

2024

GLOBAL IMPACT REPORT



Table of Contents

Letter From Our President & Chief Executive Officer	4
Enhancing consumer experiences	4
Driving financial inclusion	4
Technology stewardship and transformation	5
Operational net zero	5
People management	5
What comes next	5
About This Report	6
Our Business Impact	9
Awards and recognitions	10
Our strategy	11
Determining Environmental, Social and Governance Key Topics	12
Financial Inclusion and Education	13
Overview	13
Financial inclusion strategy and performance	13
Consumer credit lifecycle	14
Identity verification and fraud	15
Credit assessment and dispute processing	15
Innovative solutions	16
Regional highlights	18
Governance, Risk and Compliance	20
Corporate governance	20
Enterprise Risk Management	23
Enterprise Risk Management structure	25
Compliance	26
Government relations	29
Legal Pro Bono Program	29

Security and Privacy	30
Information security	30
Corporate security	34
Artificial intelligence and machine learning	34
Data privacy	37
Our People	39
Overview	39
Benefits	39
Associate recruiting, learning and development	40
Inclusive workplace strategy	42
Communities	44
Supply chain management	44
Supply chain responsibility	45
GoodWorks@TU	45
Energy and Environment	46
Overview	46
Energy efficiency strategy	46
Target performance	47
Operational net zero goal	47
Scope 3: 30% reduction from leased real estate	48
Efficiency performance metrics	49
Appendix 1: GHG Metrics and Methodology	52
Metrics	52
GHG emissions methodology	52
Appendix 2: Task Force for Climate-Related Financial Disclosures Recommendations	53
2023 climate risk assessment	56
Appendix 3: Additional Voluntary Sustainability Disclosure	61
Sustainability Accounting Standards Board Disclosure	61
GRI standards	64
Associate training	67
Endnotes	72



Letter From Our President & Chief Executive Officer

At TransUnion®, we help consumers around the world access opportunities that can lead to a higher quality of life; connect businesses offering goods and services to verified, qualified consumers; and ultimately, build trust in our financial system. As an information and insights company, we understand the important information we steward affects the lives of millions of people. Our work enabling trust and facilitating financial opportunities is more important than ever.

Throughout 2024 we executed on our strategic objectives, introducing innovative solutions to help consumers and businesses navigate a dynamic economic environment. Our efforts yielded results: In 2024, TransUnion grew revenue by 9% while strengthening our global operating model, modernizing our technology and accelerating our pace of innovation. This success was underpinned by our continued commitment to efficiency and integrating sustainability principles.

Enhancing consumer experiences

In 2024, we took several steps to enhance our capabilities to drive more consistent and positive customer experiences. Given the increased threats consumers face from data breaches and other risks to their information, we expanded our digital contact channels for consumers to enhance our effectiveness in managing these touchpoints. We also took steps to standardize and improve our consumer dispute process globally.

Driving financial inclusion

TransUnion recognizes our unique position in helping individuals and business manage and protect their financial health, fostering credit awareness and literacy, and driving financial inclusion. When we say 'financial inclusion' here and throughout this report, we mean: ensuring individuals and businesses have equal access to affordable financial products and services — including credit — to meet their needs when it comes to building wealth and managing risks. In early 2025, we announced the launch of our new freemium direct-to-consumer credit education and monitoring offering in the U.S. We plan to provide consumers with access to a suite of free credit education services, including a daily TransUnion credit score and report. We expect this offering will enable us to more fully serve the tens of millions of consumers who visit TransUnion digital properties annually. Since 2022, we have helped over 163 million consumers globally access the credit economy. For example, in Colombia, we developed an alternative data credit score to serve the needs of lenders looking to address the unbanked consumer population — and launched an enhanced version.

With our announced agreement to acquire the largest consumer credit bureau in Mexico, we look forward to another opportunity to partner with customers and the government to promote financial inclusion and expand formal credit penetration.

Technology stewardship and transformation

Responsible stewardship of our technology and data assets fosters trust with consumers, our customers, regulators and investors. We approach new data and technologies from a security and privacy-first perspective. In 2024, we made significant progress in modernizing our technology onto innovative, global, cloud-based platforms, including our new solutions enablement platform, OneTru™. OneTru is our core solutions enablement platform and hub for innovation, centralizing our common product services of data management, identity resolution, analytics and delivery. Under the guidance of our Data Risk Committee, we are exploring ways to continue leveraging emerging technologies like artificial intelligence (“AI”) across our offerings.

Operational net zero

In 2021, TransUnion set a target to achieve operational net zero Scope 1 and 2 emissions; since 2019, we have reduced our emissions by approximately 97%. Our renewable energy project with Constellation will begin in 2025, and the renewable energy supplied under the contract will be sourced from Swift Current Energy’s Double Black Diamond Solar Project in Illinois. Through the agreement with Constellation, TransUnion will purchase renewable energy equivalent to the annual electricity use of our Chicago headquarters, contributing meaningfully to our efforts to address energy efficiency.

People management

Our goal is to be the employer of choice for people looking to make a positive impact in the world. We believe when our team has the right tools and support at their disposal, they can excel. We also believe in rewarding individual initiative, excellence and hard work. To that end, we offer to all associates multiple development opportunities, merit-based advancement and supportive resources – including one-on-one career coaching and programs tailored to help them get to the next level. We provide a broad set of benefits to meet our associates’ needs, including financial planning, legal assistance and mental health benefits.

What comes next

As we look to the future, we are committed to fostering economic prosperity and delivering positive outcomes to our customers, consumers, investors and all of our associates. We believe our richest period of innovation and growth is ahead of us in pursuit of our mission of making trust possible in global commerce. Thank you to our teams around the globe who support these commitments through their work every day.

Sincerely,



Chris Cartwright
President & Chief Executive Officer

About This Report

TransUnion's 2024 Global Impact Report was published on March 21, 2025, and reflects activities and initiatives in our fiscal year 2024 (January 1, 2024–December 31, 2024), unless otherwise specified, as well as certain planned events in 2025. To allow for comparability, we have included references, as applicable, to common frameworks and terms defined below. However, we cannot guarantee (and no language of "alignment," "compliance," or similar should be taken to mean) complete alignment with these frameworks or terms or specific interpretations thereof.

Glossary

SASB	Sustainability Accounting Standards Board
TCFD	Task Force on Climate-Related Financial Disclosures
GRI	Global Reporting Initiative
GCC	Global Capability Center

Materiality

For purposes of this report, the definition of "materiality" used to identify matters through our Environmental, Social and Governance Key-Topics Assessment or otherwise referenced often differs from, and is generally more expansive than, the definitions used for the purposes of creating disclosures for our filings with the U.S. Securities and Exchange Commission ("SEC"). Similarly, attention to environmental, social and other sustainability issues from various stakeholders and frameworks means our approach to the identification and discussion of various risks and impacts may not be limited to items that have been deemed material or otherwise relevant for disclosure under any particular regulatory regime, including but not limited to the U.S. federal securities laws and regulations, even if we use the word "material" or "materiality" in this report.

Forward-looking statements

This report contains forward-looking statements which are based on our current assumptions and expectations. Any statements made in this report that are not statements of historical fact, including statements about our beliefs and expectations, are forward-looking statements. These statements often include words, such as "anticipate," "expect," "guidance," "suggest," "plan," "believe," "intend," "estimate," "target," "project," "goal," "effort," "commit," "should," "could," "would," "may," "will," "forecast," "outlook," "potential," "continues," "seeks," "predicts," or the negatives of these words and other

similar expressions. The principal, forward-looking statements in this report include: (1) our goals, commitments and programs; (2) our business plans, initiatives and objectives; (3) our assumptions and expectations; (4) the scope and impact of our corporate responsibility risks and opportunities; and (5) standards and expectations of third parties. All such forward-looking statements are intended to be afforded the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995, as amended. Actual results may differ materially from those described in the forward-looking statements. The most important factors that could cause our actual results to differ from our forward-looking statements are set forth in our description of risk factors included in Part I, Item 1A, Risk Factors of our Annual Report on Form 10-K for the fiscal year ended December 31, 2024 – which should be read in conjunction with the forward-looking statements in this report – as well as risk disclosure contained in other filings we make with the SEC from time to time. However, there may be other such factors, including factors beyond our control or not known to us.

Methodologies, standards and data used for sustainability-related matters – including but not limited to any sustainability metrics – are prone to be complex, evolving and subject to divergent perspectives. Our approach is expected to evolve over time, and there can be no assurance our approach will align with the preferences of any particular stakeholder. Similarly, various aspects of this report are based on policies and procedures TransUnion believes apply appropriate levels of support to address issues in scope and, while these statements may use words like “ensure,” “prevent,” or similar language, such terms should not be considered to mean, as there can be no assurance, that such efforts will be successful in all situations. Forward-looking statements speak only as of the date they are made, and we do not undertake and expressly disclaim any obligation to update any forward-looking statement, except as required by applicable law.

Use of third-party information

We may rely on third-party information for certain of our disclosures – which may change over time as methodologies and data availability and quality continue to evolve. These factors, as well as any inaccuracies or deviations from evolving best practice in third-party information we use, including in estimates or assumptions, or in the behavior of third parties themselves, may cause results to differ materially and adversely from statements, estimates and beliefs made by us or third parties. We do not necessarily undertake to independently verify third-party information or the assumptions or other methodological aspects or actions underlying such information. Moreover, our disclosures based on any third-party standards may change due to revisions in framework requirements, availability of information, changes in our business or applicable governmental policies, or other factors, some of which may be beyond our control, and the application of different standards or interpretations may result in material differences from our historic reporting.

Adjustments to historical metrics

In 2024, TransUnion brought its sustainability data collection and measurement in-house for closer monitoring and process automation. When we transitioned the data to internal management, we conducted a gap analysis of our metrics processes vis-à-vis best practices. As a result of this analysis, we have updated emission factors and enhanced our documentation processes.

References

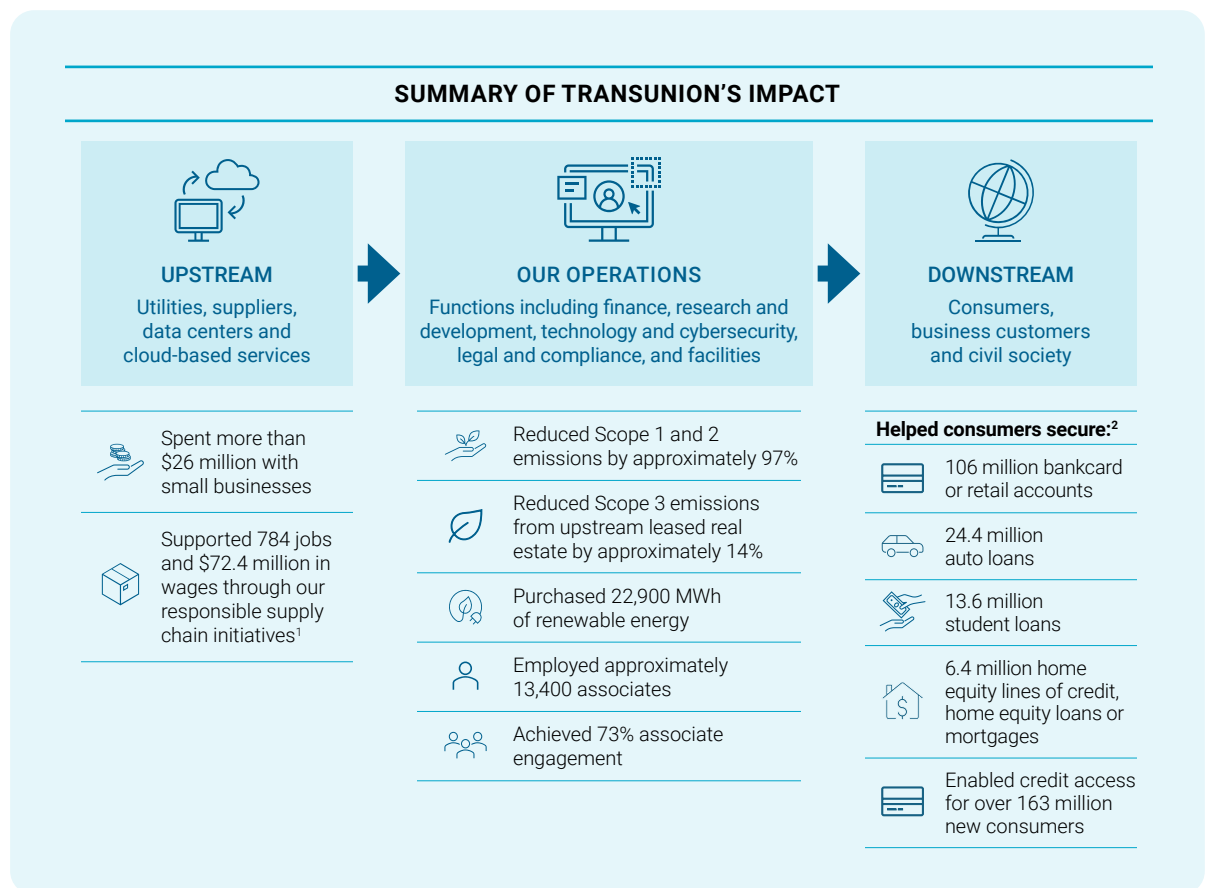
Website and document references throughout this report are provided for convenience only, and the content on referenced websites or documents is not incorporated by reference into this document, unless expressly noted.

Additional notes and disclaimers

Certain information TransUnion includes in this report may be used for compliance with various legal obligations; however, this report is necessarily broader than certain legal requirements, and any such use shall not be deemed to incorporate portions of this report that are not responsive to such obligations or TransUnion's references to same. It is not intended, and TransUnion hereby disclaims, any legal relations, rights or obligations to any third-party in connection with these disclosures. Moreover, by providing this information, neither TransUnion nor any of our affiliates are conceding any specific item is required or applicable under any legal obligation, nor are we conceding any particular interpretation of such legal requirements. In certain circumstances, information TransUnion includes in this report may differ from information included in regulatory reporting due to differences in methodologies for the calculation of certain metrics or other factors which may be in or out of our control.

Our Business Impact

TransUnion aims to create positive, sustainable impact in the world throughout its value chain. Through our **upstream** procurement practices, we support local economies and communities across the markets in which we operate. The choices we make in managing **our operations** in an efficient and environmentally responsible manner not only provide cost savings for the business, but help create positive environmental outcomes. We also create positive outcomes for all our associates through the wide range of benefits and development opportunities we offer. Lastly, our products and solutions move **downstream** impacts to establish trust in global commerce and drive financial inclusion for consumers around the world.



Throughout the report, we provide more detail about the programs we have in place to enhance efficiency, which also create tangible results for people and the planet.

¹ Impact was measured using 2023 spending with small suppliers.
² Consumer account and loan metrics are based on total origination volumes for Q4 2023 – Q3 2024.

Awards and recognitions

We were honored to receive recognition in 2024 for our continued commitment to delivering information and insights that serve consumers, businesses and economies. The awards and recognitions we received are the result of our associates' diligent efforts to bring excellence to every part of our business.

