



2019 Corporate Social Responsibility Report



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At TransUnion, we believe using Information for Good® is just good business. Our work enables trust between people and businesses, providing the opportunity for everyone to have access to credit to pursue their dreams.

We love what we do, and recognize using Information for Good and corporate social responsibility go hand-in-hand. Finding ways to increase inclusion and opportunity for people is at the heart of who we are — especially in times of economic uncertainty like we're experiencing now. The information in this report reflects our business in 2019; however, I'd be remiss not to mention the monumental changes taking place across the world as a result of the COVID-19 pandemic.

TransUnion is committed to helping people make their way through the COVID-19 crisis and emerge stronger on the other side. We've prioritized the health and safety of our employees and communities from the very beginning, taking early action to help stop the spread of the virus and support our people, while continuing to serve consumers and customers around the globe. As an information and insights provider, we're well positioned to help people, businesses and economies in times of financial hardship. We're doing our part by providing information and resources to people and customers who are navigating these uncertain times. As the COVID-19 pandemic evolves throughout 2020, we'll continue to support consumers, customers and our associates. More information on how we're responding to diverse stakeholder needs can be found on [TransUnion.com](https://www.transunion.com).

Prior to the pandemic, we enacted several new initiatives in 2019 to advance our corporate social responsibility commitments. Key among these initiatives is the establishment of a Sustainability Office under the purview of our Chief Sustainability Officer, Hilary Chidi. The Office embodies our commitment to integrating sustainability into every aspect of our business. We selected the UN Sustainable Development Goals (SDGs) as a guidepost to continue to do more, and believe we can make the most impact on the SDGs in the following areas: gender equality, reduced inequalities, economic growth and inclusion, waste reduction and climate action.

As you will see in the report, we've already taken steps to make progress on a number of these goals. A few highlights include our commitment to gender equity in global leadership roles by 2030, and our endorsement of the Equality Act in conjunction with the Human Rights Campaign. Additionally, we earned a perfect 100% score on the 2019 Human Rights Campaign Corporate Equality Index in recognition of our policies and practices related to LGBTQ workplace equality.

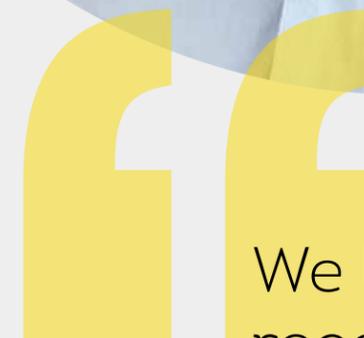
Furthermore, as we think about protecting people, customers and the data we steward, defending against cybercrime and fraud remain top priority for TransUnion. In 2019, we established a new Technology, Privacy and Cybersecurity Committee within our Board of Directors in response to the growing complexity of risks affecting our industry. The committee meets regularly with our Chief Information Security Officer to monitor the quality and effectiveness of our information security framework, and with our Chief Privacy Officer to monitor our compliance with applicable global data privacy and security regulations and requirements.

In the best of times, as well as the toughest of challenges, we believe in the power of data and all the good it can bring to the world. We're committed to connecting people with critical information, innovating and bringing new products to the marketplace that help enable trust between consumers and businesses, and creating economic opportunity for people around the globe at a time when they need it most.

I wish you all health and well-being as we collectively navigate 2020.



Chris Cartwright
President and CEO



We love what we do, and recognize using Information for Good and corporate social responsibility go hand-in-hand.

**– Chris Cartwright,
President and CEO**

OUR COMPANY

TransUnion at glance

Around the world and across all our businesses, we connect decision-makers with the information and insights necessary to make decisions with confidence. In today's global, tech-driven world, people increasingly transact with those they don't know and who don't know them. The key to those interactions is the information available about each person — what we call their data identity. This data identity is the powerful, personal currency people trade for the offers and experiences they want. After years of compromise, many consumers expect both privacy and opportunity — seeking faster, safer and tailored transactions, while being more protective of their data and skeptical of those who want it. Organizations are also grappling with changing consumer expectations and decreasing loyalty, shifting their focus from avoiding risk to also building trust. For all involved, trust has never been in greater demand — and in such short supply.

TransUnion is a global information and insights company that makes trust possible between consumers and businesses. We do this by having an accurate and comprehensive picture of each person and stewarding it with care so each consumer is both reliably and safely represented in the marketplace.

As a result, businesses and consumers can transact with confidence and achieve great things. We call this **Information for Good®** — it's our purpose and what drives us every day.



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



~8000 *associates*



79 *offices, headquartered in Chicago, IL*



Global presence in 30+ countries and territories



120 *million U.S. consumers access credit information free through TU and partners*



1 billion+ *consumer files*



Our new Sustainability Office

In 2019, we introduced TransUnion's Sustainability Office. Our decision to create this new Office stems from our commitment to integrate sustainability into the way we do business. The Office, led by Hilary Chidi, Chief Sustainability Officer, brings new expertise to our operations, strategy and culture.



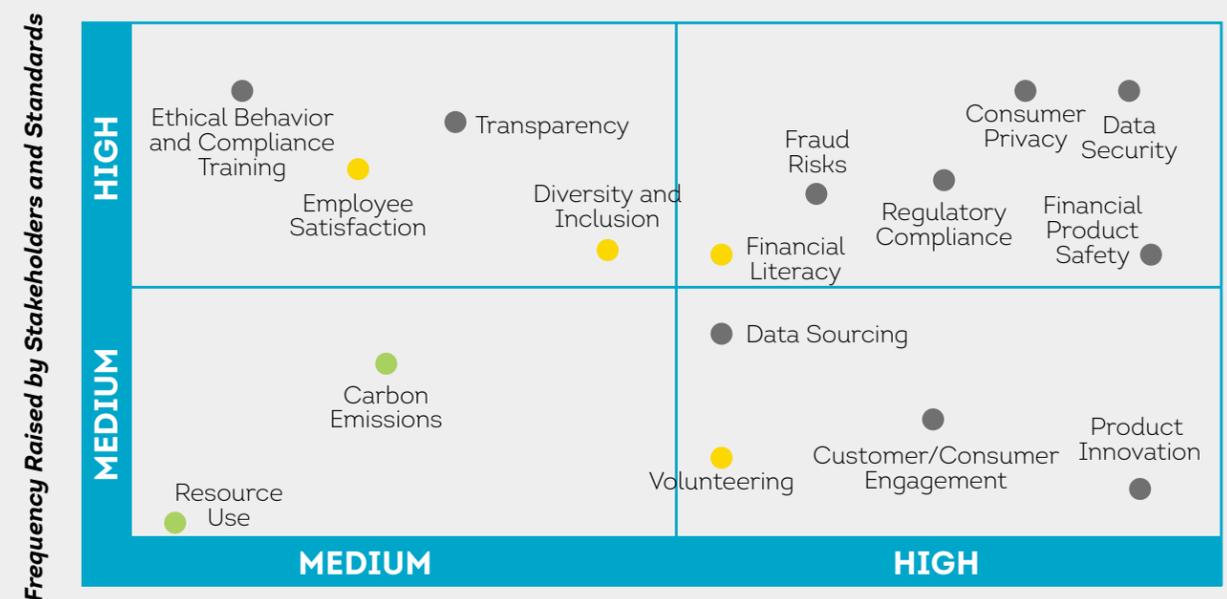
At TransUnion, sustainability serves to connect us across the different verticals and responsibilities. It's a way of providing a meaningful and cohesive experience of TU's identity through the company's greater responsibility to people, the planet and society as a whole. Sustainability is part of our DNA, it's part of how we problem-solve, develop products and interact with the world.

- Hilary Chidi, Chief Sustainability Officer

TransUnion's Sustainability Mission

We focused our Sustainability Program around the key environmental, social, governance and economic areas that are most important to our business. In 2019, TransUnion engaged the Boston College Center for Corporate Citizenship (BCCCC) to conduct a research-based assessment of key Environment, Social and Governance (ESG) topics for the company. As part of the analysis, BCCCC looked at issue prioritization through the lens of third-party organizations representative of the investor community as well as other stakeholders. The matrix below demonstrates the topics most pertinent to TransUnion and is used in determining our sustainability priorities.

