

TransUnion^{tu}

Global Impact Report

2025



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Legal, Risk and Compliance
TransUnion
555 West Adams
Chicago, Illinois 60661

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Letter From Our President & Chief Executive Officer

In a world where trust powers opportunity, TransUnion delivers insights that help people and organizations transact with confidence and achieve great things. Every day, we steward vital information that shapes decisions for millions of businesses and consumers — creating clarity, reducing risk and opening doors for financial inclusion. Our work to connect businesses with verified consumers builds trust in the financial system and strengthens the foundation of global commerce.

Throughout 2025, we executed on our strategic objectives, introducing innovative solutions to help consumers and businesses navigate an increasingly complex economic environment. Our efforts contributed to revenue growth of 9% while strengthening our global operating model, modernizing our technology and accelerating our pace of innovation. Our continued commitment to efficiency and integrating sustainability principles underpins our success.

Advancing our impact with OneTru

Our enterprise solution enablement platform OneTru™ continues to unlock our next generation of innovation. By consolidating our data assets and applications globally on a common, state-of-the-art technology platform, we are enhancing how we manage, govern, analyze and deliver data and insights across our markets. Built for an AI future, OneTru incorporates advanced and agentic-enabled AI across the data-to-insights lifecycle — accelerating development, powering more predictive solutions and enabling us to innovate faster and at greater scale. Over the past year, OneTru powered major advances across our product lines, enabling streamlined workflows, faster new product introductions, and better experiences for our customers. Today, OneTru operates in the U.S. and India, with expansion underway in Canada, the U.K. and the Philippines.

Scaling AI across our operations

As OneTru accelerates innovation across our products, we are also expanding how we leverage AI to strengthen our operations and amplify the impact of our teams. Our proprietary and highly differentiated data assets give us an advantage and strong foundation for AI — fueling more accurate models, enabling smarter automation and supporting a more efficient data-to-insights process. This year, we strengthened our consumer operations by launching AI agents on OneTru. Supported by human reviewers, these agents classify, triage and resolve consumer mail inquiries end-to-end — including disputes and credit repair requests — to drive efficiency and enhance accuracy. In 2025, we also launched our proprietary OneTru Assist development tool to democratize AI access and automate common workflows. For example, under human oversight, we have used OneTru Assist to translate code formats from legacy acquisition products as we integrate them into the OneTru platform. We see double-digit productivity gains from developers who use the tool. In 2026, we will continue training our teams on responsible AI use as we embed AI more deeply across our systems and processes. We see significant potential for AI to help us improve how we work, accelerate product development, and ultimately create better outcomes for consumers and customers.

Expanding financial inclusion

As part of our efforts to expand financial inclusion, this year TransUnion introduced new mortgage credit offerings leveraging trended and alternative data. At the center of this new approach is VantageScore® 4.0, which has unmatched predictive power, with the potential to enable 33 million credit-invisible consumers to be scored and millions more Americans to gain access to homeownership.

In Africa, where 400 million Africans are excluded from the financial system yet digitally enabled through smartphones, we partnered with the largest African telecommunications business, MTN, to develop an alternate data credit score using telco data. We've built this score leveraging the global data standard of the Global System for Mobile Communications, which a majority of telcos adhere to globally and have the opportunity to score the previously unseen population based on their behaviors on their cell networks.

Delivering on our climate pledge

In 2021, we committed to achieving operational net-zero Scope 1 and Scope 2 greenhouse gas emissions by 2025 — and delivered. Primarily, we managed emissions through renewable energy purchases and targeted reductions in our facilities. Our efforts to consolidate our real estate not only help us reduce environmental impact but also lower operating costs. We will continue our sound environmental practices in the future as good corporate stewards.

Building responsible partnerships across our supply chain

Suppliers play a critical role in TransUnion's success, and our Responsible Procurement function strengthens our supplier relationships through shared values, our collective passion for innovation and continuous excellence across the marketplace. Through strategic partnerships within our supply chain, we help create economic opportunities for individuals and businesses, helping strengthen communities and build sustainable financial futures.

In the year ahead, we will sharpen our focus on compliance, efficiency and innovation to deliver value for our customers, consumers, investors and associates. Our promise of making trust possible guides every decision we make, and I believe this next chapter of growth will be our most dynamic yet.

Sincerely,



Chris Cartwright
President and Chief Executive Officer

Our Business Impact

TransUnion aims to create positive, sustainable impact in the world throughout our value chain. The choices we make in managing our operations in an efficient and environmentally responsible manner can not only provide cost savings for the business, but can also mitigate our impact on the environment. Within our own operations, we also create positive outcomes for our associates through the wide range of benefits and development opportunities we offer. We invest in local economies and communities across the markets in which we operate via our upstream procurement practices. Lastly, the downstream impact of our products and solutions helps establish trust and drive financial inclusion for consumers around the world.

SUMMARY OF TRANSUNION'S IMPACT		
UPSTREAM	OWN OPERATIONS	DOWNSTREAM
<p>Utilities, suppliers, data centers and cloud-based services</p>	<p>Functions including finance, research and development, technology and cybersecurity, legal, risk and compliance, and facilities</p>	<p>Consumers, business customers and civil society</p>
<p>Spent more than \$25.3 million with small businesses in the U.S.</p>	<p>Offered seven global product lines: TruAudience™, TruValidate™, TruVision™, TruIQ™, TruEmpower™, TruLookup™ and TruContact™</p>	<p>Helped consumers access:</p>
<p>Supported 206 jobs and \$22.5 million in wages through our responsible supply chain initiatives¹ in the U.S.</p>	<p>Reduced Scope 1 and 2² emissions by approximately 94%³</p>	<p>15 million home equity lines of credit, home equity loans, mortgages, housing or home loans⁴</p>
<p>Reduced Scope 3 emissions from upstream leased real estate by approximately 25%</p>	<p>Employed approximately 13,500 associates</p>	<p>47 million auto loans⁴</p>
	<p>80% of associates would recommend as a place to work</p>	<p>159 million bankcard or credit cards⁴</p>
	<p>Purchased 22,900 MWh of renewable energy, including via our power purchase agreement with Constellation Energy and renewable energy certificates</p>	<p>2.9 million in microcredit loans in Guatemala and Colombia</p>
		<p>14 million U.S. and Canada student loans</p>
		<p>Enabled credit access for over 234 million new consumers⁵</p>
		<p>Gave over \$4.6 million in charitable donations⁶</p>

Throughout the report, we provide more detail about the programs we have in place to enhance efficiency in our operations and create lasting impacts for people and the planet.

1 Impact was measured using 2025 spending with small suppliers in the United States.
 2 Unless otherwise specified, Scope 2 refers to market-based emissions.
 3 Refer to Energy and Environment section for additional details.
 4 Consumer account and loan metrics are based on total origination volumes for Q4 2024–Q3 2025 in Canada, United States, Colombia, Guatemala, South Africa, India, Hong Kong, and United Kingdom. Values were rounded up to the next decimal point.
 5 Includes consumer data from January 2022–September 2025. 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).
 6 Figure reflects total enterprise charitable giving as of December 31, 2025.

Awards and recognition

Company-wide/Global

- World's Most Admired Companies – Fortune
- Silver Stevie® Award for Technology Innovation of the Year in the Communication Technology category – Stevie Awards for Technology Excellence
- 2025 Product of the Year Award for our Email Behavior Intelligence – CUSTOMER Magazine

United States

- 100 Best Companies for 2025 – Seramount
- 100 Best Adoption-Friendly Workplaces – Dave Thomas Foundation

United Kingdom

- 2025 Credit Information Partner of the Year, Consumer Credit Awards – Smart Money People
- Credit Data & Analytics Provider of the Year at Credit Awards 2025 – Credit Strategy

Latin America

- Great Place to Work Certified™ in Costa Rica 2025 – Great Place to Work®
- Esencial COSTA RICA license in Costa Rica
- Great Place to Work Certified in Brazil 2025 – Great Place to Work®
- Great Place to Work Certified in Dominican Republic 2025 – Great Place to Work®
- Great Place to Work Certified in Guatemala 2025 – Great Place to Work®
- Great Place to Work Certified in Colombia 2025 – Great Place to Work®

Asia Pacific

- Great Place to Work Certified in Hong Kong 2025 – Great Place to Work®
- 2025 Gold Privacy-Friendly Award – Privacy Commissioner for Personal Data ("PCPD"), Hong Kong
- Family-Friendly Practices Award – Merit Award by Hong Kong Institute of Human Resource Management
- Best Workplace Award – Good Practice Award by Hong Kong Institute of Human Resource Management
- Grand Award of Employee Wellness – Professional Practice by Hong Kong Institute of Human Resource Management
- Investor and Financial Education Award (Corporate) 2025 Award by Investor and Financial Education Council
- Great Place to Work Certified in the Philippines 2025 – Great Place to Work®
- WOW Workplace in India 2025 – Jombay
- GCC Excellence Award for Leadership in New Capability Specialization in India 2025 – nasscom
- GCC Next Award for Multi-Locational Leader in India 2025 – Kreateworks

Africa

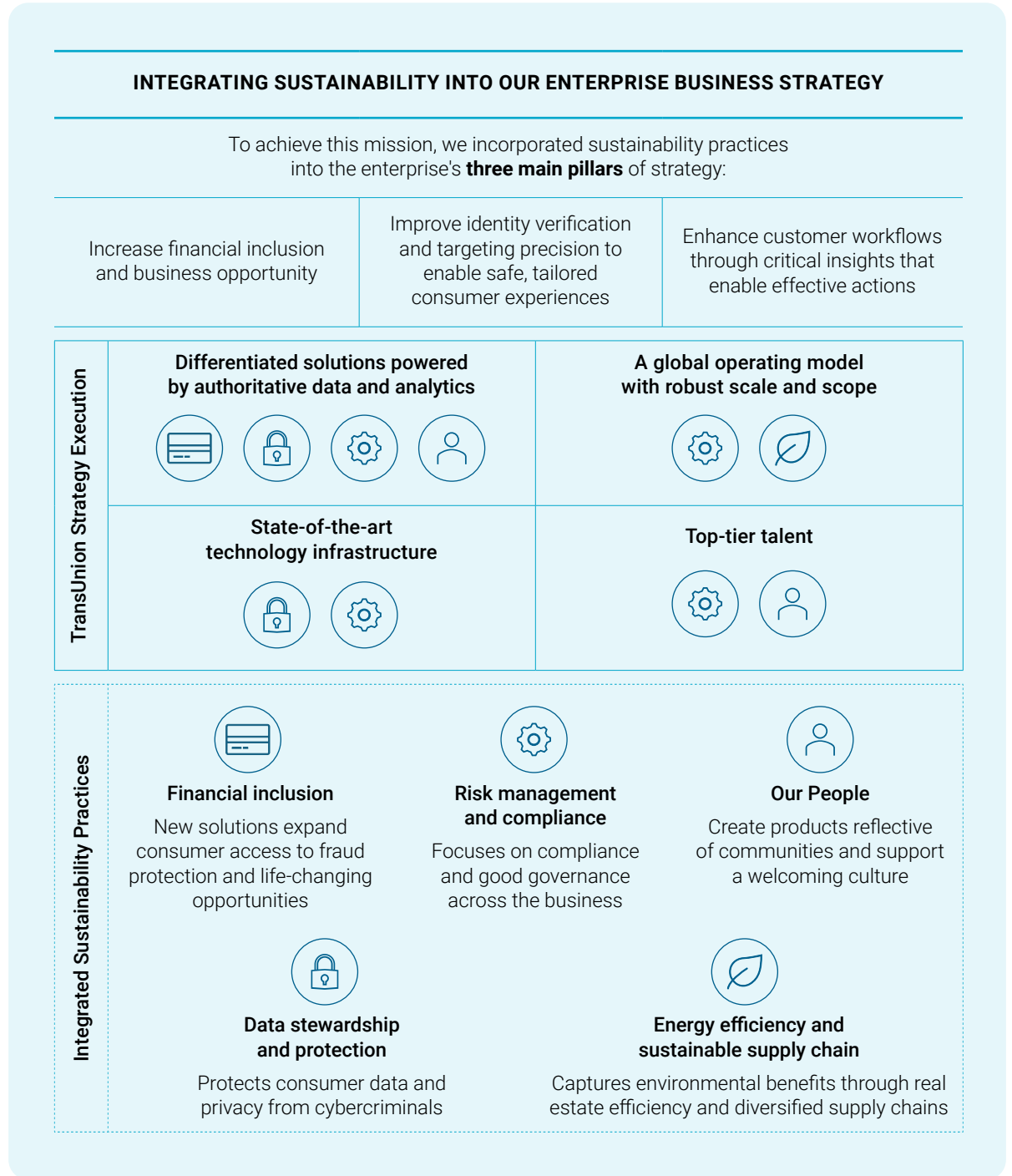
- Top Employer 2025 across South Africa, Kenya & GCC Africa – Top Employer Institute

Our strategy

TransUnion is committed to making trust possible between consumers and businesses 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®. To further this mission, 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, allowing us to better understand local nuances across the more than 30 countries in which we operate. In a similar vein, managing our natural capital consumption drives efficient water and energy usage – which in turn reduces costs.

Simply put, we believe our investments in people and resource stewardship are just good business. Employing sound practices and exceptional talent helps us win in the marketplace.