UNITED STATES

- America's Most Responsible Companies 2024 – Newsweek
- 100 Best Large Companies to Work For 2024 – Built In Chicago
- Top 100 Best Adoption-Friendly Workplace – Dave Thomas Foundation
- 100 Best Companies for 2024 – Seramount
- William H. Avery Award (TransUnion and Chief Legal Officer) – Legal Aid Society of Metropolitan Family Services
- 2024 Publisher's Choice Awards for Account Takeover Protection and Identity Verification, Editor's Choice Award for Digital Risk – Cyber Defense Magazine
- 2024 Contact Center Technology Award – CUSTOMER magazine

UNITED KINGDOM

- 2024 Credit Information Partner of the Year, Consumer Credit Awards – Smart Money People

LATIN AMERICA

- Great Place to Work Certified™ in Brazil 2024 – Great Place to Work®
- Great Place to Work Certified in Colombia 2024 – Great Place to Work
- Great Place to Work Certified in Dominican Republic 2024 – Great Place to Work
- Great Place to Work Certified in Guatemala 2024 – Great Place to Work

ASIA PACIFIC

- HR Excellence Award for Family Friendly Practices and Employee Benefits 2023-24 – Hong Kong Institute of Human Resources Management
- Great Place to Work Certified in Hong Kong 2024 - Great Place to Work

AFRICA

- Top Employer 2024 (South Africa, Kenya, GCC Africa) – Top Employers Institute
- Highly Commended, Innovation of the Year (TransUnion Africa) – Africa Tech Week Awards

CANADA

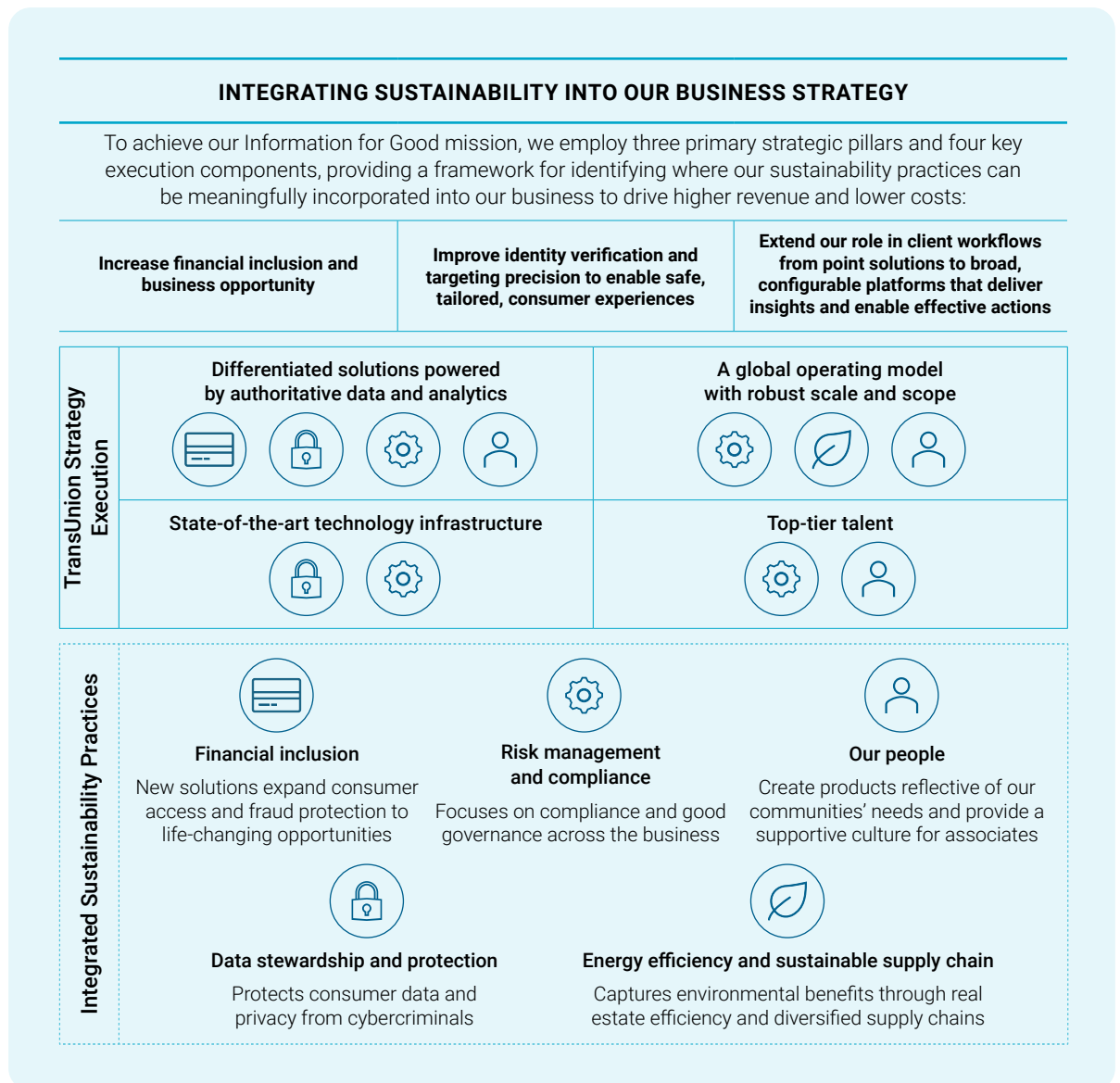
- Great Place to Work Certified in Canada (September 2023-September 2024) – Great Place to Work

Our strategy

TransUnion’s vision is to make trust possible between consumers and businesses in global commerce by following a key mission: to help people around the world access opportunities that can lead to a higher quality of life. We call this **Information for Good®**. Our business leaders collaborate to identify areas in which sustainability practices can help drive the execution of our corporate strategy. For example, recruiting, developing, rewarding and retaining the best people from a wide range of backgrounds, based on their skills and performance, underpins the success of our global operating model as we are better able to understand local nuances across the more than 30 countries in which we operate. In a similar vein, managing our consumption of natural capital drives efficiency of our water and energy usage – which in turn reduces costs.

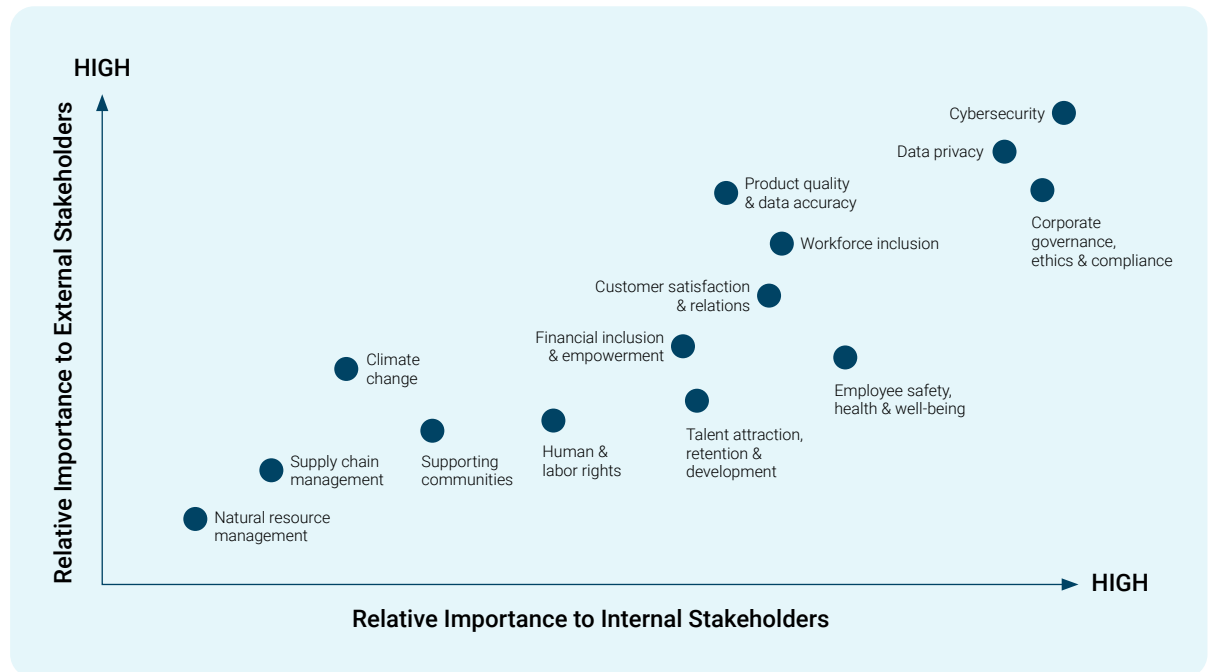
In summary, we believe our investments in people and resource stewardship are just good business. Simply put, employing the best practices and the best people helps us win in the marketplace.

Below are several impactful examples of our enterprise-wide approach to this integration, aligning closely with our strategic pillars.



Determining Environmental, Social and Governance Key Topics

In 2021, we completed our first global Environmental, Social and Governance Key-Topics Assessment (“Assessment”) to identify the issues most important to our internal and external stakeholders. Our Assessment considered sustainability frameworks, such as SASB and TCFD. The issues determined to be most relevant for TransUnion are shown in the matrix below. We discuss our efforts to address these issues throughout the report. We recognize what is important and relevant to stakeholders can change over time in response to macroeconomic trends, and we plan to update our assessment as necessary. We will report our efforts to assess environmental, social, and governance topics in our future Global Impact Reports once completed.



Financial Inclusion and Education

Overview

Our business, at its core, is grounded in increasing financial inclusion and economic opportunity. As noted earlier, we define 'financial inclusion' to mean ensuring individuals and businesses have equal access to affordable financial products and services — including credit — to meet their needs when it comes to building wealth and managing risks. As a pioneer in alternative and trended credit data, we leverage the data assets we steward to help create a more robust picture of consumers whose credit risk can be difficult to accurately assess using only traditional scoring methods. We also foster consumer education through our various partnerships and charitable contributions, and underpin our efforts with policy support and research.

We are committed to increasing financial inclusion through credit access and strive to provide credit reporting and scoring with maximum possible accuracy. We seek to add qualified consumers globally to the credit economy by enhancing scores and attributes, helping the underbanked gain access to mainstream lending and the modern economy.

We empower over 150 million individual consumers and businesses, both directly and indirectly, by supporting their financial growth and security at every stage of their journeys. Our mission is to foster credit awareness and financial literacy while driving inclusion and protecting consumers' identities in an increasingly digital world. By enabling self-monitoring of credit profiles, we give individuals and businesses the tools they need to take control of their financial health, make informed decisions and improve their creditworthiness.

Financial inclusion strategy and performance

The global focus of our company includes markets in India, the Philippines, Africa, Canada, Hong Kong, the U.K., Brazil and the rest of Latin America — where an estimated 1 billion consumers have limited or no access to financial services.

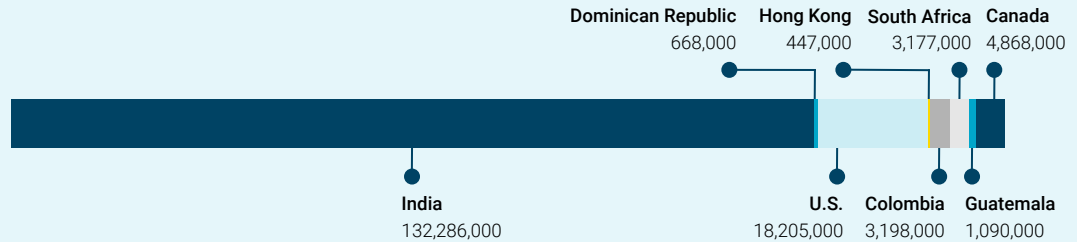
From our identity and fraud solutions to credit risk assessment products to credit monitoring services, TransUnion provides end-to-end offerings that allow our customers to develop and deliver responsible growth strategies while serving traditionally underbanked consumers.³ Since 2022, our financial inclusion products and solutions have contributed to adding more than 163 million new-to-credit consumers to the credit economy.⁴

³ The availability of TransUnion's solutions may vary regionally depending on the needs of a particular market.

⁴ Includes consumer data from January 2022-September 2024. TransUnion defines a new-to-credit consumer as one with no prior credit history on their credit bureau file who opens their first-ever, traditional credit product. Traditional credit products encompass those that are consistently reported to credit bureaus, including credit cards, auto loans, mortgage/home loans, personal loans, student loans and retail store card accounts, as well as a range of lending product types that are unique to individual regions, such as agriculture loans and consumer durable loans (India), clothing accounts (South Africa), and microcredit loans (Colombia). This definition excludes consumers who as their first account opened: 1) non-credit accounts such as checking/deposit accounts or utility or telecommunication accounts, 2) account types not consistently reported to credit bureaus like payday loans and Buy Now, Pay Later financing, and 3) authorized user accounts on a credit card or other revolving product (where the consumer is not responsible for repayment).

Total Number of New Credit Consumers Added from 2022-2024

163.9 million total consumers



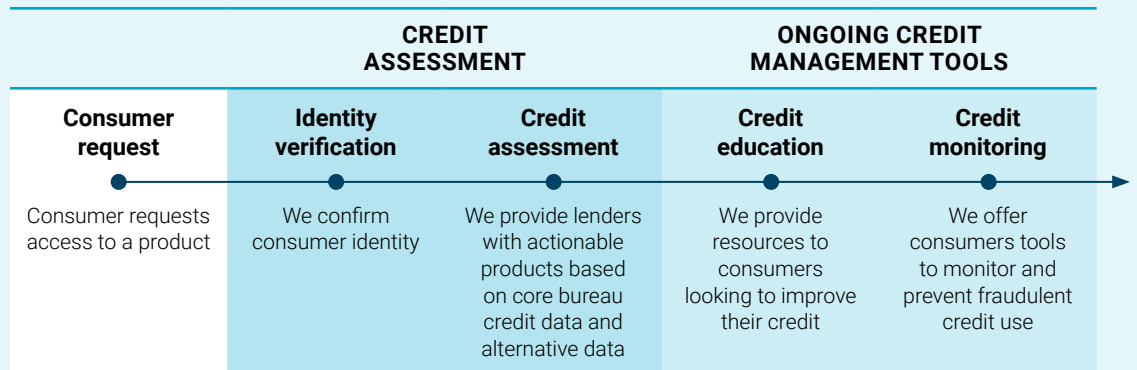
Alternative data expansion

We are expanding our use of alternative data – which includes rental, retail, utility, telecommunications and transactional data – to expand access to credit globally. In the U.S., we increased the number of rental, utility and telecommunications tradelines in our database by 52% in 2024. We also expanded our furnishing program to allow for additional consumer-permissioned data, allowing us to better score thin-file consumers.

Consumer credit lifecycle

When a consumer initiates a credit request, TransUnion takes a series of actions to help the financial institution with its assessment. Identity verification is the first step; making sure we have identified the correct consumer. Next, we provide actionable products – including scores, attributes and algorithms – leveraging core bureau data (e.g., car and mortgage payments) and/or alternative credit information (e.g., checking, short-term lending), depending on the use case and consistent with applicable laws and regulations.

Consumer Credit Lifecycle



These products can help lenders assess consumer propensity and ability to pay credit obligations, thereby managing credit-based decisions. We also produce resources and tools for consumers to monitor their credit scores.

We recognize some consumers face obstacles in obtaining credit. The solutions we discuss in the following sections seek to expand credit access across the geographies in which we operate — with an aim to expand consumer opportunity around the world.

Identity verification and fraud

As referenced above, the first step in advancing financial inclusion is confirming consumers requesting access are who they represent themselves to be. Confirming consumer identity becomes more complicated every day as cybercriminals and fraudsters seek to leverage personally identifiable information gathered from data breaches, phishing and the public domain.

Also important is the impact to the customer that occurs in trying to prevent fraud. Organizations need a way of reliably sorting good from bad — not just to focus fraud resources on bad actors but also enable verified transactions and provide customers with the service they expect.

TransUnion's TruValidate™ suite of solutions helps companies separate safe interactions and transactions from risky ones and create friction-right experiences across the consumer lifecycle. TruValidate solutions leverage an extensive, authoritative network of offline, digital, phone network and device identity sources to let verified consumers through faster — while flagging risky interactions and transactions for additional verification. This helps customers complete applications and transactions, reduce fraud losses and enhance satisfaction through seamless experiences.

Credit assessment and dispute processing

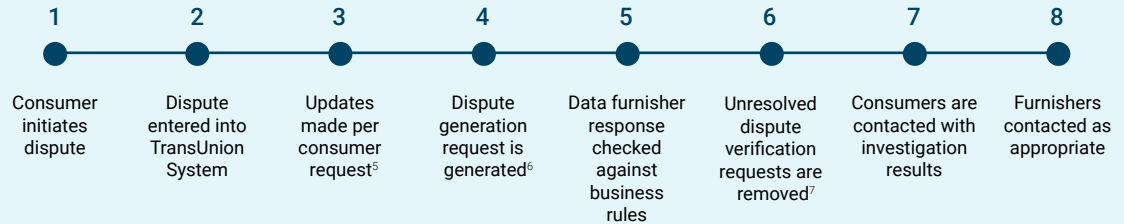
TransUnion takes great pride in responsibly stewarding consumer information under our care. At the core of our business are data assets that help us connect individuals to opportunities. We maintain policies and procedures designed to protect consumer information and help assure maximum possible accuracy. We also safeguard consumer information through our rigorous data security practices.