Key ESG topics for TransUnion



TransUnion's Environmental, Social and Governance (ESG) Impacts

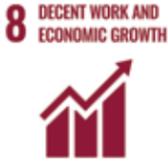
Issue Categories

- Environmental
- Social
- Governance

The goals and programs we developed are consistent with the greatest areas of sustainability risk and the topics most important to our people. Taking the available information into account, we identified four general themes of improvement that incorporate the identified key topics:

- Good Governance: Ethics, Privacy and Information Security
- Economic Good: Economic Inclusion and Financial Literacy
- Social Good: Human Capital Management and Diversity and Inclusion
- Environmental Good: Environmental Efficiency and Climate Change

Sustainability Goals and Progress Report

	Key Areas Addressed	Sustainability Goal	Progress
Good Governance	Information Security Regulatory Compliance Consumer Privacy Ethical Behavior	National Institute of Standards and Technology Cyber Security Framework (NIST CSF) Incorporating Best Privacy Policy Practices	<ul style="list-style-type: none"> Established new Technology, Privacy and Cybersecurity Board of Directors committee Enhanced disclosure around data stewardship scheduled for 2020 Refreshed Code of Business Conduct, annual trainings for all employees Established a secure process for California consumers to exercise their California Consumer Privacy Act rights Established Privacy Office Improved convenience of Privacy Policy information for consumers
Economic Good 	Financial Literacy	UN SDG 8.10. Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all	<ul style="list-style-type: none"> Expanding access to information between consumers and clients to improve the quality of life of communities and businesses around the world Providing financial literacy through volunteer programs, youth engagement, and free product offerings
Social Good  	Diversity & Inclusion Product Innovation Employee Satisfaction	UN SDG 5.5. Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life UN SDG 10.4. Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality	<ul style="list-style-type: none"> Commitment to gender parity in global leadership by 2030 Commitment to year-over-year increase at all levels of management for under-represented groups 100% diverse candidate slates for Director hires and above Targeted development training for women and underrepresented groups Unconscious bias training scheduled for 2020 Competitive compensation and benefits for all employees Associate matching donation policy with a non-discrimination clause

	Key Areas Addressed	Sustainability Goal	Progress
Environmental Good  	Natural Resource Use Carbon Emissions	UN SDG 12.5. By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse UN SDG 13.3. Improve education, awareness-raising, and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	<ul style="list-style-type: none"> Single use plastic utensils scheduled to be eliminated by 2020 in our Chicago and Denver offices* Environmental Management ISO certification accomplished in U.K. office* Water efficiency improvements scheduled for 2021 in Chicago office* Associate education on environmental issues, including climate change, scheduled for 2020 Energy efficiency elevator improvements by 2021 in Chicago office* Launched global Environmental Policy

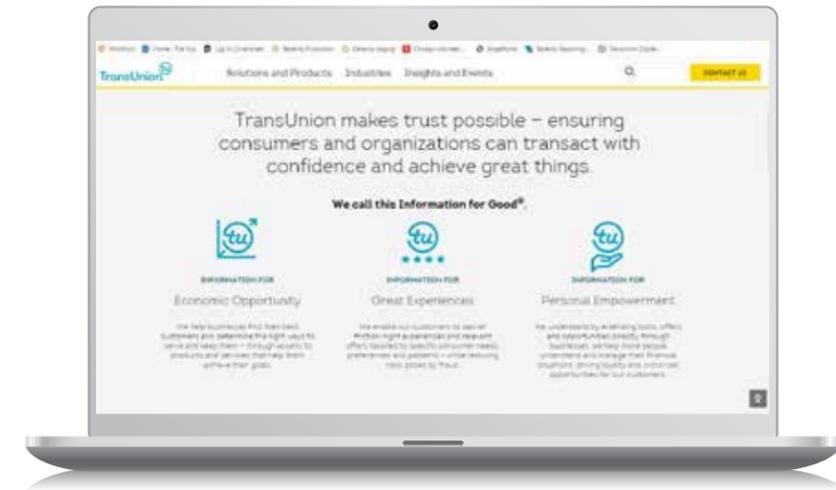
*Programming scheduled in select offices before being considered for others



GOOD WORK

We're passionate about the use of Information for Good® to empower consumers, businesses and economies around the world, and we're fortunate to be able to make a difference through the work we do. In addition to forward-looking product development, we provide information and resources related to the fundamentals of credit, empowering consumers with the knowledge required to manage their financial outlook at each stage of the credit lifecycle and help control their financial destiny.

By understanding the challenges facing both consumers and our business customers, we're able to innovate in ways that allow more people access to affordable credit.



Creating opportunity for consumers around the world

Credit information is an important part of our business, and for many people, is a key factor in building long-term financial security. Access to credit — and the opportunities it provides — opens doors and creates possibilities. Good credit is a gateway to obtaining loans for homes, cars, education and more on the best possible terms — which in turn fuels the global economic engine. However, traditional methods of credit evaluation leave millions of adults without access to (or paying more than they should for) credit because traditional scoring models predict risk based on consumer debt and time-limited repayment history.

We use trended credit and alternative data to capture a wider range of positive payment behaviors, empowering lenders to make more informed decisions while increasing financial inclusion to a larger population of consumers. Through our trended credit and alternative data tools, CreditVision® and CreditVision® LinkSM, we're providing more context about consumer spending and payment behaviors, allowing lenders to make smarter decisions in markets around the globe. An expanded view can reveal trends and behaviors by looking at credit performance over time and financial behaviors not captured by traditional credit reporting. Examples include consumers making on-time payments and paying more than the minimum amount due on credit cards and installment loans, reducing total amount borrowed or decreasing utilization over time. These trends cannot be seen on standard versions of a consumer credit report or within any of the traditional risk scores. Leveraging this information, we've created credit reports on 26 million previously credit invisible consumers.

Our intention is that businesses and lenders can reach new customers with more confidence, and consumers have more options to access financial products on desirable terms, advancing personal empowerment.

Rent payment reporting through our ResidentCredit® tool is also helping consumers improve their credit score. When landlords and property management companies report on-time rent payments, consumers reap the benefits of having another tradeline demonstrating positive payment behavior. TransUnion works directly with property managers and third parties to incorporate this information into credit files, and our analysis demonstrates approximately 6 in 10 renters may see their credit scores increase in the first month of reporting. Additionally, the data showed 100% of renters who were unscorable at the time of application became scoreable as a result of rent payment reporting — which improves an individual's ability to gain access to other forms of credit, such as auto loans, credit cards or a mortgage.



Fighting fraud without sacrificing consumer experience

No matter the industry, digital fraud fears have become reality. For instance, we documented a 29% increase in suspected e-commerce fraud during the start of the holiday shopping season in 2019 compared to the same period in 2018. Furthermore, we determined the percentage of suspected fraudulent transactions from mobile devices against financial institutions increased 138% from 2017 to mid-2019.

Consumers want to know they're protected from online fraud without impacting their experience. In fact, three out of four consumers (72%) told us in a recent survey that account security and privacy are primary factors in deciding which institution they bank or have a credit card with. In another survey we conducted, half of all respondents said autofill for personal and credit information is important to them and almost half (48%) said taking advantage of mobile device security including biometrics was important.

TransUnion's Global Fraud & Identity Solutions unite both consumer and device identities to detect threats across markets while ensuring friction-right user experiences. Our IDVision® with iovation® suite fuses traditional data science with machine learning to provide businesses unique insights about consumer transactions, safeguarding tens of millions of transactions each day.

In 2018, we commissioned Forrester Consulting to survey 465 fraud detection and prevention professionals in the U.S., Canada, and India. We found all companies reported an increase in fraud, and regardless of industry, they're challenged with detecting new and constantly evolving types of fraud.

Study conducted prior to global COVID-19 pandemic

73% of property management companies identified fraudulent activity after move-in, **52%** at the time of application and **36%** at the time of move-in.

57% increase in identity fraud across industries, **64% increase in identity theft/new account fraud in financial services** and **60% increase in synthetic identity fraud in insurance**

2x Companies in Canada and India were about **two times more likely than U.S. companies to detect a significant increase in identify theft in the past 12 months from when the study was conducted.**

*Fraud Detection and ID Verification in Financial Services (August 2018)
 Insurers: Strike The Right Balance Between Fighting Fraud And CX (September 2018)
 Misunderstanding And Inconsistency: The State Of Fraud In The Rental Housing Industry (August 2018).*

These challenges aren't going away, and companies need to combat them while maintaining a friction-right experience for the consumers they do business with. Many current methods work but are perceived as too burdensome on people, potentially leading to abandonment and attrition for companies — and frustration for consumers.

Fighting fraud takes a multilayered approach. Protecting online transactions and accounts while monitoring for suspect behavior empowers companies to provide consumers the access to online services they demand. By providing a holistic fraud solution to our customers, we're enabling businesses and consumers to safely and seamlessly transact in a digital world.

Combatting synthetic fraud



Synthetic fraud — which occurs when an identity is created from fabricated data elements or from a compilation of multiple real identity elements — has grown in recent years. Since 2012, instances of synthetic fraud across all loan products have increased by nearly 7% each year. According to proprietary fraud data from TransUnion, \$621.9 million in auto loans had a high likelihood of containing synthetic elements, comprising 61.6% of total outstanding loan balances suspected of synthetic fraud.

Recognizing the growth of synthetic fraud and its potential impact on their losses, a captive auto lender reached out to TransUnion for assistance. On day one of using TU's IDVision® synthetic fraud model, an applicant was flagged with an extremely high synthetic fraud score. The individual was purchasing a fleet of luxury vehicles for his

business — a total of \$380,000 in auto loans — and appeared creditworthy. The lender would typically have approved the deal; however, using TU's investigative and risk management tool, TLOxp®, the lender was able to uncover 13 identities linked to the applicant and a total exposure of nearly \$230,000 in delinquent credit balances and \$300,000 in open debts. Leveraging the synthetic fraud model and TLOxp, the lender was able to slow down the underwriting process, review the applicant, and protect themselves from previously unidentified risks.