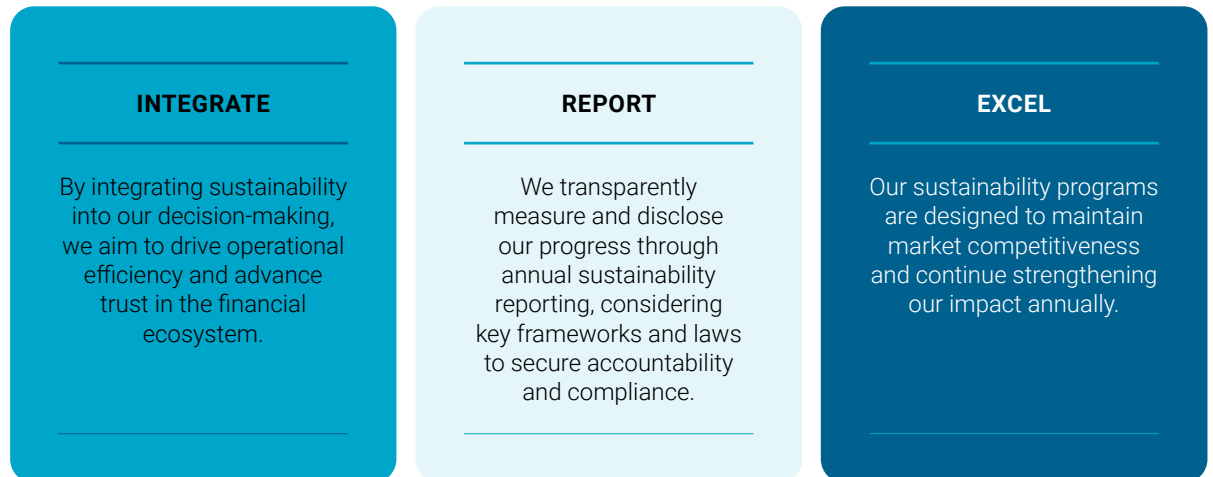
Below are several impactful examples of our enterprise-wide approach in this respect, aligning closely with TransUnion's strategic pillars.



Sustainability Approach

Sustainability strategy

Sustainability is integral to how we operate, innovate and deliver value. Our sustainability strategy embeds responsible practices throughout the organization across environmental, social and governance topics.



We tailor our sustainability strategy and priorities to the needs and compliance requirements of various jurisdictions to produce a more customized approach to creating a positive impact. We maintain a dedicated team of experts and budget to operationalize sustainability and climate initiatives.

Determining key environmental, social and governance topics

In 2025, we completed our global environmental, social and governance assessment⁷ using a dual business and societal perspective to identify issues most important to our internal and external stakeholders. The topics ranked highest in the process are included in the chart below.

TOPICS OF SIGNIFICANT IMPORTANCE

Topics that were scored at the highest level from either the business or societal perspective

- Consumer protection and data accuracy
- Credit access and alternative data
- Cybersecurity
- Data bias
- Emerging technologies and AI
- Financial education and credit monitoring
- Risk management
- Talent attraction and retention
- Workforce inclusion

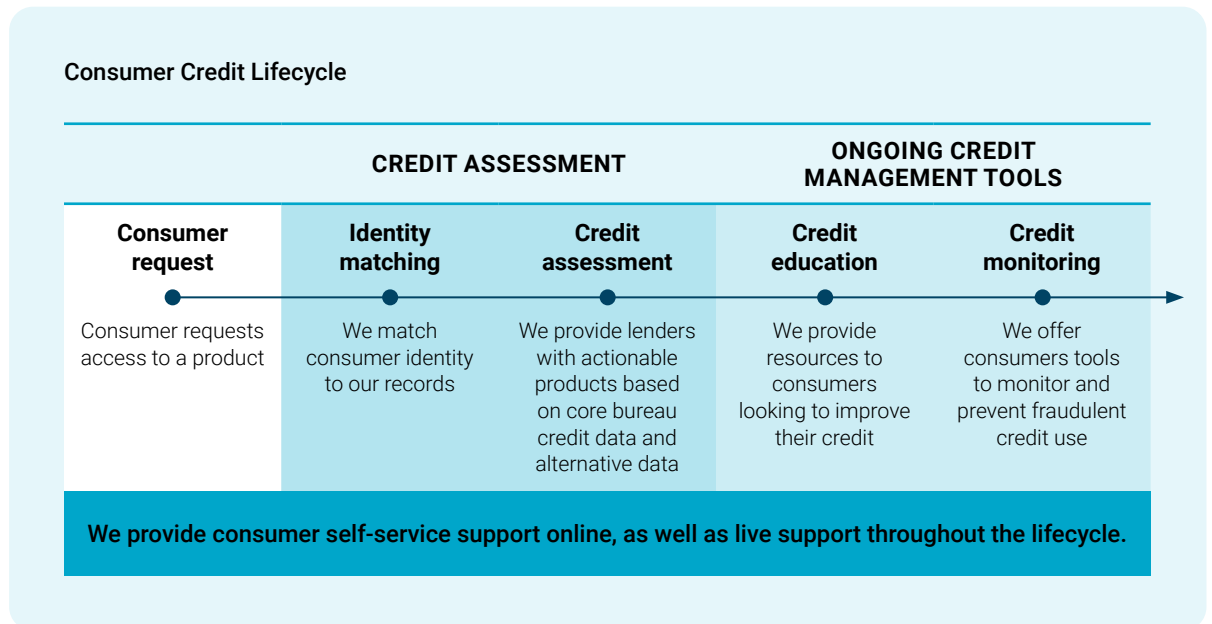
Other topics TransUnion considered include: business ethics and culture, data privacy, employee engagement and well-being, identity verification and fraud, regulator and political engagement, talent development, anti-corruption and bribery, climate change, human rights, philanthropy, regulatory compliance and reporting, supply chain responsibility, and water and waste. TransUnion manages the topics evaluated in the assessment and provides further detail on our efforts throughout the report.

⁷ This assessment evaluates the effect of societal topics on the business but also the business's impact on those topics. The precise delineation of these assessments varies; however, materially differs from, and is generally more expansive than, the definition for purposes of U.S. federal securities laws and should not be equated.

Credit Access, Financial Inclusion Solutions and Education

Consumer credit lifecycle

When a consumer initiates a credit request, we support financial institutions with their assessment of the consumer’s creditworthiness. Identity matching is the first step in ensuring we properly identify the consumer to retrieve the right data from our vast repository. We then leverage our core credit data (e.g., credit card and mortgage payments) or alternative credit information (e.g., rental payments, short-term lending) to provide actionable insights. The information we provide supports financial institutions in their decisioning processes by helping them understand a consumer’s propensity and ability to pay credit obligations.



Our commitment to financial inclusion

At its core, our business is grounded in increasing financial inclusion, which can provide consumers greater access to economic opportunities. 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 promote financial inclusion by leveraging the data assets we steward to help create more robust pictures 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.

Our products help advance affordable access to credit and financial services to everyone, including over a billion adults around the world without access to financial services.⁸ We empower more than 737 million consumers by supporting their credit journeys at different stages of their lives.⁹ We believe in fostering 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.

We are committed to increasing financial inclusion through credit access. We seek to add qualified consumers to the global credit economy by enhancing our scoring solutions and attributes, helping the underbanked gain access to mainstream lending and the modern economy.

Financial inclusion strategy and performance

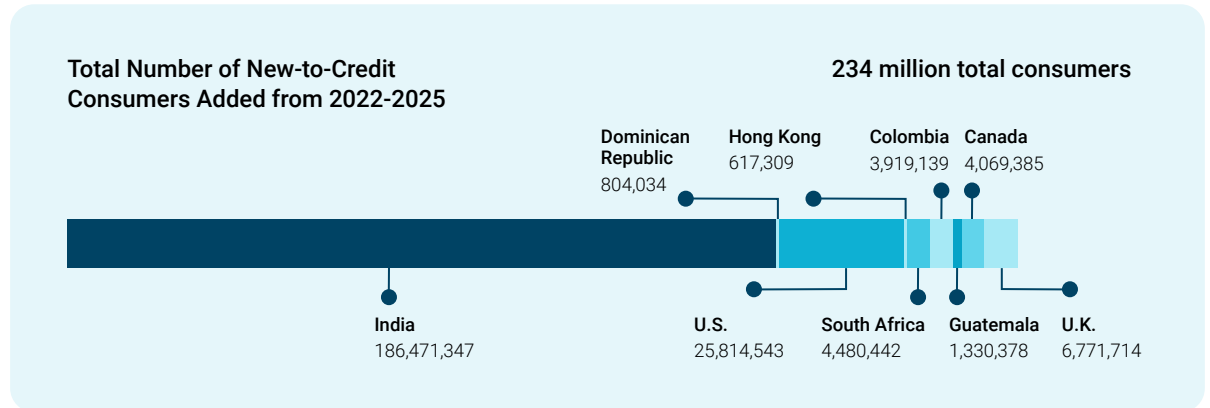
We maintain a robust financial inclusion playbook to advance financial access in the various regions where we operate. The playbook focuses on new-to-credit and underbanked consumers because we believe that is where we can make an impact for both our business and society.

ENGAGEMENT	INSIGHTS	ALTERNATIVE DATA	CREDIT MONITORING
Engage with stakeholders, including regulators, partners and consumer groups	Provide financial inclusion thought leadership and consultative services	Develop new, alternative data-powered solutions	Provide tools and resources to educate consumers on credit management

⁸ The Global Findex Data Base 2025, World Bank Group, 2025, <https://www.worldbank.org/en/publication/globalfindex/report>, last accessed on 28 October 2025.

⁹ Refers to consumers with an open credit account as of December 31, 2025.

From our identity and fraud solutions to credit risk assessment products and credit monitoring services, TransUnion provides end-to-end offerings that allow our customers to develop and deliver responsible growth strategies while serving traditionally underserved consumers.¹⁰ Since 2022, our financial inclusion products and solutions have contributed to adding more than 234 million new-to-credit consumers to the credit economy.¹¹



Since 2022, TransUnion successfully supported more than 234 million new consumers in being added to credit economies domestically and internationally.

Our identity and finance solutions

We support consumer access to new opportunities through every step of the credit lifecycle with products designed to identify, assess and score consumers based on credit profiles, as well as expand their possibilities.

 TruAudience Marketing solutions	 TruValidate Fraud Prevention solutions	 TruVision Risk Management solutions	 TruIQ Advanced Analytics solutions
 TruEmpower Consumer Engagement solutions	 TruLookup Investigative solutions	 TruContact Communications solutions	

¹⁰ The availability of TransUnion’s solutions may vary regionally depending on the needs of a particular market.

¹¹ Includes consumer data from January 2022–September 2025. 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).

Onboarding: Verification and fraud prevention

→ **TruValidate** is a fraud prevention solution that leverages identity, device and behavioral insights to help customers interact with their consumers while mitigating fraud risk. The first step in advancing financial inclusion is confirming consumers requesting access are who they represent themselves to be. This becomes more complicated 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 when trying to prevent fraud. Organizations need a way to reliably distinguish real consumers from fraudsters – not only to stop bad actors but also to enable verified transactions and provide consumers with the service they expect.

TransUnion synthetic fraud model

In 2025, we announced TransUnion's Synthetic Fraud Model. This new model is designed to proactively identify a wide range of public data indicators, along with numerous other risk factors, to help uncover synthetic identities before they can cause financial harm. By analyzing these signals early in the customer journey, the model enables organizations to take preventive action with greater confidence and precision. The model enhances operational efficiency by reducing the need for manual reviews and minimizing customer friction. This allows lenders to streamline their processes while improving fraud detection rates and catching more fraudulent activity with greater accuracy and speed, ultimately protecting both their customers and bottom lines.

Assessment: Insights and analysis

To help our customers develop customized lending policies and seamless decision-making processes, our products deliver in-depth insights leveraging our expansive proprietary and public data.

- **TruLookup** leverages intelligence from over 10,000 data sources, including public and proprietary data. Our products help conduct faster due diligence and issue resolution to deliver actionable intelligence on people, assets and relationships.
- **TruAudience** shows deeper insights can expand access, especially for consumers with limited or complex digital profiles who often face barriers to credit. Our marketing capabilities helped reduce the digital divide by improving internet service providers' abilities to reach low-income households with subsidized internet offers.
- **TruIQ** leverages rich datasets, world-class analytics and powerful intelligence tools to uncover actionable insights. It delivers explainable, custom analytics more quickly – using both commercial and proprietary AI and methodologies. Under TruIQ, each of our products can help customers drive better decisions.

→ **TruVision**, a solution line which includes all TransUnion risk products, including those formerly known as CreditVision, CVLink and DriverRisk, helps more precisely balance risk and opportunity with risk management products that identify and manage best-fit customers across the credit lifecycle. TruVision offers solutions for managing credit risk, insurance risk, employment risk and tenant risk. It helps our customers make better risk decisions and gain a clearer, multidimensional picture of the consumer or organization. In 2025, we proudly introduced two new innovations leveraging our TruVision technology.

TransUnion TruVision Income and Employment Verification

With TruVision Income and Employment Verification, lenders have access to major verification methods — consolidated in a single solution with an industry-leading 75% average completion rate. This includes instant data for 48 million active employee records, consumer-permissioned payroll which covers 90% of U.S. employers, and automated outreach to Human Resources departments and third-party providers.

