



INVESTOR DAY 2026

INNOVATION AT SCALE. VALUE THAT ENDURES.



Forward-Looking Statements



This investor presentation 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. Forward-looking statements include information concerning possible or assumed future results of operations, including our guidance, medium-term financial framework and outlook, capital allocation strategy, and descriptions of our business plans and strategies. Factors that could cause actual results to differ materially from those described in the forward-looking statements include: macroeconomic effects and changes in market conditions, including the impact of tariffs, inflation, risk of recession, trade policy, and industry trends and adverse developments in the debt, consumer credit and financial services markets, including the impact on the carrying value of our assets in all of the markets where we operate; our ability to provide competitive services and prices; our ability to retain or renew existing agreements with large or long-term customers; our ability to maintain the security and integrity of our data; our ability to deliver services timely without interruption; uncertainty related to FICO's new Mortgage Direct License Program; our ability to maintain our access to data sources; government regulation and changes in the regulatory environment; litigation or regulatory proceedings; our approach to the use of artificial intelligence; our ability to effectively manage our costs; our ability to maintain effective internal control over financial reporting or disclosure controls and procedures; economic and political stability in the United States and risks associated with the international markets where we operate; our ability to effectively develop and maintain strategic alliances and joint ventures; our ability to timely develop new services and the market's willingness to adopt our new services; our ability to manage and expand our operations and keep up with rapidly changing technologies; our ability to acquire businesses, successfully secure financing for our acquisitions, timely consummate our acquisitions, successfully integrate the operations of our acquisitions, control the costs of integrating our acquisitions and realize the intended benefits of such acquisitions; our ability to protect and enforce our intellectual property, trade secrets and other forms of unpatented intellectual property; our ability to defend our intellectual property from infringement claims by third parties; the ability of our outside service providers and key vendors to fulfill their obligations to us; further consolidation in our end-customer markets; the increased availability of free or inexpensive consumer information; losses against which we do not insure; our ability to make timely payments of principal and interest on our indebtedness; our ability to satisfy covenants in the agreements governing our indebtedness; our ability to maintain our liquidity; stock price volatility; share repurchase plans; dividend rate; our reliance on key management personnel; and changes in tax laws or adverse outcomes resulting from examination of our tax returns.

There may be other one-time events and other factors, many of which are beyond our control, that may cause our actual results to differ materially from the forward-looking statements, including those disclosed in our Annual Report on Form 10-K for the year ended December 31, 2025, and any subsequent Quarterly Report on Form 10-Q or Current Report on Form 8-K, which are filed with the Securities and Exchange Commission and are available on TransUnion's website (www.transunion.com/tru) and on the Securities and Exchange Commission's website (www.sec.gov). The forward-looking statements contained in this investor presentation speak only as of the date hereof. 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 hereof.

Non-GAAP Financial Information



This investor presentation includes certain non-GAAP measures that are more fully described in the Appendices to the presentation and Exhibit 99.1, "Press release of TransUnion dated February 12, 2026, announcing results for the quarter and year ended December 31, 2025," under the heading "Non-GAAP Financial Measures," furnished to the Securities and Exchange Commission on February 12, 2026. These financial measures should be reviewed in conjunction with the relevant GAAP financial measures and are not presented as alternative measures of GAAP. Other companies in our industry may define or calculate these measures differently than we do, limiting their usefulness as comparative measures. Because of these limitations, these non-GAAP financial measures should not be considered in isolation or as substitutes for performance measures calculated in accordance with GAAP. Reconciliations of these non-GAAP financial measures to their most directly comparable GAAP financial measures for each of the periods included in this presentation are included in the Appendices at the back of this investor presentation.

For non-GAAP measures presented on a forward-looking basis, TransUnion has not provided a reconciliation of non-GAAP measures to the most comparable GAAP financial measures because it would be difficult to predict with reasonable certainty the nature and amount of non-GAAP adjustments without unreasonable effort. This information could be material to TransUnion's results computed in accordance with GAAP.



TransUnion 2026 Investor Day

Innovation at Scale. Value that Endures.

Chris Cartwright, President & CEO

MARCH 2026

Since our last Investor Day in 2022, we have transformed the company, positioning TRU for accelerated performance

1

Scope expansion
across solutions,
geographies, data,
and industry
verticals

2

Scale enablement
through global
solutions,
operating, and
talent platforms

3

Innovation velocity
leveraging
proprietary data,
global platforms,
and AI

4

Value creation
through profitable
growth and
disciplined capital
allocation



This transformation included key investments to unlock TransUnion's full potential

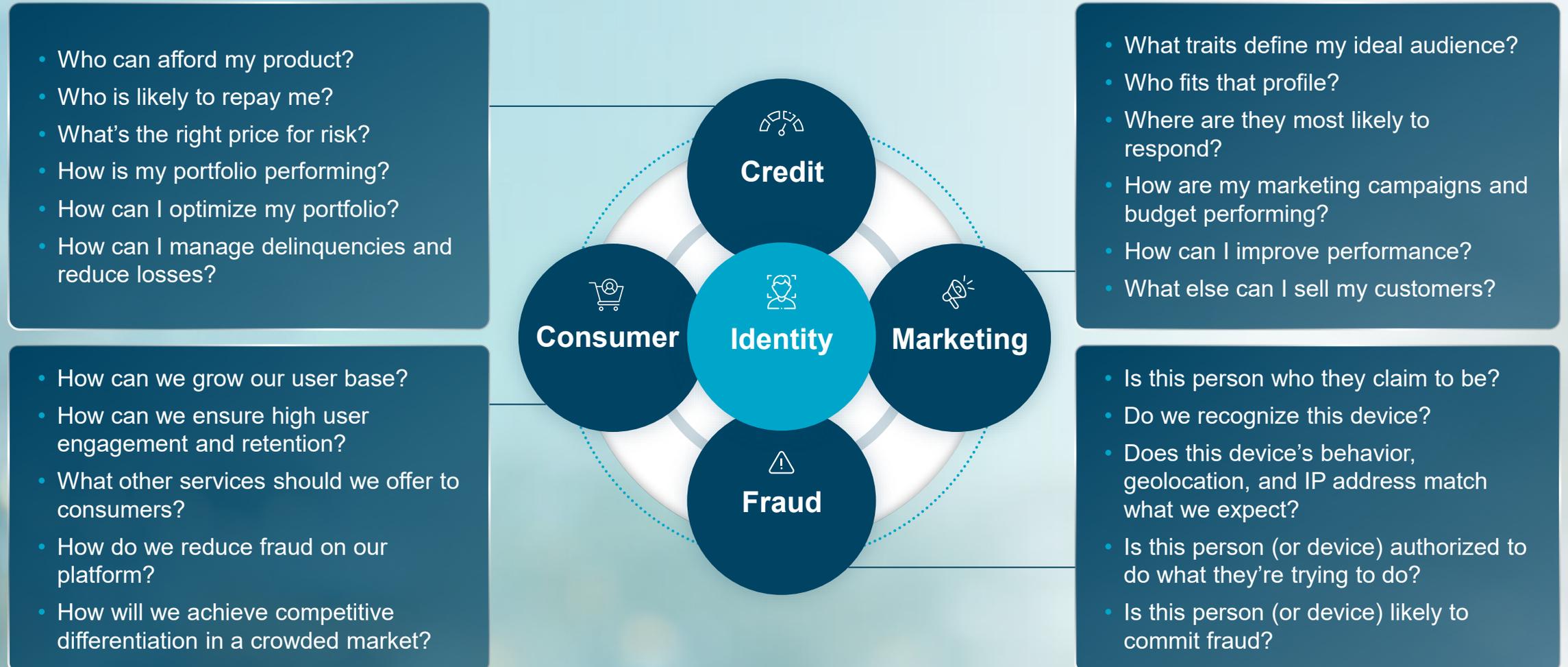
Investments	 Organization	 Solutions	 Technology	 Operations	 Go-to-Market
Benefits	Global leverage, functional excellence, and savings	Expansion, innovation, and rapid deployment	Standardization, modernization, and scale	Simplification, rationalization, and lower cost	Customer focus, collaboration, and faster growth
Examples	<ul style="list-style-type: none">• Global operating model• Global centers	<ul style="list-style-type: none">• Credit• Marketing• Fraud• Consumer	<ul style="list-style-type: none">• OneTru• OneDev	<ul style="list-style-type: none">• TruOps	<ul style="list-style-type: none">• Specialty sellers• New industry verticals

Our portfolio is focused on complementary and interrelated solutions in Credit, Marketing, Fraud and Consumer



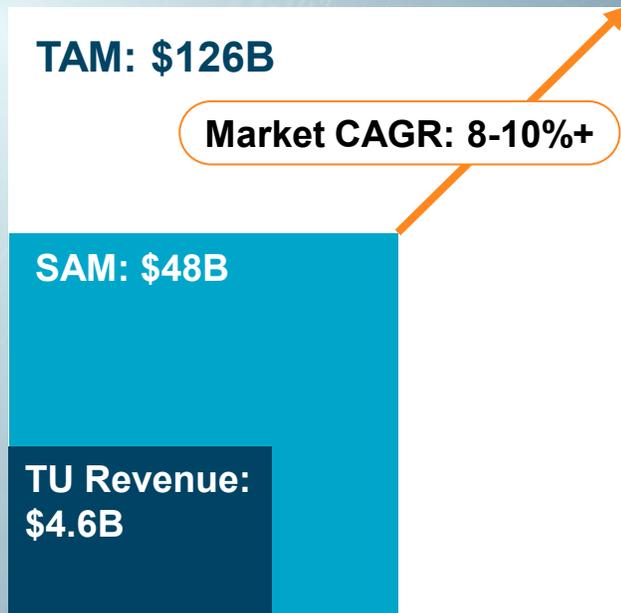
- ✓ Large, growing, and complementary markets with attractive economics
- ✓ Proprietary data assets that are mission-critical for customers
- ✓ Leading identity resolution capabilities unlock combined power of data assets
- ✓ Feedback loop enhances identity and predictive signals
- ✓ Integrated on global OneTru platform to meet interconnected customer needs

Our solutions span the range of interconnected market needs



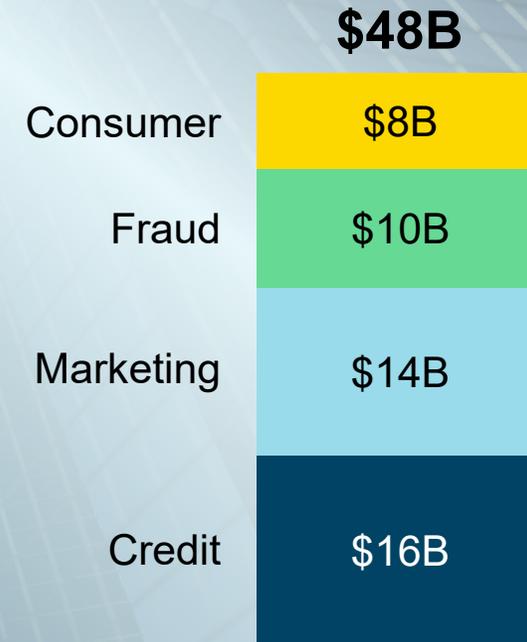
Ample share gain opportunities exist across large, fast-growing markets

Market Opportunity



Note: TU Revenue to SAM/TAM not drawn to scale

SAM by Solution

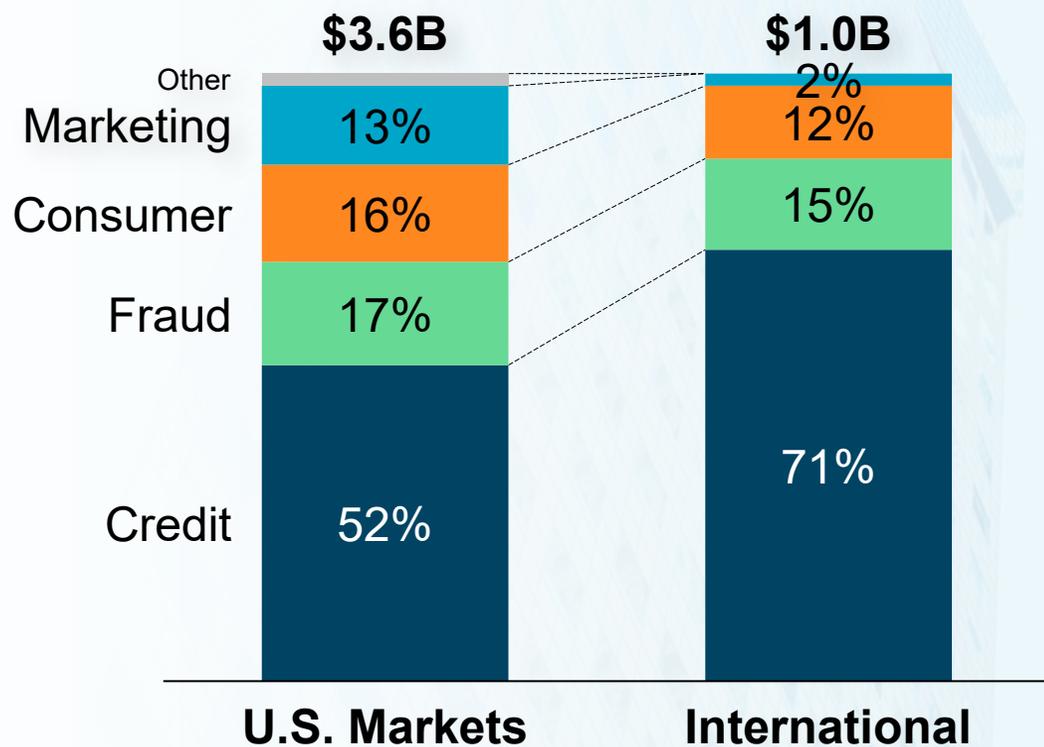


Note: Figures rounded to nearest billion



Our global platforms will diffuse our solutions rapidly across geographies

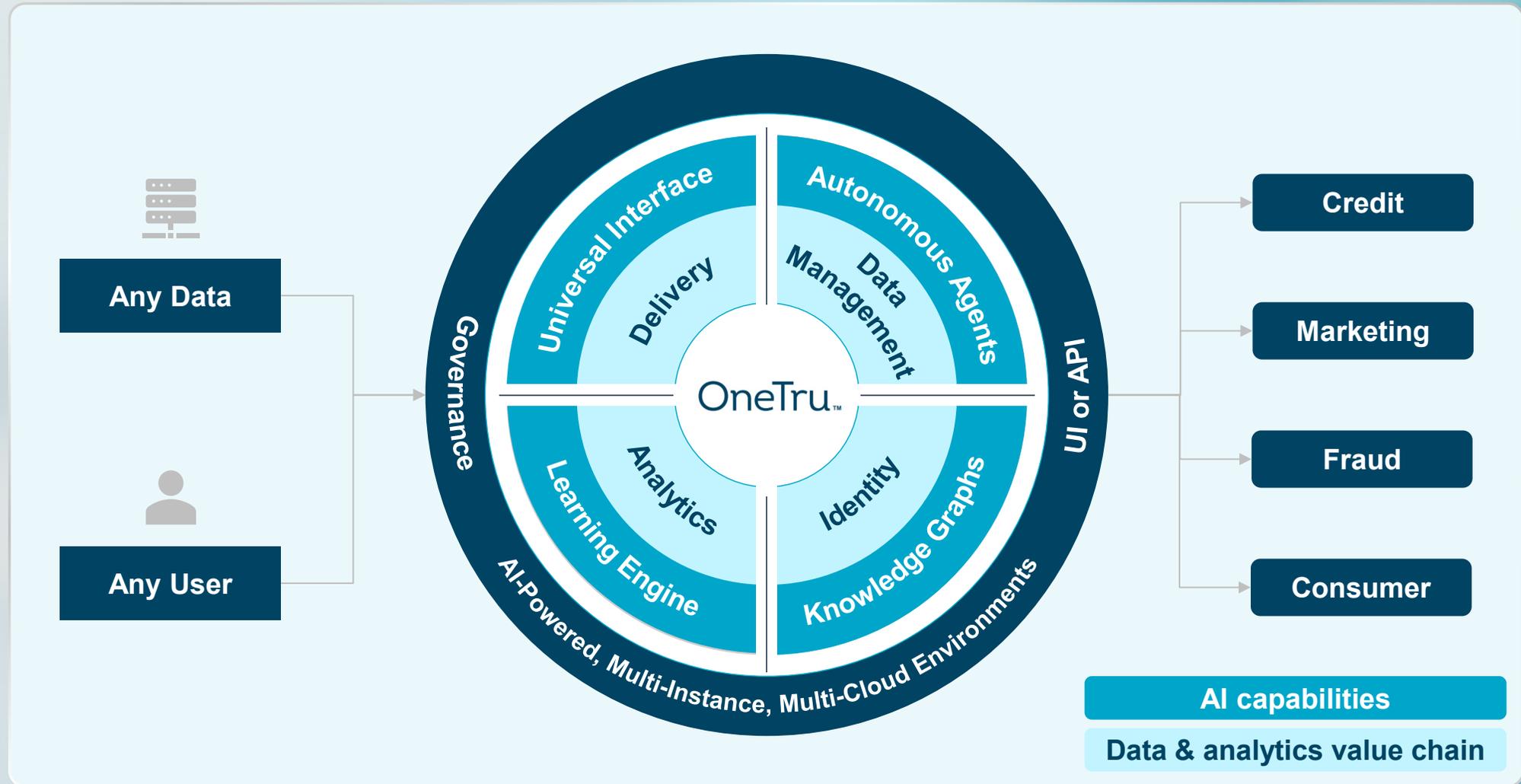
Solution Revenue in 2025



- ✓ U.S. Markets increasingly diversified from core Credit
- ✓ International underpenetrated in Marketing, Fraud, and Consumer
- ✓ Proven GTM playbook of expanding from Credit into other solutions
- ✓ Global platforms minimize customization and speed delivery, service, and deployment