In the first six months of implementing the model, the lender stopped approximately 50 loan applications tied to potential synthetic fraud with an average loan amount of \$50,000. In total, the lender has prevented \$2.5 million in loan applications tied to potential synthetic fraud.

Improving access to economic opportunity in the Philippines



Improving access to economic opportunity through the availability of credit information is one of the most important roles TransUnion plays, and our global operating model has helped us extend that access efficiently and effectively to many markets around the world.

The World Bank publishes an annual Doing Business report which looks at regulations that enhance or constrain business activity in 190 economies. While it covers many markets where TU operates, the [Doing Business 2020 report](#) published in November 2019, saw high marks for the Philippines in particular. The country advanced 29 places in the "Ease of doing business" ranking, and is regarded as the most improved economy among ASEAN countries.

In markets like the Philippines, opportunities to impact the lives of consumers abound. TU Philippines' work in the country is helping to move

the needle significantly in the "Getting credit" category. Along with their work as a Special Access Entity, licensed by the country's credit registry, CIC, TU Philippines has also spent years building relationships with local government, business and consumers to help create this emerging credit economy and embody our belief in using Information for Good®.

Consumer empowerment

TU believes in empowering consumers with personalized financial management and identity protection solutions that help them achieve their life goals with greater control over the information used about them. Over the last several years, we've increased educational content available on our website and social media, and developed a number of solutions for consumers — many of them free — to help people manage and protect their information.

We encourage everyone to check their credit reports regularly and leverage monitoring and identity protection tools. We've built relationships with top financial institutions, online lenders and a variety of other industries to reach as many consumers as possible. These relationships are built upon the mutual understanding that financially healthy and engaged consumers are a benefit to all. Through our partnerships, we're reaching nearly half of the adult population in the U.S. (120 million consumers), enabling them to take control of their financial future and make smarter, more informed decisions that create favorable economic opportunities.

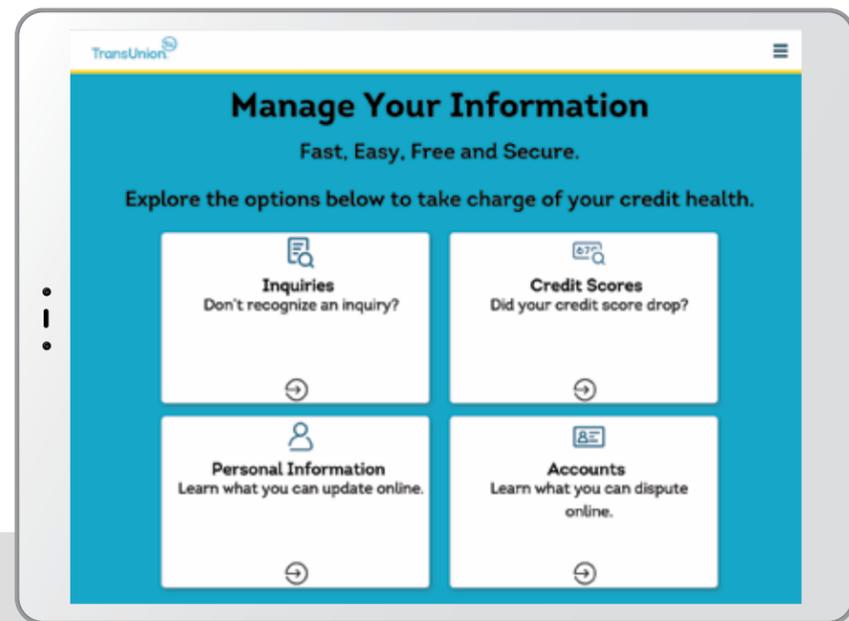
We know accuracy matters

Accuracy is key to everyone's success. Our efforts to help consumers understand the information on their credit file allows them to partner with us to ensure their data identity is accurate. We want this process to be easy,

and made several enhancements in 2019 to strengthen our online credit report dispute capabilities, as well as to optimize our website for seamless mobile use. We've also enabled our partners to implement a dispute process on their website whereby users can monitor their information and initiate a dispute within the partner's ecosystem, creating a more seamless and user-friendly experience for consumers.

Owning personal financial information and improving credit health

For most consumers, managing their personal financial picture requires continuing education on various credit and identity scenarios. In addition to educational content, TU also offers real-time notifications to consumers enrolled in either paid online credit monitoring services or our free tool, TrueIdentitySM. When anyone attempts to access their credit report in conjunction with a new application for credit — even if it's locked or frozen — they'll receive an instant alert including important information on the creditor where the application was made, along with contact information should the consumer need to reach out and flag the activity as fraudulent. This is in addition to the ability to lock and unlock a TransUnion credit file with a single swipe or click.



CASE STUDIES:

Leveraging a personalized path to improved credit health

In May 2019, TU launched CreditCompass[®], powered by VantageScore[®] 3.0 credit score to create a more personalized experience while helping consumers improve their financial standing. CreditCompass offers recommendations for score improvement derived from real behaviors, based on analysis of the actions of millions of consumers. The tool provides specific steps for people to take while improving overall credit health.

An analysis of current users as of the end of 2019 found the average person has a credit score of 637,

with a goal to improve by 81 points within 2 years. Fifty percent of users saw a score improvement within the first six months, and nearly three out of four users say the tool has been very helpful in gaining a better understanding of the next steps needed in their credit health journey. Additionally, the majority state they're using the tool to help with a future purchase of a home or a car, and to improve their overall credit.

Gen Z consumers actively participate in the credit market around the world

With Generation Z (consumers between the age of 18 and 24) coming into financial independence, there's an expectation from these digital natives that all the information they need is at their fingertips — requiring new, engaging approaches to education and financial health management. TU conducted a study of depersonalized credit data of Gen Z consumers in six different countries, and found these consumers already participate materially in the credit market. In fact, 31.3 million of them are credit-active, meaning they have at least one traditional credit product, such as an auto loan, credit card, mortgage, personal loan or student loan.

In Hong Kong, nearly half of the Gen Z population is credit-active (49%), and that number increases to two-thirds in the U.S. (66%) and Canada (63%). In countries where lenders report non-lending products, such as utility, telco or current checking accounts to credit bureaus, consumers are credit visible before they have traditional lending products.

Using this type of alternative data to evaluate creditworthiness is a benefit for both lenders and consumers. Lenders have additional information by which to make more informed decisions, and consumers benefit from greater access to traditional lending products and potentially receive offers at better rates. By actively managing their data identity, consumers have freedom and flexibility to make choices that create opportunity for the life they desire.

Given these insights, TU began an education campaign in 2019 to ensure the Gen Z population has the information they need as they actively manage their credit health throughout their journey. Tools includes a downloadable parent toolkit, and several videos from an in-person credit conversation with TU's own Gen Z associates and interns, as well as engaging an influencer who targets Credit Newcomers.

Study conducted prior to global COVID-19 pandemic.