TransUnion TruVision Resident Screening

This new solution uses a proprietary scoring model designed specifically for the rental housing industry. Its data-driven recommendations help property managers accept more qualified residents, mitigate eviction risk and streamline the screening processes for both property managers and applicants.

Consumer engagement, support and empowerment

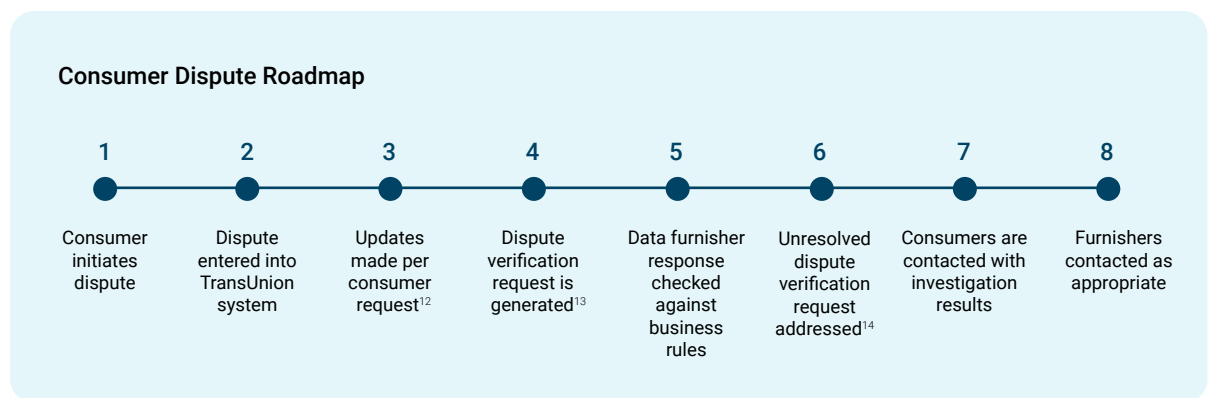
- **TruContact** is a communications and contact center solution that connects people, places and things. It strengthens customer contact intelligence, branded communications, numbering services and order management. TruContact also streamlines telecom order processing, restores trust in the phone channel and enhances customer outreach to engage and connect with customers effectively. Our solution does this by maintaining updated phone records and protecting customers from spam calls to increase customer engagement.
- **TruEmpower** is an Offers as a Service solution that connects qualified consumers with personalized credit and financial offers that match their unique profiles. This helps reduce the stress and disappointment of declined applications, especially for those with limited access to credit. In 2025, we partnered with Credit Builders Alliance to pair OaaS with credit coaching and counseling programs. Together, we helped individuals access safe, affordable credit-building products to start or restart their credit journeys. We also onboarded Candidly, a financial wellness platform that helps users manage and repay student debt, to leverage TruEmpower to help consumers understand how to most efficiently pay down student loan debt while also building savings.

Credit assessment and dispute processing

We maintain multiple support channels to assist consumers in quickly addressing any purported errors in their credit reports and working with data furnishers to resolve any reported items. We abide by policies and procedures designed to protect consumer information and assure maximum possible accuracy, in alignment with statutory requirements and regulatory guidance.

Dispute processing

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



Our Global Dispute Platform powered by OneTru enables us to develop and continuously improve our quality assurance processes for the data we collect and insights we provide.

Consumer support

We understand when consumers need to address concerns about their credit reports, it takes time from their daily lives – and can lead to frustration. To support them, we maintain various avenues of communication through which they can contact our team members, as shown below. In 2025, we saw 81.4% of consumers resolve their concerns through fully self-service methods.¹⁵ Self-service methods include our online portal, telephone, social media, mail and live chat.

Credit management education

We support the financial journeys of individuals and businesses by helping them grow, protect and manage their financial health. Our work focuses on expanding credit awareness, improving financial literacy and promoting inclusion – all while remaining committed to trust, transparency and the responsible use of data.

Credit education is a powerful driver of financial empowerment. By equipping people with the knowledge and tools to take control of their financial health, we enable informed decision-making and help strengthen long-term financial well-being. We continue to collaborate with partners to

¹² Where business rules permit, updates are made to the file immediately as requested by the consumer

¹³ Where further investigation is required, a dispute verification request is generated to the appropriate data furnisher including any relevant information provided by the consumer.

¹⁴ For dispute verification requests that do not receive a timely response, maintenance is performed to remove the item.

¹⁵ This includes all direct-to-TransUnion and partner-associated dispute submissions for 2025.

deliver data-driven solutions that address systemic barriers to credit access. Through this integrated approach — combining education, credit monitoring and identity protection — we are helping build a more inclusive, resilient and equitable financial ecosystem.

In South Africa, our **“Be the Reason Things Change”** initiative is advancing financial inclusion by empowering individuals with the necessary knowledge to shape their financial futures. With many adults in South Africa lacking access to credit, the project leverages alternative data and inclusive credit scoring models to bring more people into the formal financial system. Supported by the International Finance Corporation, the initiative supported credit education, helping consumers build confidence and take meaningful steps toward financial stability. It exemplifies how innovation, education and partnership can drive systemic change and expand opportunity across underbanked communities.

Regional financial inclusion highlights

India

- In September 2025, TransUnion CIBIL introduced the ‘Grameen Score’ — a credit risk scoring model tailored for semi-urban and rural markets. Designed to complement our traditional TransUnion Credit Score, this innovative solution supports financial inclusion efforts by enabling more contextual and inclusive lending practices. The ‘Grameen Score’ aims to expand access to credit for underserved and rural borrowers, thereby fostering greater participation in the formal financial ecosystem.
- In 2025, we also launched ‘CIBIL JAAGRAN’ and ‘CIBIL SAKSHAM’ — flagship initiatives focused on enhancing credit awareness and financial literacy among individuals and small businesses. These pioneering digital content programs, delivered in partnership with financial institutions and through community engagement, are designed to empower participants to take charge of their financial well-being. Through these initiatives, we aim to reach approximately 200 million individuals and 10 million micro and small enterprises.

Hong Kong

- TransUnion Hong Kong advanced credit education across social channels, its website and mobile app, engaging millions of consumers. In 2025, one Facebook campaign won two Meta Agency First Awards, reflecting its strong audience connection. This work also drew interest from regulators, government bodies, NGOs and businesses seeking partnerships on financial inclusion.
- A key example is TransUnion Hong Kong's eight-year collaboration with the Investor and Financial Education Council (“IFEC”). Through IFEC’s annual “Hong Kong Money Month,” TransUnion Hong Kong launched themed credit education campaigns on Facebook and Instagram that helped drive six additional credit-education partnerships in 2025.
- Our cross-boundary credit referencing solution was rolled out in the Greater Bay Area in Q4 2025, facilitating financial institutions to address flight risk and other fraud risks lenders face when conducting account opening or lending business. Reflecting regulatory requirements in both Hong Kong and China markets, our solutions are connected with resources to help lenders get a more robust view of an applicant’s creditworthiness, enable a better assessment and make informed decisions.

Philippines

- TransUnion Philippines plays an active role in nationwide efforts to uplift rural banking capabilities by participating in Rural Bankers Association of the Philippines conferences. Through these engagements, we equip rural banks, many serving geographically isolated and underbanked communities, with insights on credit trends, fraud prevention and consumer risk management. This helps build stronger, more inclusive lending practices in regions where credit access remains limited.
- In partnership with key members, we continue to deliver Credit Engage, a program designed to enhance credit literacy among bank frontline workers. By educating loan officers and customer-facing staff on credit insights, score interpretation and borrower risk evaluation, the program strengthens responsible lending practices.

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.
- We continue enhancing our cross-border credit report distribution strategy to assist consumers moving to or residing in different countries. This solution is now available in key markets, including the Dominican Republic, Central America and Colombia.

By working closely with FinTech partners across the region, TransUnion allowed new customers to access credit and e-wallet solutions with safety and ease.

SPOTLIGHT: Trans Union de Mexico

On March 2, 2026, TransUnion acquired majority ownership of Trans Union de Mexico, S.A., S.I.C., the consumer credit business of the largest credit bureau in Mexico. This acquisition consolidates TransUnion's leadership position in the region and makes it the largest credit bureau operation in Spanish-speaking Latin America. The credit bureau landscape in Mexico presents significant growth opportunities for our core credit business across both traditional sectors and emerging and adjacent verticals where we hold global leadership positions, such as FinTech and insurance.

United States

- Since 2022, TransUnion has partnered with Mobility Capital Finance ("MoCaFi") to promote financial inclusion by helping MoCaFi's underbanked and thin-file credit customers build and improve their credit profiles. By enabling MoCaFi users to report rent and utility payments to TransUnion, the collaboration allows people who may lack traditional credit histories to establish a credit footprint. This partnership supports broader initiatives, such as increasing access to homeownership, reducing wealth gaps and empowering individuals to take control of their financial futures through mobile banking and credit education tools.

- TransUnion’s annual Financial Inclusion Forum included presenters and attendees from leading insurance providers and financial lenders, ranging from large global financial institutions to an association representing small community banks. The forum fosters dynamic, cross-market collaboration and surfaces actionable insights, reinforcing our commitment to advancing financial inclusion and business opportunity. Participants at this year’s forum explored three key themes: expanding access through enhanced risk evaluation; delivering tailored experiences through effective segmentation; and empowering informed choices through behavioral insights.

United Kingdom

- TransUnion’s U.K. business is at the forefront of the “buy now, pay later” (“BNPL”) market with over 200 million records received from major BNPL market participants, giving us a market-leading position among credit reference agencies.
- In partnership with the Vulnerability Registration Service (“VRS”) we are working with clients to understand how to better support consumers facing challenges. This partnership marks a significant step forward in supporting consumers in the U.K. VRS offers consumers a single platform to register their 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 adversity. By combining financial and non-financial data, TransUnion offers detailed and distinctive views of individuals’ profiles, tailoring services to their needs.

Canada

- Combining our Identity Exchange Solution with the TruVision Suite, identity variables, alternative obligations and non-credit payment history, TransUnion scored the risk of 100% of identified consumers, overcoming obstacles often faced by thin-file or credit-invisible applicants. Launched in early 2025, TruVision Trended Risk Score exhibits significant lift in assessing credit risk of new-to-credit consumers — while also providing a credit score for more Canadians. This has enabled lenders to approve more applications and more consumers to get credit access.

Africa

- **Rwanda:** TransUnion Africa, in collaboration with the National Bank of Rwanda, launched a strategic initiative to enhance financial access for individuals and micro, small and medium enterprises (“MSMEs”), many of which are women led. This initiative addresses key barriers to lending, including limited financial records and the prevalence of informal economic activity. By harnessing mobile money transaction data, we gain valuable insights into consumers’ financial behavior and stability. When combined with traditional credit bureau data, this enriched dataset significantly improves credit scoring and risk assessment capabilities. The result is a more inclusive financial ecosystem that bridges information gaps and expands access to credit for underserved MSMEs across Rwanda.

- **Kenya:** Kenya's MSME sector, comprising over 7.4 million enterprises, is a vital pillar of the national economy, driving employment, innovation and GDP growth. Despite its scale and potential, this segment remains significantly underserved by formal financial institutions due to limited visibility into creditworthiness. To address this gap, TransUnion Africa developed the CreditVision for Business score, leveraging newly launched CreditVision variables and enriching them with existing MSME data. This solution enables a more accurate and inclusive assessment of MSME credit risk, unlocking access to finance for a historically overlooked segment.
- **South Africa:** The successful launch of the Telco Data Score, which leverages call data detail records to assess the creditworthiness of thin-file and credit-invisible consumers, enables approximately 9 million South Africans to obtain a credit score and gain access to meaningful credit opportunities. TransUnion Africa is in advanced discussions with additional telco providers to expand coverage and reach the full credit invisible population estimated at 20 million individuals.

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).

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 expertise; artificial intelligence expertise; corporate governance; finance and accounting; global and geopolitical perspective; TransUnion industry knowledge and information services experience; 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, 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, including programs that provide for the identification and development of executives and other critical talent

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 & 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, 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 AI strategy and approach
- Overseeing the integration and alignment of our technology/AI/product/data-related strategy with TransUnion's overall business and strategy
- Assessing and reviewing major technology, AI, product and data-related projects and investments
- Reviewing technology, AI, 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 issues on a quarterly basis, including progress against climate targets. 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. As of December 31, 2025, with the exception of Chris Cartwright, our President & Chief Executive Officer, all our Board members were independent, according to New York Stock Exchange rules.

