

Investor Day 2022

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SPEAKER BIOS



CHRIS CARTWRIGHT,
President and CEO

Christopher A. Cartwright has served as the President & Chief Executive Officer of TransUnion and a member of the board of directors since May 2019. He joined the Company in August 2013, previously serving as Executive Vice President, U.S. Information Services, where he helped drive TransUnion's transformation into a global information and insights company as the head of the largest business unit, including providing consumer reports, risk scores, analytical services and decision technology to customers in the U.S. across the financial services, insurance, tenant and employment screening and public sector industries.

Prior to joining TransUnion, Mr. Cartwright was the Chief Executive Officer of Decision Insight Information Group, a portfolio of independent businesses providing real property information, software and services to insurance, finance, legal and real estate professionals in the United States, Canada and Europe. Mr. Cartwright also spent almost 14 years at Wolters Kluwer, a global information services and workflow solutions company, where he held a variety of executive positions of increasing responsibility. Prior to Wolters Kluwer, he was Senior Vice President, Strategic Planning & Operations for Christie's Inc. and Strategy Consultant for Coopers and Lybrand.

Mr. Cartwright received a bachelor's degree in business administration and a master's in public accountancy from The University of Texas at Austin.



VENKAT ACHANTA,
Executive Vice President,
Chief Data and
Analytics Officer

Venkat Achanta has served as Executive Vice President and Chief Data & Analytics Officer for TransUnion since February 2022. Mr. Achanta was appointed to this position following completion of TransUnion's acquisition of Neustar, Inc. in December 2021. He previously served as Executive Vice President and Chief Data & Technology Officer of Neustar, where he led data science, data strategy and technology teams across Neustar. While at Neustar, he helped lead the creation of the OneID platform and technology transformation across all products.

Prior to joining Neustar in 2016, Mr. Achanta was Chief Data Officer and Head of Data and Analytics at Walmart, beginning in 2014, leading all data and analytics delivery platforms across the company globally. While at Walmart, he spearheaded the data fabric, advanced analytics platforms and decision services groups. Prior to Walmart, Mr. Achanta was Global Head of Analytics and Big Data at AIG. Mr. Achanta has also held senior leadership positions in data and analytics at Capital One and Experian.

Mr. Achanta earned his Bachelor of Science degree in Computer Science and Engineering from Andhra University in India and his M.B.A. from UCLA's Anderson School of Management.



TODD CELLO,
Executive Vice President,
Chief Financial Officer

Todd M. Cello joined the Company in October 1997 and has held numerous roles with increasing levels of responsibility in the corporate finance department. Mr. Cello has served as our Executive Vice President, Chief Financial Officer since August 2017. Prior to his current role, Mr. Cello served as Senior Vice President and International CFO from August 2015 to August 2017, overseeing financial operations for the International segment. Prior to that, Mr. Cello served as Vice President, Financial Planning and Analysis from January 2009 to August 2015, overseeing the enterprise financial planning and analysis function, where he played a lead role in the two leveraged buyouts of TransUnion in 2010 and 2012 and the initial public offering of TransUnion in 2015. Prior to that, Mr. Cello served as Vice President and U.S. Information Services CFO from October 2005 to December 2008, overseeing financial operations of the U.S. Information Services segment. Mr. Cello also serves on the University of Illinois at Chicago's College of Business Advisory Council.

Mr. Cello earned his bachelor's degree in Accounting from University of Illinois at Chicago and is a certified public accountant.



STEVE CHAOUKI,
President, U.S. Markets and
Consumer Interactive

Steven M. Chaouki is President, U.S. Markets & Consumer Interactive, overseeing two TransUnion business lines. U.S. Markets provides information and insights to business customers across financial services, insurance, public sector, media and diversified markets. Consumer Interactive provides credit, financial and identity protection services to consumers.

He previously held the role of Executive Vice President, Financial Services from 2013 until May 2019, responsible for the company's financial services business, which provides solutions to banks, credit unions, capital markets, financial services resellers, auto lenders and other customers. Before joining TransUnion, Mr. Chaouki held roles at HSBC in card/retail services and auto finance. Mr. Chaouki serves on the boards of MAIA Biotechnology, Inc. and Spring Labs.

Mr. Chaouki earned his MBA from the University of Chicago, Booth School of Business and his bachelor's degree from Boston University.