GOOD GOVERNANCE

Information security is top priority

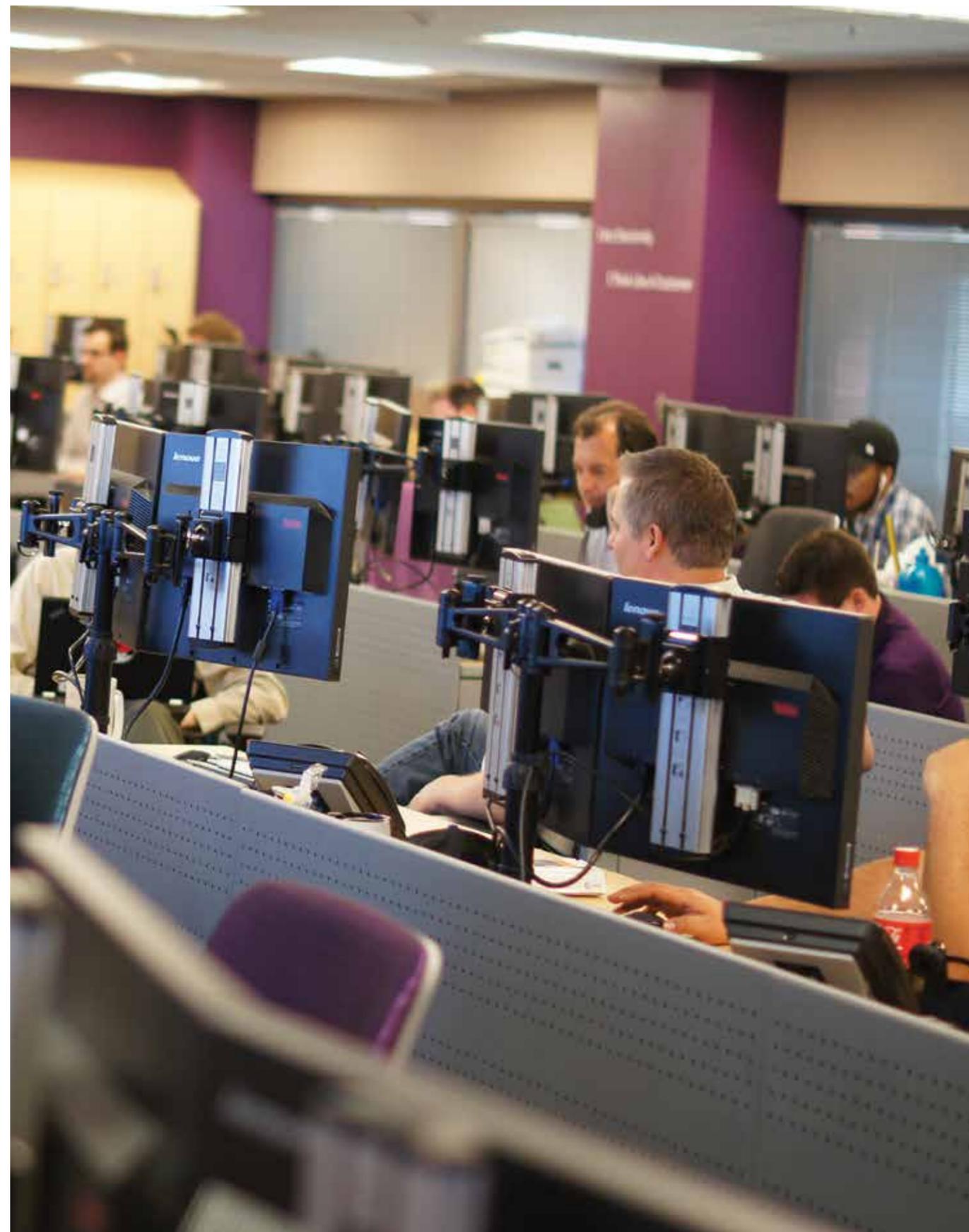
As a global information and insights company, we manage and are responsible for protecting large volumes of sensitive and confidential information. We're acutely aware that consumers count on us to safeguard their information, as do our data furnishers and business customers. Like other companies holding valuable data, we receive unwanted attention from individuals with malicious intent. That's why information security is a company-wide priority at all levels of our organization.

The TransUnion information security team operates across all our business units and locations around the globe, ensuring coverage and visibility 24 hours a day, 7 days a week. We maintain effectiveness in a demanding environment by regularly monitoring our systems, responding to alerts and adjusting our Information Security program to meet the dynamic threats we face each day. Our global information security team members have a wide variety of backgrounds and experiences as members of law enforcement, military, government and commercial enterprises. The Information Security program has a foundation built upon the best people, deploying robust policies and process, and leveraging advanced technology with governance provided by the Board of Directors, CEO and executive management – including a new Board committee focused on Technology, Privacy and Cybersecurity established in 2019.

The Global Compliance team manages policies and controls, and partners with Information Security and Corporate Investigations to proactively manage and address compliance, security and related issues when the need arises.

In addition to our own stringent requirements, the organizations we work with in financial services, healthcare and government demand robust security controls and processes from their service providers, and the organizations regularly evaluate TransUnion. We're happy to share details of our Information Security program with our customers and demonstrate that we meet their rigorous expectations.

Data security is a serious threat to all industries and organizations, and it's not going away. Because the threat is growing, we collaborate with our customers, partners, vendors and the industry to enhance our program year after year.



Information security

Mitigating risk

Our Information Security program is informed by and adheres to the National Institute of Standards and Technology Cybersecurity Framework (NIST CSF). NIST CSF is a voluntary protocol consisting of standards, guidelines and best practices to manage cybersecurity related risk. We also adhere to and are assessed against many other industry and regulatory standards and expectations, including the Payment Card Industry Data Security Standard (PCI-DSS) and the Health Insurance Portability and Accountability Act (HIPAA).

To meet consumer, business customer and regulator expectations, TransUnion has established a layered security framework based on multiple and overlapping layers of controls to reduce the risk of single points of failure. The layered approach is designed to identify, protect, detect, respond and recover, all in order to reduce the likelihood and impact of malicious activity. Stopping unauthorized access is our goal, but we recognize that we must be prepared to quickly detect, respond and recover when necessary.

Examples of the types of tools, controls, and procedures we use include:

- **Security tools.** TransUnion regularly evaluates and deploys industry-leading security solutions to manage, control and monitor our environment. We implement our tools according to our layered security framework to ensure we have multiple tiers of protection and visibility. We test the effectiveness and capability of these tools on a regular basis to ensure we're maintaining pace with the increasing sophistication we see occurring in the threat environment.
- **Audits and assessments.** In addition to audits and reviews conducted by our financial institution customers and regulators, we continually evaluate and assess our own program, including regular engagements with external companies to pressure test our layered program through assessments, penetration tests and simulated attack exercises.
- **Incident response planning and readiness.** We recognize the importance of ongoing preparedness, so we regularly update and test our response plans, educate our leaders and employees around the world on protocol, and host drills to pressure-test our

capabilities. In recent years, we've conducted data incident tabletop exercises with more than 250 leaders across all of our major offices worldwide. These efforts have helped us respond quickly and effectively to situations affecting our industry.

- **Information sharing and collaboration.** We're committed to working with our customers, partners, vendors, government, and industry colleagues and organizations to meet these threats head-on. For example, we're a member of the highly-regarded Financial Services Information Sharing and Analysis Center (FS-ISAC). Additionally, our Chief Information Security Officer serves on the board of the National Technology Security Coalition, an organization working to bring together public and private sector stakeholders to improve national cybersecurity standards and awareness.

To ensure we have well-trained and highly qualified teams, we invest in our people through training, industry memberships and certifications in information security, fraud 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)
- OSCP (Offensive Security Certified Professional)
- CEH (Certified Ethical Hacker)
- CFE (Certified Fraud Examiner)
- CCEP (Certified Compliance and Ethics Professional)
- CIPP/US (Certified Information Privacy Professional)

Mitigating risk with vendors, suppliers and partners

We engage with third-party companies as part of doing business. As collaborating with partners to provide solutions can contribute to incremental risk, TransUnion works hard to understand and manage this risk through

our Third Party Risk Management Program (TPRM). The TPRM program sets forth guidelines that must be met by our vendors, suppliers and partners in order to do business with TransUnion. Risks evaluated in this process include but are not limited to strategic risk, financial risk, compliance risk and information security risk. As such, key players in the TPRM lifecycle reach across the full organization, including Membership, Procurement, Legal, Compliance, Information Security, Business Continuity, Human Resources, Marketing, Insurance and representatives from individual business units who work with third-party partners.

In today's environment, security breaches are becoming all too common. TransUnion is working hard and taking action to reduce the impact and likelihood of malicious activity.

Privacy of personal information

Our commitment to protecting the security of personal information is one part of the equation. Ensuring the *privacy* of data is equally important. We steward

information with care so each consumer is reliably, yet safely represented in the marketplace. Our commitment to safeguarding consumer data is part of our overall culture, and a company-wide priority at all levels of our organization. Further, we require the fair and respectful treatment of personal information that considers the rights and freedoms of the individuals whose personal information is being processed.

As part of our overall training and compliance program, associates are educated on privacy when joining the company, and are required to complete privacy training annually. We supplement these courses with in-office activities, such as Privacy Matters Awareness Week and Data Privacy Day.

In 2019, we enhanced our privacy program by hiring a new Global Chief Privacy Officer to our team, who oversees our privacy program and ensures compliance with respect to the privacy laws and regulations in the countries where we operate. More information on those regulations can be found in the Compliance section of this report.



Data governance

Proper management of data is central to our company and key to our success. When it comes to procuring high-quality data, we use a multilayered approach, covering everything from policies and contracts to procedures and systemic controls, quality checks and business rules. Our data acquisition processes begin with robust furnisher policies and credentialing to ensure the company is what it claims to be and has controls in place to ensure data is secure, compliant with the law and reported accurately. In addition to applying these standards on traditionally-reported datasets, we regularly acquire new datasets and develop new technology and analytical capabilities. This information allows us to establish a new consumer credit profile or enhance an existing one. In addition to standard loan payment information from financial institutions and public records, such as bankruptcies, looking at less traditional sources of information — like utility, cell phone and rental payments — helps us expand the information available.

Receiving accurate, complete and timely information

TransUnion receives data on a voluntary basis from a range of data furnishers. We have a thorough and rigorous process in which furnishers participate throughout the lifecycle of data furnishing, dispute investigation and data disposition. We use a combination of technology, people and processes to validate information and review for anomalous activity. In accordance with regulations and to ensure the maximum possible accuracy, TransUnion:

- Applies a rigorous screening process that includes onsite visits to assess and vet furnishers
- Reviews data to confirm it's in the correct format for inclusion in the TransUnion data environment
- Confirms provided data is consistent with previous data and industry guidelines
- Flags any anomalies which are returned to the provider for them to address

Maintaining accuracy in consumer reports

Data accuracy is the fundamental underpinning for the entire credit reporting system. At the most basic level, consumers deserve their information to be an accurate reflection of their financial behaviors. Lenders and other

users of credit information need accurate data to help make good decisions about when and to whom to extend credit and other opportunities.