Board independence¹⁶

92% of our Board members are independent

Board AI expertise

50% of our Board members have AI expertise

Average Director age

61 years

Independent Board tenure average¹⁷

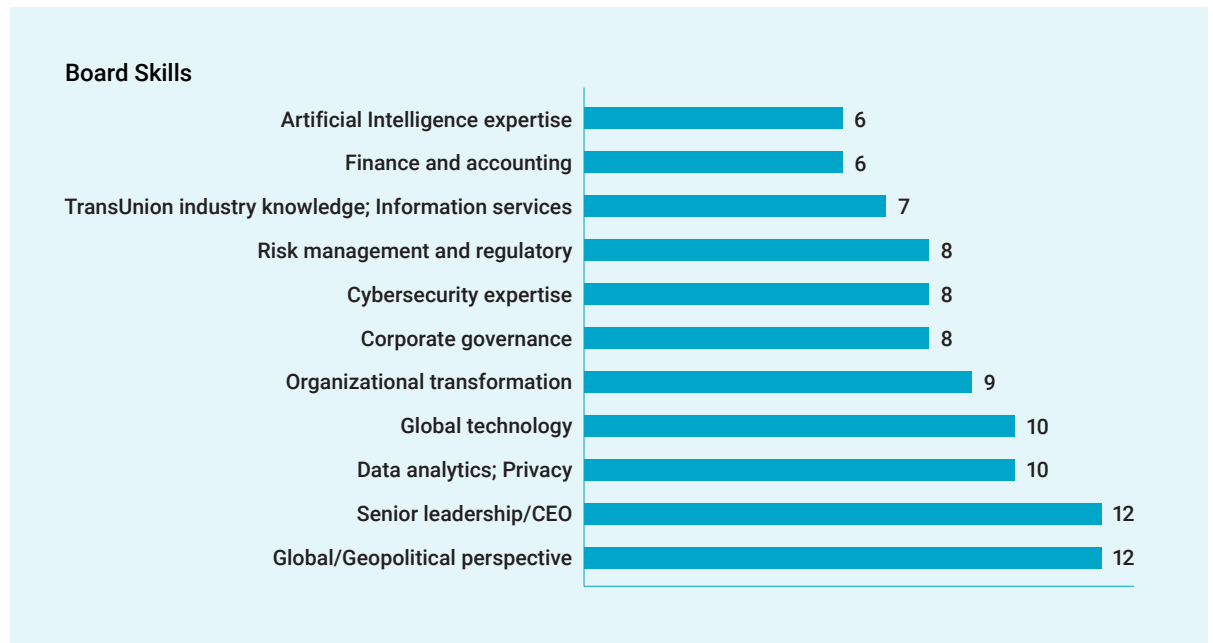
5.7 years

¹⁶ Calculations are based on Board member composition as of March 16, 2026.

¹⁷ Calculation shown reflects average tenure of independent Board members as of March 16, 2026. The calculation shown does not include Chris Cartwright, our President and Chief Executive Officer, because he is 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 TransUnion's success.



Enterprise risk and compliance

Our risk management efforts – and the early identification of risks and issues – help enhance operating effectiveness within TransUnion's Global Operating Model. Our ERM 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 our ERM Framework and Compliance Management System in conjunction with other executive leadership functions.

Risk management framework

Our ERM Framework provides the foundation of our policies and governance processes across the enterprise. The ERM Framework also governs how we identify and mitigate risks and monitor 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, procedures and methodologies that help our teams effectively manage risk in a consistent way across the business.

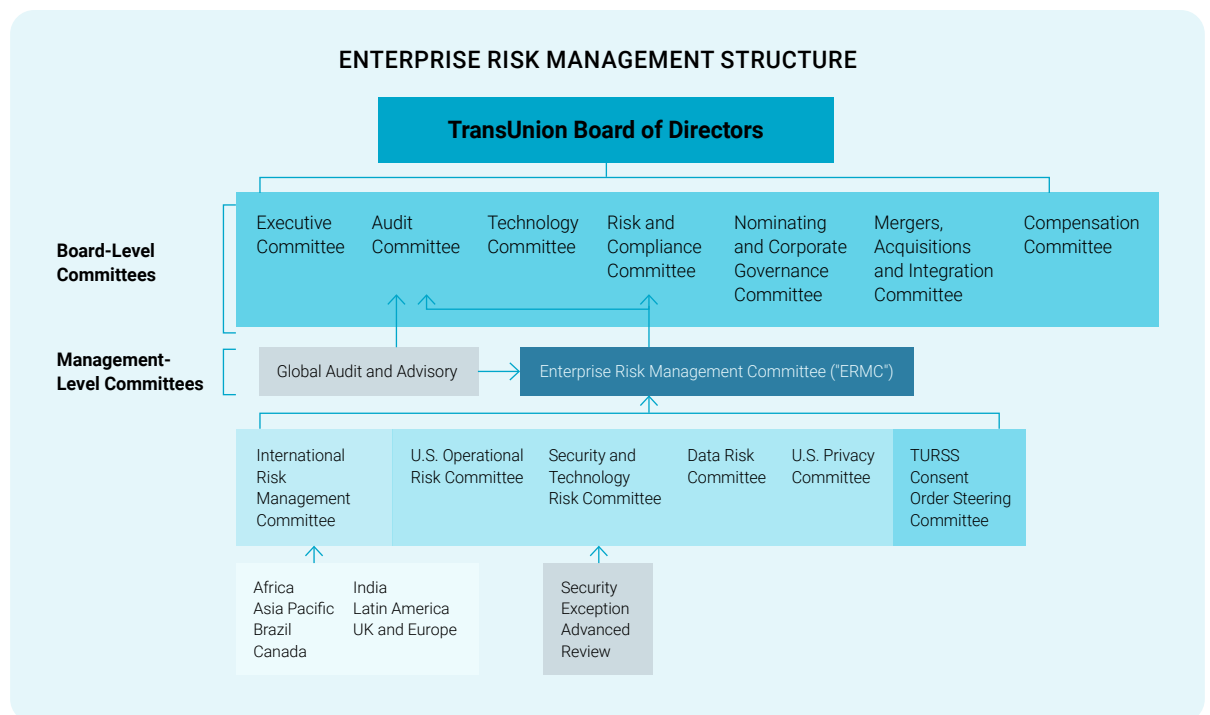
Managing: We manage risk by establishing controls to mitigate identified risks and execute an issue management process to drive any necessary remediations and enhancements to controls.

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.



- **International Risk Management Committee ("IRMC")** – Reports regularly to the 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 mitigating practices in place.
- **Data Risk Committee** – Implements processes to efficiently and effectively manage risks associated with data analytics, data and model governance, as well as our use of emerging technologies, including AI.
- **U.S. Privacy Committee** – Oversees compliance with the U.S. Privacy laws, data protection regulations and requirements, as well as conforming with consumers' privacy expectations.
- **TransUnion Rental Screening Solutions ("TURSS") Consent Order Steering Committee** – Oversees compliance with the TURSS Consent Order TransUnion 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 risk prioritization and mitigation. The Committee escalates certain issues to the Risk and Compliance Committee of the Board and 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 our Global Risk Appetite Statement.

Compliance

TransUnion operates in a highly regulated environment. Our experienced Compliance team develops and integrates business processes and controls 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 for mergers and acquisitions, due diligence to identify and remediate any potential compliance gaps, regulatory change management to identify and respond to changes to laws and regulations and reviews of new or enhanced products and services.

Global Monitoring

Our Global Monitoring team verifies our processes are running in 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 or appropriate governance committee.

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 technology use. 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 technology risk is appropriately quantified and controls to mitigate risks are present and designed and operating effectively. Further, TRC helps provide assurance technical controls are in place to meet contractual obligations and 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 Regulatory Exam Management team reports to and advises senior leaders on regulatory matters and is the main point of contact with our U.S. regulators for exams or other inquiries, working to maintain a positive relationship by balancing transparency and risk management.

Global anti-fraud efforts

Our global anti-fraud efforts support the reliability of our business and reduce 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 and external fraud. Multiple stakeholders work collaboratively to mitigate fraud risk via various compliance and risk governance structures.

Enterprise Issue Management Program

Self-identifying issues is one of the core pillars of our 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, correction and prevention of issues.

Business ethics

To help secure our sensitive data, we place great importance on training and holding our associates accountable for compliance with 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, our consumers, customers, vendors or business partners. The Code of Business Conduct outlines our commitment 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 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 offers a safe, confidential reporting platform for our associates and external parties to report instances of actual or suspected wrongdoing.

The Global Ethics Helpline 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 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.

Associates and external parties may submit reportable concerns 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.¹⁸

Enterprise business resilience

TransUnion's Business Resilience program is driven by our commitment to the well-being and safety of our associates and 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 our organization's resilience, safeguard our business operations against threats and enable effective response and recovery capabilities for any business disruption.

- Crisis management planning allows us to respond quickly, effectively and confidently when unexpected events disrupt normal operations.
- If a crisis event involves data security or data integrity, our data issue response program ensures our response is structured and expedient.
- If there is a significant interruption to operations, our business continuity plans ensure effective, efficient and coordinated operational response and recovery.

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 2025, TransUnion spent \$2.3 million on U.S. 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 2025, our associates volunteered their time and talents in many capacities, including:

- Assisting individuals with power of attorney documentation.
- Helping Chicago artists with contract review and drafting.
- Participating in a criminal records relief clinic, assisting with expungements.
- Helping veterans with expungements and record clearing.
- Assisting individuals with restoring suspended driver's licenses.

Security, Privacy and Consumer Experience

Information security

TransUnion operates within a challenging and constantly evolving global threat landscape. Against the backdrop of the rise of AI, 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 growing number of “deepfakes” of executives and key individuals across various sectors is a heightened concern.

Overview

The security and protection of the data we steward 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 continue to evolve our approach to protect against increasing and changing security threats around the world.

Cybersecurity program

We have established a global information security framework that empowers accountability and execution across business and technology teams, ensuring our approach aligns with TransUnion’s size and complexity. This program uses multiple, overlapping layers of security controls to minimize risks and prevent single points of failure — while prioritizing early risk identification and resilience to safeguard our organization, assets, consumers and customers. By applying consistent cybersecurity principles and controls across our workforce, we maintain a robust security posture that supports trust and reliability throughout our operations. Key areas of our program include:

- **Cyber fusion engineering** — Responsible for attack surface reduction, vulnerability management, threat intelligence and cybercrime prevention, as well as the automation and orchestration of technologies to integrate security capabilities.
- **Cyber defense** — Responsible for key security programs that help defend and protect TransUnion assets, such as security operations, incident response, insider threat and data loss prevention.
- **Information security officers and mergers, acquisitions and investment security** — Responsible for direct engagement with our global technology and business unit stakeholders to drive security initiatives and solve security challenges, and for the evaluation of a target's security risk before a potential Strategic Transaction, including management of security remediation if the Strategic Transaction is completed.
- **Security engineering and architecture** — Responsible for ensuring the integrity of our platform security, including 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, such as monitoring and compliance.
- **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.

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, promotes inorganic growth and accelerates secure product development. We are focused on active cyber defense and proactive risk management. When we develop products, we integrate cybersecurity from the start. We continue to evolve into an engineering- and developer-centric organization that balances security with product development. We prioritize prevention over detection and response, 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 CISO maintains strategies and programs designed to protect consumers and data assets, align with consumer expectations and comply with applicable laws. The CISO has a direct reporting line to the Board's Risk and Compliance Committee and reports to the Committee 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 how we manage information security-related risks.

Key information security risks are overseen by the STRC – which escalates significant issues to the ERM. 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 partner 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 Card Industry ("PCI"), SSAE 18 SOC II Type II, Custom Attestations and ISO 27001.²⁰ 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 our commitment to security and adherence to industry expected benchmarks.

¹⁹ See discussion of the ERM on page 29, 'Risk review and escalation.'

²⁰ 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, UK; 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.

BUSINESS	ISO 27001	PCI	SSAE 18 SOC TYPE 2
India	✓	✓	✓
U.S.		✓	✓
Canada	✓	✓	✓
Brazil	✓		✓
Ireland			✓
U.K.	✓	✓	✓
Hong Kong	✓	✓	✓
South Africa	✓	✓	✓
Kenya			✓
Philippines			✓
Colombia	✓	✓	✓

Cyber defense

To mitigate cybersecurity 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 at least an annual basis, with varying frequencies dependent on the threat environment. We have also implemented controls to protect against fraudulent fund disbursements linked to potential executive impersonations.

TransUnion participates in the Financial Services Information Sharing and Analysis Center 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 2025, we conducted over 400 different tests, including network and application penetration tests and cybersecurity assessments, as well as nine tabletop exercises and crisis simulations to better equip our team for any threat scenario. In addition, we have an extensive network of third-party support that provides services, such as penetration testing, continuous risk monitoring, distributed denial of service support and on-retainer incident response support. We maintain 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

With our multiyear modernization and cloud migration efforts nearing completion, we are prioritizing improvements to business systems and cybersecurity controls. Our next steps include unifying platform capabilities to deliver faster, more secure outcomes that support both operational excellence and our core company values.

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, 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 our Global Corporate Security Program, we continuously assess security risks confronting our domestic and international assets, procedures, products and people, as well as 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.

Data privacy

Privacy overview

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

In 2025, we continued to prepare for new privacy regulations affecting our operations and solutions, such as in the U.S., India and Australia. Additionally, we further enhanced our global privacy framework, improving the maturity and oversight of privacy practices across the enterprise. Key developments include:

- Enriched key performance metrics, providing globally consistent measurement of privacy compliance.
- Alignment of privacy assessments, enabling efficient and holistic review of privacy impact across multiple regions and regulations.
- Updated privacy training, with additional learning modules specific to location and responsibilities that ensure all TransUnion associates are guided by consistent privacy policies and training.