ABHI DHAR,
Executive Vice President,
Chief Information and
Technology Officer

Abhinav (Abhi) Dhar joined the Company in January 2019 as Executive Vice President, Chief Information & Technology Officer. In this role, Mr. Dhar is responsible for all aspects of the company's technology, including strategy, security, applications, operations, infrastructure, and delivery of solutions that support TransUnion's global information systems.

Prior to TransUnion, Mr. Dhar co-founded Packyge, Inc. in April 2017, a last-mile delivery startup focused on enabling last step in-store digital experiences. Prior to Packyge, he held technology leadership roles at Walgreen Boots Alliance (WBA), a pharmacy retail and wholesale company, including Chief Digital Officer, WBA and Chief Information Officer, Retail Pharmacy USA from November 2016 to April 2017; Chief Information Officer and SVP, Digital Product Management and Innovation from December 2015 to November 2016; and SVP and Chief Information Officer, Walgreens, a pharmacy retail company, from November 2014 to December 2015. Mr. Dhar joined WBA in 2009 as CTO for the Walgreens Digital Division. Prior to joining WBA, Mr. Dhar held roles of increasing technology management responsibility in travel distribution companies.

Mr. Dhar earned his B.E. in Mechanical Engineering from the National Institute of Engineering in Mysore, India and his M.S. in Industrial Engineering from the New Jersey Institute of Technology.



LINDSEY DOWNING,
Senior Vice President,
Market Strategy for
Consumer Interactive

Lindsey Downing is Senior Vice President, Market Strategy for Consumer Interactive, responsible for leading the strategic efforts across the consumer business in the U.S. Her focus includes identifying and assessing key opportunities for growth, both from an organic and inorganic perspective.

Ms. Downing's previous roles at TransUnion include Investor Relations, where she was instrumental in leading TransUnion's IPO, as well as Corporate Development, where she focused on establishing key strategic partnerships and inorganic growth opportunities for both the U.S. and international businesses. Prior to joining TransUnion, Ms. Downing was a consultant at Charles River Associates in the Finance and Economics practice.

Ms. Downing holds a B.S. in Business Administration from the University of Dayton and an MBA from the University of Chicago, Booth School of Business.



RAJESH KUMAR,
Managing Director,
Chief Executive Officer
of TransUnion CIBIL

Rajesh Kumar is Managing Director, Chief Executive Officer of TransUnion CIBIL. In this role, he is responsible for strategizing and steering TransUnion CIBIL's business to support India's financial ecosystem in navigating sustainable credit growth while managing risk. With over 25 years in India's financial markets, Mr. Kumar has played a meaningful role in driving digital transformation and innovation in the country's retail lending ecosystem.

Prior to joining TransUnion CIBIL, Mr. Kumar was the Group Head for Retail Credit and Risk at HDFC Bank. In this role, he was the key member of the leadership team responsible for conceptualizing, managing and growing the bank's retail credit portfolio comprised of consumption loans, commercial loans and vehicle loans. With two decades of experience at HDFC Bank, Mr. Kumar led teams comprising of more than 3,000 bank officers.

Mr. Kumar earned a B.S. in Chemistry, Botany and Zoology from MES College and an MBA from T A Pai Management Institute.



JASON LAKY,
Executive Vice President,
Financial Services

Jason Laky has served as Executive Vice President, Financial Services since May 2019. In this role, Mr. Laky leads TransUnion's financial services business, which provides risk and identity solutions to financial institutions, including banks, credit unions, finance companies and FinTech lenders.

Before joining TransUnion in 2009, Mr. Laky held positions at HSBC Auto Finance and Booz Allen Hamilton. In addition, he served as an officer in the United States Army.

Mr. Laky holds a bachelor's degree in computer science from Southern Methodist University and an MBA from the Kellogg School of Management at Northwestern University.



TIM MARTIN,
Executive Vice President,
Chief Global
Solutions Officer

Timothy J. Martin has served as Executive Vice President, Chief Global Solutions Officer since May 2019. In this role, Mr. Martin is responsible for managing revenue growth and profitability through the strategy, planning, innovation and commercialization of nearly all of TransUnion's products and solutions globally. He previously held business management roles at TransUnion leading both a number of industry vertical-focused teams and a high growth horizontal solution called the Specialized Risk Group.