All stakeholders in the credit market play an active role in establishing and maintaining accuracy, which depends upon (a) TransUnion receiving accurate, complete and timely information; (b) TransUnion's ability to match incoming data with the correct consumer; and (c) consumers reviewing their credit reports for accuracy and engaging in the dispute process.

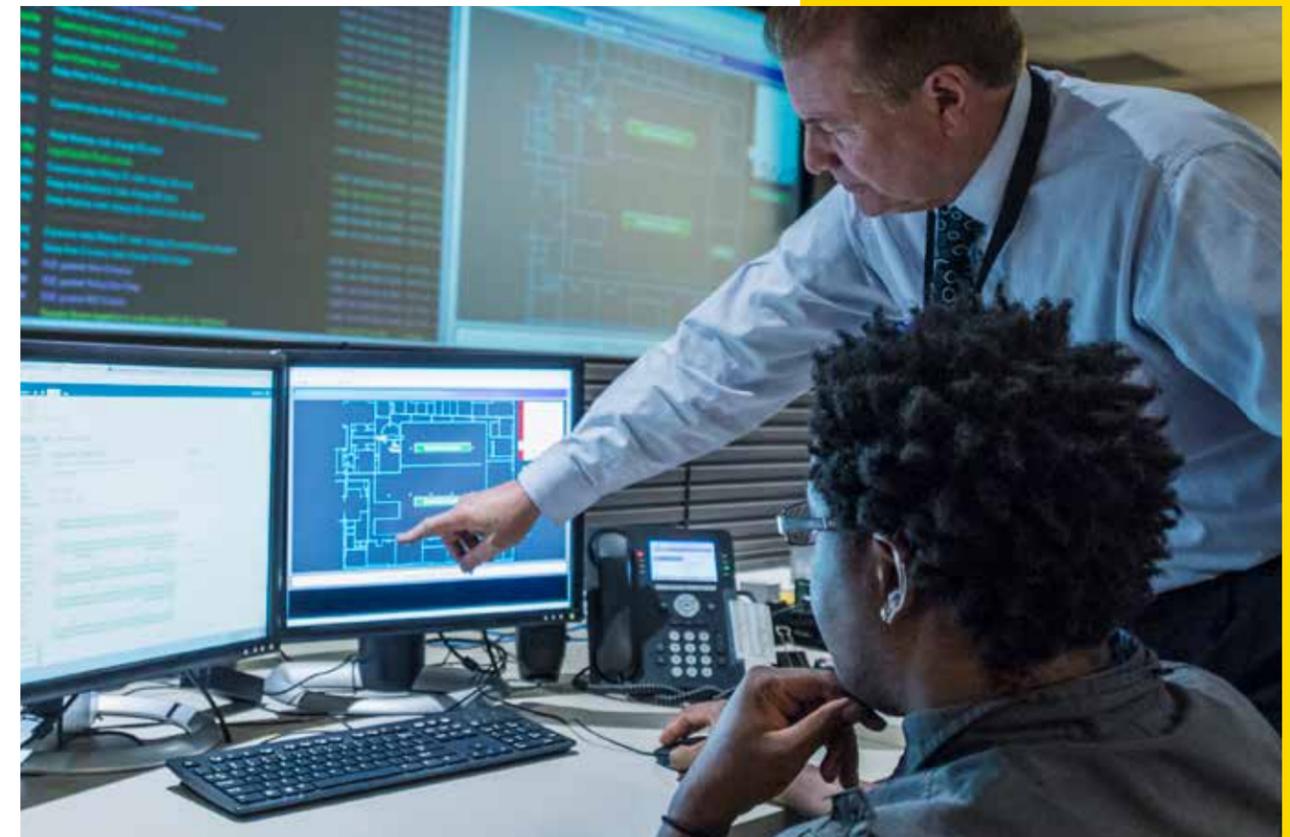
Matching incoming data with the correct consumer

We've invested in developing industry-leading matching logic and constantly assess — and seek to improve — their accuracy to maximize our ability to match the right information to the right consumer. We continually look for ways to get the balance right: matching logic that is tight enough to yield a correct match but loose enough to not exclude appropriate information. Matching errors sometimes occur. We employ a range of capabilities that automatically identify and correct issues, such as transposed digits in identifiers, name misspellings and near-miss addresses. These processes are designed to produce the most accurate matching results possible. In 2019, less than half of 1% of disputes filed with TransUnion in the U.S. were associated with incorrectly combining credit files. Despite tremendous efforts by both TransUnion and our furnishers to match with the highest degree of accuracy possible, no process or person is perfect and mistakes happen. When identified, steps are taken to correct them as quickly as possible. All participants in the credit market — including data furnishers and other information sources — work together to improve accuracy, consumers' experiences, and availability of credit and other products in a safe and secure environment.

Data Furnisher Monitoring Program

With information coming in from a number of data sources, it's vital to have rigorous protocols in place to support data quality and accuracy. Therefore, in addition to hundreds of systemic checks and balances, we have teams in place accountable for monitoring data across the entire credit file database. In the U.S., our Data Furnisher Monitoring Program handles data quality tied to data furnishers, proactively reviews files for anomalous data, and engages

furnishers for corrective action if any issues are found. The Data Furnisher Monitoring Program is a cross-organization function designed to bring together people from Data Integration Services, Compliance, Consumer Relations, Membership and Corporate Investigations — just to name a few — to create a well-rounded view of our furnishers and allow us the greatest control over our data quality. Core working group members average 24 years of TransUnion experience and meet weekly to monitor and assess data furnishers. This group reviews information, such as: any changes in ownership of the furnisher; any data accuracy issues; any fraud, regulatory or legal action related to the furnisher; any failure of the furnisher to meet their obligations; and any significant change in the data being reported. As part of our commitment to continuous improvement, all teams involved in data quality monitoring have accountability to identify and champion any process and system changes needed to continue ensuring maximum possible accuracy of our data.



Corporate governance

Proper governance through our Board of Directors is important to us. Following our IPO in 2015, and the significant expansion and diversification of our business that has occurred over the past several years, the composition of our Board of Directors has evolved to reflect the leadership needed for our current and future position as a global information and insights company. Our directors each bring a unique skillset to the organization, including extensive experience in executive management, information services, consumer financial services, technology, public company governance, and finance and accounting. More information on our board member attributes is available in our [Proxy statement](#).

In accordance with the importance of data protection to our business, in 2019, we implemented a new Board committee focused on technology, privacy and cybersecurity. Additional information related to our Board of Directors, including our committee composition and governance policies, as well as our 2019 Annual Report can be accessed at TransUnion.com/TRU.

Our Board guides the company in a host of different ways, including oversight into several key topics:

Audit and Compliance

- Financial reporting
- Internal controls
- Compliance with legal and regulatory requirements
- Code of Business Conduct

Compensation Committee

- Executive compensation
- Incentive and equity-based compensation
- Management succession and continuity planning

Governance and Nominating Committee

- Corporate governance
- Identifying director candidates
- Recommendation committee membership
- Corporate social responsibility, philanthropy, public policy and corporate citizenship

Technology, Privacy and Cybersecurity Committee

- Reviewing technology and innovation strategy and approach
- Information security framework
- Management of information security- and cybersecurity-related risk
- Compliance with global data privacy and security regulations and requirements

Stakeholder engagement

At TransUnion, we consult and incorporate insight from a variety of different stakeholders before developing policies, programing and products. Below you will find some of the engagement channels we use to understand the points of view of our stakeholder base.

Stakeholder	Communication channels
Consumers	Call centers, surveys, social media, website, dispute portal
Investors/Analysts	Quarterly earnings calls, financial filings, website, conferences and non-deal road shows, direct conversations, investor day events
Customers/Partners	Direct conversations, conferences, advisory boards, newsletters, surveys, social media, website content, email
Regulators/Government	Direct conversations, assessments, site visits
Media	Direct conversations, press releases, website
Employees	Direct conversations, press releases, website, email, intranet, quarterly global town hall meetings, digital signage, internal conferences, engagement surveys, voicemail broadcast, home mailings, associate hotline
Prospective Hires	Website, social media, career fairs/targeted recruitment activities
TransUnion Board of Directors	Quarterly board meetings (TransUnion LLC and regional boards), email

Business ethics

We treat information — both personal and commercial — responsibly. This fact is at the foundation of every decision we make and the way we interact with each other, our customers, vendors and business partners — we're all in this together. We have controls and programs in place designed to maintain confidentiality and data integrity, including continuous efforts to ensure proper use of company resources. TransUnion associates who have access to non-public consumer information while conducting their jobs are always required to manage that information appropriately, and are strictly prohibited from obtaining or modifying consumer or customer information, products or services offered by the company except when appropriate. While the information we manage varies from country to country, our belief in safeguarding information remains the same. No matter the situation, we hold everyone at TransUnion to the same high standard of protecting information ethically. More information on our programs is located in the Our Data Stewardship chapter.