OneTru unlocks innovation and growth across the enterprise



TruOps enables scale in customer and consumer service

TruOps: TU's Global Operations-Enablement Platform

Customer Ecosystem

Lead
Generation

Opportunity
Management

Pricing &
Quotation

Contract
Lifecycle

Order Configuration
& Fulfillment

Customer
Portal

Consumer Ecosystem

Agent Knowledge
Base

AI Agent
Assist

Accent
Neutralization

Phone, Chat, Mail
Room

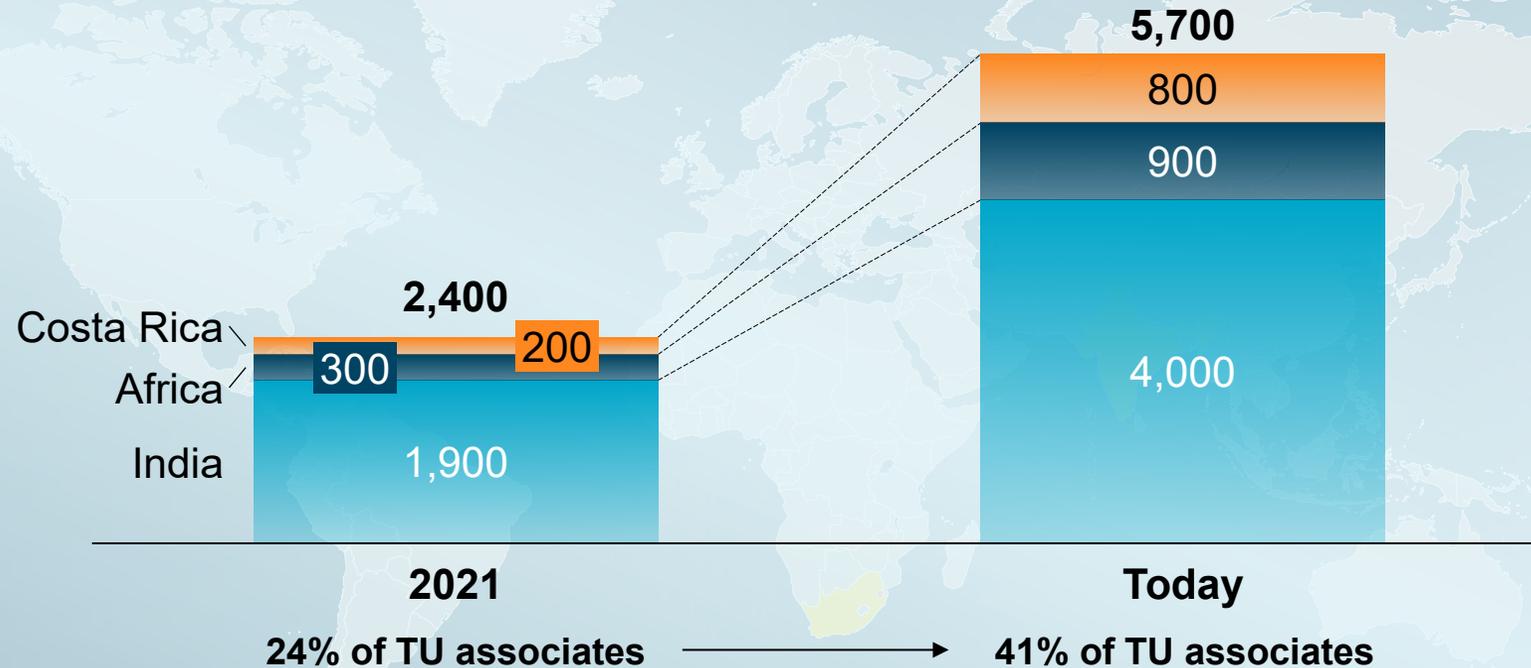
Analytics, VOC
Insights & Surveys

Workforce
Management



Global Capability Centers power innovation and deliver critical corporate functions

Global Capability Center Employment



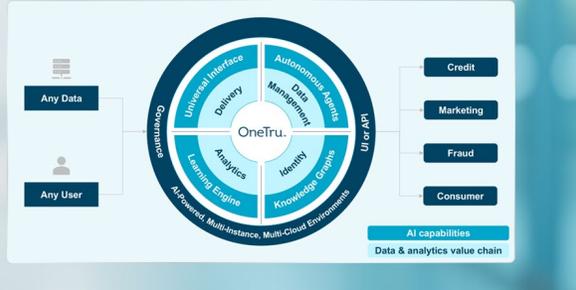
Note: Headcounts rounded to nearest hundred



Working together, these three global platforms drive product development, delivery and functional efficiency

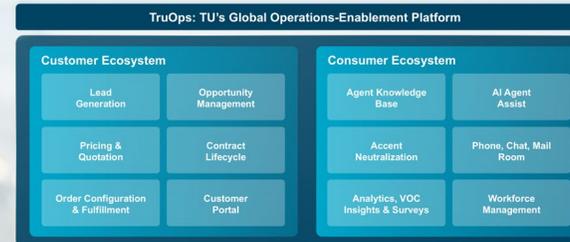
Solutions Platform

OneTru unlocks innovation and growth across the enterprise



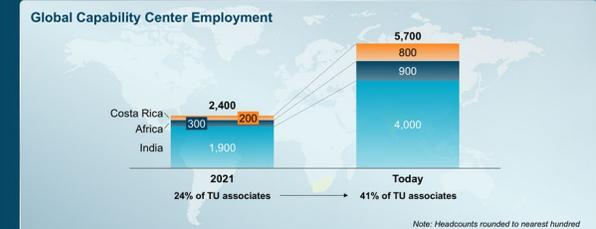
Operating Platform

TruOps enables scale in customer and consumer service

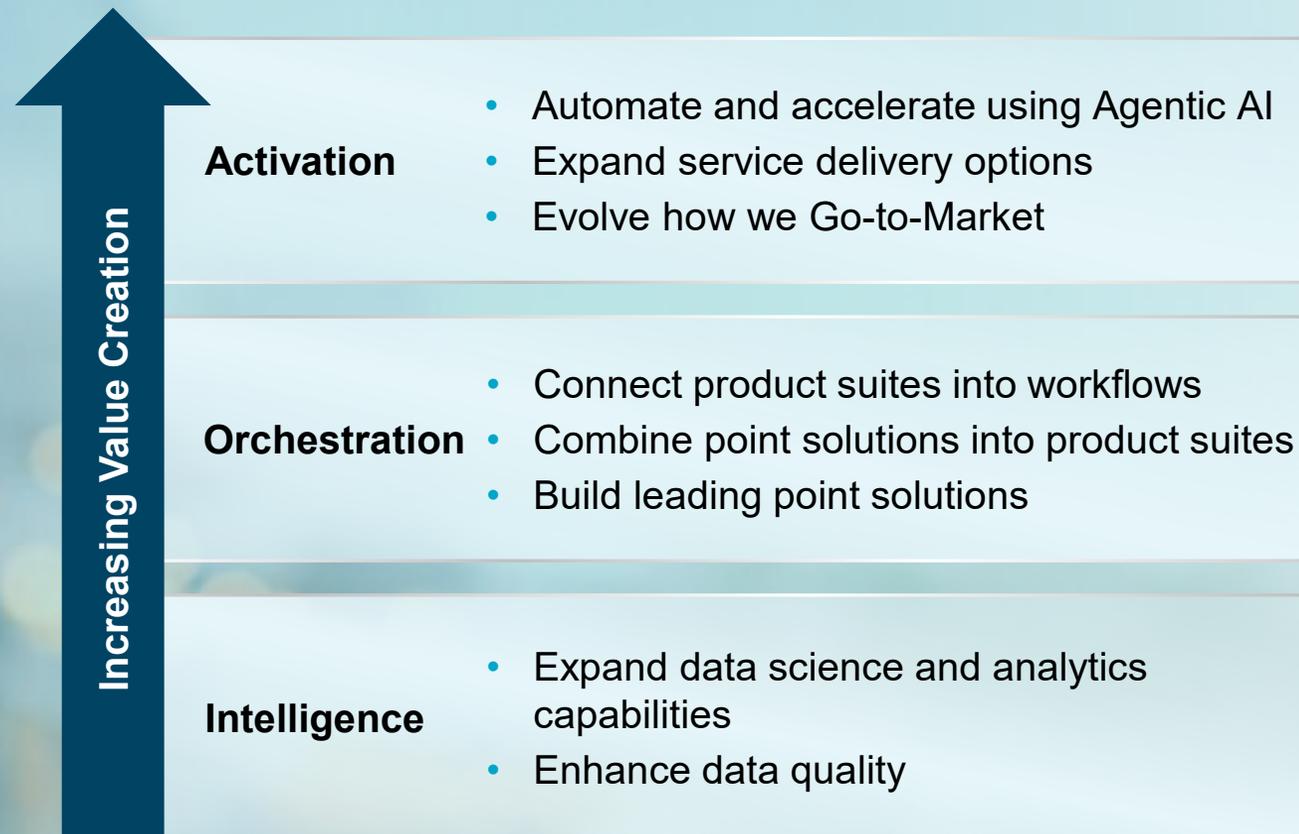


Talent Platform

Global Capability Centers power innovation and deliver critical corporate functions



The resulting capabilities allow us to accelerate innovation and deliver greater customer value



Our innovation approach is:

- ✓ Deployed across all solutions
- ✓ Enhanced with AI
- ✓ Extended to all markets
- ✓ Powered by a common, persistent consumer Identity

AI will drive growth and solidify our competitive advantages

Our foundation positions us for success in AI era

Proprietary Data

Domain-specific, highly regulated, broadly sourced, individually contracted, and continuously enhanced

Governance & Compliance

Privacy-by-design, offering explainability, auditability, and regulatory alignment at scale

Platforms

AI embedded throughout, powering our products, operations, and people

Customer benefits

Data Access

Experience

Explainability

Performance

TU benefits

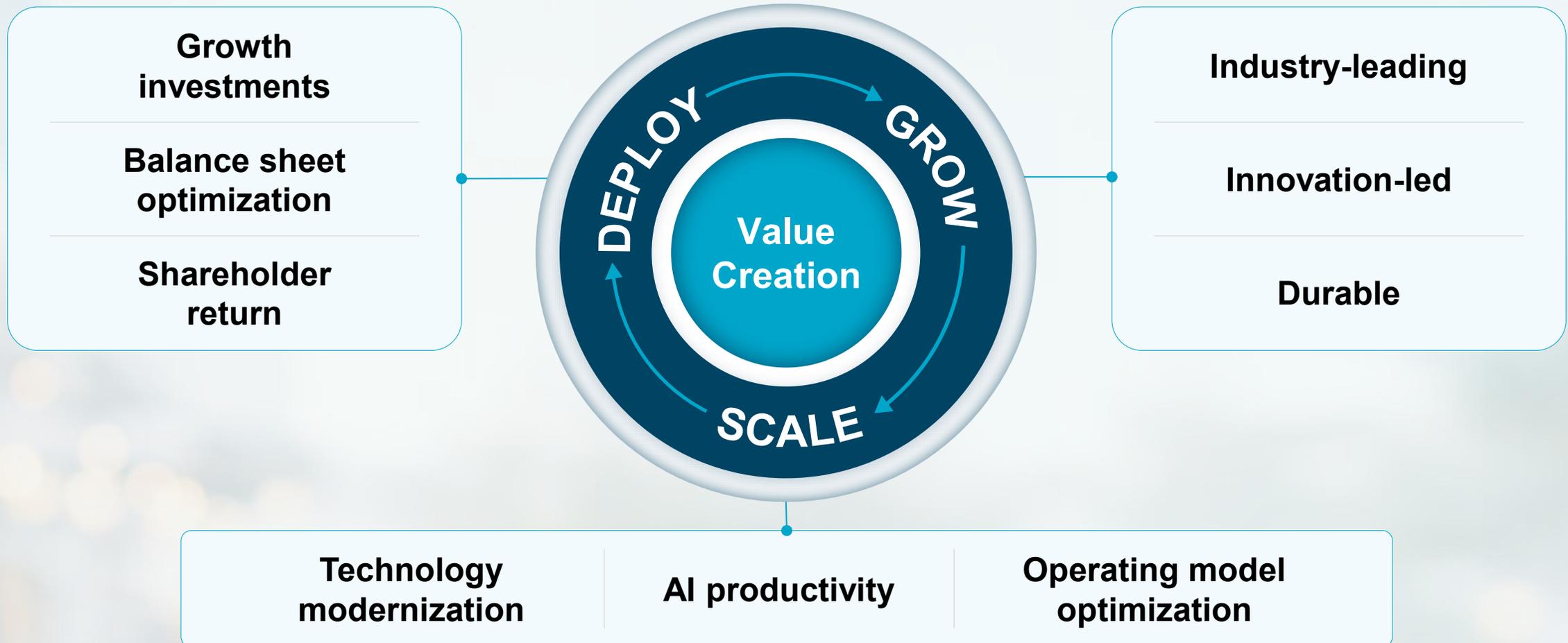
Demand

Distribution

Data capture

Productivity

We are at the beginning of a new era of scalable growth and compounding value creation