TransUnion is committed to building systems that assist consumers in quickly addressing any errors in their credit reports, and working with data furnishers to swiftly resolve any inaccurately reported items. TransUnion strives to adhere to regulatory guidance and statutory requirements by maintaining a rigorous consumer dispute resolution process.

Dispute processing

Data accuracy is central to our business, and we take this responsibility seriously. We are committed to providing the best possible data accuracy every step of the way by processing and managing the data responsibly — and resolving data conflicts and purported errors.

Consumer Dispute Roadmap



Our data quality infrastructure enables us to develop and continuously improve our quality assurance processes for the data we collect and insights we provide. We maintain assurance processes to meet evolving regulatory and consumer expectations around data stewardship. Our data governance policies and procedures help us preserve the integrity and quality of the raw materials we gather so we can create products that correctly reflect consumers' credit behaviors.

Consumer support

We understand when consumers need to address concerns about their credit reports, it takes time from their daily lives — which can lead to frustration. To support consumers, we maintain various avenues of communication through which they can contact our team members, as shown below. In 2024, we saw 81.6% of consumers resolve their concerns through fully self-service methods.⁸

- Online portal: www.transunion.com/customer-support/contact-us-consumers
- Telephone: 800-916-8800
- Mail: TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000
- Social media: Facebook @TransUnion, X (formerly Twitter) @TransUnion
- Live chat: www.transunion.com/customer-support/support-options

Innovative solutions

We continue to innovate new solutions specifically focused on increasing economic opportunity. Financial inclusion solutions, data partnerships and initiatives we maintain are helping create an impact in underbanked communities around the world, which in turn can contribute to our long-term performance as they enable more individuals to engage with credit markets.

⁵ Where business rules permit, updates are made to the file immediately as requested by the consumer.

⁶ Where investigation is required, a dispute verification request is generated to the appropriate data furnisher including any relevant information provided by the consumer.

⁷ For dispute verification requests that do not receive a timely response, maintenance is performed to remove the item.

⁸ This metric includes all direct-to-TransUnion and partner-associated dispute submissions for 2024.

Efforts to reduce bias in financial services

TransUnion is committed to promoting fairness in our products and services consistent with the requirements of applicable law. In the U.S., for example, our processes are designed to exclude indicators from the credit models we develop consistent with the requirements of the Equal Credit Opportunity Act, Regulation B and other applicable law (e.g., excluding indicators which directly reference, or are recognized as proxies for, race and/or ethnicity, religion, national origin, sex, marital status, age or receipt of public assistance).

Consumer-permissioned attributes

In times of economic uncertainty, organizations may require income and affordability verification across risk bands, including consumers who have not required verification in the past. A delicate balance exists for organizations to support consumers while still managing risk within their portfolios. Low-risk individuals with non-traditional credit experiences may find themselves at a disadvantage in credit-based or automated decisioning.

To meet this market demand, TransUnion created a new solution, TruVision™ Consumer-Permissioned Attributes, which allows consumers to share insights derived from their bank data with organizations for use in underwriting. This information can lead to better decision-making for businesses and in turn, access to the right opportunities for consumers. With this new solution, consumers who lack traditional credit histories or have lower credit scores may be able to receive access to credit or better credit terms.

Blended credit risk models

We offer our TruVision Blended and Alternative scores in several regions – and seek to launch in more emerging markets where opportunities to support thin-file and credit-invisible consumers are greatest. This product combines both trended credit bureau data and alternative data sources, which may help provide additional credit opportunities by creating more precise pictures of consumer risk and consumers' abilities to manage financial commitments.

Consumer credit dashboards

TransUnion consumer credit dashboards empower consumers with information, insights and guidance to better understand and protect their credit health. They provide personalized and interactive experiences to both our partners and consumers. and the Credit Compass™ feature better enables consumers to set and reach their credit goals through specific steps for improving individual credit health.

Free credit reports

TransUnion supports the financial health of consumers around the world by providing free credit reports, empowering consumers to more regularly review their credit histories and better understand their financial data. In the U.S., free weekly credit reports are available through AnnualCreditReport.com, a service first introduced during the COVID-19 pandemic, which has since been permanently extended. In addition, TransUnion provides consumers free access to their credit file information at least annually in many of our other markets, including Canada, South Africa, the U.K., India, Colombia, the Dominican Republic and Hong Kong.

Freemium credit education and monitoring

In February 2025, TransUnion announced the launch of its new freemium direct-to-consumer experience in the U.S., enabled by its strategic collaboration with Credit Sesame®, a leader in the credit management space. This new offering will provide consumers with access to a suite of free credit education services, including a daily TransUnion credit score and report, in addition to optional premium credit monitoring services. Consumers will also have access to a network of third-party financial offers tailored to their individual goals and credit profiles. TransUnion expects to launch the new offering in phases throughout the first half of 2025.

Regional highlights

India

→ In July 2024, we launched an enhanced new-to-credit (“NTC”) Score, aimed at driving financial inclusion by helping first-time borrowers gain access to credit.

Latin America

- In Colombia, we developed an alternative data credit score to serve the needs of lenders looking to address the unbanked consumer population. We also launched a set of geo-referencing attributes, allowing us to improve assessments for consumers with little to no credit information.
- In partnership with the Dominican Republic’s Banking Association, TransUnion will enable the government’s housing access program, leveraging a third-party alternative data score.
- We are enhancing our cross-border credit reports distribution strategy to assist consumers when moving to or residing in different countries. This solution is available in Mexico, the Dominican Republic and Central America, and we aim to improve the overall process to gain efficiencies as we explore introducing the feature in Colombia.

U.S.

→ Since 2019, our trended credit data and scores have been provided for the credit evaluation of over 185.7 million consumers.⁹

Africa

- TransUnion has done extensive work to leverage telecommunications call detail record information to build out additional credit scores that enable unique insights to drive lending solutions. An 87% consumer mobile market penetration allows us to evaluate more of the 500 million consumers who are unable to access credit.
- In partnership with the World Bank, we successfully completed a pilot that showcased our alternative data-enabled scores across consumers (107.8 million inquiries), formal commercial entities (approximately 62,000 inquiries) and micro, small and medium enterprises (8.2 million inquiries).
- In 2024, we successfully added 1.4 million NTC profiles to the bureau in South Africa and 11.4 million new, thin-file credit lines to the economy.

U.K.

- TransUnion's U.K. business has leading coverage of the Buy Now, Pay Later market with approximately 128 million records. We will continue striving to increase our coverage even further.
- Over the last three years, we experienced a 41% compound annual growth rate in the number of consumers utilizing our credit monitoring solutions, serving approximately 40% of the U.K. adult population.
- In partnership with the Vulnerability Registration Service ("VRS"), we are working with clients to understand how to better support vulnerable customers. This partnership marks a significant step forward in understanding and addressing consumer vulnerabilities in the U.K. VRS offers consumers a single platform to register their vulnerable status, sparing them from repetitive and challenging conversations with various lenders and organizations. As the only credit reference agency to partner with VRS, TransUnion's approach allows an enhanced understanding of consumer vulnerabilities. By combining financial and non-financial data, TransUnion offers detailed and distinctive views of individuals' vulnerability profiles, tailoring services to their needs.
- We have invested in Bud Financial, an open banking and data intelligence specialist. Bud's platform helps clients assess consumer affordability, better ensuring lending is done in a more informed and sustainable manner.
- We introduced a new set of solutions to provide additional insights based on a consumer's affordability position, helping clients understand the unique pattern of each consumer over time. This enables improved affordability assessments and suitable adjustments, strengthening customer management processes to quickly identify and support those showing signs of financial vulnerability.

Canada

- Through TransUnion Identity Exchange Solution combined with TruVision information, identity variables, alternative obligations and non-credit payment history, TransUnion has scored the identity of 100% of applicants, overcoming obstacles often faced by thin-file or credit-invisible consumers. Results have also shown lenders can better service NTC consumers, with the ability to approve up to 80% of no-hits¹⁰ without increasing their risk of fraud.

Governance, Risk and Compliance

Corporate governance

We maintain a corporate governance program that upholds high ethical, legal and industry standards. Management regularly reports to the Nominating and Corporate Governance Committee of TransUnion's Board of Directors ("Board") regarding our corporate governance program, and seeks the committee's input regarding any proposed modifications to our governance structure.

Board committees

The Board oversees TransUnion's management on behalf of our stockholders.

Our Board members reflect broad skillsets, including CEO and other senior leadership experience; global technology; data analytics and privacy; risk management and regulatory; cybersecurity; corporate governance; finance and accounting; global perspective; TransUnion industry knowledge; and organizational transformation.

Each Board Committee focuses on areas of oversight as summarized below.

Nominating and Corporate Governance Committee

The Nominating and Corporate Governance Committee assists the Board in:

- Overseeing issues related to corporate social responsibility, in addition to public policy and philanthropy practices
- Identifying qualified Board member candidates
- Developing recommendations for committee participation and leadership
- Overseeing Board member and management performance evaluations

Audit Committee

The Audit Committee assists the Board in:

- Reviewing the soundness of TransUnion's system of internal controls regarding financial reporting
- Overseeing the quality and integrity of TransUnion's financial statements, and financial reporting and disclosure practices
- Monitoring compliance with TransUnion's policies (e.g., Code of Business Conduct, Related Person Transaction Policy) and applicable legal and regulatory requirements (in coordination with the Risk and Compliance Committee)

Compensation Committee

The Compensation Committee assists the Board in:

- Establishing and reviewing TransUnion's compensation philosophy
- Reviewing and approving CEO, executive officer and non-management director compensation
- Monitoring incentive and stock-based compensation plans
- Overseeing TransUnion's management succession and continuity planning process

Mergers, Acquisitions & Integration Committee

The Mergers, Acquisitions & Integration Committee assists the Board in:

- Analyzing and making recommendations regarding certain potential opportunities for strategic business combinations, acquisitions, mergers, dispositions, divestitures and similar strategic transactions (each a "Strategic Transaction")
- Expediting and facilitating the review, negotiation and consummation of potential Strategic Transactions
- Evaluating post-closing integration and performance of consummated Strategic Transactions

Risk and Compliance Committee

The Risk and Compliance Committee assists the Board in:

- Assessing the quality and effectiveness of our capabilities, policies, controls and methods for identifying, evaluating, monitoring and mitigating material risks
- Overseeing the quality and effectiveness of our risk assessment and Enterprise Risk Management ("ERM") Framework, information security framework and compliance function
- Overseeing TransUnion's compliance with legal and regulatory requirements, including monitoring compliance with consumer financial laws and applicable global data privacy and security regulations
- Overseeing the quality and effectiveness of our information security framework, including capabilities, policies and controls, and methods for identifying, assessing and mitigating information and cybersecurity risks
- Reviewing with management the adequacy and effectiveness of internal controls associated with TransUnion's risk assessment and ERM Framework (in coordination with the Audit Committee)

Technology Committee

The Technology Committee assists the Board in:

- Overseeing TransUnion's product, data, information technology and innovation, functionality and availability strategy and approach
- Overseeing the integration and alignment of our technology, product and data-related projects and investments
- Assessing and reviewing major technology, product and data-related projects and investments
- Reviewing technology, product and data-related systems and processes

Executive Committee

The Executive Committee assists the Board in:

- Exercising the powers and authority of the Board during intervals between meetings of the full Board

Sustainability oversight

The Board oversees TransUnion's sustainability program through its Nominating and Corporate Governance Committee – which receives updates from management on environmental, social and governance related matters on a quarterly basis. At the management level, our executive leadership team meets regularly with TransUnion's Sustainability Office to provide direction on strategy and execution of our enterprise sustainability programming.

Board performance

Our Board members maintain regular attendance at meetings and provide meaningful oversight of TransUnion's operations. Each of our Board members brings vital expertise and skills to TransUnion. In 2024, with the exception of Chris Cartwright, our President & Chief Executive Officer, and Charlie Gottdiener, the former CEO of Neustar®, all our Board members were independent, according to New York Stock Exchange rules. Charlie Gottdiener will qualify as an independent director under New York Stock Exchange rules as of March 31, 2025, three years after his last date of employment with TransUnion.

Board Independence¹¹

80% of our Board members are independent

Board Member Attendance

75% Board members attended 75% or more of the board and committee meetings on which he or she served in 2024

Average Director Age¹¹

61 Years

Independent Board Tenure Average¹²

6.3 Years

¹¹ Calculations are based on Board member composition as of March 10, 2025.

¹² Calculation shown reflects average tenure of independent Board members as of March 10, 2025. The calculation shown does not include Chris Cartwright, our President and Chief Executive Officer, and Charlie Gottdiener, the former CEO of Neustar, because they are not considered independent, according to the New York Stock Exchange rules.

Board skills

Our Board is comprised of individuals with a wide range of backgrounds, skills and experiences. The chart below highlights the experiences and skills of our directors – which we believe are critical to the success of TransUnion.



Enterprise Risk Management

Our risk management efforts – and the early identification of risks and issues – help enhance operating effectiveness within TransUnion’s Global Operating Model. Our Enterprise Risk Management Program provides the framework for identifying, assessing and managing risks within the boundaries of TransUnion’s Global Risk Appetite Statement – which summarizes our approach to taking, managing and responding to risks, and provides parameters to management on risk decisions. The Global Risk Appetite Statement is reviewed and approved by the Board’s Risk and Compliance Committee periodically. TransUnion’s Chief Risk and Compliance Officer (“CRCO”) reports to the enterprise Chief Legal Officer and oversees the company’s ERM Framework and Compliance Management System in conjunction with other executive leadership functions.

Enterprise Risk Management Framework

TransUnion's ERM Framework provides the foundation of our policies and governance processes across the enterprise. The ERM Framework also governs how TransUnion identifies and mitigates risks and monitors control effectiveness.

Organizing: Our risk strategy, risk taxonomy and governance practices set standards for taking risks within the boundaries of our Global Risk Appetite Statement.

Directing: The ERM Framework supports our risk appetite with organized processes, policies and procedures and methodologies that help our teams effectively manage risk in a consistent way across the business.

Managing: We manage risk by establishing controls to mitigate identified risks and execute an issue management process to drive any necessary remediations and enhancements to controls.