Code of Business Conduct

In support of our ethical business and compliance practices, we have a [Code of Business Conduct](#) that all associates accept when they join TransUnion and reaffirm on an annual basis. We review this document regularly to ensure it remains timely and relevant, including a full refresh in 2019.

Speak Up

As part of our commitment to ethical behavior, we offer a number of ways for associates to report concerns. Our ethics hotline is available for employees, affiliated companies and the general public to report any suspected illegal, unethical or unsafe business conduct in a safe, secure manner. We want to ensure there's a way to communicate any concerns, and as such, 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.

Internally, we offer several other means of reporting any concerning issues or behaviors, including direct managerial conversations, and online processes through our intranet — which is known as our Speak Up program.



Our Code of Business Conduct aligns with laws and regulations, as well as applicable self-regulatory guidelines across every market in which we offer our services. It's based on touchstone U.S. policies and standards, including but not limited to: Foreign Corrupt Practices Act, Gramm-Leach-Bliley Act, Health Insurance Portability and Accountability Act, ISO27002 international standards and PCI Data Security Standard. TransUnion's Code of Business Conduct is publicly available at [TransUnion.com/TRU](https://www.transunion.com/TRU), and associates are directed to address questions on any TU policy with their manager.

Fairness and Non-Discrimination

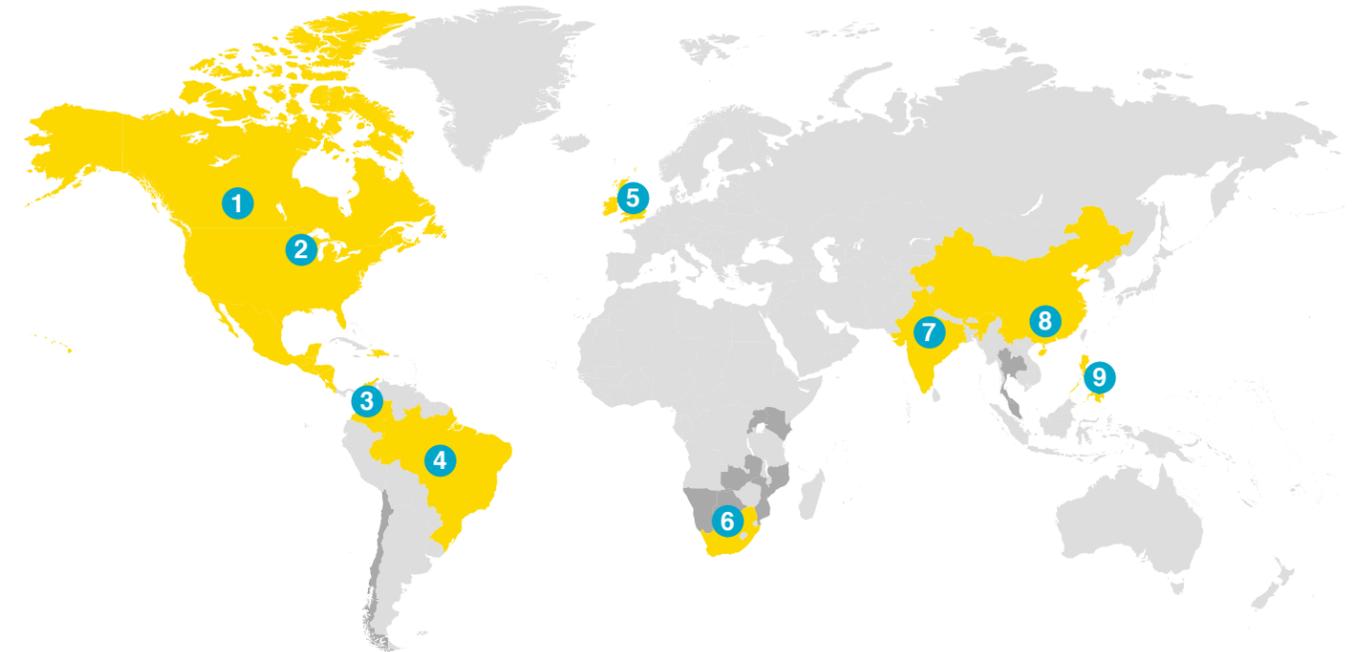
We believe in all our associates and encourage them to feel comfortable being themselves in the workplace. Discrimination and unfair employment practices have no place at TransUnion, which is why we adopted a [Human Rights and Labor Standards Policy](#) to guide our global practices.

Global compliance

TransUnion is subject to a number of laws in the markets we serve, covering consumer protection, accuracy, security, data privacy, consumer and third-party access to credit reports, and a dispute process to address errors, among other regulations and requirements. We adhere to strict regulatory oversight in all our geographies, as well as align to our own high standards.

These regulations are designed to protect and empower consumers and ensure fair financial inclusion.

Key TU regulations



- 1 Canada – Privacy Commissioner of Canada**
 - Personal Information Protection and Electronic Documents Act
- 2 U.S. – Consumer Financial Protection Bureau, Federal Trade Commission**
 - Fair Credit Reporting Act
 - The Foreign Corrupt Practices Act
 - Gramm-Leach-Bliley Act
 - Health Insurance Portability and Accountability Act
 - ISO27002 international standards
 - PCI Data Security Standard
 - California Consumer Protection Act (as of 2020)
- 3 Colombia – Superintendence of Industry and Commerce**
 - Statutory Law 1581 of 2012
 - Decree 1377 of 2013
- 4 Brazil – Data Protection Authority**
 - Lei Geral de Proteção de Dados Pessoais General Data Protection Law
- 5 U.K. – Financial Conduct Authority, Information Commissioner's Office**
 - General Data Protection Regulation
 - Principles for Business
 - Senior Managers and Certification Regime
- 6 South Africa – The National Credit Regulator, The Information Regulator**
 - The National Credit Act
 - Protection of Personal Information Act
- 7 India – Reserve Bank of India**
 - Credit Information Companies Act
 - Rules & Regulations (CIC Laws)
- 8 Hong Kong – Office of the Privacy Commissioner for Personal Data**
 - Privacy Ordinance of 1997 amended in 2013
- 9 Philippines – National Privacy Commission**
 - Republic Act 10173

SOCIAL GOOD

Behind TransUnion's information and insights are approximately 8,000 knowledgeable and passionate associates around the world. Through their unique backgrounds, perspectives and talents, they deliver on our purpose of Information for Good®.

We believe being a force for good starts at home, and are committed to offering a fun, engaging workplace that enriches our associates' lives and allows them to contribute and grow.

Within this chapter, learn more about what it's like to work at TU.



Life at TU

Across offices and regions, #LifeatTU has come to symbolize the open, energetic spirit of our growing global associate community. We want TU to be a place where everyone is inspired to contribute their ideas and passions, and is fully embraced for who they are. We're continuing to build a fun, inclusive culture that enables our associates to be their best inside and outside of the office.

Evolving workforce

As our industry and business continues to evolve, so does our workforce. We experienced significant growth in 2019, welcoming new team members across the globe and evolving how we operate to better serve customers and consumers. With the addition of team members, we're focused on giving our people the tools and resources needed to collaborate and succeed.



9% *headcount growth*



18.5% *of jobs filled internally*



15% *of associates promoted or moved laterally*

The GCC meets a milestone



In 2019, we celebrated the first anniversary of a new Global Capability Center (GCC). Several members of the leadership team made a special visit to Chennai, India to take part in the festivities, including a ribbon-cutting ceremony and pooja — a Hindu spiritual ritual to honor special guests and celebrate an event.

Since its inception, the GCC has evolved into a robust global technology hub of more than 500 associates with responsibilities that include new product innovation, batch customer fulfillment,

system performance monitoring and information security. The center has grown exponentially in its first year and will continue to be an important enabler of TU's innovation and growth.

"The GCC has already driven expansion of TU's core technology capabilities. We have a robust hiring process that continues to help us attract talent. This is an exciting time to be an integral part of TU's global growth plans," said Debasis Panda, Vice President of the GCC.

Diversity and inclusion

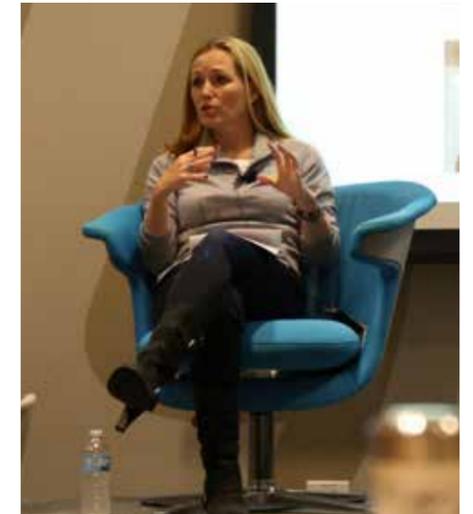
We know it takes a variety of people and perspectives to solve challenges and achieve our goals. Diversity enriches all of our lives, and not only makes us better at work but better as people. We want TU to be a place where everyone can contribute and succeed together. That's why we're continuing to create a culture where differences are embraced and celebrated, and investing in leadership training that uncovers personal biases.