Our global privacy framework is regularly tested by internal and external parties. In 2025, we were proud to have been awarded the Privacy-Friendly Gold Award by the Office of the PCPD, Hong Kong. TransUnion was also certified to ISO27701 (Privacy Information Management) by external audit in Brazil.

We operate in a global privacy framework that lays 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

TransUnion governs 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.

We operate under a Global Privacy Policy that 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.

We monitor our 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.

Our approach to data privacy is overseen by several committees to promote the effective and appropriate management of privacy risks.²¹

- **Risk and Compliance Committee** — The Board’s Risk and Compliance Committee oversees our compliance with applicable global data privacy and security regulations and requirements. It also assesses the effectiveness of systems, controls and procedures used by TransUnion to ensure compliance with applicable global data privacy and security regulations and requirements. Our Global 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 our 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 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.

We conduct privacy-focused assessments of changes to our products and processing activities for compliance with privacy regulations and alignment with consumer expectations. Our assessments consider the nature of the data use and notice made available to consumers, along with information security, individuals’ privacy rights and expectations and any relevant data quality considerations.

We publish privacy notices on our website describing the personal information being processed, the 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 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 24,000 privacy courses in 2025.²²

AI and Machine Learning

AI has a long, complex history that can make it challenging to define, encompassing multiple technologies, such as machine learning (“ML”) and generative AI (“GenAI”) and emerging agentic AI approaches. ML involves learning by deriving patterns from data without explicit human guidance, while GenAI uses ML to create high-quality text and images from broad training datasets. Agentic AI builds on these foundations by enabling systems to take goal-directed actions across tasks and workflows, under defined guardrails and human oversight.

We use ML, GenAI and select agentic-enabled AI capabilities in our business, and we continually research and test 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, as well as 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.

GenAI combines and applies ML methods in powerful ways, presenting many potential use cases, users and opportunities for TransUnion. In certain applications, we also leverage agentic-enabled AI to orchestrate tasks, automate decision flows and support more efficient data-to-insights processes, while maintaining appropriate controls and human review.

We see AI-enablement opportunities in three main areas:

- **OneTru platform** — By leveraging AI, our solution enablement platform, OneTru, enhances decision-making with precise identity resolution and efficient data analysis.
- **Solution-specific AI** — Our solution-specific AI efforts apply generative AI, agent-based orchestration, symbolic reasoning, and advanced ML techniques to deliver explainable, production grade intelligence across our offerings.
- **Operational efficiency and effectiveness** — AI tools enhance productivity and quality for TransUnion associates across business functions, including software development, customer service and legal processes.

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 inventory

Through an evolving AI inventory, TransUnion maintains a holistic view of our organizational AI assets to support a variety of business needs, including system maintenance and incident response. The AI inventory documents the tools, use cases, owner, category of use and risk assessment associated with each AI application. We continue to iterate our AI inventory and processes to support compliance with evolving standards. 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., an ML application used to fit a fraud model or derive promising features from complex datasets).
- **Data matching and linking** — Use of ML 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 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).

AI principles

We are committed to innovating and staying at the forefront of 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 our mission, values and beliefs, as well as current, leading federal and international AI standards, including the National Institute of Standards and Technology AI Risk Management Framework.²³

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

- **Fairness and ethics** — AI applications should protect against bias and discrimination and be designed to be fair and inclusive.
- **Data protection** — AI applications should be designed to protect the privacy and security of data managed by TransUnion.
- **Safety and effectiveness** — AI applications should function effectively and be designed to be safe, sufficiently accurate and suitable for their purpose.
- **Transparency** — AI application users should receive information about AI applications, including how they work, their capabilities and their 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 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 and our AI Principles.

- **Board oversight** — The Board's 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 Technology Committee (which reviews TransUnion's significant technology-related policies, procedures and controls) are primarily responsible for oversight of our AI use.
- **Enterprise Risk Management Committee** — The ERMC works to align any risk the enterprise takes in regard to AI with the Global Risk Appetite Statement. The ERMC escalates AI-related risk issues to the Board's Risk and Compliance Committee, as appropriate.
- **Data Risk Committee** — The Data Risk Committee 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 Data Risk Committee 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 Data Risk Committee escalates issues to the ERMC, as appropriate.

Our People

Overview

As a global company with approximately 13,500 associates, we strive to build a culture where everyone feels like they are empowered to succeed. We promote a supportive environment that encourages individual merit and performance, and to enable the success of our associates, we provide them a wide range of benefits to thrive at home and work.

Benefits

Our benefits 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 know when our associates are able to bring their best selves to the workplace, our business thrives — it's what makes us a Workforce for Good.²⁴ As a result, we provide many benefits to our associates and are continually seeking ways to support them.

Encouraging wellness globally

We continued our commitment to holistic associate well-being last year through a series of global initiatives focused on financial, physical and social wellness. These efforts included educational sessions on financial resilience, movement-based challenges promoting physical and mental health, and activities designed to foster connection and community across our global workforce.

Global

→ Employee assistance program offers six free sessions and six free coaching sessions to associates and their families. We also maintain a voluntary global wellness competition to encourage healthy lifestyles among our associates. Our four wellness pillars are social, financial, physical and mindfulness.

United Kingdom

- Our Leeds office has a team of Mental Health First Aiders who are trained and accredited to assist their colleagues with mental health issues. They are not only there to support colleagues who have an immediate mental health issue, but also to deliver a series of proactive sessions throughout the year, providing a space for colleagues to discuss mental health.
- The team also celebrates a variety of mental health awareness days throughout the year, including Time to Talk Day in February, which included an executive-led conversation in 2025. In May, we participated in our second charity walk to mark Mental Health Awareness Week; over 200 colleagues took part in the Peak District Challenge. We also ran a series of events to celebrate World Mental Health Day in October.

Brazil

- Our in-person “Leading with Care” session was designed for current and aspiring people leaders to raise well-being awareness about self-care.
- We also held sessions aimed to help individuals recognize and address their own mental health challenges within their daily work life.

Africa

- We hosted a Financial Wellness Week in March aimed at educating our associates across various life stages on how to effectively manage their finances, including managing credit and debt.
- We held a Physical Health Wellness Week in July, with sessions delivered virtually. The program featured a Yoga Session to promote physical activity, a Mindful Posture Session to support associates who spend extended periods at their desks, and a session on Managing Your Energy designed to help associates sustain their energy levels throughout the day.

India

- Our wellness group in India encourages associates to focus on their physical health and fitness goals through initiatives, such as the 100-day Wellness Challenge. We also prioritize employee safety with the First Responder Certification Program wherein participants learn lifesaving skills like CPR, first aid and emergency response. As part of our commitment to sustainability, we introduced a Welcome Kit with sustainable products for our new joiners.

Associate recruiting, learning and development

Associate recruiting

Our Global Talent Acquisition team is dedicated to attracting and engaging exceptional talent who bring the expertise and innovation capabilities that enable TransUnion to thrive and grow. Our approach strives to combine global consistency with regional agility to create a transparent, respectful and equitable experience for all candidates. We strengthened this commitment by establishing global standards for consistent hiring and enhancing our tools and analytics to streamline processes and deliver greater efficiency. We partner with organizations and educational institutions worldwide to enable access to opportunities and identify exceptional people to join our teams, foster inclusive perspectives and build a Workforce for Good that reflects the communities we serve. By actively listening to feedback from candidates and stakeholders, we aim to continuously refine our practices to deliver experiences that meet evolving business priorities and drive meaningful impact.

Associate learning and development

At TransUnion, we believe career development is not a straight line, it is a journey shaped by curiosity, growth and possibility. As a Workforce for Good, we empower associates to chart their own paths by giving them access to tools to explore their interests, values and strengths, learning programs, and on-the-job experiences that are relevant to their goals and aspirations.

In 2025, we introduced quarterly Career Weeks, a global initiative for all associates. These weeks are designed to teach associates how to take charge of their careers at TransUnion by discovering resources available for career growth — and drawing inspiration from real-life stories and practical tips shared by fellow associates. Over the course of the year, we hosted 15 sessions across 3 weeks, in 4 languages, led by 9 facilitators and featuring 30 guest speakers.

In addition to Career Weeks, associates have access to career coaching and development programming that support growth at every level.

- **Managing for Success** — A foundational leadership program designed for new managers or those new to TransUnion, helping them learn how to grow our business, develop talent and foster an inclusive culture.
- **Impactful Leadership** — A three-month program for Directors and Senior Directors designed to help them expand influence, navigate complexity and accelerate results.
- **Geared for Growth** — A quarterly learning series for all global associates designed to build the skills and mindsets needed to thrive in a time of transformation. Grounded in our TransUnion Belief, “I make a difference and so do you,” this series has explored resiliency, growth mindset, agility and collaboration.

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 committed to doing good	We take positive actions designed to promote fair and equitable access to our products, services and supply chain

We acknowledge needs and opportunities are 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.

Workforce AI strategy

In addition, we are developing an AI workforce strategy to prepare and empower associates to thrive in an AI-enabled workplace. We will advance this in 2026 by providing training to increase AI literacy across all associates and establishing clear associate and manager expectations on the use of GenAI in their daily activities. We will also be expanding the AI tools available to associates.

Our culture

We want all associates to feel connected to TransUnion and one another. We facilitate this by fostering a culture that drives a sense of empowerment for associates and shared understanding of our values, beliefs and purpose. Together, we're a Workforce for Good, a global team of approximately 13,500 people connected by a shared sense of purpose and driven to make real impact. We nurture an empowering environment that emphasizes connection, flexibility and wellness.

Building global connections

At TransUnion, employees play a key role in promoting community and education. Whether they are interested in connecting over a common interest, celebrating their cultural heritages or standing in solidarity with colleagues, all associates are welcome to join and participate in any of our resource groups. These groups help foster a sense of unity and focus on areas where associates have expressed the greatest interest in having such groups.

SPOTLIGHT: Supporting associates with disabilities and neurodiversity

- 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.
- In July, our associates in Brazil hosted a two-part lab series in partnership with Verbo em Movimento, a school dedicated to teaching and promoting Brazilian Sign Language. These sessions were designed to deepen understanding about people with disabilities. The first session focused on raising awareness about ableism, different forms of language, accessibility and allyship. The second session offered a practical introduction to basic signs, encouraging participants to engage directly with new communication tools. This hands-on experience reinforced the importance of accessibility and supported the development of additional forms of communication within teams.
- In partnership with Sports Association for People with Disabilities, our Brazil office hosted an event focused on the importance and benefits of adapted sports for people with disabilities.

Culture Movement

One way we are invigorating our culture is allowing our people to take the lead in creating opportunities for increased connectedness and a shared understanding of our values, beliefs and ways of working. This is known as 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 our ever-evolving Workforce for Good and new ways of doing things. 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 by planning associate and community events with rich and deep results.
- 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 considered the foundation for how we act and work together.

Associate engagement

In 2025, we conducted our *2025 Engagement Survey*, achieving a 90% participation rate, up from 83% in 2024. This strong response reflects the commitment of our associates to shaping an exceptional workplace. The survey delivered insights into engagement and overall experience, helping us understand what drives connection, belonging and performance. Notably, 80% of associates indicated they would recommend TransUnion as a great place to work, an increase from 73% in our 2024 Pulse Survey. The questions were designed to measure engagement and workplace experience. We use these insights to celebrate what is working and develop targeted action plans that build on our strengths and address opportunities. This way, every associate can contribute to our shared purpose.

Our Communities

Supply chain management

Supply chains globally face challenges with the shifting geopolitical landscape, cost management and value chain disruptions, which underscore the importance of our program. As a global organization, we recognize our environmental, social and ethical impacts extend beyond our direct operations to the partners and suppliers we work with every day. This chapter outlines how we integrate sustainability, human rights and ethical standards into our supply chain, strengthen supplier accountability and collaborate with our vendors to manage risk, drive resilience and create long-term value for our customers, communities and stakeholders.

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

We are dedicated to effective Third Party Risk Management ("TPRM") to support safe and sustainable business growth while meeting applicable obligations. TPRM aims to identify, understand and manage third-party risks according to our overarching risk appetite. TPRM formalizes the process of identifying, assessing and mitigating these risks for TransUnion's employees, investors and customers.

Our TPRM Standard Operating Procedures aim to effectively manage third party risk by defining a systematic approach to setting roles, responsibilities and providing a basis for continuous monitoring. We assess third parties' suitability, capability and propriety before agreement through our policy. Our policy supports compliance with contractual obligations to protect our data and perform monitoring to assure the continued suitability and capability of third parties throughout their agreements.

We use external security monitoring tools to continuously assess risk alerts for third parties across domains (e.g., financial, cybersecurity). Our teams evaluate any adverse findings and take appropriate actions as needed. Additionally, TPRM attends and provides updates to TransUnion's Operational Risk Committee on a monthly basis and also escalates TPRM specific risks to the ERM, as necessary.

Supplier Code of Conduct

TransUnion's Supplier Code of Conduct articulates our vision of responsible business behavior and our expectations from suppliers, and subsequently their supply chains, to abide by during their business relationships with TransUnion. The Supplier Code of Conduct sets out our expectations in the areas of wellness, health and safety, and human rights and labor standards. The standards 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 suppliers who are not compliant with the Supplier Code of Conduct.