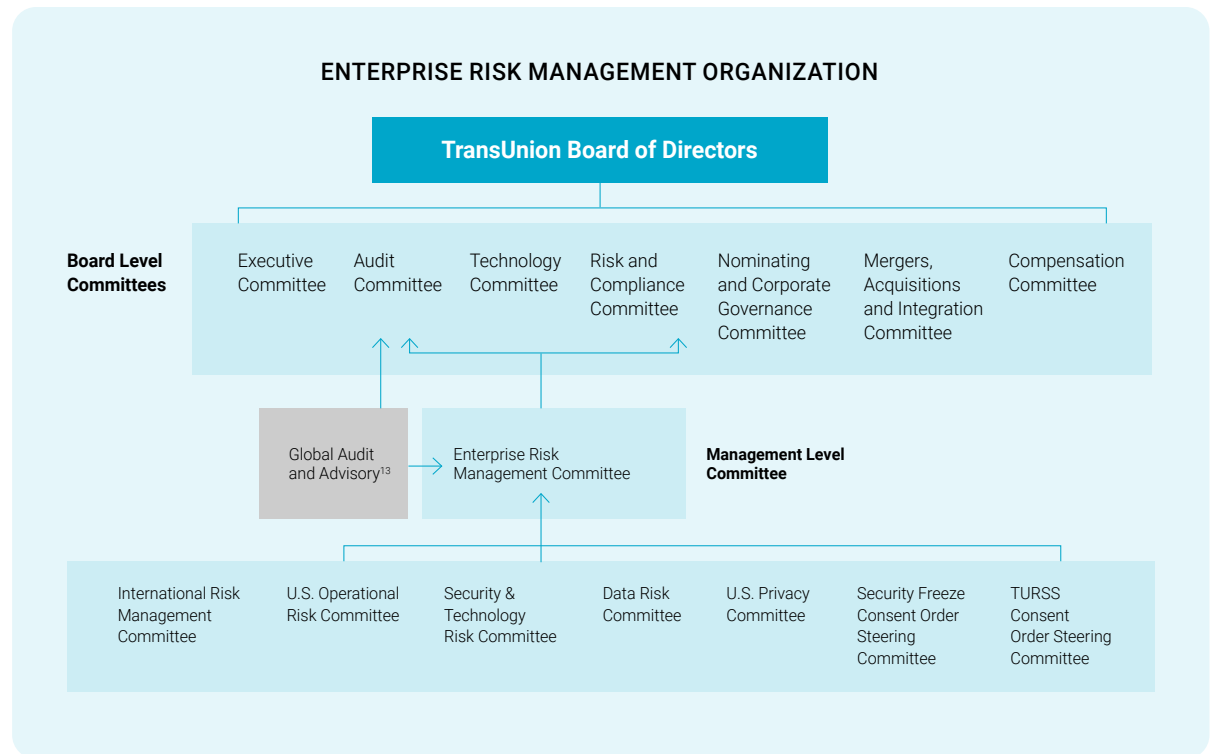
Monitoring: We measure business processes and outcomes to ensure controls are operating effectively.

Reporting: Our risk management program reports key risk themes and performance metrics to enable management oversight, including risk governance committees.

Global Risk Taxonomy

TransUnion's Global Risk Taxonomy names, classifies and defines the risks to which we are exposed across the enterprise. Utilizing this taxonomy, we can build processes, metrics and reporting that help us better identify and manage each risk to our business, which can include addressing specific themes within individual risk types as TransUnion deems necessary. Risks our taxonomy evaluates include: Strategy and Reputational; Financial; Legal and Governance; Regulation and Compliance; Privacy; Data Assets; Data Analytics; Product; Sales and Relationships; Technology; Information Security; Consumers; Customer Delivery; Third Parties; Operational Resilience; and People and Culture.

Enterprise Risk Management structure



- **International Risk Management Committee (“IRMC”)** – Reports regularly to the Enterprise Risk Management Committee (“ERM”) and brings improved consistency across our regional markets, providing a consolidated view of global risks, issues and challenges.
- **U.S. Operational Risk Committee** – Ensures operational risks are appropriately assessed, mitigated, monitored and managed within the boundaries of TransUnion’s ERM Framework.
- **Security & Technology Risk Committee (“STRC”)** – Provides oversight to ensure key risks related to technology and information security have appropriate controls and mitigations in place.
- **Data Risk Committee (“DRC”)** – Implements processes to efficiently and effectively manage risks associated with data analytics, data and model governance, and our use of emerging technologies, including AI.
- **Security Freeze Consent Order Steering Committee** – Oversees compliance with the Security Freeze Consent Order entered into with the Consumer Financial Protection Bureau (“CFPB”) in October 2023.
- **TransUnion Rental Screening Solutions (“TURSS”) Consent Order Steering Committee** – Oversees compliance with the TURSS Consent Order entered into with the CFPB and Federal Trade Commission in October 2023.

Risk review and escalation

The ERM sets TransUnion's risk strategy within the boundaries of our Board-approved Global Risk Appetite Statement, and advises on the prioritization and mitigation of risks to the company. The Committee escalates certain issues to the Risk and Compliance Committee of the Board and to other relevant Board committees as appropriate. The ERM is a management-level committee chaired by the CRCO and consists of TransUnion's Chief Executive Officer, his direct reports and the Chief Information Security Officer ("CISO").

The ERM meets monthly to, among other things, monitor the risk environment applicable to TransUnion, and provide direction for mitigating high and very high risks to bring them in line with the Global Risk Appetite of the company.

Compliance

TransUnion operates in a highly regulated environment, and our experienced compliance team develops and integrates business processes so the enterprise can comply with applicable regulatory and legal requirements. Our compliance team maintains multiple programs designed to monitor risks and meet regulatory needs, including support of mergers and acquisitions due diligence to identify and remediate any potential compliance gaps and reviews of new or enhanced products and services.

Global Monitoring

Our Global Monitoring team conducts monitoring to verify compliance with regulatory requirements and reports results to the relevant governance committees. The team also reviews controls for effectiveness, provides feedback for control enhancement opportunities, and escalates risk concerns to the Operational Risk and Control Assurance team.

Technology, Risk and Compliance

The Technology Risk and Compliance ("TRC") team's primary goal is to provide visibility and transparency to risk that is relevant to TransUnion due to the utilization of technology. In conjunction with risk and compliance teams in the first and third lines of defense, TRC serves as the second line of defense to help ensure risk is appropriately quantified, and controls to mitigate risks are present, designed, and operating effectively. Further, TRC helps provide assurance that technical controls and requirements are in place to meet regulatory requirements.

U.S. Regulatory Exam Management

The Regulatory Exam Management team is driven by TransUnion's commitment to compliance, working with TransUnion's Compliance Advisors, legal team and subject matter experts. The team reports and advises on regulatory matters to senior leaders, and serves as the main point of contact with our U.S. regulators, working to maintain a positive relationship by balancing transparency and risk management.

Global Anti-Fraud Program

TransUnion's Global Anti-Fraud Program promotes the reliability of our business and reduces reputational risk. Our system of anti-fraud controls, assessments and monitoring programs is designed to detect, investigate and prevent instances of suspected or confirmed internal fraud. Multiple stakeholders work collaboratively to mitigate internal fraud risk via various compliance and risk governance structures.

Enterprise Issue Management

"Speak Up" is one of the core pillars of TransUnion's Commitment to Compliance. Our associates are encouraged to look for and report issues via our Enterprise Issue Management Program. This program helps us identify, remediate, report and manage issues robustly. An "issue" is defined as a situation that could cause harm to TransUnion as a result of a process failure due to a poorly designed, ineffective or nonexistent control that requires further review, evaluation and resolution. Issues may be identified during routine duties, assessments, external agency reviews or from external control failures.

Our Enterprise Issue Management Program enables a consistent and objective approach that drives accountability for successful issue resolution, including:

- Providing a process to support the identification, reporting, remediation and closure of identified issues
- Supporting rapid response and robust, sustainable issue resolution to reduce impacts to consumers and customers, as well as TransUnion
- Mitigating the risk of recurrence for future similar issues
- Achieving the best possible outcomes for consumers, customers and the organization
- Fostering a culture of continuous improvement through self-identification and correction/prevention of issues

Business ethics

We handle sensitive information we use to help individuals make life-changing decisions every day. To help secure our sensitive data, we place great importance on training and holding our associates accountable for compliance with all applicable legal and ethical standards. Furthermore, to promote the high ethical standards required to conduct our business, we maintain several programs, policies and processes.

Code of Business Conduct

TransUnion's Code of Business Conduct anchors our business ethics program, providing our associates, officers and Board with straightforward guidance to act in a manner consistent with our values, whether it be with each other or with our consumers, customers, vendors or business partners. The Code of Business Conduct outlines that we are committed to a workplace environment free from acts of discrimination and harassment.

To ensure our associates, officers and Board members are well-informed and have the guidance to act in a manner consistent with our values, everyone at TransUnion is required to affirm the Code of Business Conduct annually. The Board's Audit Committee and Risk and Compliance Committee periodically review with management (including the Chief Legal Officer) important correspondence with, or other action by, regulators and governmental agencies, as well as any associate complaints, submissions or published reports that raise concerns regarding compliance with our Code of Business Conduct.

Reporting ethics issues

TransUnion's Global Ethics Helpline Program offers a safe, confidential reporting platform for our associates and external parties to report instances of actual or suspected wrongdoing.

The Global Ethics Helpline Program enables the thorough, timely, fair and impartial handling of credible reports to establish whether wrongdoing occurred, address confirmed wrongdoing, and correct any widespread issues. Any information submitted through the TransUnion Global Ethics Helpline is kept confidential – to the fullest extent possible; TransUnion does not permit retaliation of any kind against associates for asking questions or reporting possible violations of TransUnion's Code of Business Conduct in good faith.

Reports may be submitted directly through the Global Ethics Helpline website or by phone, and these channels are managed by independent third parties. More information is available in our Code of Business Conduct.¹⁴

Enterprise Business Resilience

TransUnion's Enterprise Business Resilience program is driven by our commitment to the well-being and safety of our associates and our desire to maintain the delivery of services to our customers. As a leading global risk and information solutions provider, we recognize the services we provide are important to both customers and consumers.

Our program's components – business continuity, crisis management and data issue response – improve the organization's resilience, safeguard business operations against threats, and enable effective response and recovery capabilities for any business disruption.

- Business continuity planning is designed to ensure effective, efficient and coordinated responses to significant business interruptions.
- Crisis management planning encompasses our efforts to respond to threats to normal operations, and plan mitigation strategies to ensure effective and efficient organizational recovery during significant business impacting events.
- Our data issue response program is designed to address crisis events that involve data security or data integrity in a structured and expedient manner.

Government relations

Our political activities are designed to strictly adhere to applicable law and align with our Code of Business Conduct. A number of factors guide TransUnion's lobbying, including considerations pertaining to our corporate values, as well as the best interests of our businesses and associates. In 2024, TransUnion spent \$2.2 million on lobbying.

Legal Pro Bono Program

TransUnion's Legal Pro Bono Program creates opportunities for associates across the Legal, Risk and Compliance teams to serve their communities in new and energizing ways. In 2024, our associates volunteered their time and talents in many capacities, including:

- Participated with Seyfarth Shaw in an order of protection clinic to help survivors of domestic violence file for emergency orders of protection
- Participated with Seyfarth Shaw to assist individuals in North Carolina restore suspended driver's licenses
- Helped parents of children with disabilities navigate the educational system in partnership with Equip for Equality

This year, we are also pleased to share TransUnion received the William H. Avery Award from the Legal Aid Society of Metropolitan Family Services. This award recognizes outstanding leadership in the provision of legal aid to those unable to afford or retain an attorney.

Security and Privacy

Information security

Overview

The security and protection of personal data is our highest priority. We are committed to aligning with industry-leading, cyber risk management best practices and complying with all applicable legal and regulatory requirements. Our Information Security program is led by a global-level Information Security Department that develops our security policies, standards and procedures — guided by the ISO/IEC 27001:2022 principles and aligned to the Center for Internet Security controls. We seek to evolve our approach to protect against increasing and changing security threats around the world.

Cybersecurity program

We have developed a framework designed to empower information security execution and accountability across business and technology teams. Our organization works across all regions globally to ensure consistent cybersecurity principles and controls are applied for our workforce. Key areas of our program include:

Cyber Fusion Engineering — Responsible for attack surface reduction, vulnerability management, threat intelligence and cybercrime prevention, and the automation and orchestration of technologies to integrate security capabilities.

Cyber Defense and Architecture — Responsible for key security programs that help defend and protect TransUnion assets, such as security operations, incident response, insider threat and data loss prevention, threat hunting and security architecture.

Information Security Officers and Mergers, Acquisitions and Investment Security — Responsible for direct engagement with our technology and business unit stakeholders globally to drive security initiatives and solve security challenges, in addition to the evaluation of security risk of an entity before a potential merger, acquisition or investment, and management of security remediation if the transaction is completed.

Security Engineering — Responsible for ensuring the integrity of our platform security to include on-premises, cloud, network, endpoint and application security; identity and access management; security control implementation; and TransUnion product security engineers tied to product development and infrastructure engineering teams.

Technology Governance, Risk and Compliance – Responsible for security and regulatory compliance, third-party risk management and assessments, and driving product security and alignment to industry standards. This includes first line of defense activities, such as implementing and managing security controls, and second line of defense activities like monitoring, oversight and ensuring adherence to regulatory requirements.

Information Security Program Enablement – Responsible for prioritization of information security programs and initiatives, management of resource allocation, and engagement with broader technology and business stakeholders that help ensure TransUnion’s information security.

We are organized to develop, implement and maintain a robust information security program consistent with TransUnion’s size and complexity. We employ multiple, overlapping layers of security controls to reduce risks and vulnerabilities associated with single points of failure.

Our program focuses on risk identification and fostering resiliency – all to protect TransUnion and our assets, consumers and customers.

Information security priorities

The priorities of TransUnion’s information security program are to:

- Decrease targets for our adversaries while ensuring all assets are protected
- Search for threats and risk inducing points in our enterprise proactively
- Expand consumer trust by adopting industry-leading security practices
- Reduce our threat exposure by focusing where exploitation is more likely and consequential
- Ensure products and solutions meet global security compliance commitments

Our security team is focused on making information security a business enabler that facilitates secure business operations, enables inorganic growth and accelerates secure product development. We are focused on active cyber defense and proactive risk management. To this end, we are evolving to an engineering- and developer-centric organization where we focus on engineering secure solutions, reducing the need for operators and establishing friction-right security that enables product development versus establishing limitations in the name of security. We prioritize prevention over detection and response, follow zero-trust principles and leverage analytic modeling to enable defensive capabilities. We are aggregating security data to develop analytics and create risk-informed operational visibility that will drive security priorities and decisions. Developing and motivating our team of security professionals is critical to our success, as is embedding security in our company culture.

Security governance

Our Chief Information Security Officer (CISO) maintains strategies and programs designed to protect consumers and data assets, align with consumer expectations and comply with all applicable laws. The CISO has a direct reporting line to the Board’s Risk and Compliance Committee, and reports to the Committee at least quarterly.

The Risk and Compliance Committee oversees the quality and effectiveness of our information security framework, including policies and controls, as well as methods for identifying,

assessing and mitigating information and cybersecurity risks. The Committee also assesses the effectiveness of our management of information security-related risks.

Key information security risks are overseen by the STRC – which escalates significant issues to the ERM (See discussion of the ERM on page 26, 'Risk review and escalation'). The overall responsibility of the STRC is to oversee key risks related to technology and information security and ensure such risks have appropriate controls and mitigations in place. The STRC also oversees associated policies, projects and programs for enterprise risk assessments related to technology and information security.

Information security controls, certifications and validation

TransUnion is committed to aligning with industry-leading cyber risk management best practices and complying with all legal and regulatory requirements. Our global Information Security department centrally administers security across all our systems and platforms. Additionally, we are adding a program management focus to control ownership and execution, and partnering with our oversight committees to build a technology controls compliance second line function to expand our execution oversight.

TransUnion maintains more than 30 information security certifications annually, including Payment

Certifications ¹⁵

BUSINESS	ISO 27001	PCI	SSAE 18 SOC II TYPE II
India	✓	✓	✓
U.S.		✓	✓
Canada	Planned for 2025	✓	✓
Brazil	✓		✓
Ireland			✓
U.K.	✓	✓	✓
Hong Kong	✓	✓	✓
South Africa	✓	✓	✓
Kenya			✓
Philippines			✓
Colombia	✓	✓	✓

¹⁵ The types of certifications we maintain in a region are specific to the products and services we offer in that geography. We maintain ISO 27001 certifications for our operations in TransUnion- Leeds, U.K.; TransUnion CIBIL® - Mumbai, India and TransUnion- Sao Paulo, Brazil. Our Consumer Interactive U.S. business also maintains PCI and SSAE 18 SOC 2 Type 2 Reports.

Card Industry (“PCI”), SSAE 18 SOC II Type II, Custom Attestations and ISO 27001. To maintain certifications and align with best practices, we conduct internal and external independent security audits and assessments at least annually. Continuing to successfully complete these industry certifications demonstrates TransUnion’s commitment to security and adherence to industry expected benchmarks.