We have the right team to win



Chris Cartwright
President & Chief
Executive Officer



Mohamed Abdelsadek
Chief Global
Solutions Officer



Venkat Achanta
Chief Technology, Data
& Analytics Officer



Todd Cello
Chief Financial Officer



Tiffani Chambers
Chief Operations
Officer



Steve Chaouki
President,
U.S. Markets



Heather Russell
Chief Legal Officer



Steve Sassaman
Chief Commercial
Officer



Todd Skinner
President,
International



Alicia Zuiker
Chief Human
Resources Officer





Agenda

Our platforms and solutions

TransUnion leader

Venkat Achanta EVP, Chief Technology, Data & Analytics Officer

Mohamed Abdelsadek EVP, Chief Global Solutions Officer

Jamal Darwiche Head of Global Credit Solutions

Brian Silver Head of Global Marketing Solutions

Steve Yin Head of Global Fraud Solutions

James Garvert Head of Global Communications Solutions

Our markets

Steve Chaouki President, U.S. Markets

Todd Skinner President, International

Financial outcomes

Todd Cello EVP, Chief Financial Officer





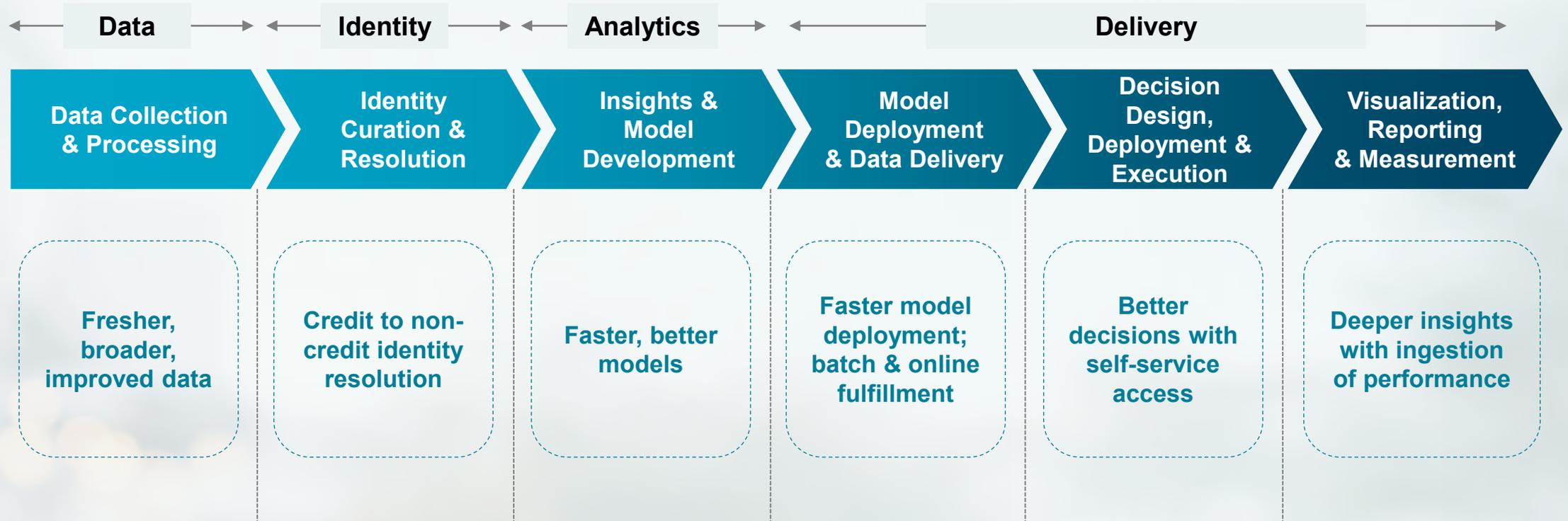
TransUnion 2026 Investor Day

Power of the OneTru Platform

Venkat Achanta, Chief Technology, Data and Analytics Officer

MARCH 2026

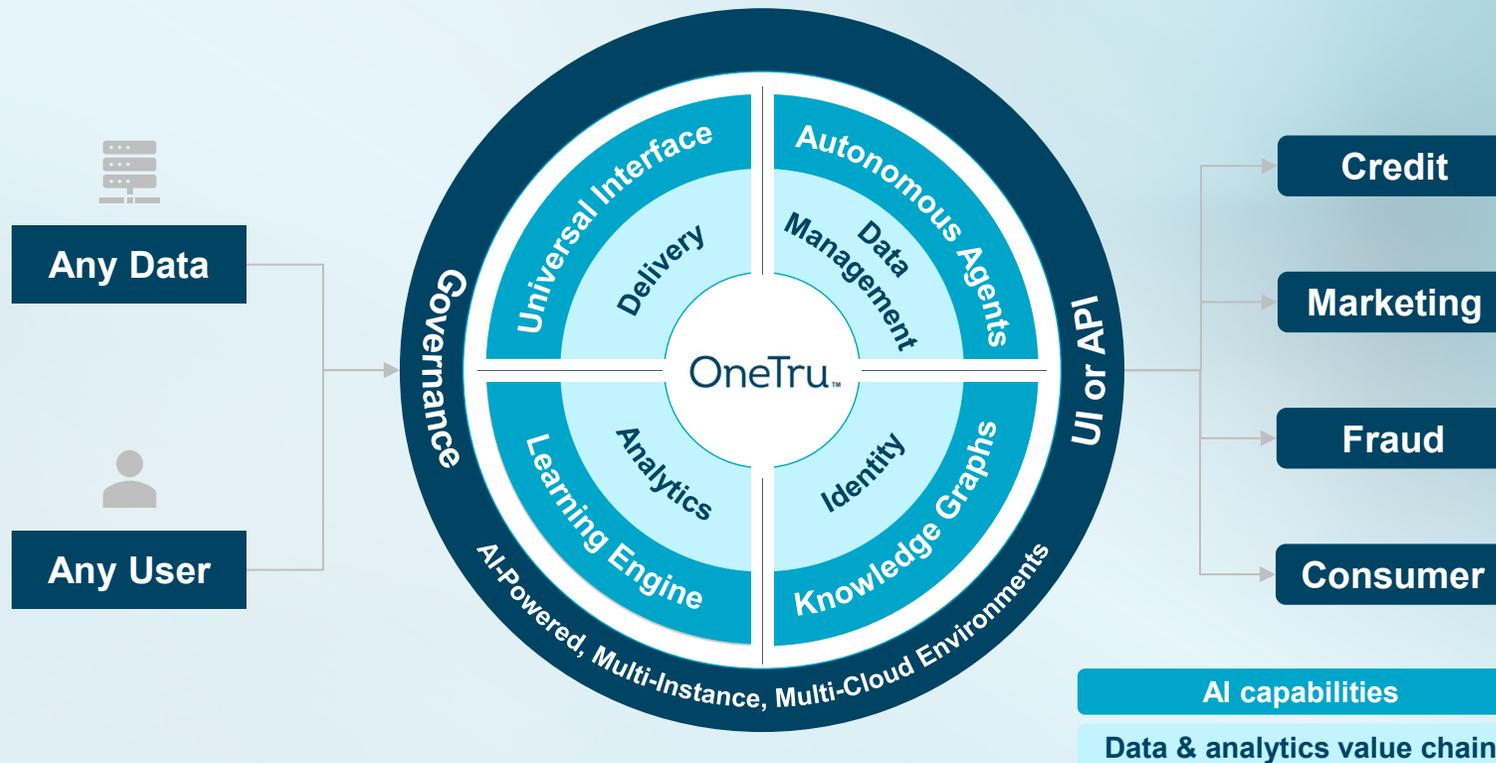
OneTru is the manifestation of the data & analytics value chain across credit, marketing and fraud solutions



Value of OneTru

OneTru is a cutting-edge and differentiated data, analytics and AI platform that unlocks TransUnion's growth potential

OneTru: TU's Global Solutions-Enablement Platform

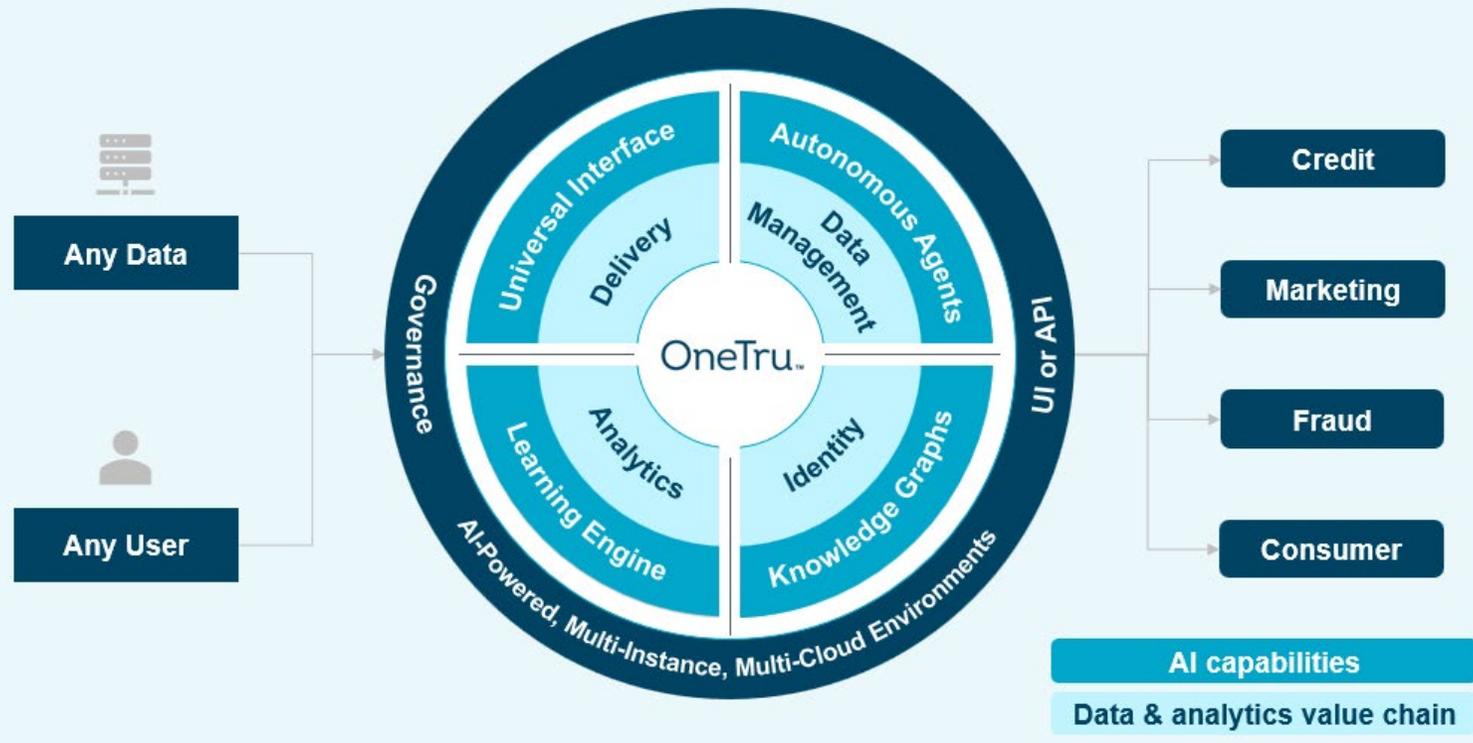


How OneTru differentiates TransUnion

- ✓ Best-in-class Data
- ✓ Industry-leading Identity
- ✓ Flexibility-first Platform
- ✓ Global Availability
- ✓ AI-powered

OneTru is a cutting-edge and differentiated data, analytics and AI platform that unlocks TransUnion's growth potential

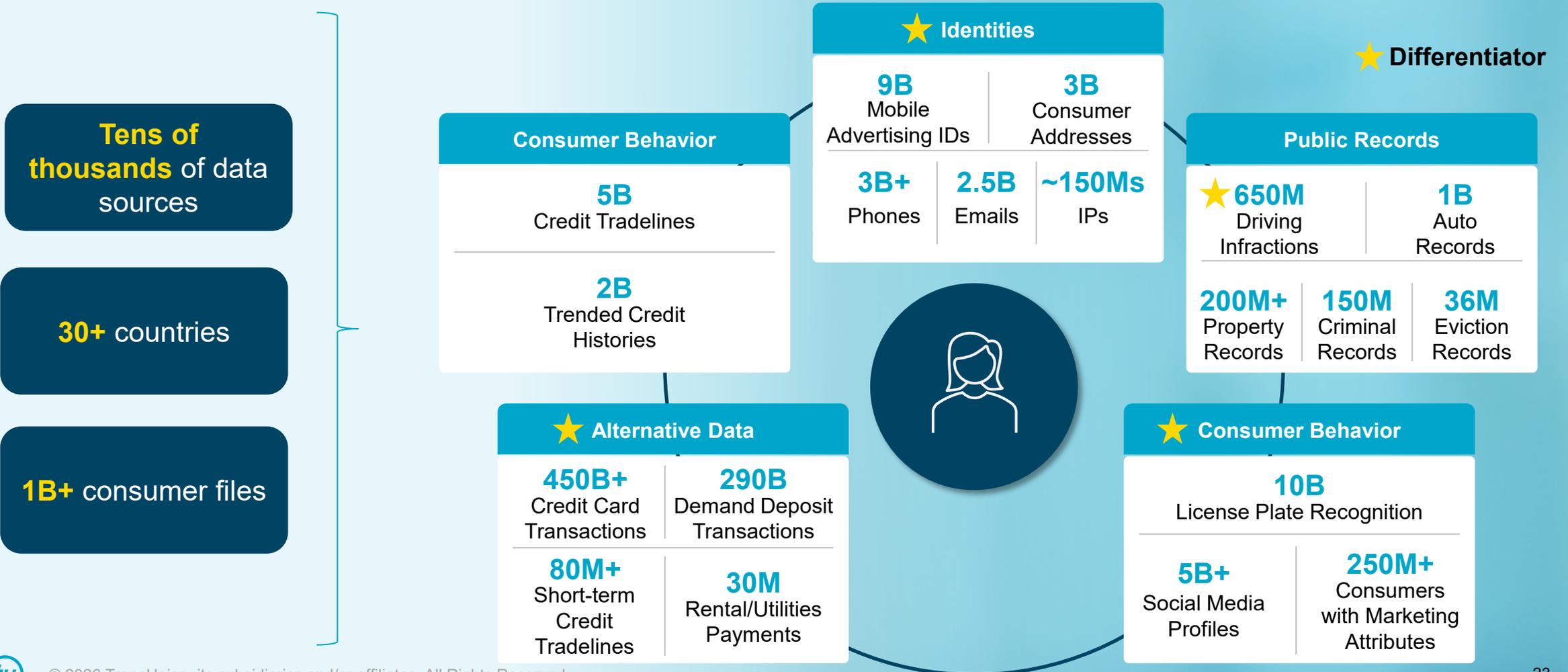
OneTru: TU's Global Solutions-Enablement Platform



How OneTru differentiates TransUnion

- ✓ Best-in-class Data
- ✓ Industry-leading Identity
- ✓ Flexibility-first Platform
- ✓ Global Availability
- ✓ AI-powered

OneTru combines TransUnion's proprietary data with billions of dynamic, disparate, online and offline signals in near real-time



This differentiated data drives the consortium, network effects and feedback loops that strengthen our competitive advantage

1

Leading short-term lending bureau in the U.S.

2

Key marketing attributes, online and offline, for entire U.S. adult population

3

Transaction-level consortium with consumer and small-business credit and deposit behavior

4

Largest and longest-standing device consortium

5

Most comprehensive database of Public records

6

Phone signals powering ~90% of U.S. Caller IDs



OneTru identity creates a 360-degree view of the consumer that drives consistent results across every channel and interaction



FIRST: JANE
LAST: DOE
CUST ID: 1234
PHONE: (214) 555-1212
DEVICE ID: D9ZX2YA01
ADDRESS: 1234 MAPLE ST.
EMAIL: JANED@GMAIL.COM
JDOE@YAHOO.COM

CREDIT:

- MONTHLY PAYMENT OBLIGATIONS: \$3K (RENT, AUTOLOAN, 2 CARDS, 2 BNPL LOANS)
- TRENDING BALANCES: INCREASING
- LIQUIDITY: DECREASING (NEW PAYDAY LOAN)

MARKETING:

- INTERESTS: READING AND GOLF
- DEMOGRAPHIC SEGMENT: 45 YEARS OLD, \$100K+ INCOME, 2 KIDS, HOMEOWNER, URBAN, HCOL
- STREAMING GENRE: SCIENCE FICTION

FRAUD:

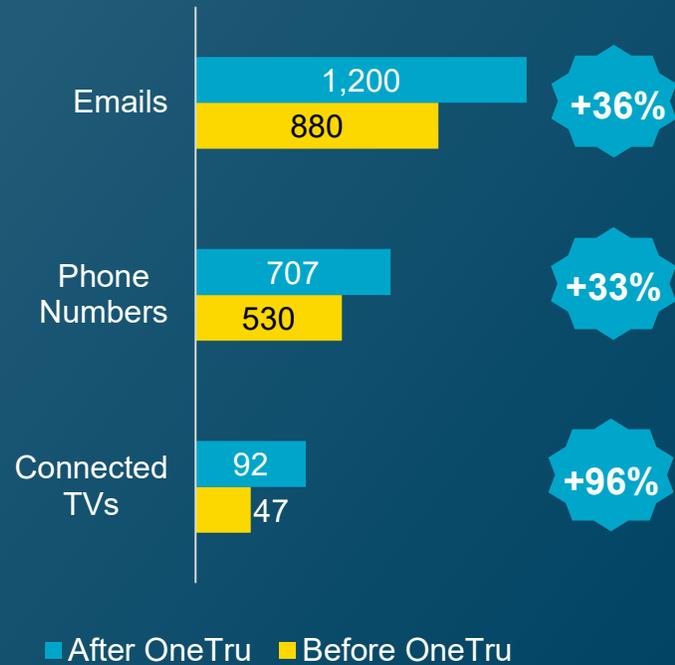
- NUMBER OF SPOOFED CALLS TIED TO PHONE: 2
- DEVICE FLAGGED BY CONSORTIA FOR FRAUD?: NO
- NUMBER OF SPAM TEXTS TIED TO PHONE: 1



The results demonstrate our leading identity performance

Comprehensive Data

Size of select identity databases (millions)



Industry-Leading Accuracy

+25.5%

Higher accuracy
than the industry
standard*

**Email to Postal Accuracy Score (Accuracy of appending additional emails to consumers and matching against postal address);
Source: 2025 Truthset analysis*

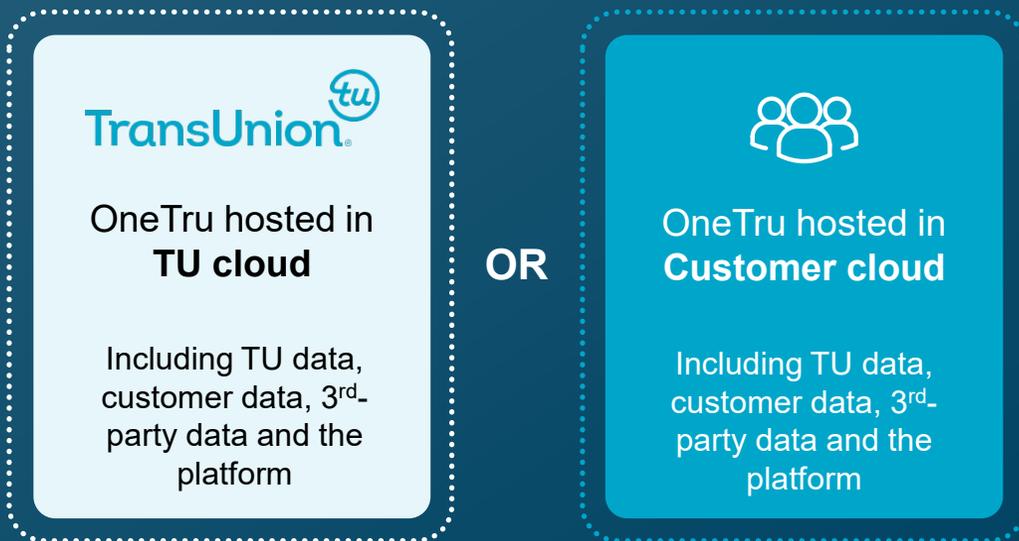
Award Winning



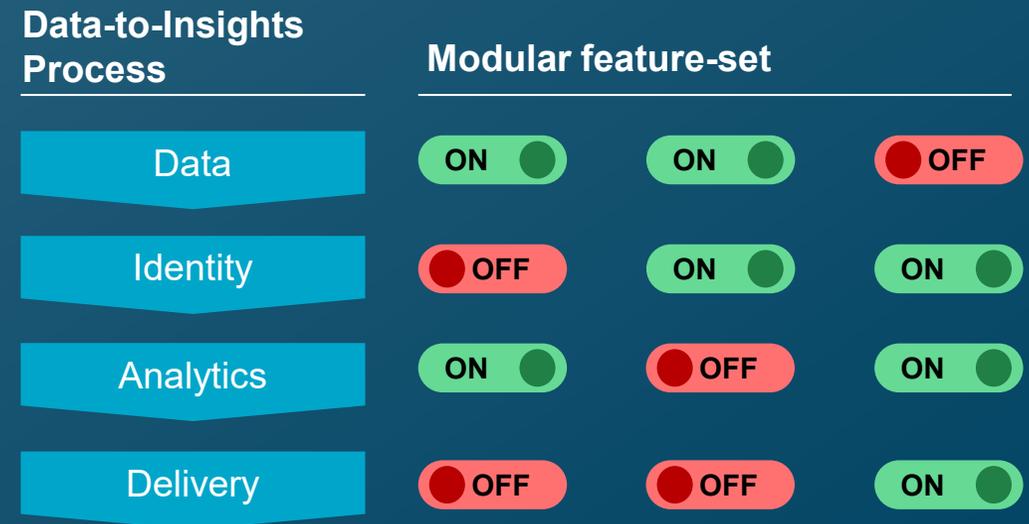
Among the top 5 native apps on the Snowflake marketplace by usage volume