Prior to joining TransUnion in September 2009, Mr. Martin was President and Chief Operating Officer of HSBC Auto Finance where he had direct profit and loss responsibility for all strategy, business development, sales, marketing, pricing, risk management, underwriting operations, customer service and collections. Prior to joining HSBC, he was a consultant with Booz Allen Hamilton (now PWC Strategy&) from 1998 to 2003, and senior marketing analyst with American Airlines from 1992 to 1996. Mr. Martin serves on the board of Juvenile Diabetes Research Foundation of South Florida and the Child Rescue Coalition.

Mr. Martin earned his B.S. in Management from Purdue University and his MBA from the University of Michigan Business School.



DANE MAULDIN,
Executive Vice President,
Chief Operations Officer

R. Dane Mauldin has served as Executive Vice President, Chief Operations Officer for TransUnion since May 2019. In this role, Mr. Mauldin leads the organization's focus on operations across the enterprise, including vision, planning and execution required throughout the customer journey. He previously held the role of Chief Product Officer from 2013 until May 2019, where he was responsible for content acquisition, analytic discovery, product development and product delivery across the company's global footprint.

Mr. Mauldin has an extensive background in the information solutions industry. Prior to joining TransUnion, he served as Chief Executive Officer of Screening Solutions and Customer Operations for LexisNexis Risk Solutions, a division of Reed Elsevier. Prior roles at LexisNexis included Vice President of Total Customer Experience and Vice President of Collections Market Planning. He also held management positions at Commercial Financial Services and Experian.

Mr. Mauldin earned his bachelor's degree in Journalism from the University of Oklahoma.



SUSAN MUIGAI,
Executive Vice President,
Chief Human Resources
Officer

Susan W. Muigai has served as Executive Vice President, Chief Human Resources Officer since 2021. She is responsible for leading TransUnion's human resource strategy and function, and nurturing an inclusive, high-performance culture to help TransUnion achieve its vision and strategy.

Ms. Muigai brings deep expertise in talent strategy with an extensive background in global HR, human capital management, organizational leadership, diversity and inclusion, legal and compliance, business transformation and more. She previously spent 16 years at Walmart, based in the U.S., Canada and India, serving as Senior Vice President, People from March 2020 to September 2021, Executive Vice President People/Corporate Affairs, Walmart Canada from August 2016 to August 2020, Senior Vice President People, Walmart Canada from January 2016 to July 2016, Vice President People, Walmart Canada from February 2015 to December 2015, Vice President, International Real Estate and Vice President International Real Estate, Walmart International Real Estate from March 2014 to February 2015, Senior Vice President Legal, General Counsel & Chief Ethics Officer, Walmart India from November 2012 to March 2014, Vice President Audit, Walmart Canada from September 2009 to October 2012, and Senior Director, Risk Management, Walmart Canada from June 2005 to September 2009. She previously worked at Lang Michener LLP.

Ms. Muigai earned her Master of Law in International Business from the University of London, and her Bachelor of Law from the University of Windsor in Canada. She sits on the Board of Breakfast Club of Canada and previously sat on the boards of MassMart Holdings Ltd and the Walmart Foundation.



TODD SKINNER,
President, International

Todd C. Skinner has served as President International since August 2021 and is responsible for leading TransUnion's growth across international markets. Mr. Skinner has nearly 30 years of experience delivering information solutions at leading global companies. He joined TransUnion in 2014, previously serving as TransUnion's Regional President of Canada, Latin American and Caribbean. Prior to joining TransUnion, Mr. Skinner held leadership roles at First Canadian Title and HSBC.

Mr. Skinner earned his MBA from Schulich – Kellogg School of Management and his bachelor's of commerce from St. Mary's University. He serves as TransUnion's representative on the Global Board of the U.S.-India Business Council (USIBC) and is on the Board of Directors for Buro De Credito and Cliffside Capital.



MATT SPIEGEL,
Executive Vice President,
Media and Entertainment
Vertical

Matt Spiegel has served as Executive Vice President, Media & Entertainment Vertical at TransUnion since August 2018. In this role, he is responsible for leading TransUnion's solutions deployment to the media and entertainment industry.

Mr. Spiegel comes to TransUnion with a history of executive leadership roles within digital marketing and technology organizations. He is the founder of Resolution Media, Omnicom's search marketing agency. As Omnicom Media Group's global digital CEO, Mr. Spiegel launched Omnicom's trading desk Accuen. He ran the enterprise sales and solutions business for MediaMath across North and Latin America and most recently served as a Senior Vice President at Medialink, where he was responsible for a host of Fortune 100 client relationships.

Mr. Spiegel holds a B.S. in Marketing from the University of Illinois Urbana-Champaign.