Cyber defense

TransUnion operates within a challenging and constantly evolving global threat landscape. Against the backdrop of geopolitical unrest and macroeconomic challenges, cyber risk within the financial services sector remains high due to increased frequency and sophistication of threats across multiple vectors, including supply chain and vulnerability exploitation, cybercrime and ransom operations. Additionally, the number of third-party applications delivered to market with inherent vulnerabilities increases adversary opportunities and our need to be even more diligent – while the increase of “deepfakes” of executives and key individuals across various sectors is a growing concern.

To mitigate these challenges, TransUnion’s Security Operations Center continuously monitors for attempts to access our systems or data. We deploy security solutions designed to manage the vulnerability and threat environment affecting our businesses across the globe, including internal and external vulnerability management solutions to monitor our networks and connections with customers and partners. Our applications and networks undergo internal and external third-party penetration tests on an annual basis – or more frequently depending on the threat environment. We have also implemented controls to prevent fraudulent fund disbursements linked to potential executive impersonations.

TransUnion participates in the Financial Services Information Sharing and Analysis Council where companies – including other U.S. national consumer reporting agencies – share information regarding cyber threats, attacks and solutions to understand the evolving threat environment.

We regularly test, update and revise our incident response plans based on the behaviors of threat actors attempting to access our computer systems, software, networks, data and other technology assets. In 2024, we conducted over 400 different tests, including network/application penetration tests and cybersecurity assessments, as well as 12 tabletop exercises and crisis simulations to better equip our team for any threat scenario. In addition, TransUnion has an extensive network of third-party support that provides services, including penetration testing, continuous risk monitoring, distributed denial of service support and on-retainer incident response support. TransUnion maintains a privacy and network security liability insurance policy in the event of a material security breach to cover loss or damages relating to consumer claims and expenses.

Cloud security and migration progress

TransUnion continues our multiyear mission to globally modernize our technology platforms and migrate data assets to the cloud, leading to continuous optimization of our business operating systems, unification of platform capabilities and process improvements that yield faster realization of business values. OneTru is our solution enablement platform that provides customers with seamless access to

TransUnion's broad portfolio of data, solutions and capabilities for more rapid product development and commercialization.

The transition to OneTru and our cloud data migration efforts are supported by internal policies, industry best practices and compliance requirements. As we modernize and transform our product delivery, we strive to improve our innovation capabilities and maintain consistency across business units.

Underpinning OneTru is a set of security capabilities that enhance and enforce network, endpoint and application security. We are integrating and automating those capabilities early in the development lifecycle to proactively identify and address potential security risks.

Corporate security

Physical security is a crucial component of global corporate security and associate safety. TransUnion employs a range of physical security controls to limit access to our facilities, including biometric, video and camera monitoring, ID badge access, and security guards at designated entry points. In addition, we employ automated mechanisms to recognize potential intrusions and initiate designated response actions.

Through the Global Corporate Security Program, TransUnion continuously assesses security risks confronting our domestic and international assets, procedures, products and people, and works to reduce the security risks to which we are exposed. Through this work, we develop and maintain a culture that prioritizes security as part of our values, and we are unwilling to compromise on the safety and security of our associates and the data we steward.

Artificial intelligence and machine learning

AI has a long, complex history that can make it challenging to define, encompassing multiple technologies, including machine learning ("ML") and generative AI. ML involves learning by deriving patterns from data without explicit human guidance, while generative AI entails learning to create high-quality text and images from huge training datasets.

TransUnion uses both AI and ML in our business, and we are constantly researching and testing new ways to generate insights from data on behalf of our customers. Our data science experts lead the research and development of our AI capabilities, and application of AI across OneTru and TransUnion's products and solutions. We have implemented ML techniques for many years in accordance with applicable law and employ governance procedures to help mitigate identified risks like potential bias. ML techniques have been used in the development of most of our analytics products and services, and our data scientists are experienced in helping customers navigate the complexities of ML models.

Generative AI combines and applies ML methods in powerful ways, presenting many potential use cases, users and opportunities for TransUnion — while also introducing new types of risk. As detailed below, we have embedded AI into our risk governance structure. With robust risk controls in place, our focus is increasingly shifting toward enabling innovation via an enterprise AI strategy. This strategy prioritizes and guides our activities as we apply emerging AI methods to develop and enhance our products and capabilities, defend against threats, apply technology internally to improve our operations, and investigate early-stage concepts.

AI governance

Our management and Board play a vital role in overseeing TransUnion’s implementation and use of AI in compliance with our Enterprise Artificial Intelligence Policy (“AI Policy”) and the AI Principles therein.

- **Board Oversight** — The Risk and Compliance Committee (which oversees TransUnion’s management of risks, including the adequacy and effectiveness of internal controls associated with our risk assessment and ERM Framework) and the Board’s Technology Committee (which reviews TransUnion’s significant technology-related policies, procedures and controls) are primarily responsible for oversight of our use of AI.
- **Enterprise Risk Management Committee** — The ERM works to align any risk the Company takes in regard to AI with the Global Risk Appetite Statement. The ERM escalates AI-related risk issues to the Risk and Compliance Committee, as appropriate.
- **Data Risk Committee** — The DRC is responsible for implementing processes to efficiently and effectively manage risks associated with data analytics, data and model governance, and our use of emerging technologies, including AI. The DRC has developed a robust AI risk assessment framework and is responsible for monitoring the full landscape of emerging global AI regulations, continually adapting the framework in accordance with changes to applicable regulations and technologies. The DRC escalates issues to the ERM, as appropriate.

AI principles

TransUnion is committed to innovating and staying at the forefront of technology advancements, including through standardizing and modernizing our technologies. Most importantly, we approach new technologies from a security-first standpoint to protect the data we steward. Our intentional, responsible approach to new technology selection and adoption, including AI, is rooted in our AI Principles that align with our mission, values and beliefs.

Our AI Principles align with current, leading federal and international AI standards, including the White House Blueprint for an AI Bill of Rights, and National Institute of Standards and Technology AI Risk Management Framework.

Our five core principles driving the use of AI at TransUnion are:

- Fairness and ethics – AI applications should be designed to be fair and inclusive, and protect against bias and discrimination
- Data protection – AI applications should be designed to protect the privacy and security of data managed by TransUnion
- Safety and effectiveness – AI applications should be designed to be safe, sufficiently accurate and suitable for their purpose, and function effectively
- Transparency – AI application users should receive information about AI applications, including how they work, and their capabilities and limitations
- Accountability – AI applications should have clearly defined owners responsible for designing AI applications to function in accordance with our AI Principles and applicable law

AI inventory

TransUnion maintains a holistic view of our organizational AI assets in an AI inventory to support a variety of business needs, including system maintenance and incident response. The AI inventory documents the tools, use cases, owner, legal entity, category of use, and risk assessment associated with each AI application. Categories of use include:

- **Model development:** Use of AI techniques to build, enhance and analyze predictive and prescriptive models, delivered either as TransUnion products or services for specific customers (e.g., a ML application used to fit a fraud model or derive promising features from complex datasets).
- **Data matching and linking:** Use of AI techniques to improve our ability to resolve identities and connect related data elements across multiple, complex datasets (e.g., ML applications used to construct identity graphs that support fraud and marketing solutions).
- **Process automation:** Use of generative and other forms of AI to further automate and improve the efficiency of our business processes (e.g., coding assistants, chatbots and text automation).

We also strive to reduce bias in our credit products. You can read more about our approach in the Efforts to Reduce Bias in Financial Services section of this report.

Data privacy

Privacy overview

TransUnion's business is based on innovative sourcing, processing and provisioning of data to internal and external stakeholders. Privacy compliance is of paramount importance to TransUnion's ongoing success, promoting a strong industry reputation, maintaining operational efficiency, and positively affecting regulatory, customer and investor confidence.

In 2024, TransUnion expanded its privacy team and scope to address new privacy laws in India. Additionally, TransUnion's GCCs have adopted TransUnion's global privacy framework, further enhancing the maturity, oversight and alignment of privacy practices across the enterprise.

TransUnion operates a global privacy framework which sets out the structure, principles and responsibilities for privacy compliance for our operations, products and services.

GLOBAL PRIVACY FRAMEWORK		
Privacy governance	Privacy management	Privacy education
Oversight of data privacy activities, including setting policy and standards	Development and execution of operational practices that enable compliance	Incentivizing good privacy practices through training and awareness activities

Privacy governance

We govern data privacy through policy setting, monitoring and oversight activities to ensure we stay aligned with global privacy regulations and best practices. Collectively, these efforts help ensure our products and services comply with privacy regulations around the world and meet consumers' evolving privacy expectations.

TransUnion operates a Global Privacy Policy which requires compliance with privacy regulations across all of TransUnion's business units. In addition, regional privacy policies set requirements relevant to specific business units, operations and regulations.

TransUnion monitors its privacy compliance with regular measurements, such as privacy training, privacy assessment status and implementation projects associated with new privacy laws. We further supplement this continuous monitoring with independent audit and compliance reviews.

TransUnion's approach to data privacy is overseen by several committees to ensure privacy risks are managed appropriately. For reference, see the organization chart on p. 25 of this report.

- **Risk and Compliance Committee** — The Board's Risk and Compliance Committee oversees our compliance with applicable global data privacy and security regulations and requirements, and assesses the effectiveness of systems, controls and procedures used by TransUnion to ensure compliance with applicable global data privacy and security regulations and requirements. The Chief Privacy Officer provides reports to the Risk and Compliance Committee on a quarterly basis.
- **Enterprise Risk Management Committee** — The ERMCM escalates privacy risks and issues to the Board's Risk and Compliance Committee, as appropriate.
- **International Risk Management Committee** — The IRMC oversees TransUnion's international risk management, including privacy risk and compliance with global privacy regulations. The IRMC escalates privacy risks and issues to the ERMCM, as appropriate.
- **U.S. Privacy Committee** — The U.S. Privacy Committee oversees privacy risk in the United States. This committee escalates privacy risks and issues to the ERMCM, as appropriate.

Privacy management

Privacy management is achieved through operational practices that enable compliance, such as privacy impact assessments, consistent global processes, and execution of individual privacy rights requests.

Our global privacy team manages privacy requirements for our products and services, as well as our operations across the enterprise. The team guides staff on privacy-by-design practices, completes privacy assessments, and maintains documentation of our data processing activities. This team helps ensure privacy is a foundational tenet when we develop new products and services.

TransUnion periodically conducts privacy-focused assessments of our products and processing activities for compliance with privacy regulations and alignment with consumer expectations. Our assessments consider the nature of the data use, disclosures made available to consumers, information security, individuals' privacy rights and expectations, and any relevant data quality considerations.

TransUnion publishes privacy notices on our website describing the personal information being processed, purpose of the processing, and privacy rights of individuals. Depending on relevant regulations in each region, these notices include the right of access to individuals' personal information, rectification of their personal information, deletion of their personal information, and the right to opt-out of processing of their personal information.

Privacy education

Privacy education is a cornerstone of our privacy framework. Our privacy education program aims to foster a culture of privacy awareness and compliance throughout the organization. All new associates receive privacy training as part of their onboarding process to ensure they understand TransUnion's privacy policies and supporting processes. Additionally, all associates receive annual privacy training with content for different regulations and tests to confirm understanding. In total, our associates completed more than 68,000 privacy courses in 2024. Additional detail is included in the [Associate Training Appendix](#).

Our People

Overview

As a global company with approximately 13,400 associates, we strive to build a culture where everyone feels like they are in the right place and empowered to succeed. We promote a comprehensive and unbiased supportive environment that encourages individual merit and performance. To enable the success of our associates, we provide them with a wide range of benefits to thrive at home and work.

Benefits

Our benefit programs are designed to provide associates with a safe and supportive work environment. We strive to make benefits available that meet associates in many of life's important circumstances, including: financial wellness, family, health and wellness, time off, insurance, education and retirement. Notable in our family benefits is a global 12-week parental leave for primary caregivers, plus a 4 week gradual return-to-work schedule in the U.S. (with a global minimum standard of 12 weeks for primary caregivers and 2 weeks for secondary caregivers). We also provide adoption assistance and support for surrogacy and infertility assistance. We are also proud to offer mental health coverage globally to our associates and their families, so they are better able to manage the challenges they may face. We provide many more benefits to our associates and are constantly seeking ways to support our associates. When our associates are able to bring their best selves to the workplace, our business thrives.

Spotlight: Promoting mental health and wellness

- TransUnion provides robust healthcare offerings, including medical, dental and vision coverage for associates, their spouses/domestic partners and families. Our benefits include access to virtual physical and mental health medical professionals, in addition to in-person options. The Mental Health and Employee Assistance Plan provides confidential support, including therapy sessions for associates and family.
- The U.K.'s charity focus for the year was Andy'sManClub, a suicide prevention charity with a goal to end the stigma surrounding men's mental health and help men through the power of conversation. Associates participated in numerous events throughout the year to raise funds and awareness for the cause, including the Yorkshire Three Peaks Challenge.

In addition, the Leeds office has a team of Mental Health First Aiders who are trained and accredited to assist their colleagues with mental health issues.

- In Brazil, we provided an online lecture on the theme of Yellow September – the month of suicide awareness and prevention. The session highlighted the importance of identifying the first signs of emotional vulnerability in friends or family members.
- In South Africa and Kenya, we hosted a wellness week in August to support and educate our associates on mental, financial and physical health. The week included in-person health screening checks, as well as educational sessions on managing stress and anxiety, and the importance of good nutrition.
- Our wellness group in India encourages associates to focus on their physical well-being through programs, such as Wellness Wednesdays and newsletters, and a wellness challenge that encouraged associates to set and achieve fitness goals over 100 days.

Associate recruiting, learning and development

Our talent acquisition team works to find the best talent for each role, through merit- and skills-based hiring practices and bias-free decision making. We strive to identify the most talented people to join our teams and provide opportunities for all to progress. We work with numerous partners to enhance our recruiting efforts, including organizations committed to skills acquisition and individual development opportunities. For example, in Africa, TransUnion participated in a career fair event which provides an interactive platform for corporations, government entities and colleges to connect with young, unemployed students, including those living with disabilities.

Once at TransUnion, we support our associates with their career growth and development in many ways, with a focus on merit- and skills-based opportunities. Our talent philosophy and processes are built with continuous dialogue in mind. Conversations between associates and their managers are opportunities to share goals, gain valuable feedback and discuss the steps necessary to progress in their careers as their talent and initiative demand.

Our internal “Learning at TU” hub connects associates with numerous learning programs and opportunities. We also offer career coaching, self-service mentoring guides, and a variety of learning and development offerings to meet our associates’ unique needs. We encourage our associates to be proactive and explore the many opportunities TransUnion offers. They can do this through internal networking, joining an employee group, making purposeful connections and empowering themselves to own their career journeys.

Some of the opportunities we offer associates include:

- **Managing for Success** – This foundational leadership development program is designed for managers and team leads who are either new to their role or new to management, covering leadership essentials.
- **Aspiring Leaders** – Through our five-month-long Aspiring Leader Journey, professional-level associates who are individual contributors can develop essential skills for managing people.
- **Impactful Leadership** – This three-month program helps Directors and Senior Directors unlock the power of the matrix, expand followership and accelerate results amidst complexity and transformation.
- **Geared for Growth** – Available to all associates, this learning experience is aimed at helping them acquire skills and grow together. In 2024, sessions focused on resilience and building a growth mindset.

Associate engagement

In 2024, we conducted a “Voice of the Associates” pulse survey in which 83% of our workforce participated. The survey helps us understand our associates’ workplace satisfaction and organizational alignment. We were pleased 79% of respondents said they plan to stay at TransUnion for the next 12 months, up 1% from our 2023 results. While some other categories, including overall engagement, show room for improvement, responses were generally positive with all scores coming in above 70% favorable. The questions in the survey were designed to measure employee engagement and role effectiveness. We will take the feedback from this survey to better understand and look into options to address associate concerns.

Our Workplace Strategy

Our human resources team works to promote fairness across the organization in three consistent focus areas.

OUR PEOPLE	OUR CULTURE	OUR MARKETPLACE
We value our talent through attention to recruiting practices, continuous development, retention and support for our associate networks	We strive to cultivate an exceptional workplace culture of respect and accountability	We take positive actions designed to promote fair and equitable access to our products, services and supply chain

We acknowledge needs and opportunities will look different across the globe; therefore, we provide global focus areas that allow our regions to drive a consistent associate experience no matter their location while also being cognizant of local needs and requirements.