OneTru is unified and composable, meeting customers where they are with what they want

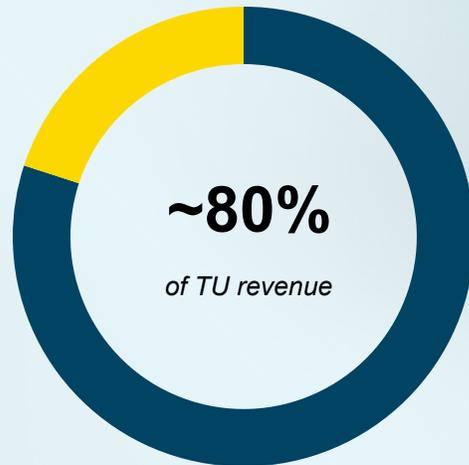
Composability: Environment-agnostic flexibility for customers



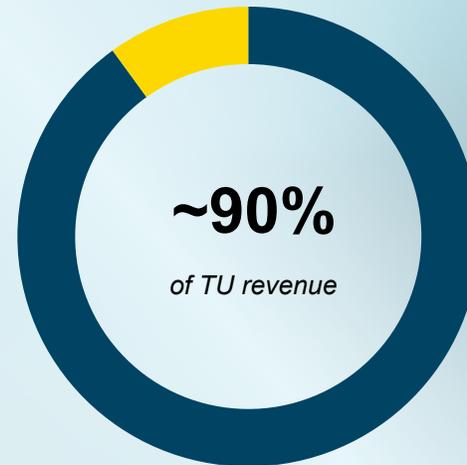
Modularity: Menu of capabilities based on customer needs



OneTru gives us global scale with fast IP diffusion, reduced operational complexity and rationalized infrastructure

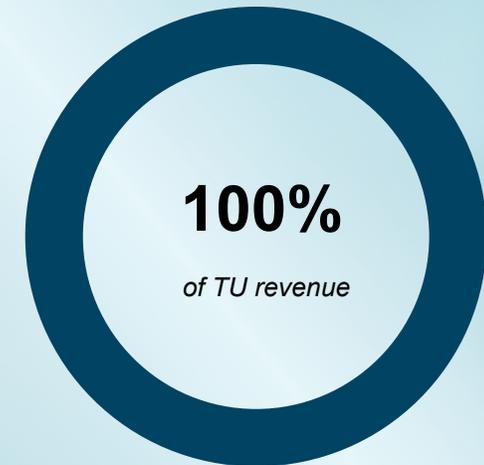


- U.S. credit, marketing and fraud solutions are on OneTru
- We expect to complete customer migrations in 2026



- We are expanding our Credit, Fraud and TruIQ solutions across India, Canada, UK and Philippines

Rest of regions



- Next, we will embed these solutions and more across all of our regions



We architected an AI ecosystem in OneTru by engineering proprietary capabilities and strategic off-the-shelf solutions

Universal Interface

Receives and returns information in many different formats – natural language, images, tables

Knowledge Graph

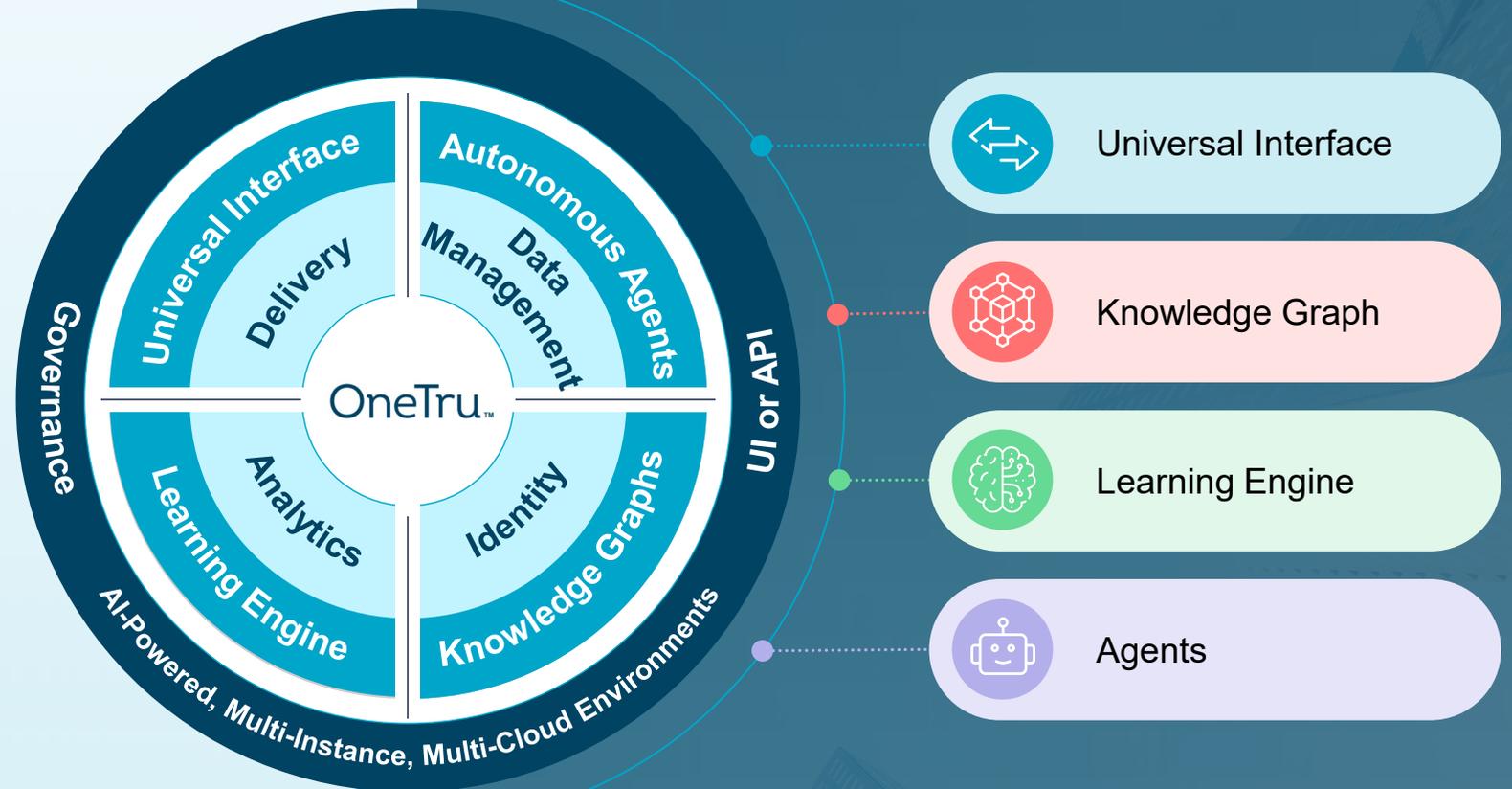
Provides logical models of the world for interpretation and automation, performs reasoning within the structure

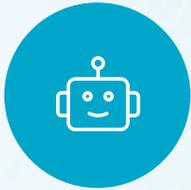
Learning Engine

Keeps systems up to date and adaptive by learning new patterns as the world changes

Agents

Makes the whole system act. Creates a plan and performs actions to achieve a particular goal





AI Analytics Orchestrator Agent

TransUnion Newsroom

MAR 05, 2026

TransUnion Advances AI-Driven Credit Intelligence with Google Cloud

TransUnion Advances AI-Driven Credit Intelligence with Google Cloud

Integration of Google's Gemini models with TransUnion's proprietary analytic data assets and deep financial services expertise enables rapid, domain specific innovation through a Analytics Orchestrator Agent

3/05/2026

AITHORITY
AI TECHNOLOGY INSIGHTS

NEWS INTERVIEWS INSIGHTS



TransUnion Advances AI Driven Credit Intelligence With Google Cloud

siliconANGLE [the voice of enterprise and emerging tech]

TransUnion unveils AI agent to accelerate financial analytics workflows

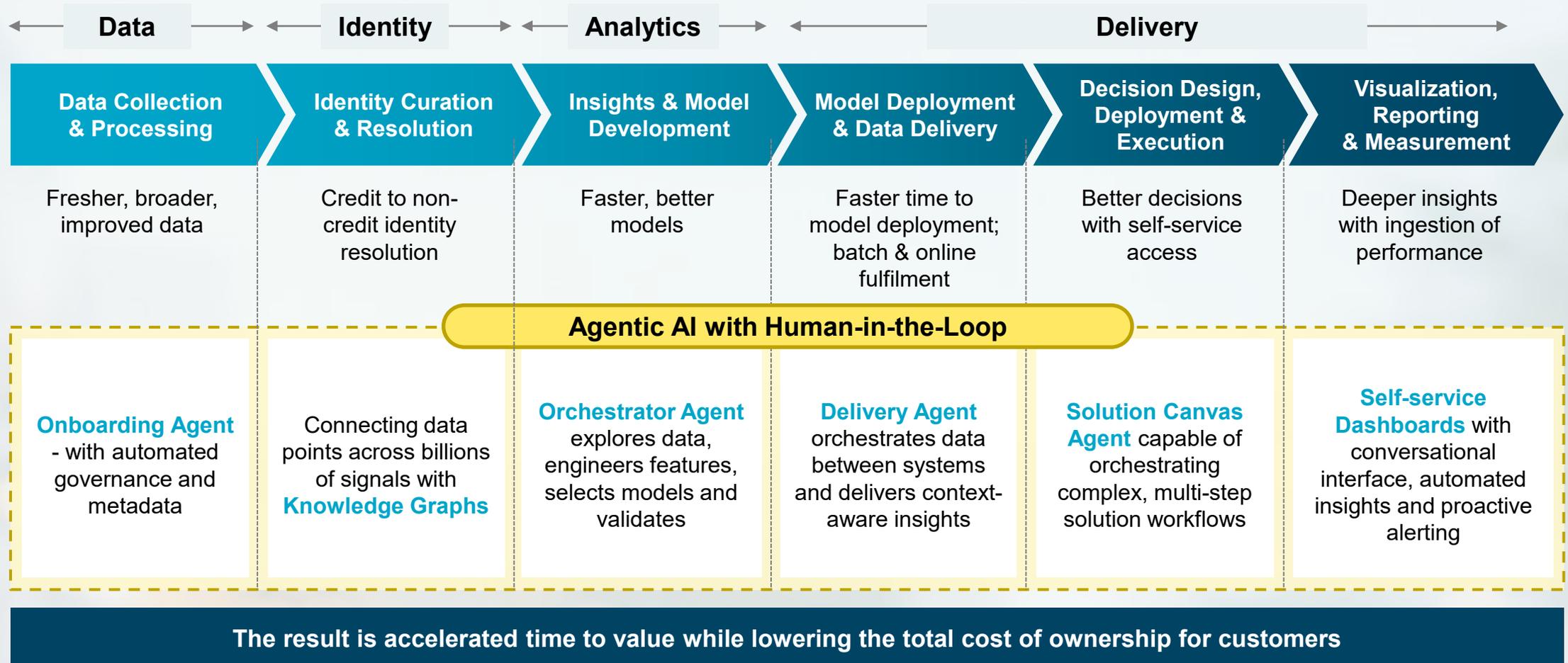
BY PAUL GILLIN

Credit reporting giant TransUnion LLC today is introducing a new artificial intelligence capability designed to accelerate complex credit analytics workflows and make them accessible to a broader range of users across the financial services sector.

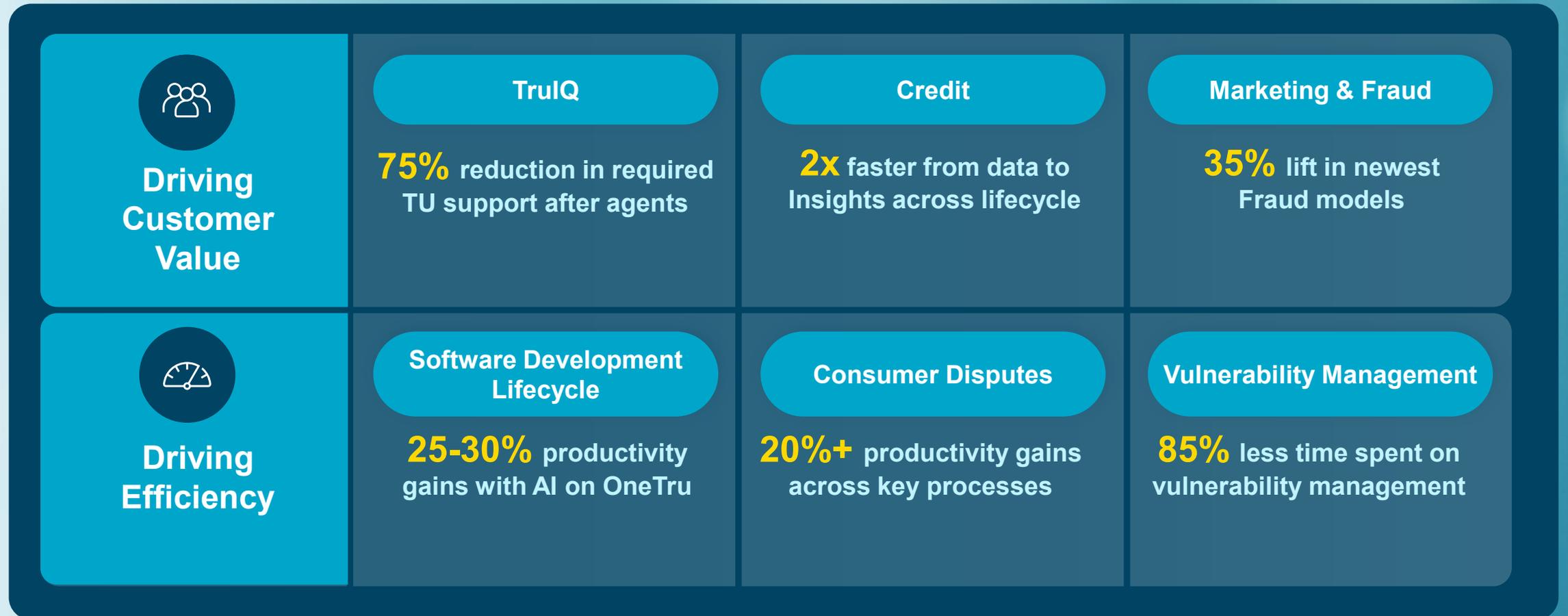
The Chicago-based company's AI Analytics Orchestrator Agent is built on top of its TruIQ software and the underlying OneTru data and analytics platform. It leverages Google LLC's Vertex AI development platform and Gemini generative AI models.