Responsible Procurement

TransUnion recognizes the importance of having a robust and responsible supply chain that can be supported through sustainability and engagement initiatives. The Responsible Procurement program's mission is to ensure every dollar spent contributes to a more impactful and resilient supply chain.

Sustainable supply chain

The sustainable supply chain program is designed to reduce supply chain risks while advancing sustainability opportunities. Sustainable procurement poses challenges, such as getting insight into upstream emissions, balancing competing business priorities and aligning suppliers with our customers' sustainability goals. We address our challenges by embedding sustainability into procurement activities and leveraging our supply chain influence to reduce emissions and drive meaningful impact.

A key priority of the sustainable supply chain program at TransUnion is measuring and evaluating greenhouse gas ("GHG") emissions across our upstream supply chain. By assessing the carbon footprint of both operating and capital expenditures, we gain a more robust view of our global environmental impact, in addition to supporting our own reporting obligations.²⁵

Looking ahead, we aim to deepen supplier engagement on climate action. In 2026, we plan to develop a prioritization list of top-emitting suppliers to understand their GHG emissions reduction journeys.

Supplier resilience

The supplier resilience program takes a strategic approach to broadening our supply chain by partnering with a wide range of vendors, including small and emerging businesses. A strong supplier program not only strengthens our own operational resilience but also supports our communities.

Supplier mentorship

Throughout 2024, TransUnion supported two service-disabled, veteran-owned businesses, End to End Enterprise Solutions and BidScout, through a dedicated mentorship initiative. Senior leaders worked directly with the CEOs of both companies, offering strategic insights and guidance to help accelerate their growth. In recognition of these efforts and other veteran-focused initiatives, TransUnion received the 2025 Veteran Advocate of the Year award by the National Veteran Business Development Council.

Supplier training and education

In 2025, we conducted our first supplier training day in partnership with the City of Chicago Treasury. The speakers discussed how businesses can position themselves to win contracts with organizations.

To build awareness within our Procurement team, Responsible Procurement hosts supply chain trainings on sustainability topics, including climate change and Scope 3 emissions. We plan to continue hosting these sessions for our Procurement team while developing our supplier engagement program.

Goodworks

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

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 4,579 volunteer hours in 2025.

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 2025, we matched \$416,713 in associate non-profit donations.

In total, TransUnion gave over \$4.6 million in charitable donations in 2025.

Energy and Environment

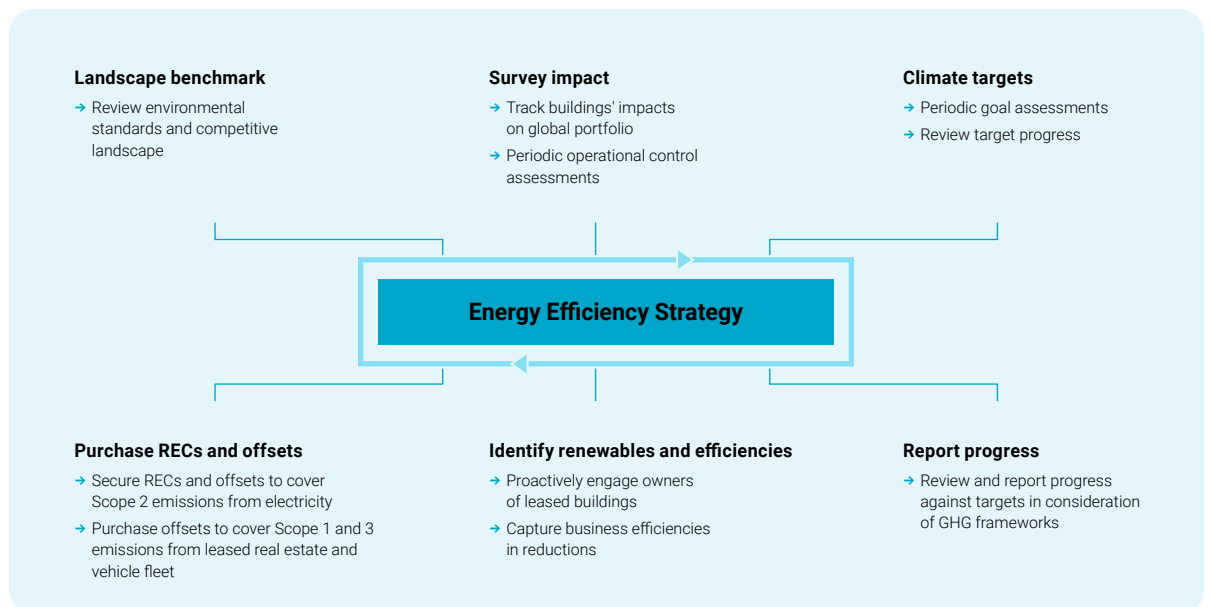
Overview

We recognize everyone has a role to play in maintaining a healthy environment. As an information services company, our impacts come from energy and water use, as well as waste management. In this chapter, we discuss our initiatives to reduce our impact and give back to the planet.

Energy efficiency strategy

Our plan for achieving our reduction targets is to utilize renewable energy purchases (either directly or by pairing electricity with renewable energy certificates (“RECs”), migrate data from TransUnion-operated data centers to cloud providers and consolidate real estate.

TransUnion maintains a holistic strategy to improve energy and business efficiency while achieving our climate targets, identifying efficiencies and reducing our 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.



Target performance

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).²⁶ We reduced our Scope 1 and 2 emissions by 94%, primarily through the purchase of renewable energy and real estate consolidation. As we continue to reduce emissions through renewable energy purchases (including through RECs), we are also purchasing carbon offsets to help mitigate the impact of emissions that we have been unable to eliminate. Our approach uses a threshold for actual emission reduction of 90%, similar to the threshold used by the Science-Based Targets initiative, with the remaining residual emissions addressed through carbon offsets, not in excess of our predetermined 10% threshold.²⁷

We were also able to reduce our Scope 3 category 8 emissions from upstream leased real estate by 25% from 2019 to 2025 through our real estate consolidation strategy.

Constellation Power Purchase Agreement

In May 2023, we completed a major milestone toward addressing our Scope 2 emissions when we signed a long-term power purchase agreement with Constellation, the electricity provider for our Chicago headquarters, to source renewable electricity from Swift Current Energy's Double Black Diamond Solar Project in Illinois. Through the agreement with Constellation, which began in April 2025, TransUnion is purchasing renewable energy equivalent to the electricity use of our Chicago headquarters.

Our long-term commitment also helped support the development of Double Black Diamond, which is providing clean energy to communities throughout the Midwest. The Double Black Diamond project is primarily comprised of domestic materials, with most steel, trackers and solar panels made in the United States. The project met strict apprenticeship and union requirements and provided funding to Chicago Urban League for a green jobs training program.

Scope 3: 30% reduction from leased real estate

Our Scope 3 target is currently limited to emissions from leased real estate (Category 8). Our Scope 3 emissions from upstream leased real estate decreased by 25% from 2019 to 2025.²⁸ We continue to evaluate our real estate leases and strive to consolidate space wherever practical.

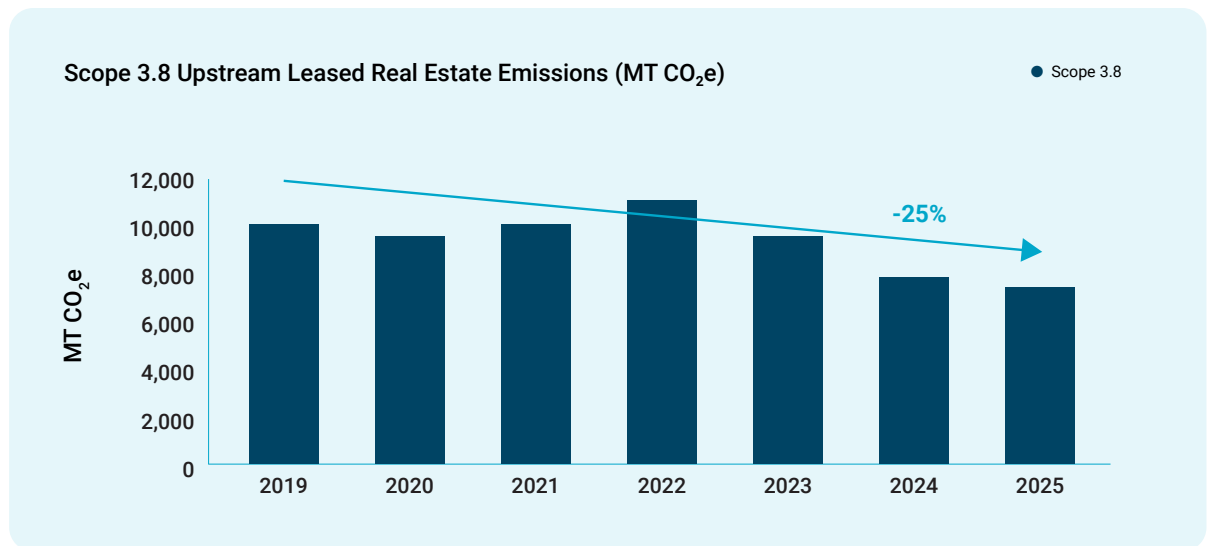
In relation to our Scope 3 target, we purchased approximately 8,351 metric tons of carbon dioxide equivalent ("MT CO₂e") of carbon offsets to reduce the impact of our global Scope 3 category 8 emissions from upstream leased real estate.²⁹

²⁶ Our Scope 3 goals and related performance disclosures are currently limited to our leased real estate portfolio. All of our targets use a 2019 baseline. As part of our program, we are continuously improving our practices as more information becomes available. In 2025, we began including refrigerants and coolants as part of our emissions targets and we re-baselined our 2019 information to include refrigerants. Additionally, as we have built out a more meaningful vehicle fleet, we have incorporated vehicle emissions into our Scope 1 inventory.

²⁷ The purchase of RECs to address our Scope 2 emissions is not included in the 10% threshold.

²⁸ We exclude from our inventory de minimis emissions from rented data center cabinets — maintained primarily for compliance with data processing regulations in select countries.

²⁹ We also applied 552 MT CO₂e of carbon offsets from the same project to our Scope 1 emissions, as noted above.



Data centers and cloud partnerships

Our data center practices are designed with efficiency and sustainability in mind. We actively monitor our owned, leased and colocation data centers. As part of our monitoring, we seek to leverage data center energy use data when available for more holistic decision-making. Our data centers primarily use air-cooled systems, eliminating the need for water in the cooling process. While air cooling data centers may result in increased energy use, we prioritize data center partnership expansion with partners that also procure renewable energy. This approach reflects our broader strategy to reduce our environmental footprint while maintaining operational excellence.

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. 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 strive to use vendors that are committed to their own emissions reduction strategies.

Water efficiency

We are enhancing our water efficiency by focusing on responsible use in offices and data centers, including upgrades to plumbing systems and better monitoring of site-level consumption. In our Chicago headquarters, we improved water efficiency by investing in our emergency response sprinkler system. While we have not yet established formal water targets, our current practices aim to reduce operational risk and support resilience in our buildings.

Biodiversity and nature impact

TransUnion recognizes the systemic risk loss of nature and biodiversity³⁰ poses to humanity and integral link between climate change and nature loss. We evaluated our potential impact on nature by using a biodiversity tool, as well as through our broader sustainability assessment, which included water and waste considerations. Our business operates in high-density cities to access the necessary technology and talent to run our operations. We have not identified significant nature impacts or dependencies at this time but aim to be efficient in our use of natural capital.

Waste reduction initiative

TransUnion launched a new initiative to reduce waste by using a beverage dispenser in its offices. The beverage dispensers are available in Chicago, Reston, White Plains and Louisville offices. A single beverage dispenser can eliminate the use of thousands of bottles every year. We plan to expand this initiative to other locations to continue to reduce waste.

Efficiency performance metrics

We are constantly seeking to enhance our practices to meet the expectations of the market. Below we disclose the results of our greenhouse gas emissions inventory.

GHG EMISSIONS (MT CO ₂ e) ³¹	2025
Scope 1 ³²	552
Scope 2: Market-Based ³²	27
Scope 2: Location-Based ³²	7,761
Scope 3 (consolidated emissions) ³³	206,553
Scope 3 Category 1: Purchased Goods and Services ³⁴	106,566
Scope 3 Category 2: Capital Expenditures ³⁴	54,271
Scope 3 Category 3: Fuel- and Energy-Related Activities	1,874
Scope 3 Category 4: Upstream Transportation and Distribution ³⁴	4,100
Scope 3 Category 5: Waste	428
Scope 3 Category 6: Business Travel ³⁵	13,646

30 Biodiversity refers to "the variability among living organisms from all sources." Convention on Biological Diversity, Kunming-Montreal Global Biodiversity Framework, Art. 2 (2025), available at: [Convention Text \(as of Dec. 12, 2025\)](#).

31 TransUnion conducted a Scope 3 screening exercise to determine our most significant emissions sources, which were Scope 3.1 - 3.8 as well as 3.15.

32 PricewaterhouseCoopers LLP performed an attest review engagement on this metric. See their report in our Third Party Assurance Statement.

33 TransUnion began calculating Scope 3 categories 1, 2, 3, 4, 7 and 15 emissions in 2025.

34 TransUnion used a hybrid approach in developing its disclosure for Scope 3, Category 1 Purchased Goods and Services, Scope 3, Category 2 Capital Expenditures, and Scope 3, Category 4 Upstream Transportation and Distribution. The hybrid approach blended spend-based and supplier-specific data to calculate emissions.