Spotlight: Supporting associates with disabilities and neurodiversity

- In the U.S., 9.9% of our associates reported having a disability.¹⁶ In 2024, we launched a new employee group for neurodiversity and disability named DiversAbility. This group is committed to fostering an environment where everyone, regardless of their abilities or neurodiversity, can thrive.
- Over 70 associates in Brazil came together in May for a disability and neurodiversity awareness event organized by local associates in partnership with Total You. The session featured examples of disabilities and neurodiversity, storytelling and recommendations for how we can promote belonging within our organization. The session also included a Brazilian Sign Language interpreter for accessibility. Our team in Brazil sponsors a Brazilian Sign Language course, driving a sense of inclusion and expanding access to sign language throughout the office.
- In partnership with Sports Association for People with Disabilities, our Brazil office hosted an event focused on the importance of adapted sports for people with disabilities and its benefits.

¹⁶ This statistic is for U.S. associates as voluntarily disclosed.

Our culture

Over the last few years, TransUnion has undergone a significant change in our associate base. Recent acquisitions and restructuring measures have created the opportunity to rethink how we want to energize our culture. We want all associates to feel connected to TransUnion and one another. We facilitate this by fostering a culture that instills a sense of empowerment for associates and common understanding of our values, beliefs and purpose.

Employee resource groups

At TransUnion, employees play a key role in promoting community and education. All associates are welcome to join and participate in any employee group – whether they are interested in connecting over a common interest, celebrating their cultural heritage or standing in solidarity with colleagues. Our employee groups have focused on areas where associates have expressed the greatest interest in having such groups and help foster a sense of unity.

Culture Movement

One way we are invigorating our culture is by our people taking the lead in creating opportunities for increased connectedness and a shared understanding of our values and beliefs. We call this the Culture Movement – and it drives initiatives for an engaged environment, high-performing culture and exceptional associate experiences at the local site level.

The purpose of our Culture Movement is to deliberately bring together a group of people to model, embed and advance the TransUnion culture and new ways of doing things. Our goal is to cultivate a common understanding of our values and ways of working across TransUnion.

Consisting of Site Culture Champions from our major locations with 50 or more associates, the Culture Movement is committed to the following objectives:

- Increase engagement of associates by planning associate and community events with rich and deep impacts
- Promote social interaction and team spirit among TransUnion associates by defining moments that matter for deeper connections, friendships and nurturing trust
- Instill our values and beliefs so they are observable and seen as the foundation for how we act and get work done with one another

Communities

Supply chain management

Our procurement team performs due diligence during supplier onboarding — which covers financial, operational and adverse media and sanctions concerns with our suppliers. This helps us consider suppliers' overall risk postures throughout the lifecycle of engagements.

Third Party Risk Management

TransUnion's Third Party Risk Management ("TPRM") program evaluates, monitors and manages risks associated with doing business with third parties. Our procurement division has overall accountability for TPRM, coordinating risk assessments for third parties in collaboration with risk domain owners and examining third-party controls before entering into a contractual relationship. We use external security monitoring tools to continuously monitor risk alerts for over 7,000 third parties across risk domains, such as sanctions, media, financial and cybersecurity. Our teams evaluate any adverse findings and take appropriate actions as needed. Additionally, our TPRM team attends and provides updates to the Operational Risk Committee on a monthly basis, and any risks that require escalation are raised to the ERMIC.

Supplier Code of Conduct

In 2024, we launched a new Supplier Code of Conduct, which articulates our vision of responsible business behavior and sets forth the principles by which we expect our suppliers, and subsequently their supply chains, to abide during their business relationships with TransUnion. The code sets out our expectations in the areas of wellness, health and safety, and human rights and labor standards. The standards set forth in the Supplier Code of Conduct are based on internationally recognized norms, including the International Labor Organization Fundamental Conventions and United Nations Universal Declaration of Human Rights.

External parties may report suspected wrongdoing committed by a supplier or within the supply chain through our Global Ethics Helpline or by writing to TransUnion. TransUnion will assess and, as appropriate, take action for reported noncompliance — which may include ending our business relationship with any supplier that does not adhere to the Supplier Code of Conduct or fails to ensure its supply chain adheres to it.

Supply chain responsibility

TransUnion recognizes the importance of having a robust and responsible supply chain, which can be augmented through supplier responsibility initiatives. Having a robust supplier responsibility program can help make us stronger as a company, as well as help strengthen the communities in which we serve. Additionally, our procurement efforts provide a competitive advantage, opening doors to new markets, products and services. We aim to take a deliberate approach to procurement and recognize the importance of legal compliance in connection with these efforts. As such, we work to design and implement initiatives that comply with all applicable legal standards.

GoodWorks@TU

Through our GoodWorks@TU program, we give back to the communities where we operate with volunteerism and philanthropic donations. Our focus areas through GoodWorks@TU are causes our associates can directly impact through our unique expertise and products – economic inclusion, education and online safety.

Volunteering

TransUnion teams organize group volunteer efforts, including a dedicated month of service every April, and many of our associates commit their personal time to a variety of causes, recording **5,993** volunteer hours in 2024.

Corporate giving

Our associates also give financially to a number of causes through GoodWorks@TU. Through our matching gift program, we match up to \$2,000 per year for each associate donation made to 501(c)(3) organizations in the U.S. and registered charities in Canada. In 2024, we matched **\$518,465** in associate non-profit donations.

In total, TransUnion gave approximately **\$4 million** in charitable donations in 2024.

Energy and Environment

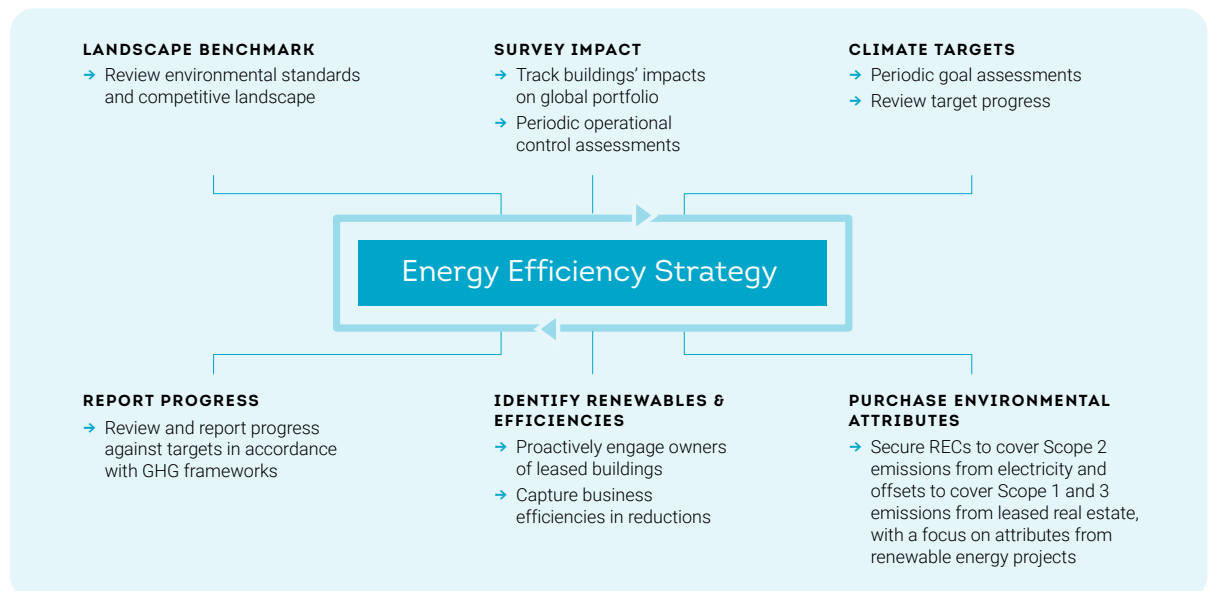
Overview

TransUnion set two emission reduction targets in 2021: reaching operational net zero Scope 1 and Scope 2 GHG emissions by 2025, and a 30% reduction on leased real estate Scope 3 emissions by 2030 (using 2019 as a baseline).¹⁷

Our plan for achieving these reduction targets is to utilize renewable energy purchases (either directly or pairing electricity with renewable energy credits “RECs”), migrate data from TransUnion-operated data centers to cloud providers, and consolidate real estate. While we work toward emissions reduction, we are purchasing RECs and carbon offsets to mitigate our impact and support a clean energy transition.

Energy efficiency strategy

TransUnion maintains a holistic strategy to improve energy and business efficiency, while reaching its climate targets, identifying efficiencies and reducing its impact on the environment. Our strategy is designed to help us meet our climate ambitions by focusing on the way we impact the environment the most – energy consumption.



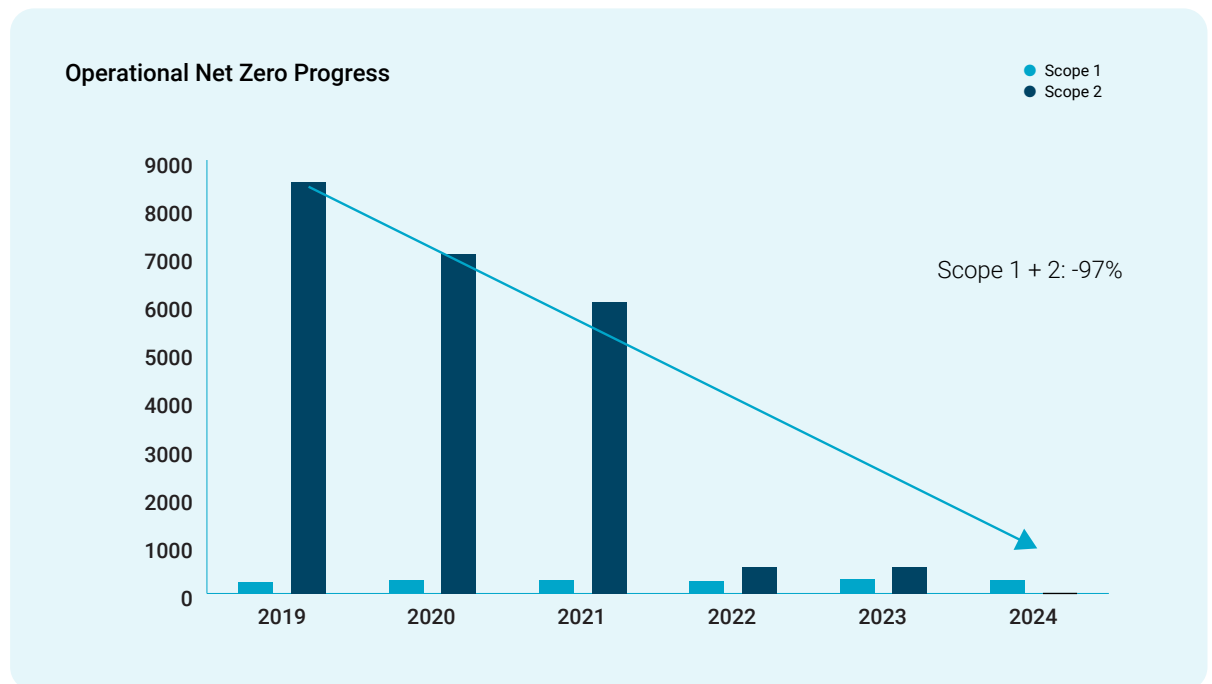
¹⁷ Our Scope 3 goals and disclosures are currently limited to our leased real estate portfolio. All our targets use a 2019 baseline – as that was the last year before our operations were impacted by the COVID-19 pandemic. TransUnion does not account for refrigerants and coolants as part of its emissions targets or reporting metrics.

Target performance

TransUnion reduced its total emissions relative to our climate targets by 53% from 2019 to 2024.¹⁸ We reduced our Scope 1 and 2 emissions by 97% through the purchase of renewable energy. We were able to reduce our Scope 3 emissions from upstream leased real estate by 14% through our real estate consolidation strategy.

Operational net zero goal

TransUnion’s operational net zero goal is focused on emissions from its Scope 1 and 2 emissions. Our approach to “operational net zero” uses a threshold for actual emission reduction of 90%, similar to the threshold used by the Science-Based Targets initiative. We anticipate some residual emissions because it is impractical for most businesses to achieve zero actual GHG emissions from their operations. As such, we may address up to 10% of the emissions for the achievement of our operational net zero goal through other manners, such as the purchase and retirement of carbon credits or similar environmental attributes.¹⁹ We reduced our Scope 1 and 2 emissions by 97% from 2019 to 2024, and in 2024, we purchased 286 metric tons (“MT”) of carbon offsets to address our remaining Scope 1 emissions.



¹⁸ This reduction takes into account our Scope 1, 2 and 3 (from upstream leased real estate only) greenhouse gas emissions.
¹⁹ In accordance with the GHG Emissions Protocol, we account for RECs in our market-based Scope 2 accounting, thereby eliminating our Scope 2 impact. The purchase of RECs to neutralize Scope 2 emissions is not included in the 10% threshold as we account for RECs in our Scope 2 reporting.

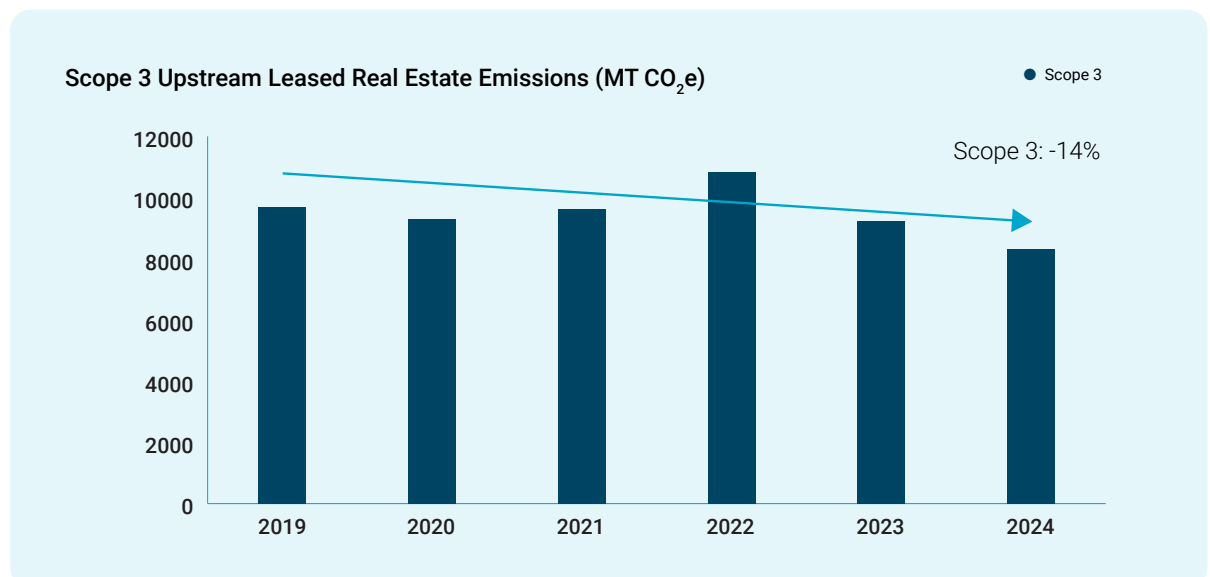
In May 2023, we completed a major milestone toward eliminating our Scope 2 emissions when we signed a long-term power purchase agreement with Constellation, our utility provider for our headquarters and largest office location in Chicago. Our renewable energy project with Constellation will begin in 2025, and the renewable energy supplied under the contract will be sourced from Swift Current Energy’s Double Black Diamond Solar Project in Illinois. Through the agreement with Constellation, TransUnion will purchase renewable energy equivalent to the annual electricity use of our Chicago headquarters. We anticipate this will reduce our reliance on annual REC purchases and contribute the addition of new renewable energy in the U.S. electric grid.