OneTru leverages AI to operationalize and accelerate the data analytics value chain across Credit, Marketing and Fraud solutions



OneTru's native AI capabilities unlocked the entire spectrum of use-cases for our products and operations



OneTru unlocks better performance, resilience and innovation in U.S. Credit

U.S. Credit

Large footprint

10K

Customers

Highly complex jobs

Consumers

U.S. Adult Population

Scores and attributes per consumer

Up to 15K
Calculated

Up to 6K
Delivered

Effect of OneTru Migration

FactorTrust

Alt. Credit Bureau

Outperforming largest competitor

15% lift from the latest score vs. previous

Online Delivery

Realtime Credit Reports

25% faster response times

Average response times from 400 milliseconds to 300 milliseconds

Batch Delivery

*Synchronous
Credit Reports*

12x+ faster processing

From 24 Hours to 1-2 Hours



OneTru drives cost efficiencies and frees capacity for innovation-focused initiatives

Infrastructure Rationalization



95%+ reduction in U.S. Data Centers
(from 30+ to 2)

Reduced Maintenance Costs



20 p.p. reduction in capacity spent keeping the lights on
(from 40% to 20%)

Lower Capital Intensity



2 p.p. reduction in CapEx as % of Revenue
(from 8% to 6%)

Technology Cash Savings



\$70M reduction annually from technology consolidation onto OneTru

We are primed to scale these efficiencies across our International Markets





OneTru is a differentiated data, analytics and AI platform built to unlock TransUnion's growth





TransUnion 2026 Investor Day

Accelerating Innovation-Led Growth

Mohamed Abdelsadek, Chief Global Solutions Officer

MARCH 2026

We are positioned to accelerate innovation-led, scalable growth across our solution suites

1

We have a clear right to win in **Credit, Marketing, Fraud, and Consumer**

2

Our **solutions transformation** enables faster innovation globally

3

Our solutions suites **solve customers' most important challenges**

4

We deliver tangible results – **stronger customer outcomes and faster growth**



Proprietary data and analytics power our Credit, Marketing, and Fraud solutions

Credit Solutions



- + **>50 years** as global credit bureau with >1B regulated data files
- + **Industry-leading trended data** and scores with **~30% lift**
- + **Expansive alternative data:** market leadership in short-term loans and Argus consortium data
- + Cutting-edge **TruIQ analytics** suite

Marketing Solutions



- + Trusted partner of **70%+ of Fortune 100** companies
- + **Leading non-credit ID graph** driving **~30%** higher conversion
- + Industry-leading **marketing measurement**
- + Proprietary consortium of **commerce data** + consumer interactions across **walled gardens, platforms, publishers**

Fraud Solutions



- + **Leading non-credit ID graph** linking proprietary and public data to drive **AI-enabled analytics**
- + Longest-standing, industry-leading global **device consortium**
- + Market-leading **Trusted Call Solutions**
- + Unique data: **identity, device, and telco carriers** with **50B+** monthly signals

Consumer Solutions are a natural extension of B2B solutions with strong growth potential

Enabling Customers and Serving Consumers

1.4B+ adult consumers in core markets



380M+ consumers served primarily through >1,000 B2B customers

Unifying Global Consumer Products

Modular solution suite on a single code base, powered by proprietary, regulated credit data

Launching Comprehensive Features

Robust, personalized **credit monitoring and identity protection** features leverage full **breadth of data assets**

Key drivers of growth

- ✓ Offers and enhanced **Premium products**
- ✓ Rolling out products **globally** + expanding relationships with **top aggregators and FIs**
- ✓ Modernizing and expanding **freemium direct business** offerings

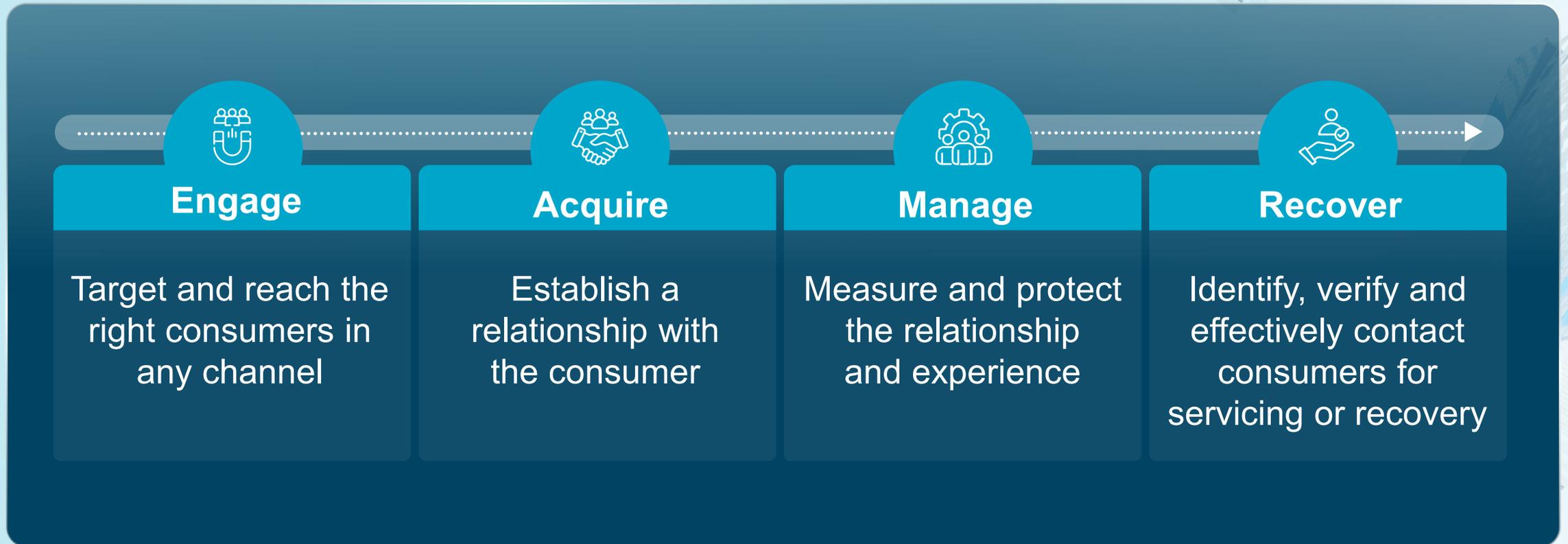
We help customers solve their most pressing challenges and capture opportunities



Sources: S&P Global, TU Global Intelligence, U.S. Federal Trade Commission, WARC



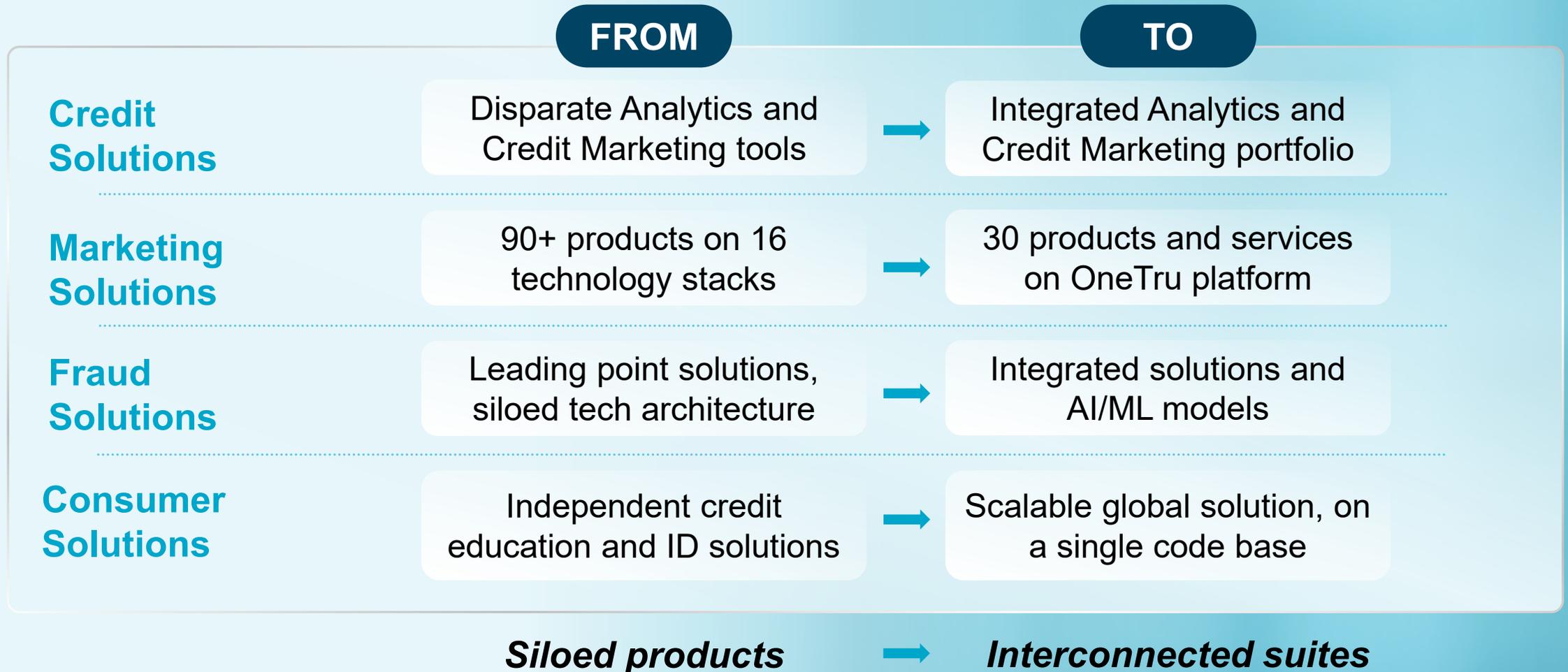
We solve these problems by deeply embedding across the customer lifecycle



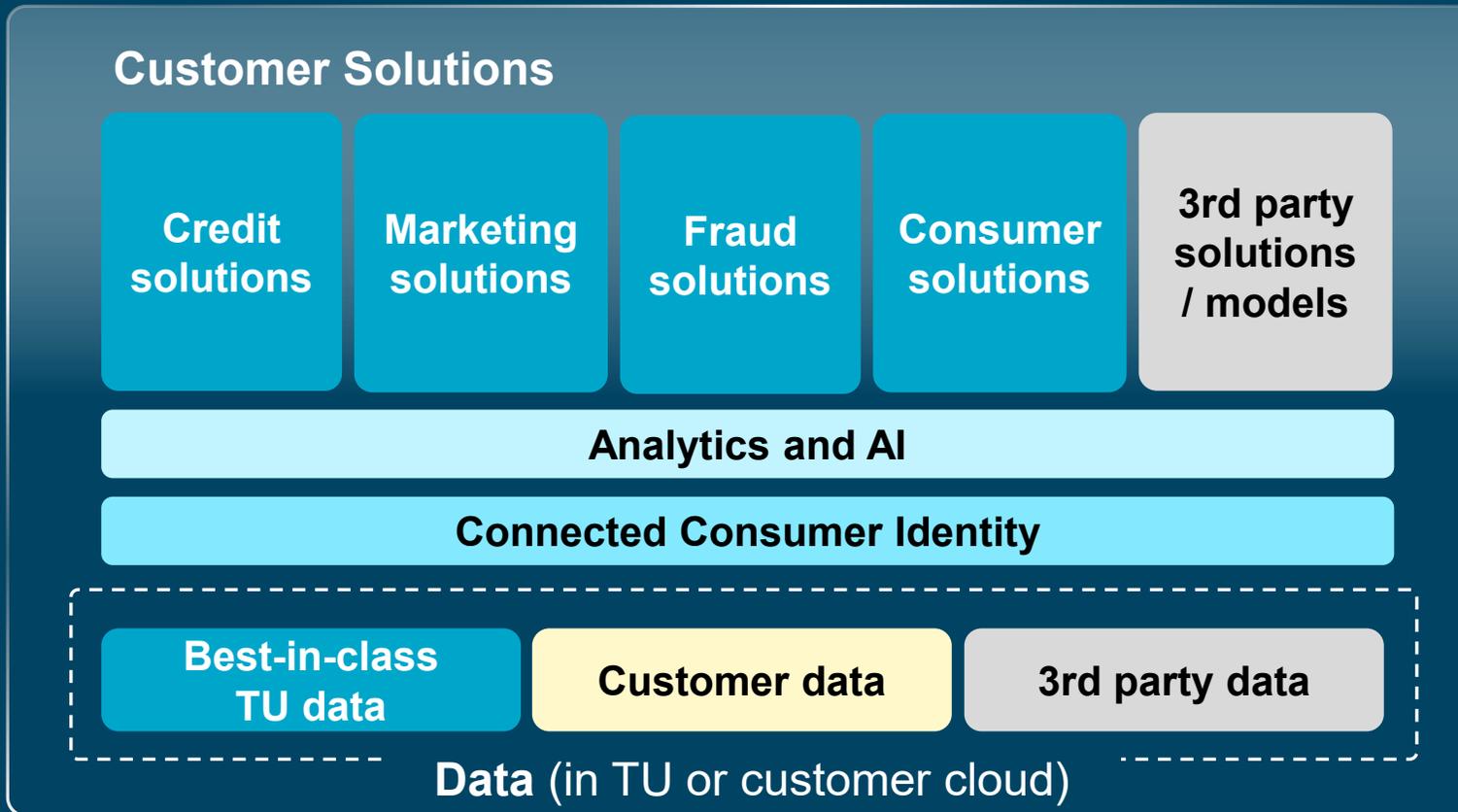
Common platform and connected consumer identity throughout the customer experience



We consolidated point solutions into interconnected suites that drive faster innovation



On OneTru, these interconnected suites enable a superior customer experience



Hosted data cloud agnostic at TU or in customer cloud

Access to TU + 3rd party data / solutions and ID graph

TU advanced analytics and AI capabilities leveraging connected consumer identity

Once onboarded, easy access across solutions: 60% faster integrations*

* Under permissible privacy, regulatory requirements



Our innovative solutions drive real impact for customers



Credit Marketing

2.5x conversion lift by linking brand marketing with credit-informed offers



Fraud

+162% fraud capture improvement with unified identity + device + telephony signals



Credit Risk

40%+ faster prescreen offer presentment from **50 → 30 days**



Marketing

+282% conversion lift from optimizing audiences



Fraud / Comms

+90% reduction in erroneous blocking/tagging and **+105% answer rate** improvement



Analytics

85% faster time to insights from **2 weeks → 2 days**



Enabling a top 10 US credit card issuer across the customer lifecycle



Key Customer Goals

- Reduce portfolio credit and fraud risk
- Build and activate audiences
- Engage the right consumers with the right messages
- Measure and optimize marketing spend
- Advance new products



TU Solutions

- ✓ Established credit base
- ✓ Innovation Labs
- ✓ Identity, Device, and IP Fraud solutions
- ✓ Audiences and Marketing Measurement solutions
- ✓ Argus studies

Up next: Communications Fraud solutions



Outcomes

>20-year, deeply embedded credit relationship

~3x increase in TU revenue from Alternative Data, Fraud, and Marketing Solutions over 5 years

Powering a top 3 global payments player's end-to-end analytics value chain



Key Customer Goals

- Identify the right consumers
- Create powerful risk models
- Filter out fraudsters
- Perform critical analyses
- Engage qualified consumers with personalized offers



TU Solutions

- ✓ TrulQ Data Enrichment, in customer's environment, to access TU credit data
- ✓ Incorporated competitor bureau and third-party data
- ✓ Migrating to Google Cloud, saving time and expense

Up next: Credit Washing and Offers + expansion to the UK



Outcomes

Relationship expansion across Credit and Fraud globally in **<2 years**

Expected to increase TransUnion revenue **>60% YoY**

Natively-enabled AI across our solutions delivers faster and more predictive insights

Credit

Accelerating and improving analytics and decisioning

- AI-powered **TruIQ Analytics Orchestrator** agent streamlines credit modeling cycle
- Cuts coding time + leverages proprietary code templates

✓ Reduces support **by 75%**, with the same outcomes

Marketing

Establishing outcome-driven audiences

- **Audiences by TransUnion** expands and curates targeting rooted in TU's identity graph
- AI-powered search and discovery unlocks audiences, elevating sales conversion

✓ **Accelerates** activation time + improves marketing efficiency

Fraud

Delivering earlier, more accurate predictiveness

- Probabilistic **ML models** to identify fraud fuse our identity and analytics with other data
- Off-the-shelf and bespoke models generated for and with customers

✓ Improves fraud predictiveness **by >35%**



Across our portfolio, commercial momentum has accelerated

Scaling flagship products



~40% YoY

Trusted Call Solutions
revenue growth

>20% YoY

Marketing Identity
revenue growth

Strengthening retention



95%+

Marketing Solutions
retention rate

50%+

Improvement in Fraud
attrition rate

Building pipeline



Doubled

TruIQ Credit Analytics
Enablement pipeline

Doubled

Fraud Analytics pipeline
with three new models

All figures for fiscal year 2025



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The industry recognizes the strength of our solutions



"Gold Winner" from 2026 Juniper Research for **Best Branded Call Solution** in Telco Innovation



"Leader" in 2024 and 2025 Gartner Magic Quadrant for **Marketing Mix Modeling (MMM)**



"Strong Performer" in 2025 Forrester Wave™: **Identity Verification Solutions**



Emmy award in 2024 for **Fraud IP Geolocation Solution** for pioneering innovation



Gartner's 2025 Comms Service award for Combatting Fraud with **Branded Calling and Messaging**



Marketing Solutions' Native Identity app "**Top 5**" in **Snowflake**

Note: Non-exhaustive examples



We are positioned to accelerate innovation-led growth in 2026

30+ product launches

- TruIQ Data Enrichment in Cloud Data Warehouses
- Closed Loop Reporting Self-service

40+ major enhancements

- Marketing Solutions Curated Audiences
- Device Risk enhancements

Global deployment of leading IP

- Branded Call Display and Spoof Call Protection in Canada
- TruIQ Analytics Studio in India



>\$500 million in 3-year
revenue potential from
2026 cohort

We have the right leadership team in place to win



Jamal Darwiche

Head of Credit Risk Solutions

1 year in role/at TU

LendingClub

HSBC

ForwardLine Financial



Brian Silver

Head of Marketing Solutions

<1 year in role/at TU

Oracle

LiveIntent

Yahoo!