Supporting women in leadership

Through a number of initiatives and partnerships, we're building a stronger workforce by supporting women's growth and leadership opportunities across the organization. In 2019, we pledged to support The Chicago Network's Equity Principles Campaign, striving to achieve global gender equity in leadership by 2030. This global commitment will touch our entire associate population around the world.

In support of our commitment, we formed the Gender Equity Steering Committee in 2019. The Committee is comprised of leaders from different verticals, groups and countries. The Committee will measure progress and development toward parity, and is also tasked with partnering both inside and outside TransUnion to advance women in leadership and communicate our progress.

Our Women @ TU networking resource group also hosts a number of career development opportunities each year, and sponsors groups for women in STEM and working parents.



“

It is a privilege to co-chair TU's Gender Equity Steering Committee and assist in driving forward parity among our leaders. In our first year, we made significant progress in setting the path to achieve our global gender equity pledge, and I look forward to continued learning and development as we move forward.

– **Cathy Madden, Executive Vice President, Chief Strategy and Planning Officer**



TransUnion recognized as a Best Place to Work for LGBTQ Equality

TransUnion is proud to be recognized by the Human Rights Campaign (HRC) for our dedication to equality in the workplace. We received a perfect score of 100% on the 2019 Corporate Equality Index (CEI), HRC's benchmarking survey and report on corporate policies and practices related to LGBTQ workplace equality.



Working here, I feel like it doesn't matter who you are, what you believe or where you come from – we leverage each other's diversity to learn and grow.

– **Brad Greer, Senior Advisor, Content Acquisition and Strategy and Out and About member**



TransUnion also signed HRC's pledge to support the Equality Act. Introduced in Congress in March 2019, the Equality Act provides basic protections against discrimination based on sexual orientation and gender identity in employment, housing, credit, education and other arenas. We believe in equality for everyone — both within TU and elsewhere — and we're proud to lend our support to help advance the Act.

For more information about TransUnion's diversity and inclusion efforts, check out our Diversity Report at transunion.com/diversity.



Communities coming together

With more than 20 chapters across the globe, our Networking Resource Groups (NRGs) allow associates with common interests and backgrounds to come together in communities. Each of our nine groups offer meaningful insight into the unique cultures, heritages and experiences of our people. It's important we educate and celebrate one another.

African-Diaspora Alliance

Diversity & Inclusion Forum

FUTURO

Out and About

Pan-Asian Connect

Peace of Mind

TransUnion Network for Upcoming Professionals (TuneUp)

Veterans Alliance

Women @ TU

Here are some of the memorable ways our NRGs made a difference in 2019:

- Cultural events and holidays — NRGs organized a number of associate events in recognition of Black History Month, International Women's Day, Asian Pacific American Heritage Month, Pride Month, Juneteenth, Hispanic Heritage Month and Veterans Day. Associates also learned about topics like wellness and generational differences.
- Culture Champions — The D&I Forum sponsored an internal program to foster dialogue between leaders and associates across the globe about diversity and inclusion topics. More than 200 Culture Champions gathered for roundtable discussions in Brazil, Canada, South Africa and offices across the U.S. Participants walked away with simple, everyday actions to help foster a more inclusive culture.
- Community outreach — NRG members served their local communities through various volunteer efforts, including the Friends First mentoring program, financial literacy education with Credit Abuse Resistance Education and Hiring Our Heroes fellowship program.



One of the best lessons I learned from our resident Career Advisor is to know what your 'genius' is and be able to explain it to others. This advice helped me make a career transition from a people manager role to a product owner position. I'm now utilizing transferable skills to make contributions to the business in a different way while achieving my career goals.

- Brigitte Shambee, Advisor, Data Operations



Career development and learning

We want associates to feel empowered to own their careers, and have opportunities to learn, grow and share their 'genius' with others. We also want leaders and managers at all levels to feel confident with building and leading great teams. From one-on-one career coaching and self-directed learning tools to instructor-led programs and courses, our people have the opportunity to achieve great things and reach their potential.



1,300+ associates attended a career program



350+ managers participated in Managing for Success program



700+ managers attended a manager elective training



160 leaders attended a leadership workshop



28K+ LinkedIn Learning courses viewed



181K+ LinkedIn Learning videos watched

Career coaching

In 2017, TransUnion's resident career coach launched a core curriculum of career programs to give TU associates the basic tools to effectively own their careers. Over the last three years, associates around the world have attended these hands-on programs to learn more about principles like career planning, identifying transferable skills and building a personal brand.

CASE STUDY:

RyAnn's non-traditional career move helps her reach new goals



From managing customer relationships to a team of associates, RyAnn Tighe broadened her skillset by taking a non-traditional step from a management role to build new skills in outside sales. When she first reached out to Deb Kuhn, our resident Career Coach, she knew she wanted a career change but felt stuck.

In her coaching meetings, Deb helped RyAnn think about her career journey at TU, starting in inside sales and then more recently as a people manager. RyAnn discovered she wanted to move out of supporting a book of accounts and into a direct sales role. In preparation for an outside sales position as a Key Account Manager, RyAnn devised her 'pitch' and role-played with Deb the unique

value of her transferable skills and experience. Through these efforts, she landed the role.

"The support system and personalized resources at TU is awesome. I'm grateful to the leaders I've worked for and coaches like Deb who have taught me to be confident in my abilities and look for ways to keep growing. I'm excited for what the future holds."

At TU, we believe your career doesn't need to take one direction — you're encouraged to get out of your comfort zone, and grow in skills and experience. We look at your transferable skills and the unique perspective you would bring to a new role.

Leading the way

Leading a team is incredibly important and rewarding work, but it isn't always easy. Our global leadership programs, which span all levels from frontline managers to senior executives, are designed to support associates in driving our business and culture forward every day. It's because of them we're able to achieve great things for TU and create a great workplace for our people.

During our newly created **Managing for Success** program, new managers learned the essentials of managing at TU at every stage — from coaching to developing and rewarding associates. Additionally, all managers had the opportunity to enroll in elective courses throughout the year that focused on giving them the skills needed during important moments like hiring, interviewing and discussing performance.

Senior leaders also participated in Change & Belonging leadership training, which taught them how to lead teams through big change efforts and create a more inclusive environment by uncovering their unconscious bias and beliefs.

One participant said the training was the “most valuable discussion around change landscape, and inclusive and counterproductive behaviors.”

Supporting the next generation of leaders

During our 12-week summer internship program, 110 undergraduate and graduate students from more than 50 universities gained meaningful work experience in their field of interest. They learned about TU's business and developed new skills to launch their professional careers through special summer projects, networking and volunteer opportunities. As our biggest intern class to date, we were excited to extend internships or offer full-time roles to 43% of participants after the program.

“The first thing I noticed as an intern was how eager everyone was to help me grow. Those early connections have turned into life-long relationships,” one former intern shared.

Before the summer, we also launched an Internship Insights Program, inviting 20 university students from different backgrounds and schools to spend 2 days in our office. They learned about career opportunities, and critical skills like resume writing and interviewing. Whether they join TU in the future or other organizations, we believe in developing the next generation of talent.

Total Rewards

Beyond challenging work and development opportunities, we're committed to offering an attractive compensation and benefits package that allows our associates to care for themselves and their families. We call this comprehensive array of benefits our Total Rewards.



Benefits summary

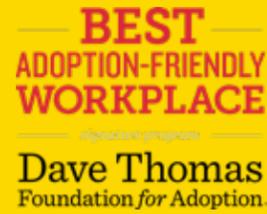
We're proud to invest in our people through meaningful and holistic rewards that make a difference. Our U.S. associate benefits include:

 <p>Flexible Time Off allows exempt associates to take time off as needed instead of accruing a set number of days each year</p>	 <p>Pet insurance</p>
 <p>Gender confirmation procedures covers elected procedures by all TransUnion U.S. medical plans</p>	
<p>Care@work provides backup childcare and eldercare</p> 	 <p>Charitable gift matching</p>
<p>Adoption assistance</p> 	<p>Tuition reimbursement</p> 
<p>Flexible and remote work arrangements</p> 	 <p>Paid parental leave</p>
<p>Infertility coverage</p> 	<p>Above market medical plan design</p>
 <p>401(k) plan with generous company contributions</p>	 <p>Employee Stock Purchase Plan (ESPP)</p>



Recognition of TU benefits

In 2019, TU was once again recognized as a top adoption workplace by The Cradle for our U.S. adoption benefit which reimburses associates up to \$10,000 per adopted child. For the fifth year in a row, TU was also named among America's Top 100 Best Adoption-Friendly Workplaces by the Dave Thomas Foundation for Adoption.