35 Business travel calculations exclude emissions from ride sharing.

GHG EMISSIONS (MT CO₂e)³¹	2025
Scope 3 Category 7: Employee Commuting	12,930
Scope 3 Category 8: Upstream Leased Assets ³⁶	7,564
Scope 3 Category 15: Investments ³⁶	5,173

Carbon intensity

Carbon intensity refers to amount of carbon emissions produced per dollar of revenue

GHG EMISSIONS INTENSITY³⁷	2025
Total GHG Emissions (Scope 1 and market-based Scope 2)	579 MT CO ₂ e
2025 Total Revenue (in millions)	\$4,576.34 USD
GHG Intensity Ratio	0.13 (MT CO ₂ e / U.S. \$1 million)

Usage metrics

	2025
Total water withdrawal (U.S. gallons)	13,194,896
Total waste (MT)	895
Non-hazardous waste (MT)	895
Hazardous waste (MT)	0
Total waste recovered or recycled (MT)	58
Non-hazardous waste recovered or recycled (MT)	57
Hazardous waste recovered or recycled ³⁸ (MT)	1

³⁶ Category 8 emissions include energy consumption from leased sites outside operational control. These emissions are calculated using market-based emissions factors for electricity consumption.

³⁷ 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 2025.

³⁸ Note that hazardous waste consists solely of e-waste from retiring of electronics.

Facilities Certifications

CERTIFICATIONS	2025
ISO 14001 ³⁹	Yes
ISO 45001 ⁴⁰	Yes
LEED	Yes

Associate Education

Our associates are committed to making a difference in their roles in their professional and personal life. This year, we offered an associate education training focused on helping associates develop their own sustainability plans. This voluntary opportunity introduced them to calculating their own carbon footprint and identified ways to reduce their carbon footprint in every day life.

³⁹ In 2025, 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.

⁴⁰ Our Leeds, U.K. office has maintained ISO 45001 certification since 2019.

About This Report

TransUnion's 2025 Global Impact Report was published on March 24, 2026. It reflects activities and initiatives in our 2025 fiscal year (January 1, 2025–December 31, 2025) unless otherwise specified. We have included references, as applicable, to common frameworks and terms defined below for comparability; 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
GHG Protocol	Greenhouse Gas Protocol
GCC	Global Capability Center

Materiality

For purposes of this report, the definition of “materiality” used to identify matters through our environmental, social and governance assessments 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” or similar concepts in this report.

Forward-looking statements

This report contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of TransUnion's management and are subject to significant risks and uncertainties. Actual results may differ materially from those described in the forward-looking statements. Any statements made in this report that are not statements of historical fact, including statements about our beliefs, expectations, and outlook, are forward-looking statements. Forward-looking statements include information concerning (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.

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.

There are many factors, including those that are beyond our control, that could cause actual results to differ materially from those described in the forward-looking statements, or that could materially affect our financial results or such forward-looking statements, including factors disclosed under the sections entitled “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” in our Annual Report on Form 10-K. You should evaluate all forward-looking statements made in this report in the context of these risks and uncertainties.

The forward-looking statements contained in this report speak only as of the date of this report. We undertake no obligation to publicly release the result of any revisions to these forward-looking statements to reflect the impact of events or circumstances that may arise after the date of this report.

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 that such efforts will be successful in all situations — as there can be no assurance of such outcomes.

Use of third-party information

We may rely on third-party information for certain 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 practices 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, 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. The application of different standards or interpretations may also result in material differences from our historic reporting.

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, as well as other factors which may be in or out of our control.

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.

Appendix: GHG Metrics and Methodology

GHG Emissions Metrics

SCOPE	2025 GHG EMISSIONS (MT CO ₂ e)
Scope 1	552
Market-based Scope 2 ⁴¹	27
Location-based Scope 2	7,761

GHG emissions methodology⁴²

Organizational Boundary

TransUnion uses the operational control approach to account for and report the GHG emissions metrics. For the GHG emissions metrics, the boundary includes office and data center facilities (owned or leased) where TransUnion is deemed to have operational control over relevant operational activities. Operational control over relevant operational activities is deemed to occur where TransUnion has sufficient influence over facilities to impact energy consumption and/or sourcing, as determined by an internal survey we conducted. Owned facilities are presumed to be within the Company’s operational control.

1. TransUnion considers the principles and guidance of the World Resources Institute and the World Business Council for Sustainable Development’s The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition and GHG Protocol Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard (together the “GHG Protocol”) to guide the criteria to assess, measure, and report these GHG emissions metrics.

⁴¹ Market-Based Scope 2 emissions include the reduction of emissions achieved by our purchase of RECs, as set forth by the GHG Protocol guidelines.

⁴² 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, such efforts will be successful in all situations. Forwardlooking statements speak only as of the date they are made, and we do not undertake and expressly disclaim any obligation to update any forwardlooking statement, except as required by applicable law.

2. GHG emissions quantification is subject to significant inherent measurement uncertainty because of such things as GHG emissions factors that are used in mathematical models to calculate GHG emissions, and the inability of these models, due to incomplete scientific knowledge and other factors, to accurately measure under all circumstances the relationship between various inputs and the resultant GHG emissions. Environmental and energy use data used in GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The preparation of the metrics requires management to make determinations as to the relevancy of information to be included and make assumptions that affect reported information. The selection by management of different but acceptable measurement techniques could have resulted in significantly different amounts or metrics being reported.

3. GHG emissions are expressed in metric tons of carbon dioxide equivalent (mt CO₂e) and are inclusive of carbon dioxide (CO₂), nitrous oxide (N₂O), methane (CH₄), and hydrofluorocarbons (HFCs). The other GHGs of sulfur hexafluoride (SF₆), nitrogen trifluoride (NF₃), and perfluorocarbons (PFCs), were not known to be emitted in 2025 by TransUnion's locations. Emissions by individual gas is not disclosed as a majority of CO₂e relates to CO₂. These carbon dioxide equivalent emissions utilize or are adjusted to Global Warming Potentials (GWPs) defined by the Intergovernmental Panel on Climate Change's Sixth Assessment Report (100 year). CO₂e emissions are calculated by multiplying actual or estimated activity data (e.g., refrigerant gas loss) by the relevant emission factor and/or GWP. All emission factors are updated annually where applicable and available.

Task Force for Climate-Related Financial Disclosures Recommendations⁴³

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 team 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 ERM, as deemed appropriate. Following our cross-functional Climate Risk Assessment, we briefed our executives and the IRMC on the risks identified during the process.

⁴³ 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, such efforts will be successful in all situations. Forwardlooking statements speak only as of the date they are made, and we do not undertake and expressly disclaim any obligation to update any forwardlooking statement, except as required by applicable law.

PILLAR	RECOMMENDATIONS	
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 for descriptions of our identified climate-related risks and opportunities, related impacts and assessed resiliency.
	Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy and financial planning.	See the Climate Risk Assessment section 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.	<p>See the Climate Risk Assessment section for more information about the climate risk assessment process we undertook in 2023.</p> <p>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.</p>
	Describe the organization's processes for managing climate-related risks.	<p>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.</p> <p>Organizing: Our risk strategy, risk taxonomy and governance practices set standards for taking risks within the boundaries of our Global Risk Appetite Statement.</p> <p>Directing: The ERM Framework supports our risk appetite with organized processes, policies, procedures and methodologies that help our teams effectively manage risk in a consistent way across the business.</p> <p>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.</p> <p>Monitoring: We measure business processes and outcomes to ensure controls are operating effectively.</p>

PILLAR	RECOMMENDATIONS											
Risk management (continued)	Describe the organization's processes for managing climate-related risks.	Reporting: Our risk management program reports key risk themes and performance metrics to enable management oversight, including risk governance committees.										
	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 we face as a company. We manage our climate and environmental risks through our Legal and Governance risk taxonomy. We provide updates to 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 targets	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management.	We track our Scope 1 and 2 emissions, and Scope 3 emissions where relevant. 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>2025 EMISSIONS (MT CO₂e)</th> </tr> </thead> <tbody> <tr> <td>Scope 1⁴⁴</td> <td>552</td> </tr> <tr> <td>Market-Based Scope 2^{44, 45}</td> <td>27</td> </tr> <tr> <td>Location-Based Scope 2⁴⁴</td> <td>7,761</td> </tr> <tr> <td>Scope 3 (consolidated emissions): Goods and Services⁴⁶</td> <td>206,553</td> </tr> </tbody> </table>	SCOPE	2025 EMISSIONS (MT CO ₂ e)	Scope 1 ⁴⁴	552	Market-Based Scope 2 ^{44, 45}	27	Location-Based Scope 2 ⁴⁴	7,761	Scope 3 (consolidated emissions): Goods and Services ⁴⁶	206,553
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Market-Based Scope 2 ^{44, 45}	27											
Location-Based Scope 2 ⁴⁴	7,761											
Scope 3 (consolidated emissions): Goods and Services ⁴⁶	206,553											

⁴⁴ PricewaterhouseCoopers LLP performed an attest review engagement on this metric. See their report in the Third Party Assurance Statement.

⁴⁵ Market-Based Scope 2 emissions include the reduction of emissions achieved by our purchase of RECs, as set forth by the GHG Protocol guidelines.

⁴⁶ Calculations used financial information from full 2025 instead of FY2024 Q4 estimates.

PILLAR	RECOMMENDATIONS	
Metrics and targets (continued)	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 zero⁴⁷ 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 94% reduction on our Scope 1 and 2 emissions compared to a 2019 baseline, and purchased carbon offsets to address our residual identified Scope 1 and 2 emissions. As such, we have determined we achieved our operational net zero goal for 2025. We have achieved a 25% reduction in our Scope 3 emissions from upstream leased real estate in the same timeframe.</p>

Climate Risk Assessment

TransUnion plans on refreshing its Climate Risk Assessment in 2026. In 2023, we partnered with an external consulting partner to conduct a climate risk assessment, including climate scenario analysis, 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.

47 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.

We identified physical and transition risks by conducting a number of different workshops focused on exploring the potential impacts to TransUnion under various 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 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 different time horizons: short- term (2023–2028), medium- term (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 (endpoint 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 rising global temperatures 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 real estate infrastructure loss 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 infrastructures. 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.⁴⁸

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.

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.
Reputation	Reputation with investors	Failure to meet increased investor expectations regarding sustainability could have a detrimental impact on 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 our practices or disclosure is misaligned with stakeholder expectations.

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.

⁴⁸ *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.

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.
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.

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

Climate mitigation and adaptation efforts

TransUnion has a data center consolidation strategy underway making efficient use of the data centers we utilize. As part of these efforts, we have closed 13 data centers in 2025. Many of the data centers where we are withdrawing from are located in places more vulnerable to certain climate disasters such as California, Florida, and Denver. We believe our data consolidation will provide greater resilience to our operations. In addition, we will be leveraging use of the cloud, which we expect will help mitigate emissions as major cloud providers are entering into custom clean energy agreements due to their scale.⁴⁹

⁴⁹ Google, 24/7 by 2030: Realizing a Carbon-free Future, available [here](#); Heather Clancy, 7 companies helping Amazon, Google, Meta and Microsoft go nuclear, Trellis (2025) available [here](#).

Additional Voluntary Sustainability Disclosures Appendix

Sustainability Accounting Standards Board appendix

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	2025	CODE
Workforce metrics	Voluntary and involuntary turnover rate for associates⁵⁰		SV-PS-330a.2
	Voluntary turnover rate	8.7%	
	Involuntary turnover rate	6.4%	
	Associate engagement as a percentage⁵¹	77%	SV-PS-330a.3
	Associate headcount ⁵²		SV-PS-000.A
	Number of associates	13,439	
	Full-time associates	13,361	
	Part-time associates	78	
	Temporary associates	93	

⁵⁰ TransUnion uses global workforce information when reporting turnover rate.

⁵¹ TransUnion conducts pulse and engagement surveys to connect with associates on the issues most important to them. In 2025, 77% of survey respondents reported they were likely to recommend TransUnion as an employer.

⁵² 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	<p>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.</p> <p>The Code of Business Conduct 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.</p> <p>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.</p>	SV-PS-510a.1
	They may also utilize TransUnion’s online “Speak Up” program.		
	Total amount of monetary losses as a result of legal proceedings associated with professional integrity ⁵³	\$0	SV-PS-510a.2

⁵³ TransUnion has not paid out monetary losses as a result of legal proceedings associated with professional integrity; TransUnion does not include settlements within its definition of legal proceedings for SASB reporting purposes.

Global Reporting Initiative 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, 2025. References to our 2025 Annual Report on Form 10-K (“Annual Report on Form 10-K”) and 2026 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	
		Headquarters	Chicago, Illinois, United States
		Countries of operation	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.
	2-2	Entities included in the organization’s sustainability reporting	All subsidiaries are included in our reporting, unless specifically noted otherwise.
	2-3	Reporting period, frequency and contact point	January 1, 2025– December 31, 2025 Annually, aligned with financial reporting period sustainabit@transunion.com
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

GENERAL DISCLOSURES

Governance	2-9	Governance structure and composition	Proxy Statement, Global Impact Report – Governance, Risk and Compliance
	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 ⁵⁴
	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
	2-20	Process for determining remuneration	Proxy Statement
	2-21	Annual total compensation ratio	Proxy Statement
Strategy, policies and practices	2-22	Statement on sustainable development strategy	Global Impact Report – Letter from the President and Chief Executive Officer
	2-23	Policy commitments	Policies available on TransUnion Investor Relations – Corporate Governance web page
	2-25	Processes to remediate negative impacts	Global Impact Report – Governance, Risk and Compliance

⁵⁴ Both referenced documents cover conflicts of interest.