Steven Yin

Head of Global Fraud Solutions

2 years in role/at TU

Experian

Early IQ

Cymphonix



James Garvert

Head of Communications Solutions

4 years at TU (formerly Neustar)

Neustar

Transaction Network Services

Suncom Wireless



Francesca Noli

Head of Consumer Solutions

<1 year in role/at TU

Capital One

MobilityWare

Aristocrat



Melanie Zimmerman

Head of Public Records Data (Specialized Risk)

<1 year in role

~25 years at TU (Head of US Solutions, CPO of Int'l)

Visionary Systems, Inc.





**We are positioned to
drive faster innovation
and scalable growth,
globally across our
solution suites**





TransUnion 2026 Investor Day

Credit Solutions

Jamal Darwiche, Head of Global Credit Solutions

MARCH 2026

Credit Solutions has a resilient core with accelerating innovation in alternative data and analytics

1

Sustained competitive moat from a strong resilient core

2

Differentiated Alternative Data assets

3

High impact analytic solutions from TruIQ

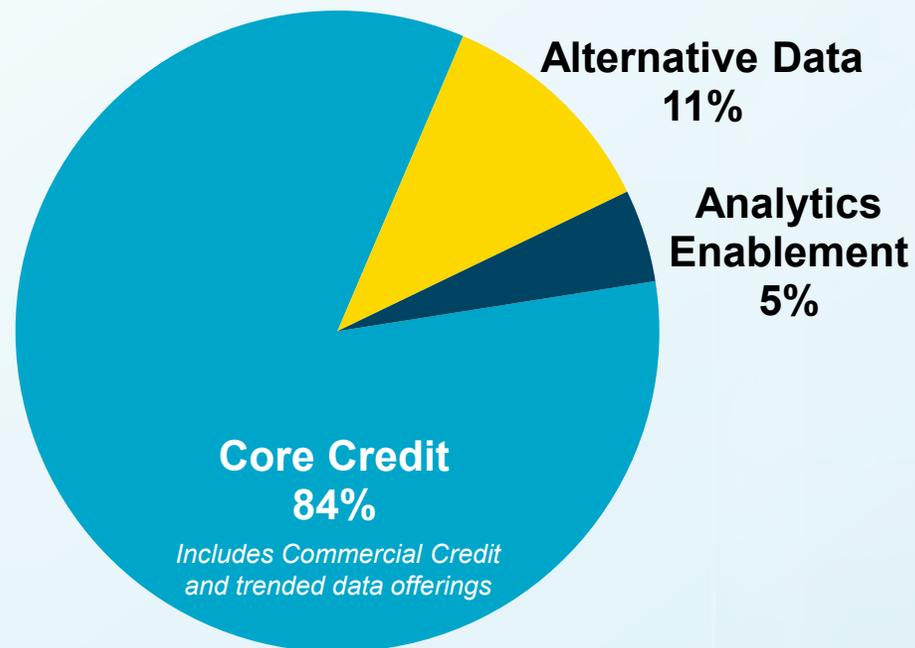
4

AI is a catalyst, boosting demand and innovation

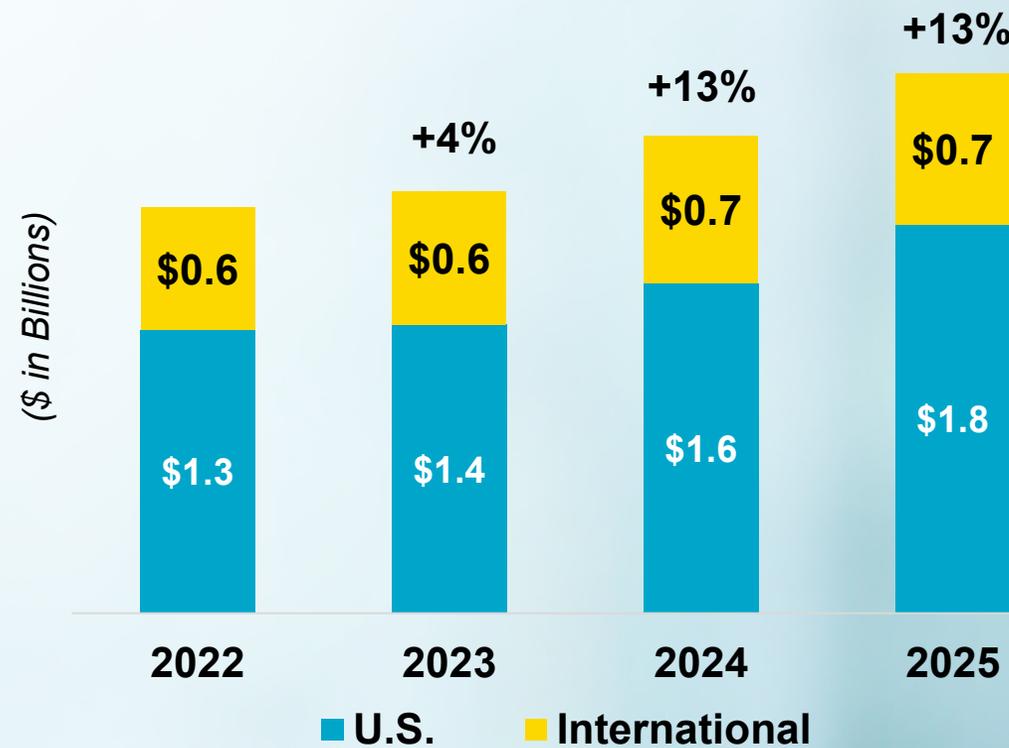


Credit Solutions has delivered two straight years of double-digit growth

FY 2025 Revenue Composition



YoY Revenue Growth



Playing in an attractive market with several secular tailwinds

Total Market: \$27B

**Serviceable
Market: \$16B**

**TU Revenue
\$2.6B**

Note: TU Revenue to SAM/TAM not drawn to scale

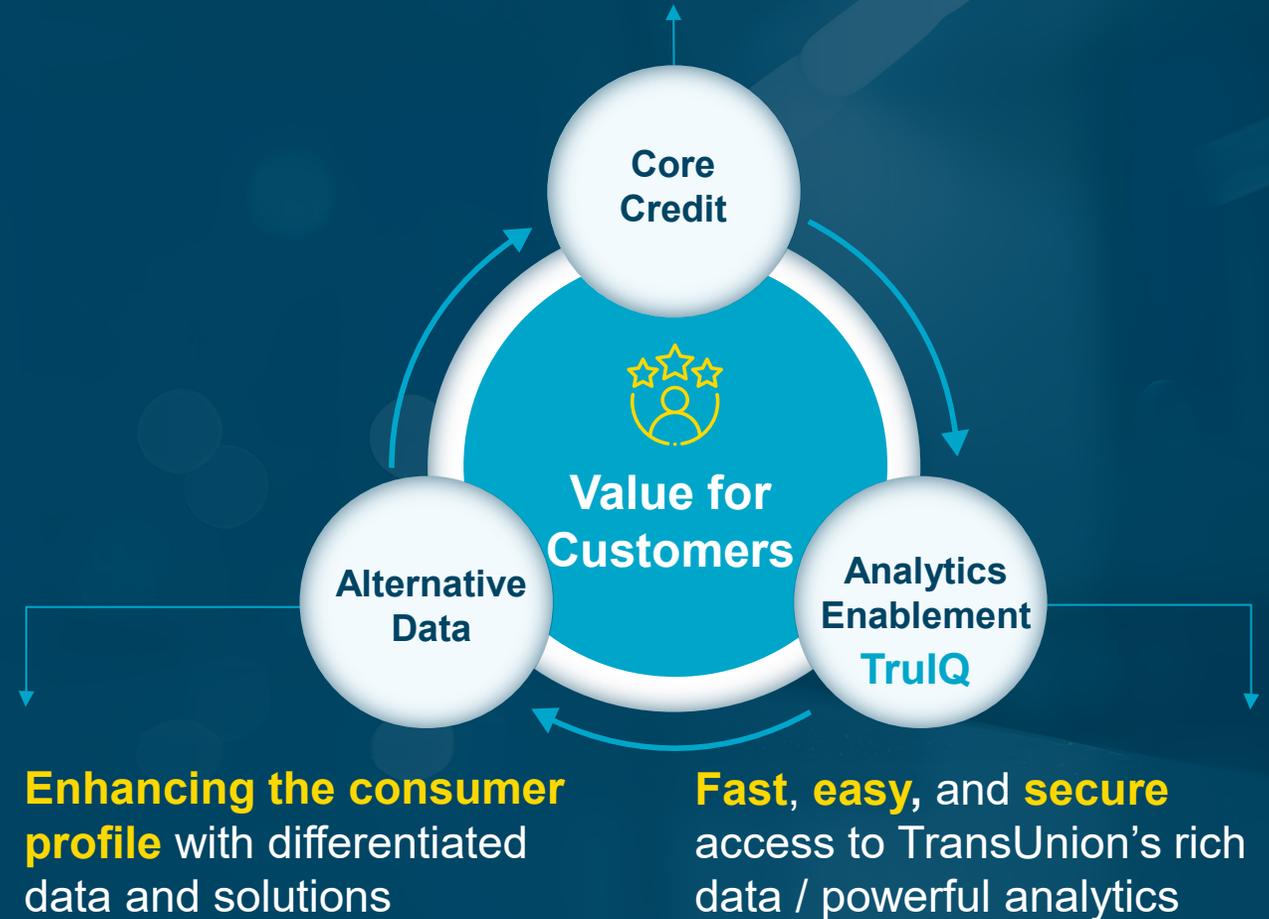
- ✓ Credit markets are **dynamic and continue to grow**
- ✓ Increasing **lender appetite for alternative data**
- ✓ Rising need for **advanced analytics solutions**
- ✓ **Accelerating AI adoption** increasing demand for data-rich, cloud-based analytics products





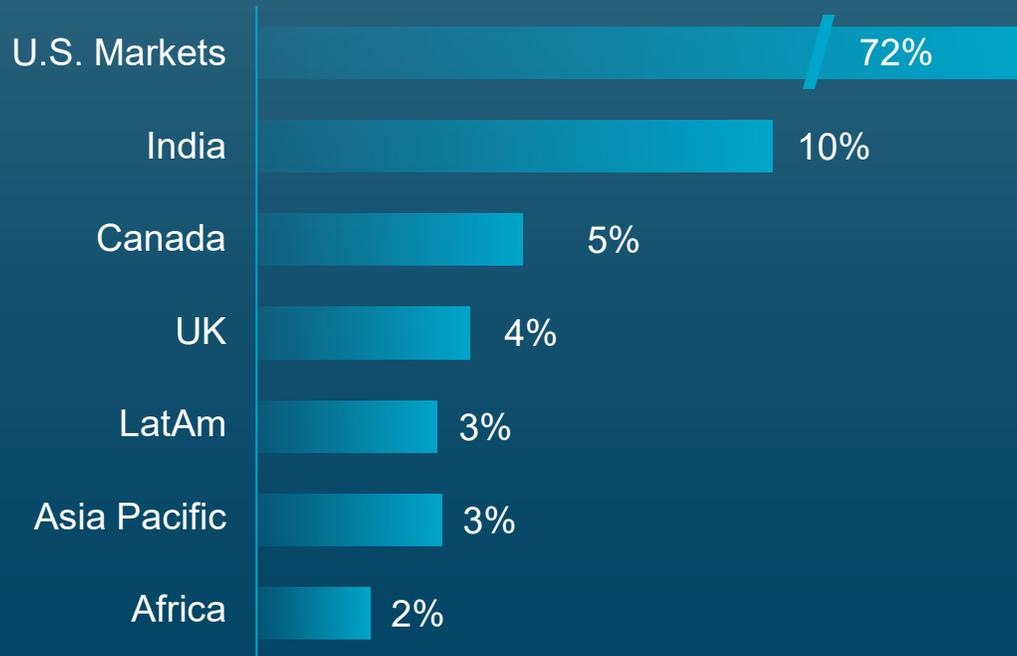
We enable faster, smarter decision-making powered by comprehensive and differentiated data, and advanced analytics solutions and AI

Data-driven decisions at scale with **1B+** consumer files and **industry leading scores** and attributes



Top credit bureau globally with growth outpacing the market

FY 2025 Revenue Composition



*LatAm includes Brazil; not yet Mexico, acquired in Q1 2026

Global foothold continuing to scale

5 Billion

Records refreshed per month

30

Countries with customer networks/data furnishers

50%

YoY revenue growth for trended scores

#1

Credit bureau in 5 major regions globally

#1

Fintech bureau in the U.S.



Expansion to Mexico in Q1 2026



Alternative Data assets create a holistic consumer profile to unlock a \$15 billion+ addressable market

★ Broad data coverage



Short-term Credit and Bill Pay

- ★ Short-term lending
- Buy-Now, Pay Later
- Rent, Utilities, Telecom



Income and Employment

- ★ Affordability (UK)
- Income and Employment Verification (US)



Card Spend and Cash Flow

- ★ Credit Card Transactions
- ★ Deposit Account Transactions



Public Records

- ★ Drivers' History
- ★ Property

Not exhaustive



FactorTrust on OneTru positioned for continued market-leading growth

19% 2025 YoY revenue growth

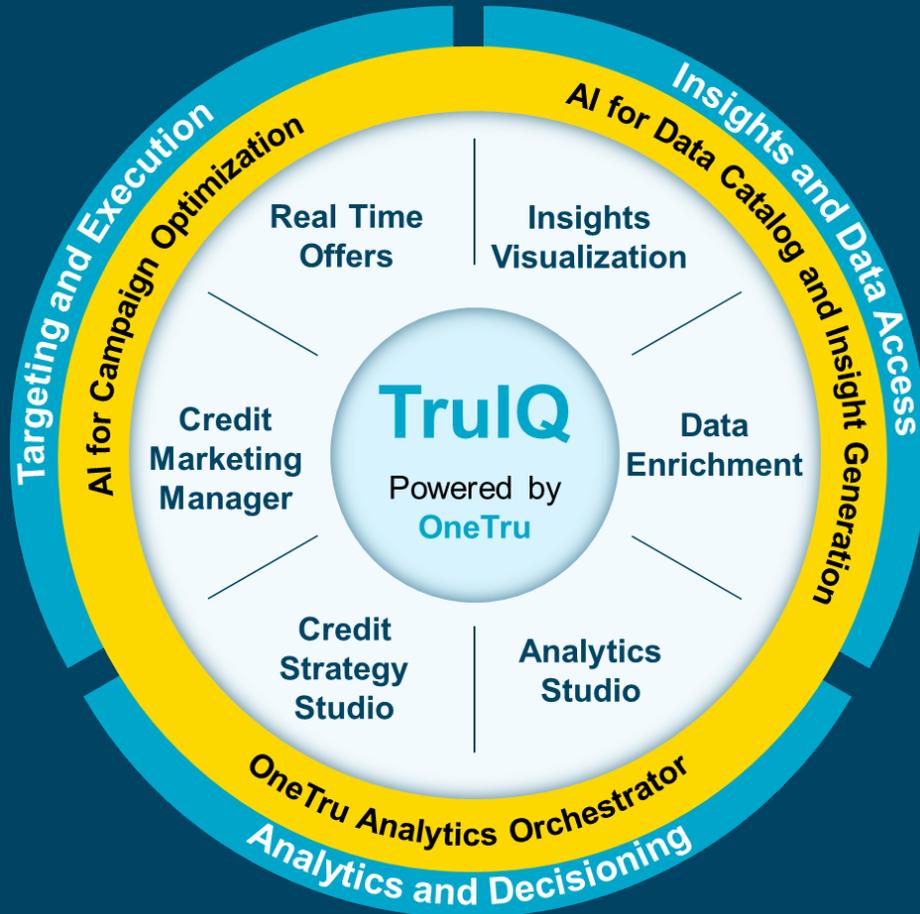
15% lift from current score versus previous

79% 2025 win rate vs. direct competitors

- ✓ Established market leader in short-term lending in U.S.
- ✓ Recent break-through performance driven by innovation:
 - **OneTru** improving scalability
 - **Powerful new scores** boosting demand and widening lead on competitors
- ✓ Additional acceleration expected from including FactorTrust attributes in TU's **mortgage credit reports starting 2026**



TruIQ provides fast, convenient, and secure access to TU's data, expertise, and powerful AI-enabled analytics



TruIQ helps customers grow their business through:

- **On-demand** data access and linking in their environment of choice
- **Easier adoption** and scaling of tailored, modular solutions
- **Faster time-to-market** with easy-to-use tools and data in one place
- **Higher approval rates** with a better view of risk and lower losses

Reducing prescreen time-to-market for large U.S. bank by >50%



Challenge



Multiple steps including 3rd party data transfers



>45 days time-to-market



Solution

Linked TransUnion credit data directly in the client's cloud environment to accelerate prescreen time-to-market



Eliminated reliance on 3rd party processing agent



On-demand data access



Results

45 days to 21

Reduced time-to-market

Enabling large bank to double personal loan approval rates



Challenge



Growing pressure from competitors



Variation in underwriting policies across products and geographies



Solution

Leveraged TruIQ solutions and TU analytics expertise to refine credit policies and expand unsecured installment loan products



Fast access to TU data and powerful analytics



TU expertise to support refining policy



Results

109%

Lift in personal loan approval rates with policy refinement in days versus weeks

TruIQ accelerates share gains in high growth market

40%+

YoY revenue
growth in 2025

100%

YoY pipeline
growth in 2025

3

Regions live in
H1 2026



AI-enabled **TruIQ**
solutions and data are
helping our customers
realize their full
potential