Scope 3: 30% reduction from leased real estate

TransUnion’s Scope 3 target is currently limited to emissions from leased real estate. Our Scope 3 emissions from upstream leased real estate decreased by 14% from 2019 to 2024.²⁰ In 2024, we reduced our total office space by over 150,000 square feet. We continue to evaluate our real estate leases and strive to consolidate space wherever practicable.

In addition, we believe migrating data assets to environmentally friendly cloud providers will increase the energy efficiency of processing and storing our data – while supporting mitigation through third-party clean energy commitments. We migrated more than 100 applications to the cloud in 2024 and shifted to a “cloud-first” strategy for new product development. As we transition away from on-premises data centers toward more cloud services and storage, we will benefit from the sustainability practices employed by large cloud providers and lower energy use. We also use vendors that are committed to their own emissions reduction strategies.

In relation to our Scope 3 impact, we purchased approximately 8,315 MT CO₂e of carbon offsets to address the impact of our global Scope 3 emissions from upstream leased real estate. These verified carbon offsets are generated by a solar power project in India, a region in which we have significant operations.²¹



²⁰ We exclude from our inventory de minimis emissions from rented data center cabinets – maintained primarily for compliance with data processing regulations in select countries. Additionally, while our Lagunilla, Costa Rica facility falls within Scope 2, the emissions are negligible, so we have not purchased RECs to address those emissions.

²¹ We also applied 286 MT CO₂e of carbon offsets from the same project to our Scope 1 emissions, as noted above.

Efficiency performance metrics

Greenhouse gas emissions (MT CO₂e)

TRANSUNION EMISSIONS	2022	2023	2024
Scope 1	264	308	286
Scope 2: market-based	551	556	0.02
Scope 2: location-based	8,435	8,412	8,380
Scope 3: Category 5, Waste ²²	n/a	1,073	393
Scope 3: Category 6, Business travel ²²	n/a	8,426	10,802
Scope 3: Category 8, Upstream leased assets ²³	10,837	9,247	8,315

2024 Greenhouse gas emissions by region (MT CO₂e)^{24,25}

TRANSUNION REPORTING REGION	SCOPE 1	SCOPE 2	SCOPE 3, CATEGORY 5 (Waste)	SCOPE 3, CATEGORY 8 (Upstream leased assets)
Africa	0	0	18	711
Asia Pacific	0	0	21	142
Europe	217	0	3	225
India	0	0	268	1,672
Latin America	0	0.02	33	287
North America	69	0	49	5,277

²² TransUnion began calculating emissions associated with waste and business travel in 2023.

²³ Category 8 emissions include energy consumption from leased sites where we do not have operational control.

²⁴ Due to the international nature of some business travel, we do not allocate business travel emissions to a particular region.

²⁵ Totals in this table may not sum to the numbers in the previous table due to rounding.

Carbon intensity

GHG EMISSIONS INTENSITY²⁶ 2024

MT CO ₂ e/millions in revenue	0.07
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Performance against climate targets

GHG EMISSIONS	TARGET	2019 BASELINE	2024	% CHANGE
Scope 1	Operational net zero ²⁷ Scope 1 and 2 GHG emissions by 2025	233	286	-97%
Scope 2	Operational net zero ²⁸ Scope 1 and 2 GHG emissions by 2025	8,535	0.02	
Scope 3, Category 8 – Upstream leased assets ²⁸	30% reduction in GHG emissions from leased real estate by 2030 – as compared to a 2019 baseline	9,702	8,315	-14%

²⁶ TransUnion calculated the intensity of its GHG emissions by dividing total GHG emissions reported for Scope 1 and 2 by annual revenue (in millions) for that given year.

²⁷ Our approach to 'operational net zero' uses a threshold for actual emission reduction of 90%, similar to the threshold used by the Science-Based Targets initiative. We anticipate some residual emissions because it is impractical for most businesses to achieve zero actual GHG emissions from their operations.

²⁸ Our Scope 3 target is currently limited to Category 8: upstream leased real estate.

Usage metrics

	2024
Total water use (U.S. gallons)	14,806,922
Non-renewable electricity use (kWh)	36,234,646
Renewable electricity use (kWh) ²⁹	22,937,094
Renewable electricity percentage of total (%)	39%
Total natural gas use (kWh)	6,076,222
Solid waste (MT)	759
Recycling, e-waste (MT)	9
Recycling, non-hazardous (MT)	28

Certifications

CERTIFICATIONS	2022	2023	2024
ISO 14001 ³⁰	Yes	Yes	Yes
ISO 45001 ³¹	Yes	Yes	Yes
LEED	Yes	Yes	Yes

²⁹ This amount includes the application of 19,640 MWh of RECs purchased.

³⁰ In 2024, we renewed the ISO 14001 certification of our United Kingdom headquarters. We have maintained an Environmental Management System for more than 10 years in this facility.

³¹ Our Leeds, U.K. has maintained ISO 45001 certification since 2019.

Appendix 1: GHG Metrics and Methodology

Metrics

SCOPE	2024 EMISSIONS (MT CO ₂ e) ³²
Scope 1	286
Market-based Scope 2 ³³	0.02
Location-based Scope 2	8,380

GHG emissions methodology

Regarding our metrics, we established 2019 as our baseline GHG emissions. We developed our GHG emissions inventory in alignment with recognized industry standards and in accordance with the World Resources Institute and World Business Council for Sustainable Development's Greenhouse Gas Protocol ("GHG Protocol").

TransUnion follows the principles outlined in the GHG Protocol for calculating our Scope 1 and Scope 2 emissions. Currently, we consider our Scope 2 GHG emissions to be those indirect emissions from our owned properties and leased sites within our operational control. We consider leased sites where TransUnion has sufficient influence over facilities (as determined by an internal survey we conducted) to impact energy consumption and/or sourcing to generally fall within operational control.

TransUnion generally re-baselines its GHG emissions to the extent an acquisition or divestiture impacts its emissions inventories by approximately 5% or more.

Appendix 2: Task Force for Climate- Related Financial Disclosures Recommendations

PILLAR	RECOMMENDATIONS	
Governance	Describe the Board's oversight of climate-related risks and opportunities.	TransUnion's Board of Directors oversees our sustainability program, including on climate-related risks and opportunities, primarily through our Nominating and Corporate Governance Committee, which receives updates from management on sustainability-related matters on a quarterly basis. This Committee regularly reviews TransUnion's sustainability strategy, initiatives and policies.
	Describe management's role in assessing and managing climate-related risks and opportunities.	At the management level, TransUnion maintains a dedicated Sustainability Office to help manage initiatives related to sustainability matters, including climate-related risks and opportunities. The Sustainability Office also meets regularly with TransUnion's executive leadership team for direction on the strategy and execution of our enterprise sustainability programming. Climate-related matters are also considered thematically in our enterprise risk taxonomy and management process, and risks are considered by the management-level enterprise risk management committee as deemed appropriate. Following our cross-functional Climate Risk Assessment, we briefed our executives and the IRMC on the risks identified during the process.
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	See the Climate Risk Assessment section on page 56 for descriptions of our identified climate-related risks and opportunities, related impacts and assessed resiliency.

PILLAR	RECOMMENDATIONS	
Strategy (continued)	Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy and financial planning.	See the Climate Risk Assessment section on page 56 for descriptions of our identified climate-related risks and opportunities, related impacts and assessed resiliency.
	Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
Risk management	Describe the organization’s processes for identifying and assessing climate-related risks.	See the Climate Risk Assessment section of this report on page 56 for more information about the climate risk assessment process we undertook in 2023. TransUnion maintains a risk taxonomy on multiple topics, which considers sustainability matters in assessing risk. The ERM reviewed our climate risks following the completion of our Climate Risk Assessment and will continue to review climate risks as deemed appropriate.
	Describe the organization’s processes for managing climate-related risks.	As with other risks, climate risks are addressed via our ERM framework which provides the foundation for our policies and governance processes across departments and regions. This framework relies on the following steps. Organizing: Our risk strategy, risk taxonomy and governance practices set standards for taking risks within the boundaries of our Global Risk Appetite Statement. Directing: The ERM Framework supports our risk appetite with organized processes, policies and procedures, and methodologies that help our teams effectively manage risk in a consistent way across the business. Managing: We manage risk by establishing controls to mitigate identified risks and execute an issue management process to drive any necessary remediations and enhancements to controls. Monitoring: We measure business processes and outcomes to ensure controls are operating effectively. Reporting: Our risk management program reports key risk themes and performance metrics to enable management oversight, including risk governance committees.

PILLAR	RECOMMENDATIONS															
Risk management (continued)	Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management approach.	TransUnion maintains a risk management program to address the various challenges it faces as a company. We manage our climate and environmental risks through our Legal and Governance risk taxonomy. We brief the ERM, which is chaired by our Chief Risk and Compliance Officer and comprised of TransUnion's executive management team and our CISO, about climate risks as the need arises.														
Metrics and targets³⁴	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	We track our Scope 1 and 2 emissions, and Scope 3 emissions from waste, business travel and upstream leased real estate. We track our energy use and sources where available.														
	Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas emissions.	<table border="1"> <thead> <tr> <th>SCOPE</th> <th>2024 EMISSIONS (MT CO₂e)</th> </tr> </thead> <tbody> <tr> <td>Scope 1</td> <td>286</td> </tr> <tr> <td>Market-Based Scope 2³⁵</td> <td>0.02</td> </tr> <tr> <td>Location-Based Scope 2</td> <td>8,380</td> </tr> <tr> <td>Scope 3: Category 5, Waste generated in operations</td> <td>393</td> </tr> <tr> <td>Scope 3: Category 6, Business travel</td> <td>10,802</td> </tr> <tr> <td>Scope 3: Category 8, Upstream leased assets</td> <td>8,315</td> </tr> </tbody> </table>	SCOPE	2024 EMISSIONS (MT CO ₂ e)	Scope 1	286	Market-Based Scope 2 ³⁵	0.02	Location-Based Scope 2	8,380	Scope 3: Category 5, Waste generated in operations	393	Scope 3: Category 6, Business travel	10,802	Scope 3: Category 8, Upstream leased assets	8,315
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Scope 3: Category 6, Business travel	10,802															
Scope 3: Category 8, Upstream leased assets	8,315															
Describe the targets used by the organization to manage climate-related risks and opportunities, and performance against targets.	<p>In 2021, we set two targets: reaching operational net zero³⁶ Scope 1 and 2 emissions by 2025, and 30% reduction in Scope 3 emissions from upstream leased real estate by 2030 (compared to a 2019 baseline).</p> <p>We have achieved an approximately 97% reduction on our Scope 1 and 2 emissions, compared to a 2019 baseline, and a 14% reduction in our Scope 3 emissions from upstream leased real estate in the same timeframe.</p>															

³⁴ The Scope 1 and 2 GHG emissions disclosed in this appendix will be subject to limited assurance by a third-party provider in 2025.

³⁵ Market-Based Scope 2 emissions include the reduction of emissions achieved by our purchase of RECs, as set forth by the GHG Protocol guidelines.

³⁶ Our approach to 'operational net zero' uses a threshold for actual emission reduction of 90%, similar to the threshold used by the Science-Based Targets initiative. We anticipate some residual emissions because it is impractical for most businesses to achieve zero actual GHG emissions from their operations.

2023 climate risk assessment

In 2023, TransUnion partnered with an external consulting partner to conduct a climate risk assessment, including climate scenario analysis, in order to identify climate-related risks and opportunities. The assessment leveraged insights from internal stakeholders, as well as climate projections and research, emerging and existing climate policy and regulation, and peer benchmarking. A cross-functional working group – including associates from finance, sustainability, legal, risk and compliance, operations, strategy and information security – was assembled to inform the process of identifying and scoring risks and opportunities.

We evaluated climate-related risks and opportunities by analyzing TransUnion’s exposure and adaptive capacity for each item under three different climate scenarios: “high action, low warming”; “delayed action”; and “no action, high warming.”

We selected internationally recognized scenarios from the Network for Greening the Financial System (“NGFS”), a group of central banks, to inform our assessments of the potential impacts to TransUnion from various climate risks. These represent widely accepted plausible scenarios for the future of GHG emissions. The NGFS scenarios create a useful and common starting point for analyzing climate risks, allowing us to consider components that are potentially relevant to TransUnion, including interest rates, energy prices and measures of technological innovation, such as investment in renewables.

We identified physical and transition risks by conducting a number of different workshops focused on exploring the potential impacts to TransUnion under different scenarios. Physical risks are related to the physical impacts of climate change, such as damage to facilities from an extreme weather event. Transition risks are related to the transition to a lower-carbon economy like increased energy prices.

The three scenarios we used for our analysis were:

SCENARIO	DESCRIPTION
High action, low warming	Also referred to as ‘Net zero 2050’ or ‘Orderly Transition,’ this is the most ambitious scenario that limits global warming to 1.5 °C through stringent climate policies and innovation, reaching net zero CO ₂ emissions around 2050. Physical risks are relatively low, but transition risks are higher.
Delayed action	Also referred to as ‘Disorderly Transition,’ this scenario assumes global annual emissions do not decrease until 2030. Strong policies are then needed to limit warming to below 2 °C. This leads to both higher transition and physical risks than a high action scenario.
No action, high warming	Also referred to as ‘Current Policies’ or ‘Business as usual,’ this scenario assumes only the current existing policies are pursued, leading to higher physical risks. Emissions grow until 2080, creating approximately 3 °C warming.

We evaluated potential risks that may arise under the three climate scenarios described above across three time horizons: short term (from 2023–2028), medium term (from 2028–2030) and long term (2030–2050). These time periods were selected for consistency with our climate goal dates of 2025 (mid-point of the short-term window) and 2030 (end-point of medium-term window), as well as the planetary aim of net zero by 2050. We disclose some of these risks in the subsequent sections. However, due to the various considerations and mechanisms that have informed this assessment, please note not all such risks are necessarily material to our business and operations, particularly under the definitions relevant for U.S. securities disclosure obligations. For more information, please refer to the “About This Report” section of this report.

Physical risks

The physical impacts of climate change are expected to increase in the future due to global temperature rise over time, as well as more frequent and severe extreme weather events. Similarly, as governments seek to reduce emissions, this could lead to reduced consumer demand and inflation of goods. As part of our climate risk assessment, we analyzed the possible financial impact of extreme weather events to three major office locations selected for their differing vulnerabilities to physical climate risks and importance to our business operations: Leeds, U.K.; Chennai, India; and Chicago, Illinois, U.S.

Our consulting partner used a value-at-risk approach which incorporates both physical damage to assets and productivity losses for each climate peril assessed.

The value at risk for all three sites is greater in higher warming scenarios and grows after 2030. We modeled the cost of infrastructure loss of real estate due to natural disasters, employee productivity decreases as temperature rises, and reduced demand for our products as macroeconomic trends lead to higher inflation. In the worst-case scenario, the most significant amount of potential impact comes from loss of productivity, with physical damage to sites representing a relatively lower portion of value at risk.

CATEGORY	RISK	IMPACT
Technology	Cyber attacks	Climate change, through extreme weather events, may exacerbate the risk of cyber attacks as people will be more vulnerable to scams.
	Data center vulnerability	TransUnion's data centers could be vulnerable to data loss in an extreme weather event.
Supply chain management	Third-party risk	TransUnion is reliant on third parties for our data and systems. Data acquisition from partners and third parties that provide service and delivery could be impacted by climate disruption.
Human capital	Associate productivity	Disruption of electricity access as a result of poor energy grid infrastructure or natural disasters could lead to an inability of associates to perform their work, especially for those who work remotely without backup power. Associate productivity could also be impacted by global temperature rise.
Business disruption	Infrastructure disruption	Extreme weather events or inadequate grid infrastructure could disrupt core business activities and resources required to support them, resulting in increased costs.
	Strategic disruption	Certain TransUnion GCCs are located in areas that have less robust energy infrastructure. If energy demand increases due to extreme temperatures or migration of people, there could be disruption of access to electricity in key locations.