GENERAL DISCLOSURES

Strategy, policies and practices (continued)	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 1.6% of TransUnion’s global workforce.	
Anti-corruption	3-3	Management of the material topic		
	205-2	Communication and training about anti-corruption policies	Code of Business Conduct	
Occupational health and safety	3-3	Management of the material topic		
	403-9	Year	2025⁵⁵	Rate per 1 million hours worked
		The number and rate of fatalities as a result of work-related injury	0	0.00
		The number and rate of high-consequence, work-related injuries (excluding fatalities)	0	0.00
		The number and rate of recordable work-related injuries ⁵⁶	3	0.41
	Number of hours worked	7,290,876		

⁵⁵ 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.
⁵⁶ Recordable work-related injuries are considered as worker compensation claims.

Associate trainings

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 in California, Connecticut, Delaware, Illinois, Maine and New York – as well as their managers – as required by state law. The anti-harassment 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. TransUnion also provides compliant bystander intervention training to associates located in Chicago – as well as their managers – as required by local law. The bystander intervention training educates associates on TransUnion's policies and local laws on anti-harassment, including safe and positive actions that may be taken to prevent harm or intervene when an associate observes harassment or misconduct 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 ⁵⁷	All associates	CA, CT, DE, IL, ME, NY ⁵⁸

⁵⁷ Some states and localities require training annually, while others require the training every two years or more.

⁵⁸ Associates who live or manage associates who live in: CA, CT, DE, IL, ME, NY.

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Ethics (continued)	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 and 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
	Aspiring Leaders Journey	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 and Analytics associates	Global

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Learning (continued)	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
	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

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Security (continued)	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 and 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
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 the 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, Brazilian General Data Protection Law 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

CATEGORY	TRAINING MODULE	DESCRIPTION	CADENCE	AUDIENCE	REGION
Privacy (continued)	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

Third Party Assurance Statement



Report of Independent Accountants

To the Board of Directors of TransUnion

We have reviewed the accompanying management assertion of TransUnion that the greenhouse gas (GHG) emissions metrics for the year ended December 31, 2025, are presented in accordance with the assessment criteria set forth in management's assertion.

TransUnion's management is responsible for its assertion and for the selection of the criteria, which management believes provide an objective basis for measuring and reporting on the GHG metrics. Our responsibility is to express a conclusion on management's assertion based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants (AICPA) in AT-C section 105, *Concepts Common to All Attestation Engagements*, and AT-C section 210, *Review Engagements*. Those standards require that we plan and perform the review to obtain limited assurance about whether any material modifications should be made to management's assertion in order for it to be fairly stated. The procedures performed in a review vary in nature and timing from, and are substantially less in extent than, an examination, the objective of which is to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the engagement.

The firm applies the Statements on Quality Control Standards established by the AICPA.

The procedures we performed were based on our professional judgment. In performing our review, we performed inquiries, reviewed supporting documentation in regard to the completeness and accuracy of the data comprising the GHG metrics on a sample basis, performed tests of mathematical accuracy of computations on a sample basis, and read relevant policies to understand terms related to relevant information about the GHG metrics.

GHG emissions quantification is subject to significant inherent measurement uncertainty because of such things as GHG emissions factors that are used in mathematical models to calculate GHG emissions, and the inability of these models, due to incomplete scientific knowledge and other factors, to accurately measure under all circumstances the relationship between various inputs and the resultant GHG emissions. Environmental and energy use data used in GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics being reported.

As discussed in management's assertion, TransUnion has estimated GHG emissions for certain emissions sources and consumption for certain energy sources for which no primary usage data is available.

Based on our review, we are not aware of any material modifications that should be made to TransUnion's management assertion in order for it to be fairly stated.

PricewaterhouseCoopers LLP

Chicago, Illinois
March 19, 2026



TRANSUNION MANAGEMENT ASSERTION

Overview

With respect to the greenhouse gas (“GHG”) emissions metrics presented in the table below for the year ended December 31, 2025, management of TransUnion (or the “Company”) asserts that such metrics are presented in accordance with the assessment criteria explained below. Management is responsible for the selection of the criteria, which management believes provides an objective basis for measuring and reporting on the metrics, and for the completeness, accuracy, and validity of the metrics.

Organizational Boundary

TransUnion uses the operational control approach to account for and report the GHG emissions metrics. For the GHG emissions metrics, the boundary includes office and data center facilities (owned or leased) and vehicle fleets (owned or leased) where TransUnion is deemed to have operational control over relevant operational activities. Operational control over relevant operational activities for facilities is deemed to occur where TransUnion has sufficient influence over facilities to impact energy consumption and/or sourcing, as determined by an internal survey we conducted. Owned facilities and vehicle fleets are presumed to be within TransUnion’s operational control.

Table 1: Metrics - GHG Emissions

GHG EMISSIONS METRICS	DEFINITION OF METRIC ^(1, 2, 3)	METRIC TONS OF CARBON DIOXIDE EQUIVALENT (FOR THE YEAR ENDED DECEMBER 31, 2025)
Scope 1 GHG emissions	Direct GHG emissions from stationary combustion, mobile combustion, and fugitive emissions. ⁽⁴⁾	552
Scope 2 Location-Based GHG emissions	Indirect GHG emissions from the generation of purchased electricity (location-based) consumed by TransUnion and electricity purchased for electric vehicle fleet. ⁽⁵⁾	7,761
Scope 2 Market-Based GHG emissions	Indirect GHG emissions from the generation of purchased electricity (market-based) consumed by TransUnion and electricity purchased for electric vehicle fleet. ⁽⁵⁾	27

GHG emissions metrics assessment criteria

1. TransUnion considers the principles and guidance of the World Resources Institute and the World Business Council for Sustainable Development’s *The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition* and *GHG Protocol Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard* to guide the criteria to assess, measure, and report the GHG emissions metrics.
2. GHG emissions quantification is subject to significant inherent measurement uncertainty because of such things as GHG emissions factors that are used in mathematical models to calculate GHG emissions, and the inability of these models, due to incomplete scientific knowledge and other factors, to accurately measure under all circumstances the relationship between various inputs and the resultant GHG emissions. Environmental and energy consumption data used in GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The preparation of the metrics requires management to make determinations as to the relevancy of information to be included and make assumptions that affect reported information. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics being reported.
3. GHG emissions are expressed in metric tons of carbon dioxide equivalent and are inclusive of carbon dioxide, nitrous oxide, methane, and hydrofluorocarbons. The other GHGs of sulfur hexafluoride, nitrogen trifluoride, and perfluorocarbons, were not known to be emitted in 2025 as a result of the activities of TransUnion. Emissions by each individual gas are not disclosed as a majority of carbon dioxide equivalent relates to carbon dioxide. These carbon dioxide equivalent emissions utilize Global Warming Potential defined by the *Intergovernmental Panel on*

1

Climate Change's Fifth Assessment Report – 100 year and Sixth Assessment Report - 100 year. Carbon dioxide equivalent emissions are calculated by multiplying actual or estimated activity data (e.g., refrigerant gas loss) by the relevant emission factor and/or Global Warming Potential. All emission factors are updated annually where applicable and available.

4. Related to Scope 1 GHG emissions:
 - Stationary combustion:
 - Stationary combustion consists of natural gas used at TransUnion facilities.
 - Consumption data for Q1-Q3 was obtained from third-party invoices, where available.
 - Consumption data for the fourth quarter was estimated by using the actual consumption data from the prior fiscal year fourth quarter.
 - Where third-party invoices were not available, consumption was estimated by multiplying the square feet of the facility by the natural gas consumption intensity factors published by the U.S. Energy Information Administration in their *2018 Commercial Buildings Energy Consumption Survey (2022)* based on building type.
 - Emission factors:
 - Natural gas emissions factors were obtained from the U.S. Environmental Protection Agency, Center for Corporate Leadership, *2025 GHG Emissions Factors Hub* (January 2025).
 - Mobile combustion:
 - Mobile combustion consists of gasoline and diesel used in our vehicle fleet.
 - Consumption data was calculated using mileage or fuel consumption data from TransUnion's internal records.
 - Where such data is unavailable, consumption was estimated using the following sources to estimate mileage traveled during the year based upon country specific data:
 - Brazil: Ministério do Meio Ambiente, *Inventário Nacional de Emissões Atmosféricas por Veículos Automotores Rodoviários (2013)*
 - India: International Council on Clean Transportation, *Decarbonizing India's Road Transport (2022)*
 - Spain: Spanish National Road Safety Observatory, *Estimation of the Distance Travelled Yearly by the Vehicle Fleet (2023)*
 - Mexico: International Road Federation, *World Road Statistics (2025)*
 - Emissions Factors
 - Emissions factors for mileage or fuel purchases were obtained from the Department of Energy Security and Net Zero U.K.'s *Government GHG Conversion Factors for Company Reporting (2025)* based on the size of vehicle engine and/or fuel type.
 - Fugitive emissions:
 - Fugitive emissions consist of refrigerants used in cooling and refrigeration equipment at TransUnion office and data center facilities.
 - Leakage was estimated based on an assumed annual operating leakage of 3% obtained from the Department for Environment Food and Rural Affairs *Environmental Reporting Guidelines: Including streamlined energy and carbon reporting guidance (2019)*. This percentage was applied to the estimated refrigerant per square foot for each type of facility obtained from the *HVAC Systems Design Handbook, Fourth Edition*. Where a facility is both an office and data center, the data center assumptions were used.
 - Cooling and refrigeration equipment at TransUnion facilities are assumed to use R410-A, unless site specific refrigerant type is known.
 - Approximately 69% of the reported Scope 1 GHG emissions were estimated.
5. Related to Scope 2 GHG emissions:
 - Purchased electricity:
 - Purchased electricity consists of electricity purchased from electric utility service providers at the office and data center facilities.
 - Consumption data for Q1-Q3 was obtained from third-party invoices, where available.
 - Consumption data for the fourth quarter was estimated by using the actual consumption data from the prior fiscal year fourth quarter.
 - Where consumption information was not available for a given month, consumption was estimated by using the average monthly consumption from the corresponding quarter in the prior year.
 - Where consumption information was not available for the full year, consumption was estimated

- by multiplying the square feet of the facility by the electricity consumption intensity factors published by the U.S. Energy Information Administration in their *2018 Commercial Buildings Energy Consumption Survey (2022)* based on building type.
- Location-based emission factors:
 - Facilities within the U.S. utilize U.S. Environmental Protection Agency, *Emissions & Generation Resource Integrated Database factors by subregion with 2023 data* (January 2025).
 - All other facilities utilize International Energy Agency, *Emissions Factors 2024 Database (2025)* using 2023 factors or provisional 2024 factors where available.
 - Market-based emission factors:
 - Electricity from renewable sources is provided through Renewable Energy Certificates and Guarantees of Origin obtained via utility programs with suppliers - collectively, energy attribute certificates, supplier specific programs, and direct purchases via power purchase agreements.
 - TransUnion procures renewable electricity from a variety of sources and applies the environmental attributes of such purchases to its market-based emissions calculations. All energy attribute certificates applicable to 2025 have been retired or have been contracted for and will be retired by TransUnion or retired on TransUnion's behalf according to providers' schedules.
 - After applying Renewable Energy Certificates, Guarantees of Origin and power purchase agreements and supplier-specific programs, Center for Resource Solutions *Green-e 2024 Summary Tables* (March 2025) were applied for U.S. facilities and location-based factors were applied for other countries.
 - Vehicle fleet:
 - Vehicle fleet emissions consist of electricity purchased to charge our electric vehicle fleet.
 - Consumption was estimated using the same Scope 1 vehicle fleet sources to estimate mileage traveled during the year based upon country specific data.
 - Emissions Factors
 - Emissions factors for mileage were obtained from the Department of Energy Security and Net Zero *U.K. Government GHG Conversion Factors for Company Reporting (2025)* based on the size of the vehicle.
 - Approximately 25% of the reported Scope 2 location-based GHG emissions and approximately 67% of the reported Scope 2 market-based GHG emissions were estimated.

Endnotes

1. Unless expressly stated otherwise, all data disclosed covers the global organization and full calendar year through December 31, 2025.
2. Unless expressly stated otherwise, all data calculations relating to associate population include all acquisitions and exclude all divestments.
3. The global associate population headcount excludes contract associates.
4. Interns (classified in this report as 'temporary associates') and TransUnion Board members are excluded from headcount percentage calculations.
5. TransUnion considers the principles outlined in the GHG Protocol for Scope 1, 2 and 3 emissions. Refer to the limited assurance review conducted by PricewaterhouseCoopers LLP for further detail on Scope 1 and 2 emissions. See their report in the Third Party Assurance Statement. For additional details on Scope 3, please refer to the Energy and Environment chapter.

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