Growing number of competitive wins, including with top 10 lenders, replacing “entrenched” direct competitors



Unlocking cross- and up-sell opportunities, while protecting the core business



Leading global credit franchise with ample runway for growth

**High-Single Digit
or Greater**

Medium-Term Growth Target

Key Takeaways

- ✓ Double-digit growth over last two years driven by resilient core and new growth vectors
- ✓ Strong demand for differentiated alternative data, creating a comprehensive view of consumers
- ✓ AI-enabled TruIQ solutions unlocking new revenue streams and increasing data usage





TransUnion 2026 Investor Day

Marketing Solutions

Brian Silver, Head of Global Marketing Solutions

MARCH 2026

Key truths to guide our discussions today

1

Marketing is a large, fragmented, and evolving ecosystem in need of a **trusted data partner**

2

TransUnion is the **trusted partner of choice**

3

We transformed **from point solutions to a connected suite**, driving growth acceleration

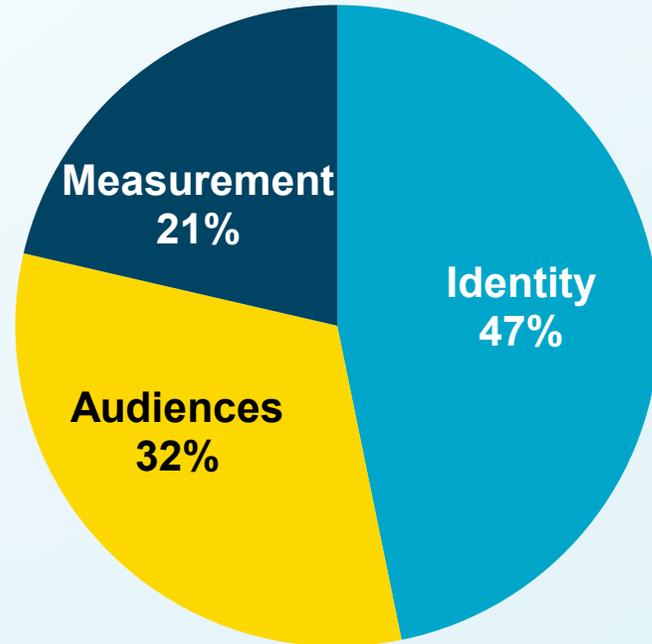
4

AI is an accelerant, increasing demand for our connected data

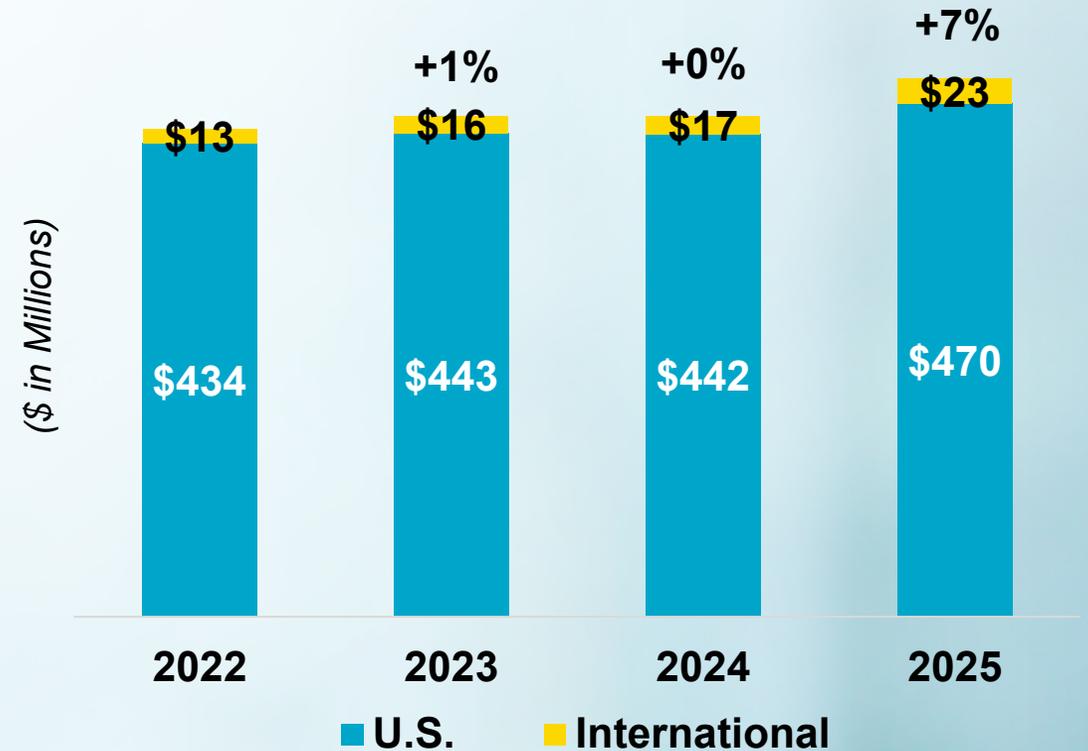


Marketing Solutions rose to high-single digit growth in 2025

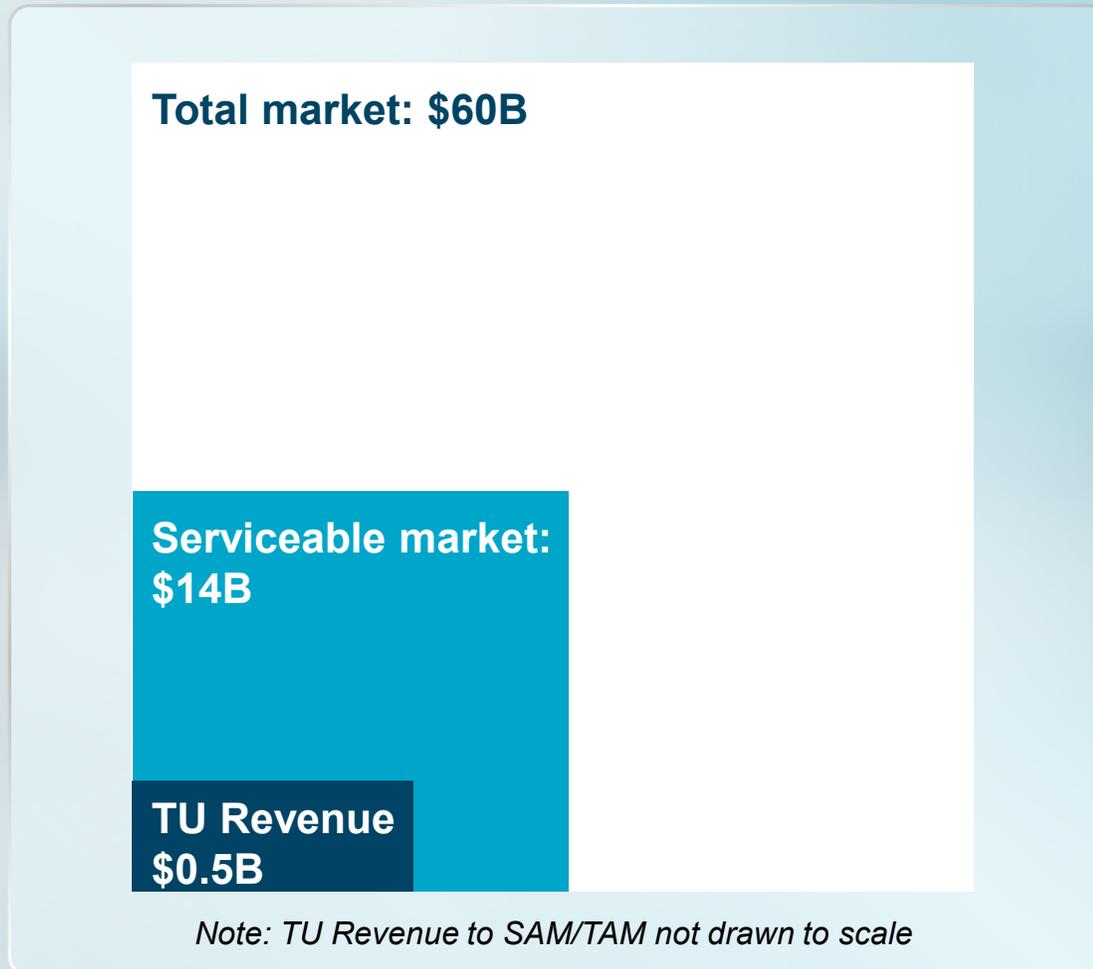
FY 2025 Revenue Composition



YoY Revenue Growth



Positioned to be trusted data partner in large and fragmented market



- ✓ AI accelerates opportunity
- ✓ Media fragmentation drives the need for core identity services
- ✓ Cloud and LLM growth connects data faster and more efficiently
- ✓ Marketers doing more with less causing a resurgence for measurement solutions

TruAudience provides a flexible, consistent user experience

Unified customer experience thru OneTru



Modular suite of applications



Identity



Audiences



Measurement

Strong foundation of common services



Identity Graph



Activation and Connectivity



Data Ingestion Pipes



Collaboration and Privacy



Impact Unleashed by AI

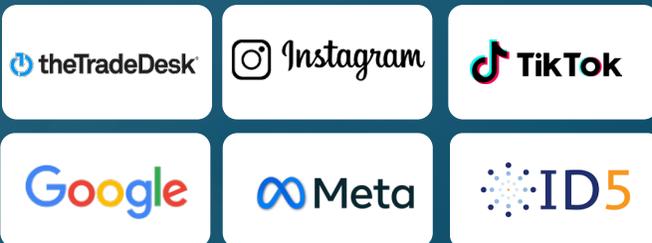


We transform **marketing effectiveness** with an end-to-end stack of unique **TransUnion identity-powered** marketing solutions





Providing customers with **insights and connection** via in-depth analysis across all solutions



Who are my customers?



How can I attribute outcomes to marketing spend?

How do I reach my best customers?

Trusted partner with the top companies across industries

Customers

2 of top 3
U.S. Auto OEMs

8 of top 10
Banks

5 of top 10
Streaming Services

All
Major Credit Card Cos

5 of top 10
U.S. Retailers

3 of top 5
U.S. Underwriters

#1 and #2
Digital Media Cos

Top 3
Wireless Carriers


Strengthening
signals from


Providing
benefits to

Partnerships / Integrations

284
Integrations Partners

154
Measurement Partners

180
Activation Platforms

42
Data Providers

Our customers prefer TransUnion for our data, connectivity, and measurement

Identity

- **Best-in-class data** driving **30% higher** conversion
- Connectivity into cloud; **Top 5 app** in Snowflake

Audiences

- **Scaled, accurate** audience targeting
- **98%** of US households represented

Measurement

- **Multi-platform connectivity**
- Modeling and attribution with **strong thought leadership**
- **Leader status** in Gartner 2025 Magic Quadrant

Innovation and trusted advisor

Robust, **predictive analytics** and insights

AI modeling for efficiency and propensity

Integrations for **98% of addressable media partners**

Industry-leading experts



Driving increased growth across the portfolio

Key Enhancements

- + **Platform and product** consolidation
- + New **innovative offerings** driving bookings growth
- + **Increased Audience usage** through strengthened go-to-market rigor
- + Improved **customer retention** and growth in **new Measurement segments**



Meaningful Impact in 2025

- ✓ **Identity Solutions grew 21% YoY**
 - >40% of 2025 new bookings influenced by cloud-native offerings
- ✓ **Audiences Solutions experienced 11% YoY growth in data purchases**
 - Usage revenue grew 23% in December
- ✓ **Measurement Solutions improved retention by 52% YoY**
 - Benchmark studies revenue up 194%

Utilizing AI and best-in-class data for enhanced discovery, speed, and predictive outcomes

AI in the Marketing Space



- Marketing bridges the gap from **large disconnected datasets** to **individual consumer preferences**
- AI accelerates **personalization and experimentation at scale**

Why TU



Best-in-class data

- 700+ demographic and 15k+ consumer attributes
- Expansive partnerships – walled gardens, streamers, publishers

Highest Quality Data = Better Outcomes

- **10% improvement** for AI-driven marketing predictions
- Identity Resolution reduced false positives **by ~20%**

Our AI Innovations



Audiences by TransUnion

- Improved user experience with search and discovery, driving speed and efficiency

Model Context Protocol Agent Access

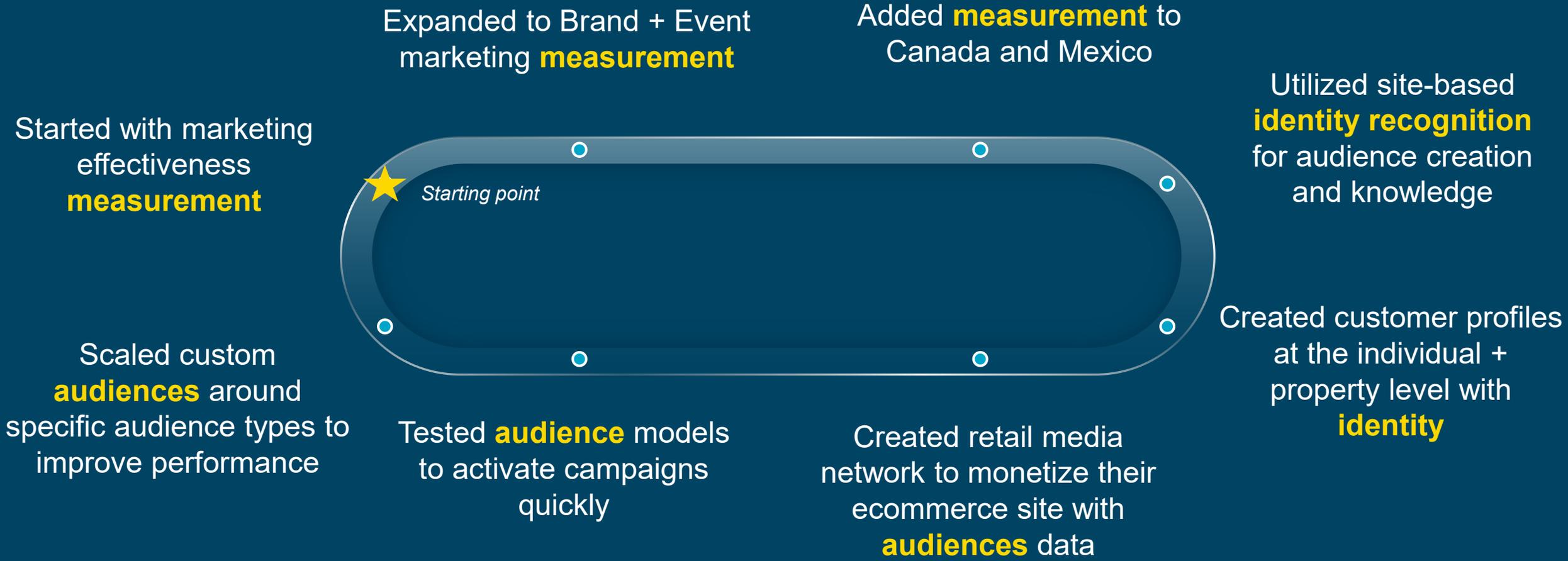
- Machine-to-machine agentic flows

Propensity Models

- Predictive, activation-ready outcomes

CASE STUDY

Our solutions create end-to-end customer value for a top 5 U.S. retailer



Our solutions create end-to-end customer value for a top 5 U.S. retailer

Benefits to the Customer

- Improved identity match rates by 20%
- Increased annual media spend from \$400M to \$1B+ with improved performance

Benefits to TransUnion

- 14-year relationship
- Increased ACV 600%
- Collaborative, innovative, and trusted partnership

Positioned to become a leading Marketing Solutions platform globally

**High-Single Digit
or Greater**

Medium-Term Growth Target

Key Takeaways

- ✓ Flexible enterprise suite of solutions focused on a single view of the customer
- ✓ TransUnion has the team, technology, and experience to capitalize on current market opportunity
- ✓ Ongoing growth focused on global expansion and utilizing AI



TransUnion 2026 Investor Day

Fraud Solutions

Steven Yin, Head of Global Fraud Solutions

James Garvert, Head of Global Communications Solutions

MARCH 2026

Driving growth through AI-driven analytics, leveraging our unique data assets

1

Fraud mitigation is a **large, dynamic, and growing global market**

2

Best-in-class data assets create a **competitive moat**

3

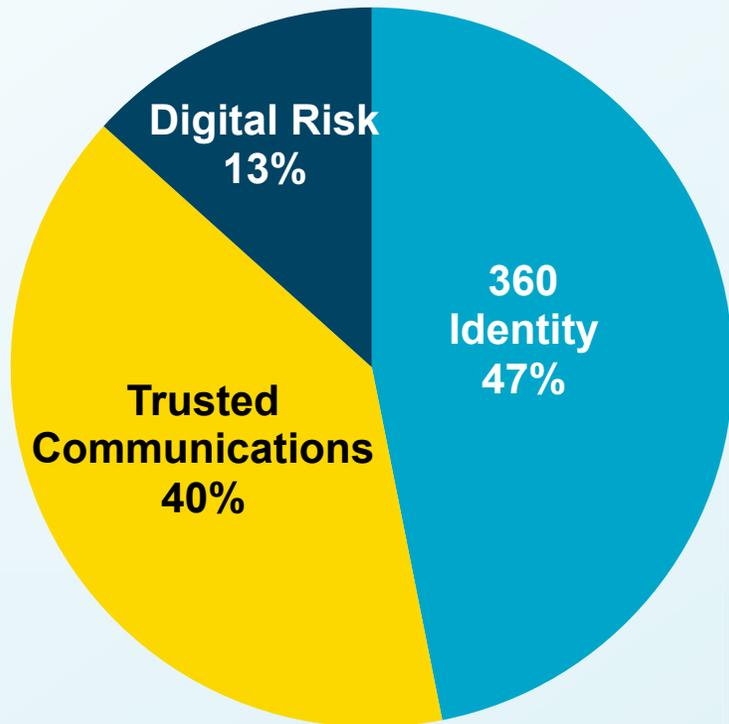
Differentiated solutions: **Identity, Digital and Communications pillars** fight fraud and enable trust