Transition risks

Transition risks are those associated with the pace and extent at which an organization manages and adapts to the internal and external pace of change to reduce greenhouse gas emissions and transition to renewable energy.³⁷

Transitioning requires policy and legal, technology and market changes to address mitigation and adaptation requirements related to climate change. Depending on the nature, speed and focus of these changes, transition risks may pose varying levels of financial and reputational risk to organizations.³⁸

³⁷ Climate Risks and Opportunities Defined, U.S. Environmental Protection Agency, as of Feb. 22, 2024, available at: www.epa.gov/climateleadership/climate-risks-and-opportunities-defined#transition.

³⁸ *Id.*

CATEGORY	RISK	IMPACT
Policy and legal	Regulatory compliance	Increased compliance costs may be incurred to respond to new climate change regulations or disclosure requirements.
Market	Increased energy costs	Increases in direct energy costs and pass-through energy costs from suppliers could increase operating costs for TransUnion.
	Reduced demand	Climate change could increase market volatility and geopolitical risk, including higher interest rates and inflation, which may negatively impact TransUnion's key customers and thereby reduce demand.
Reputational	Reputation with investors	Failure to meet increased investor expectations regarding sustainability could have a detrimental impact to our reputation and reduce our stock price.

TransUnion is already subject to climate-related regulations in various jurisdictions where we operate. We anticipate additional regulations in the future as countries seek to address their GHG emissions. Adherence to legal requirements, as well as investor and customer expectations on climate change, could impact our business in the future to the extent we were to be misaligned.

Lastly, a number of external and uncontrollable variables could impact TransUnion through increases in energy costs and market volatility. We have taken steps to avoid potential market volatility impacts, such as signing a 12-year, fixed-price, renewable energy agreement with Constellation.

Climate opportunities

In addition to the risks above, the assessment identified five climate-related opportunities for TransUnion:

OPPORTUNITY	IMPACT
Climate change response	TransUnion may be able to improve access to capital from investors interested in strong climate action by prioritizing its climate change response.
Increased demand	Climate change is likely to lead to financial pressures for people experiencing loss and damage from extreme weather events or job losses from the transition to a low-emissions economy. This may create or increase demand for TransUnion products and services.

OPPORTUNITY	IMPACT
Energy costs	TransUnion could take steps to encourage energy efficiency in its office spaces and data centers, resulting in decreased operating costs.
Product innovation	TransUnion could invest in research and development to help consumers and customers understand their climate-related risks or adapt to impacts of climate change.
New product offerings	Climate change could create situations where individuals might be displaced and need new ways to access credit or financial services, presenting an opportunity for TransUnion to address these needs and increase revenue.

We intend to review these assessment results for any potential updates to our risk management processes — as part of our regular work to update our approach to risk management for various market trends.

Appendix 3: Additional Voluntary Sustainability Disclosure

Sustainability Accounting Standards Board (“SASB”) Disclosure

Table 1. Sustainability disclosure topics and accounting metrics

TOPIC	ACCOUNTING METRIC	RESPONSE	CODE
Data security	Description of approach to identifying and addressing data security risks	Please refer to the Security and Privacy section of this report.	SV-PS-230a.1
	Description of policies and practices relating to collection, usage and retention of customer information	Our privacy practices are described in our Privacy Notice, available at www.transunion.com/privacy .	SV-PS-230a.2
	(1) Number of data breaches; (2) percentage that (a) involve customers' confidential business information and (b) are personal data breaches; and (3) number of (a) customers and (b) individuals affected	Except as a matter of public record, TransUnion does not disclose this information.	SV-PS-230a.3

TOPIC	ACCOUNTING METRIC	2024	CODE
Workforce metrics	Voluntary and involuntary turnover rate for associates³⁹		SV-PS-330a.2
	Voluntary turnover rate	7.6%	
	Involuntary turnover rate	10.7%	
	Associate engagement as a percentage ⁴⁰	73%	SV-PS-330a.3
	Associate headcount⁴¹		SV-PS-000.A
	Number of associates	13,356	
	Full-time associates	13,254	
	Part-time associates	102	
	Temporary associates	126	

³⁹ TransUnion uses global workforce information when reporting turnover rate.

⁴⁰ TransUnion conducts pulse and engagement surveys to connect with associates on the issues most important to them. In 2024, 73% of survey respondents reported they were likely to recommend TransUnion as an employer.

⁴¹ TransUnion uses global workforce information when reporting the activity metrics above. 'Temporary associates' reflects our intern population. We have excluded contract associate data under SV-PS-000.A and have not disclosed SV-PS-000.B as this data is not available at this time.

TOPIC	ACCOUNTING METRIC	RESPONSE	CODE
Professional integrity	Description of approach to ensuring professional integrity	In support of our ethical business and compliance practices, we have a Code of Business Conduct all associates accept when they join TransUnion and are required to reaffirm on an annual basis. The Code addresses TransUnion's guidance and expectations with respect to topics, such as data privacy; anti-corruption; fair dealing; conflicts of interest; accuracy in communications and record-keeping; human and labor rights; and community responsibility. It is publicly available for review. As part of our commitment to ethical behavior, we offer several ways for associates to report concerns, including violations of the Code or TransUnion policies. We maintain a 24/7 ethics hotline for associates, affiliated companies and the general public to report any suspected illegal, unethical or unsafe business conduct in a safe, secure and anonymous manner. Additionally, associates may report any concerns directly to their managers, human resources representatives, a member of the legal department or a Code of Conduct Officer. They may also utilize TransUnion's online "Speak Up" program.	SV-PS-510a.1
	Total amount of monetary losses as a result of legal proceedings associated with professional integrity ⁴²	\$0	SV-PS-510a.2

GRI standards

This report references the GRI standards, or portions of the standards, as indicated below. Unless expressly stated otherwise, all data disclosed covers the global organization and full calendar year through December 31, 2024. References to our 2024 Annual Report on Form 10-K (“Annual Report on Form 10-K”) and 2025 Proxy Statement (“Proxy Statement”) are available on our Investor Relations web page.

GENERAL DISCLOSURES

The organization and its reporting practices	2-1	Organization details:	TransUnion
		Legal name	Publicly traded corporation NYSE:TRU
		Ownership and legal form	Chicago, Illinois, United States
		Headquarters	We have a presence in more than 30 countries and territories that support our operations; see 10-K for details on our operations by region.
		Countries of operation	
	2-2	Entities included in the organization's sustainability reporting	All subsidiaries are included in our reporting, unless specifically noted otherwise.
The organization and its reporting practices (cont'd)	2-3	Reporting period, frequency and contact point	January 1, 2024 – December 31, 2024 Annually, aligned with financial reporting period sustainabit@transunion.com
	2-4	Restatements of information	We restated historical emissions based on the assessment of our inventory practices, described on p.8 of this report.
Activities and workers	2-6	Activities, value chain and other business relationships	Annual Report on Form 10-K
	2-7	Employees	Global Impact Report – Our People, SASB Disclosure
Governance	2-9	Governance structure and composition	Proxy Statement, Global Impact Report – Governance, Risk and Compliance

GENERAL DISCLOSURES

Governance (cont'd)	2-10	Nomination and selection of the highest governance body	Proxy Statement
	2-11	Chair of the highest governance body	Proxy Statement
	2-12	Role of the highest governance body in overseeing the management of impacts	Proxy Statement, Global Impact Report – Governance, Risk and Compliance
	2-13	Delegation of responsibility for managing impacts	Proxy Statement, Global Impact Report – Governance, Risk and Compliance
	2-14	Role of the highest governing body in sustainability reporting	Global Impact Report – Governance, Risk and Compliance
	2-15	Conflicts of interest	Code of Business Conduct, Nominating and Corporate Governance Committee Charter ⁴³
	2-16	Communication of critical concerns	Global Impact Report – Governance, Risk and Compliance
	2-17	Collective knowledge of the highest governance body	Proxy Statement, Global Impact Report – Governance, Risk and Compliance
	2-18	Evaluation of the performance of the highest governance body	Proxy Statement
	2-19	Remuneration policies	Proxy Statement
Strategy, policies and practices	2-20	Process for determining remuneration	Proxy Statement
	2-21	Annual total compensation ratio	Proxy Statement
	2-22	Statement on sustainable development strategy	Global Impact Report – Letter from the President & Chief Executive Officer
	2-23	Policy commitments	Policies available on TransUnion Investor Relations – Corporate Governance web page

GENERAL DISCLOSURES

Strategy, policies and practices (cont'd)	2-25	Processes to remediate negative impacts	Global Impact Report – Governance, Risk and Compliance
	2-26	Mechanisms for seeking advice and raising concerns	Code of Business Conduct, Global Impact Report – Governance, Risk and Compliance
	2-27	Compliance with laws and regulations	Annual Report on Form 10-K, Global Impact Report – SASB Disclosure
Stakeholder engagement	2-29	Approach to stakeholder engagement	Global Impact Report – Determining Environmental, Social and Governance Key Topics
	2-30	Collective bargaining agreements	100% of TransUnion's full-time and part-time associates in Brazil (excluding interns) are covered under a collective bargaining agreement; this represents approximately 1.5% of TransUnion's global workforce.
Anti-corruption	205-2	Communication and training about anti-corruption policies	Code of Business Conduct
Occupational health and safety	403-9	Year	2024⁴⁴
		The number and rate of fatalities as a result of work-related injury	0
		The number and rate of high-consequence work-related injuries (excluding fatalities)	0
		The number and rate of recordable work-related injuries ⁴⁵	# of injuries 4
		Number of hours worked	7,168,580

⁴⁴ Our work-related injury rates reflect U.S. metrics only and exclude third parties visiting our premises. The injury rates are based on: (1) actual hours worked by our hourly U.S. workforce, and (2) estimated hours worked for our U.S. salaried workforce given the variations in schedules and our flexible time off work benefit. We will continue to assess our disclosures as our reporting practices evolve over time.

⁴⁵ Recordable work-related injuries are considered as worker compensation claims.

Associate training

We expect all our associates to provide our products, services and expertise in a consistent and reliable manner while complying with all applicable laws, regulations and TransUnion guidelines and policies. To reinforce this, we provide our staff with compliance, ethics and information security trainings, as well as numerous learning and professional development opportunities. Below, we discuss some key trainings we offer our associates.

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Ethics	Anti-Bribery and Anti-Corruption Training	New and existing associates are required to complete anti-bribery training covering operating guidelines addressing record keeping; approval procedures and appropriate behavior related to payments; and gifts to government officials	Annual	All associates	Global
	Anti-Discrimination and Harassment Training	TransUnion provides compliant anti-harassment training to associates located or who manage associates in California, Connecticut, Delaware, Illinois, Maine and New York, as required by local law. Training educates associates on TransUnion's policies and state/federal laws on anti-harassment, including how to identify and prevent harassment, discrimination and retaliation in the workplace. In addition, associates located in states where training is not required are provided with the Company policy against harassment for review and acknowledgement.	As required ⁴⁶	All associates	CA, CT, DE, IL, ME, NY ⁴⁷

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Ethics (cont'd)	Ethics in the Workplace	TransUnion maintains an ongoing commitment to comply with applicable laws and sustain an ethical culture. Each associate is responsible for protecting our company's name by behaving ethically. New and existing associates are required to complete Ethics in the Workplace training covering topics, including gifts and entertainment, and conflicts of interest.	Annual	All associates	Global
Learning	Managing for Success	This program equips new frontline managers with the essentials they need to flourish in their new roles while guiding their teams to success.	Annual	Managers	Global
	Skills Boosters & Skills Clinics	Just-in-time learning on topics that drive performance conversations.	Ongoing aligned to our annual performance cycle	Associates & managers	Global
	Career Coaching	Associates have a career coach and career templates at their disposal to help them navigate their career trajectories inside and outside of TransUnion.	As needed	All associates	Global

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Learning (cont'd)	Aspiring Leaders	Provides individual contributors the opportunity to learn more about the experiences necessary to lead people and practice fundamental leadership skills.	Ongoing	Senior professionals	Global
	A Cloud Guru Learning Portal	Online learning platform offering cloud courses, labs and sandboxes to build associates' cloud skills.	As needed	Global Technology, Data & Analytics associates	Global
	On-Demand Learning Content	Associates can take virtual courses or watch on-demand videos from leaders in the field to learn new skills and insights.	As needed	All associates	Global
	Impactful Leadership	A three-month leadership development program consisting of three modules: Developing a Vision and Strategy; Navigating the Matrix; and Influencing and Communicating.	Annual	Directors and senior directors	Global
	VP Leadership Competencies	Our Introduction to Leadership Competencies Workshop helps showcase what leadership looks like at Transunion.	Ongoing	VPs and SVPs	Global

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Learning (cont'd)	Leadership Live	Video series that builds understanding of our six leadership competencies. Provides insights and reflections by showcasing examples of these leadership competencies at the VP+ level.	Ongoing	VP+ leaders	Global
	Geared for Growth	Educates associates on TransUnion's growth journey, focusing on building skills to sustain resilience, grit and commitment. These sessions offer insights and tools to help associates thrive in the face of change.	Ongoing	All associates	Global
Security	Security Awareness Training	All associates receive security awareness training in information security – appropriate to their positions – when initially onboarded and at least annually thereafter.	Annual	All associates	Global
	Secure Coding With Open Worldwide Application Security Project	A training program designed to help developers understand and implement secure coding practices.	Annual	Developer community	Global
	Personal Safety & Active Shooter Preparedness Training	Designed to enhance associates' awareness and response capabilities, with a focus on practical safety and security measures addressing: principles of personal safety and situational awareness; workplace violence prevention; and active shooter preparedness	Ongoing	All associates	United States

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Privacy	Global Privacy and Data Protection	Supports development of a privacy culture, focusing on reducing errors, identifying potential issues in data processing, and applying the data protection principles of transparency, consent, data minimization, purpose limitation, security and access throughout the information lifecycle.	Annual	All associates and new hires	Global, excluding U.K. and Canada
	Fundamentals of Privacy and Protection	Includes several modules that support the development of a privacy culture by instructing new hires on topics of data protection and information security, LGPD, and applying data protection principles of transparency, consent, data minimization, purpose limitation, security and access through the entire information flow.	At hiring	All new hires	Brazil
	Regional privacy training modules	TransUnion requires associates in various regions including the U.S., Asia Pacific, the U.K. and Canada to complete privacy training on laws and regulations specific to their location.	Annual	All relevant associates and new hires	As applicable to regional regulation
	International Records Management Awareness	Enables associates to have the awareness to manage, protect and maintain all records necessary for business and legal reasons, as well as consumer protection.	Annual	All associates and new hires	Global

Endnotes

1. Unless expressly stated otherwise, all data disclosed covers the global organization and full calendar year through December 31, 2024.
2. Unless expressly stated otherwise, all data calculations reliant on associate population include all acquisitions and exclude all divestments.
3. The global associate population headcounts exclude contract associates.
4. Interns (classified in this report as 'temporary associates') and TransUnion Board members are excluded from headcount percentage calculations.
5. TransUnion follows the principles outlined in the GHG Protocol for Scope 1, 2, and 3 emissions. For clarity, we characterize our emissions scopes as follows: Scope 1 includes direct emissions from company operations at facilities under our operational control, which covers our owned buildings and certain leased sites based on the results of an operational control survey conducted internally. Common sources of Scope 1 emissions include the combustion of fossil fuels onsite or those from an owned vehicle fleet. Scope 2 includes indirect emissions associated from the purchase of energy for facilities under our operational control, as described above. Scope 3 includes all other indirect emissions, across 15 categories. We currently track our Scope 3 emissions associated with waste, business travel and upstream leased real estate.
6. Our Scope 2 emissions are calculated based on the facilities that have been determined to be under our 'operational control.' The determination of what is and is not in our operational control is subject to methodologies that have evolved over the past few years. Currently, to determine whether a facility is within our operational control, we initially consider whether it is leased or owned. For leased facilities, we then consider whether we have sufficient influence over facilities to impact energy consumption and/ or sourcing. We completed a survey in October 2023 to assess and update our determinations on operational control. This survey covered approximately 93% of our facilities by square footage.

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