry McCafferty, EVP of the International Region and WNRG Executive Sponsor, TransUnion

Growth

WE SEE POTENTIAL BEYOND THE PERSON

In our work, we see the story beyond the score. With our people, we see future potential beyond the needs of today. It's because our teams feel trusted and valued that they're highly motivated and capable of accomplishing greatness together.

TransUnion is going through a period of growth. We are acquiring new businesses, launching new products and expanding our services to businesses and people worldwide. With investments in our associates, technology and new business markets, we are redefining the role and purpose of our company. In parallel, we are hiring across job functions, from analytics to sales, and hosting hackathons and recruiting events to spread Information for Good far and wide.





Our people: case study

Hacking their way to a job opportunity

“I just want to hire all of you!”

In an impromptu speech fueled by passion as much as sleep deprivation, Amanda Lenay, Project and Vendor Management Specialist, told Cal Poly engineering students exactly what they wanted to hear. They were participating in a two-day hackathon hosted at TransUnion's office in San Luis Obispo, Calif., which was an opportunity for the students to learn from TransUnion associates, generate innovative ideas and user experiences, and maybe even score a job interview.

With laptops plugged in and plenty of caffeine, eight teams of four to six students spent hours designing new, innovative and engaging desktop and mobile experiences with TransUnion's credit report, credit score data and credit score simulator. Each team consisted of at least one marketer, one designer and one developer, all focused on this question: Can you build another, better credit experience?

After the initial day of planning and prep that lasted well into the night, students returned at 7 a.m.—some in their pajamas and wrapped in blankets—to bring the final product home. The proposed solutions were evaluated by a panel of judges and the prizes totaled \$10,000.

“It's an active festival environment with lots of buzz where groups naturally form around challenging questions, and they work on them for a 12-hour period. It's amazing how quickly the deliverable takes shape in such a short period of time,” said Pat Nieman, SVP, Consumer Interactive Technology.

The winning team (dubbed “Hackasaurus Rex”) presented a combination of debt analysis and score simulator and created its own debt-to-income algorithm to determine what kind of loan rate the consumer should expect.

In between innovating and collaborating, attendees had a chance to learn from the pros through seminars on UX/UI design, frontend and backend development, mobile app development, and presentation skills. More than 15 associates, judges and workshop leaders volunteered their weekend to support the students.

“A key component of our strategy is continuous product innovation,” said John Danaher, President, TransUnion Interactive. “We were humbled at how quickly the students understood what we were after and amazed at the quality of their ideas. We will be making this an annual event for sure!”





Our environment

We're dedicated to a sustainable work environment

We feel just as committed to leaving the world a better place environmentally as we do economically. And we're energized by the reality that we can enact positive change.

As we store vast amounts of data for collection and analysis, energy consumption is a central focus of our sustainability strategy and where we see the most opportunity for reducing our carbon footprint. This is a priority of our chief engineering team, comprised of 13 committed individuals who have spearheaded various successful energy-saving and equipment-recycling initiatives in our offices and data centers.

Our workplaces



We renovated our Chicago; Burlington, Ontario; Crum Lynne, Pa.; Denver and Santiago, Chile, offices with associates' personal needs and our sustainability goals in mind; seven additional facility renovations and moves are planned for 2015 and 2016. We provided associates from across the company with the ability to work from home whenever necessary, saving on fuel and commute times. To decrease international travel, we transformed conference rooms in our largest offices into immersive telepresence rooms, which reduced travel by 28 percent from 2012 to 2013, and another four percent from 2013 to 2014. Last December, we gave every associate worldwide a TransUnion water bottle to reduce plastic bottled water waste. Finally, our new open floor plans let in more natural light, reducing our electricity usage.



"As mom of three small children, working from home two days a week is a big stress reliever. I spend 40 minutes in the car each morning dropping everyone off at their respective places and knowing that I don't have worry about missing my train makes those mornings much less stressful."

-Christy Dickman, Testing Coordinator, Consumer Interactive, TransUnion



"One benefit of working from home is I save on commute costs and time, which I tend to invest with my daughter. I am actually able to do more things than most parents with her. We have worked on independent art projects together, and we pursue independent studies of things which interest her (like dinosaurs and early man) that she would not get in school and I would not normally have had time for if I had a commute. We also have more time to cook and can eat healthier food as a result. I can actually teach her to cook!"

-Dave Landt, Senior Analyst, Global Technology, TransUnion

Our green data centers



We operate two data centers in Illinois: our legacy facility in Chicago and a newer one in Northlake, opened just last year. 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 have applied the latest sustainable data center design principles to reduce our carbon footprint: free air cooling, hot aisle containment, variable frequency drives, field view monitoring and occupancy sensor lighting. All of these features are enabled in the Northlake facility, and we are installing them over time in our Chicago facility.

Current and projected energy savings

We have implemented various projects that have resulted in significant energy-savings across the company.

20% energy savings achieved through:

→ 20 variable-speed drives (VSDs) on building air handling systems and cooling tower equipment

15% energy savings achieved through:

- 210 electronically commutated fan powered boxes on all newly renovated floors in our Chicago office
- Installing energy efficient motors on all Leibert units located in our Chicago data center

10% energy savings achieved through:

→ Installation of LED or T-8 energy-efficient light fixtures

Anticipated energy savings:

- 18% through the installation of four VSDs on four chill water and condenser water pumps on the critical chill water plant
- 20% through the future installation of a building management system to control the operation of the building's VAV system and the operation of the building control system
- 25% through a planned installation of a free cooling plant



Environmental impact of electronics recycling and reuse

In 2014, 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:

44,555 lbs.

solid waste saved from the landfill

9,599 lbs.

hazardous waste saved from entering the environment

1,415,191 KWh

energy saved

77.32 tons

total carbon saved



Our future

Capturing new opportunities everywhere



At TransUnion, we believe that data represents the socioeconomic foundation that many global societies are built upon. 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.

Today, new regulatory requirements and a heightened focus on reducing fraud and losses mean a growing demand for our services from numerous industries: insurance carriers are witnessing a double-digit percentage increase in quotes requested; financial institutions are requiring more information to manage losses; and credit card providers are using more advanced segmentation and scoring tools to better understand their customers.

We've also seen an uptick in information requests from non-traditional users of consumer data. Healthcare companies use our analytics to help manage revenue cycles and qualify patients for charity care; for-profit education companies ask us to help them reduce loan defaults; and capital market participants use our tools to help them develop better valuations of securitized loan portfolios.

To capitalize on these opportunities, we are forging ahead in new markets with enhanced capabilities and talented associates to meet the evolving needs of our customers. We're growing in emerging markets like Brazil and the Asia Pacific region, particularly India. 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. Our people are critical to that success, and we're rolling out new career development programs, hiring in key markets, transforming our sales force and diversifying our business to meet the growing needs across our company. These programs will enhance the solutions we offer people and business and cultivate a stronger internal culture of personal empowerment.





At TransUnion, we are **deeply passionate** about Information for Good and all that it stands for. Our global teams strive **each and every day** to achieve more in support of our sustainability, information security, business ethics and philanthropic goals, while exemplifying **our core values and beliefs** in all that we do.



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