Wellness at work

Whether at work or home, we want to support our people with the tools and resources to be their best selves. Total You, our global wellness program, sponsors monthly initiatives to promote physical, emotional, social and financial health. From a relay race in Zambia, sports competition in Makati City, Philippines to a charity run in Austin, Texas and more, associates took control of their well-being in 2019.

Mental health is a critical component of overall wellness. It can affect daily life, relationships and even physical health. In October, we recognized World Mental Health Day by offering informational Lunch & Learns and panel discussions. Attendees heard from mental health professionals and fellow associates as they broke down mental health stigma, and shared perspectives on effective coping strategies and treatment.

As part of our continued commitment to the Wellness, Health and Safety of our employees, we developed a global policy outlining our practices, available [here](#).



Giving back to our communities

We're fortunate to have associates who believe in doing good and champion our corporate causes, as well as the issues important to them personally. We built the GoodWorks@TU program to support associates in creating stronger communities — both within and outside of TU — and to advance **financial inclusion, education and child protection** for vulnerable populations around the world. Our teams organize group volunteer efforts throughout the year around the world, and many of our associates commit their personal time to the causes they care about.

To support these efforts, we provide U.S.-based associates with a Volunteer Time Off day each year which can be used to donate time outside the office to a cause that matters to them. We also offer a matching gift program for associates who 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. Some of our international offices also offer similar benefits.

Good Works Month

We introduced our first dedicated month of volunteering in April 2017, known as Good Works Month, and are proud to continue the tradition every year. As the designated month for topics closely aligned with our service mission — National Child Abuse Prevention Month, National Financial Literacy Month and National Volunteer Month — we're proud to bring our associates together to make an impact. In April 2019, we increased volunteer hours 35% over the previous year.

Advancing financial inclusion, education and child protection

At the core of our business is a commitment to financial inclusion. We encourage our associates to bring financial literacy skills to their communities through TransUnion sponsored activities and campaigns, and work with several non-profit partners in this space. This focus on financial literacy takes on different forms around the globe, and helps spotlight the many credit information and education resources available.

We also support education initiatives around the world that enable communities and economies to thrive from within. In India and South Africa, we're focused on improving education for children and giving them the opportunity to shift the course of their lives toward brighter futures. We also support education in Canada and the United States through mentoring and tutoring programs.

Finally, we put the power of information to work to support one of our most vulnerable and precious populations: children. Through our relationship with Child Rescue Coalition (CRC), we focus on using information to rescue children from sexual exploitation and abuse. CRC builds advanced technology to help law enforcement track, arrest and prosecute those who use the Internet to harm children. CRC offers its technology pro bono to local, national and global law enforcement agencies and to date, we've seen the power of data contribute to more than 12,000 arrests and the rescue of more than 2,700 children in 96 countries. Our support and data fusion technology help the organization track activity linked to child predators. We also provide office space and operational support in our Boca Raton facility, as well as financial contributions.

In 2019, our associates logged more than 14,200 volunteer hours (23% more compared to 2018) and TransUnion donated more than \$1.5 million in charitable contributions around the world.

TU Hong Kong recognized as a caring company



TransUnion Hong Kong has received the Caring Company award in 2019 from the Hong Kong Council of Social Service (HKCSS) 香港社會服務聯會 in recognition of their commitment to caring for the community, caring for employees and caring for the environment.

Over the last two years, associates developed and held various financial literacy and credit risk seminars for the public with NGO partner Caritas and other charitable organizations. They also partnered with the Family Crisis Support Centre and have helped families in debt and financial crisis by:

- Providing training to Caritas social workers on key industry information, such as lending and credit scores
- Providing community education, including several seminars on topics like 'credit score and debt management,' and 'tips for purchasing your first mortgage'

- Providing free credit reports for Caritas debt restructuring cases

TU was nominated for the award by Caritas, whose primary purpose is to offer relief and rehabilitation services to the poor and distressed within the community.

This achievement clearly demonstrates how our Hong Kong associates are helping the community where they work and live. They've used their expertise and our unique products to help educate people and further opportunities for financial inclusion.

Addressing financial literacy with Primestars



Financial literacy and education are two important areas of focus for our South African market. To address these needs, we looked to partner with a program that could leverage off our passion for education and our use of Information for Good. We selected Primestars, a marketing company specializing in the facilitation of youth development programs for high school learners from underserved communities. The 'Smartbucks' program targets underprivileged high school students to teach them the basics around financial literacy, including budgeting, savings, investing, the importance of good credit, and how to overcome too much debt. With our partnership and R200,000.00 donation, we successfully reached more than 100,000 of South Africa's youth, including more than 11,000 pupils in 1,000+ schools. We're very proud of this impact on our future leaders, educating them before they were in a position to make serious financial decisions.

The program leveraged a film quite unique to the struggles that many South African teens experience on a daily basis, using key scenarios common in their daily lives. Students then entered a competition where they were required to submit solid motivations and financial strategies around lessons from the film and a handbook. The top 10 submissions were narrowed down to a final winner, and prizes for the finalists included funding for business proposals, scholarships for higher education and support/ internships to help the students get their small business off the ground.

ENVIRONMENTAL GOOD

TransUnion is committed to being a good environmental steward, and we're focused on the environmental areas where we can make the biggest impact: energy use and waste management practices. As part of this commitment, our global environmental practices are highlighted [here](#).

Cultivating a sustainable work environment

We're energized that we can enact positive change and continually seek ways to control our environmental impact.

One key area of focus is our energy consumption. As we collect vast amounts of data for storage and analysis, this is a central focus of our sustainability strategy and where we see the most opportunity for reducing our carbon footprint. Additionally, our corporate Facilities Engineering Team has spearheaded successful energy-saving and equipment-recycling initiatives in our offices and data centers.



Our workplaces

For the past several years, we've been working to renovate our various offices with associates' personal needs and our sustainability goals in mind. Among other results, these changes help us reduce electricity usage by bringing natural light into the workspace and adding sensor lights throughout the facility. In 2019, we completed renovations to existing offices or expansions into new locations in 11 offices. Additionally, our Leeds, U.K. office is ISO14001 (environmental management systems) and ISO45001 (health and safety) certified.

We reduce our scope 3 emissions by leveraging technology to reduce travel. We provide our associates the ability to work from home, saving on fuel and commute times, and use immersive telepresence rooms in our largest offices to help reduce travel.



CASE STUDY:

Reducing waste in the U.K.

In 2019, our Leeds associates made significant steps toward reducing office generated waste. Led by the local Corporate Responsibility Forum, the office set a goal to remove paper towels from restrooms, remove paper coffee cup and plastic lids — associates were provided with a reusable cup — and replace plastic consumables in the building café with compostable alternatives.

With the introduction of compostable elements into the café, it was also important to change waste streams to include composting.

Following the implementation in June, the office achieved a 63% reduction in the volume of waste produced from Q2 to Q4. Additionally, the new waste stream provider is able to segregate another

40% of the general waste for recycling, and the remaining 60% is incinerated locally — with the generated energy going into the national power grid. Compost waste is sent to a local anaerobic digestion plant where gases collected from the process are turned into energy. The compost itself goes to local farmland.





Environmental impact of electronics recycling and reuse

In 2019, TransUnion again sent thousands of pounds of electronic equipment for responsible recycling. Our efforts had the following impact on the environment:



68,812 lbs. *solid waste saved from the landfill*



563,944 kWh *energy saved*



17,155 lbs. *hazardous waste saved from entering the environment*



24.09 tons *total carbon saved*

Our data centers

Two of our largest data centers are near our Chicago headquarters, and we recently implemented several changes in each. Both facilities enable us to store and analyze new data necessary to successfully expand into new markets, affect change in emerging economies and enable brighter futures.

Current and projected energy savings from 2019

In Data Center 1, we installed frequency drives on two of our chillers that will reduce energy consumption by 20% for each machine. We also replaced five data center cooling units with energy efficient units that reduce power consumption by 10% per unit, and replaced an existing cooling tower with a more efficient model for a projected energy savings of 15%.

In Data Center 2, we generated a carbon footprint offset using economizer cooling of approximately 346,243 lbs. This equates to driving a compact car approximately 588,849 miles (assuming 39 mpg). The offset of operating in economizer cooling for 2019 equates to the annual power consumption of 27 average households.

In an effort to continue our environmental impact improvements, we work with an Information Technology Asset Disposition vendor with industry certifications that include e-Stewards and ISO 14001.

Information for:



Economic Opportunity



Great Experiences



Personal Empowerment

About this report

This is our sixth annual corporate social responsibility, written and designed in-house by the people of TransUnion. It contains information from fiscal year 2019 unless otherwise specified. To access our previous reports, please visit www.TransUnion.com/CSR.

If you'd like to provide feedback on this report or corporate responsibility report 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.