4

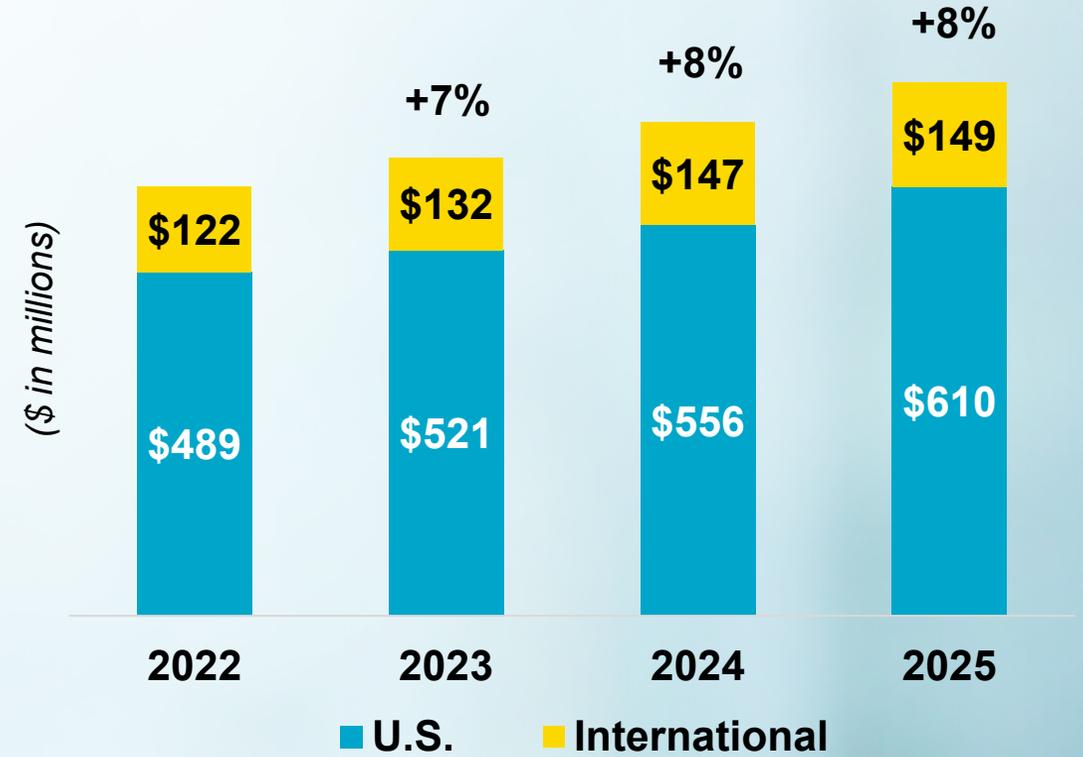
Advanced analytics and AI capabilities unlock the value of our data

Fraud Solutions has driven consistently strong growth with potential for further acceleration

FY 2025 Revenue Composition



YoY Revenue Growth



Increasing fraud is driving demand for data-centric solutions

Total market: \$25B

Serviceable market: \$10B

TU Revenue
\$0.8B

Note: TU Revenue to SAM/TAM not drawn to scale

- ✓ 7% of revenue lost to fraud in 2025
- ✓ Digital volume continues to expand
- ✓ Scams and cyber-attacks continue to grow
- ✓ AI driving demand and internal opportunity
- ✓ Heightened regulatory compliance requirements



Proprietary data and OneTru's native AI capabilities power our solutions

Advanced Analytics / AI/ML



360 Identity

The full story behind consumer identity



Digital Risk

Fighting emerging threats while enabling trust



Trusted Communications

Understanding risk in real time phone interactions

Orchestration and Optimization

Our solutions address customer needs across the lifecycle

Account Resolution

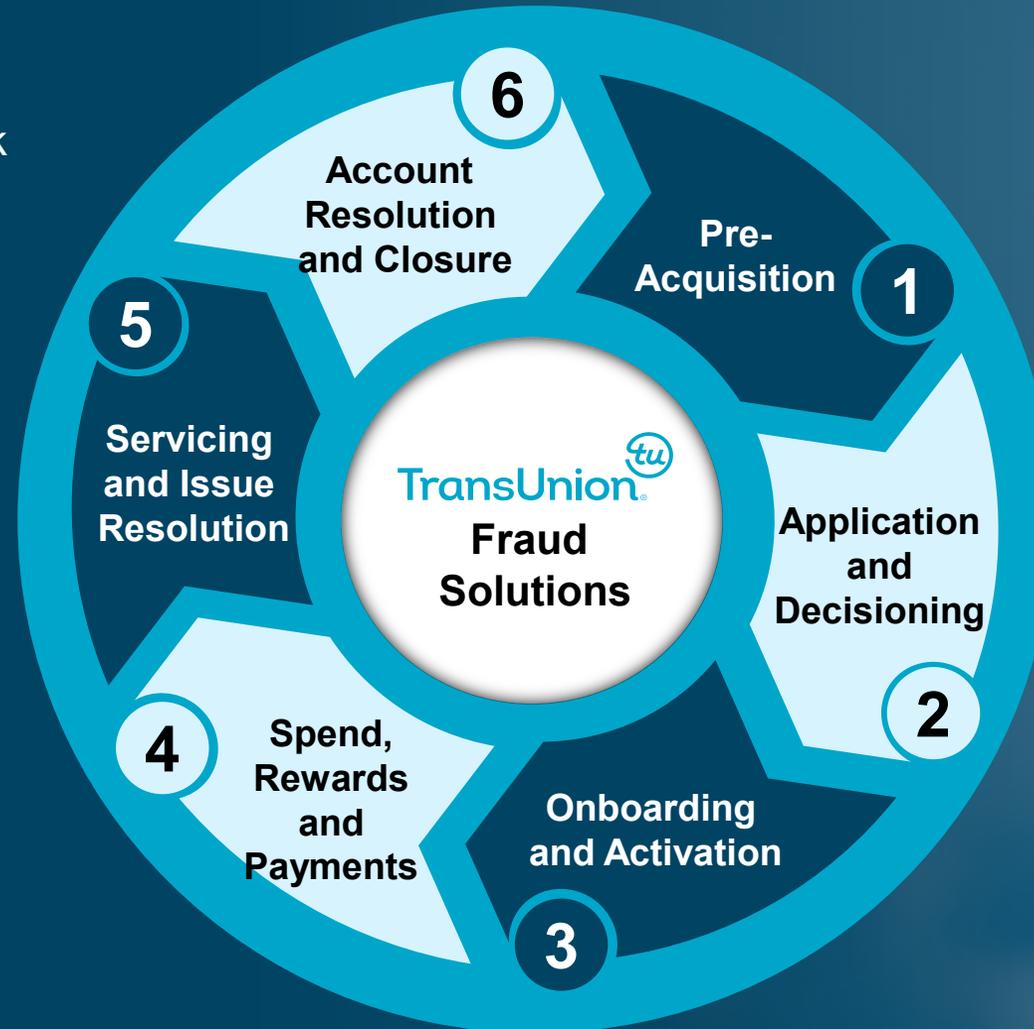
- Synthetic ID
- Device Risk
- Credit Washing
- IPI

Servicing

- Inbound Authentication
- Phone Takeover Risk
- Spoof Call Protection
- Branded Call

Spend and Payments

- Device Risk
- Behavioral Risk
- IPI
- One-time Passcode
- Biometrics



Pre-Acquisition

- ID Verification (IDV) models
- Synthetic Identity model

Application and Decisioning

- IDV models
- Synthetic Identity
- Credit Washing
- Politically Exposed Person and Sanctions screening

Onboarding

- Biometrics + Doc Verification
- Device Risk
- Internet Protocol Intelligence (IPI)



Unmatched breadth and depth of data across our channels

360 Identity

- Data spans **30+ countries** with **>100K sources** and **>1B consumer files**
- **Leading ID graph links proprietary and public data**; gives unique 360-degree consumer view

Digital Risk

- Decades of **digital fraud experience**
- **Longest-standing global device consortium** with **~2B new devices** annually
- Protecting **>12B digital transactions** per year

Trusted Communications

- Power **90%** of US caller IDs; integrated with **>800 telcos**
- **>500B authenticated** and **3B branded calls** annually
- Author of patented, global **call authentication standards**

Advanced Analytics

- Data into **actionable intelligence**
- **AI/ML Model Factory**
- Industry-first solutions like **Credit Washing**



Fraud AI Model Factory accelerates response to emerging fraud at scale



+ Responding to evolving fraud vectors rapidly and continuously

+ Producing new models 2-3x faster in OneTru

+ Delivering orchestrated solutions and custom capabilities globally

Leveraging credit, fraud, and specialized data to create two new models: Credit Washing and Synthetic Identity



The Challenge



Synthetic identities are difficult to detect and create risk



Lenders lack visibility into Credit Washing behavior that masks risk



The Solution

New AI models leverage TU's identity graph and other proprietary data



Synthetic score alerts clients to identity risk



Patent-pending Credit Washing model highlights hidden risk



The Results

189%

Increase in synthetic fraud capture

10x

Credit Washing risk rate for early charge-offs

\$10_B

Legitimate debt washed

New AI model for digital risk is driving strong, passive fraud detection improvements for Starbucks



The Challenge



Clients face increasing fraud risk in digital channels



Many digital fraud solutions also impact consumer experience



The Solution

New AI model leverages TU's unique digital data to detect and stop fraud passively



Combines collected data with TU device consortium



Piloted by Starbucks in their digital channels



The Results



237% Increase in fraud detection

202% Increase in hits

#1 Predictive feature in Starbucks' fraud model

Trusted Communications: A scaled growth engine



Clear Market Need

- Mobile is the new digital identity
- Phone channel highest-risk channel for fraud
- ~20% of bank-to-consumer calls are spoofed



Differentiated Offering

- Real-time authentication protects from impersonation scams
- Verified interactions drive trust and engagement
- Embedded intelligence at contact



Non-Replicable Data and Scale

- 90% of U.S. caller ID ecosystem
- 800+ carrier partnerships
- 500B+ authenticated calls annually
- Proprietary behavioral + network data for AI



Strong Commercial Momentum

- Scaling from \$27M (2021) → \$200M+ (2026F) → \$300M+ (2028F)
- Dominant share of ~\$1B U.S. secure calling market
- Pending RealNetworks mobile division acquisition accelerates messaging, AI capabilities

Gaining strength in a \$1B+ market with expanding growth path

Enabling the next chapter of Trusted Call Solutions growth



56%

CAGR
2021-2025

\$1B+

Incremental
opportunity in US
SMB market

\$0.5B

Opportunity in TU
international
markets

\$2B+

Opportunity in
trusted messaging
market



8+ industries
with active
customers



8 of top 20
banks using
spoof protection
in year 1



+83% lift in credit
card conversion
with branded calls



Active expansion
in **Americas,**
Europe, Asia



Fraud Solutions has the right capabilities to win in an expansive and growing market

**High-Single Digit
or Greater**

Medium-Term Growth Target

Key Takeaways

- ✓ Expanding opportunity driven by global fraud growth and evolving regulatory markets
- ✓ Unique data delivering superior performance across channels
- ✓ OneTru strategy brings data together, enabling scalable AI/ML models and custom analytics



Our portfolio is focused on complementary and interrelated solutions in Credit, Marketing, Fraud and Consumer



- ✓ Large, growing, and complementary markets with attractive economics
- ✓ Proprietary data assets that are mission-critical for customers
- ✓ Leading identity resolution capabilities unlock combined power of data assets
- ✓ Feedback loop enhances identity and predictive signals
- ✓ Integrated on global OneTru platform to meet interconnected customer needs



Break



TransUnion 2026 Investor Day

U.S. Markets

Steve Chaouki, President, U.S. Markets

MARCH 2026

Proven U.S. growth strategy built on scaled market positions and a differentiated sales model

1

Market-leading positions across large and diversified U.S. verticals

2

Insights-led, specialized sales model accelerating scalable growth

3

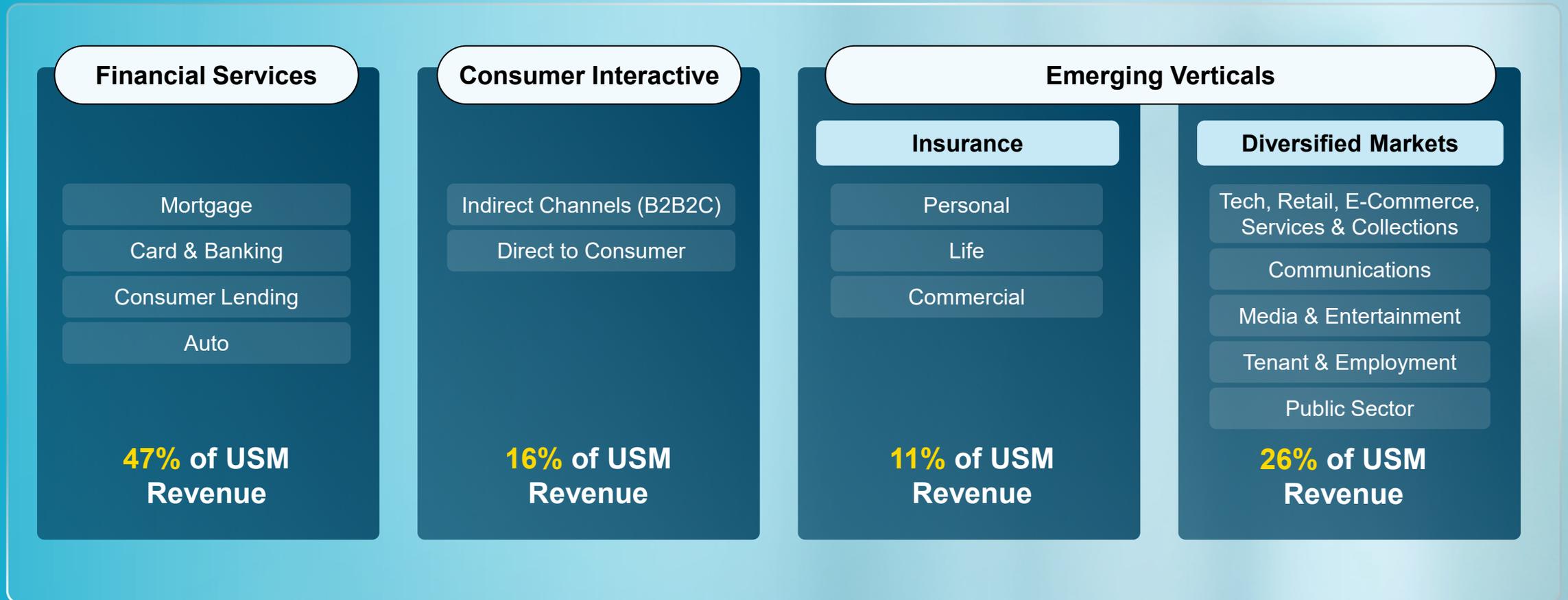
Expansive suite of solutions supporting durable, growing relationships

4

Proven growth playbooks demonstrated through repeatable wins



Vertically-organized team with industry expertise and deep customer relationships



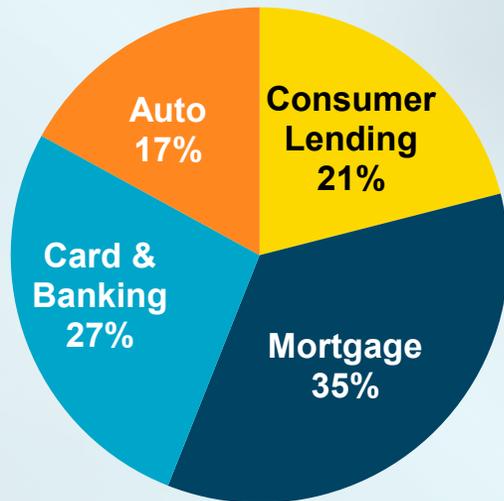
Based on 2025 revenue



Financial Services is our flagship franchise with expanding growth levers

Revenue by Sub-vertical

Financial Services
(\$1.7 billion revenue)



Revenue by Solution



Market Coverage

- ✓ 12,000+ customers
- ✓ Long-standing relationships with top 20 lenders
- ✓ Leading bureau for fast-growing FinTechs

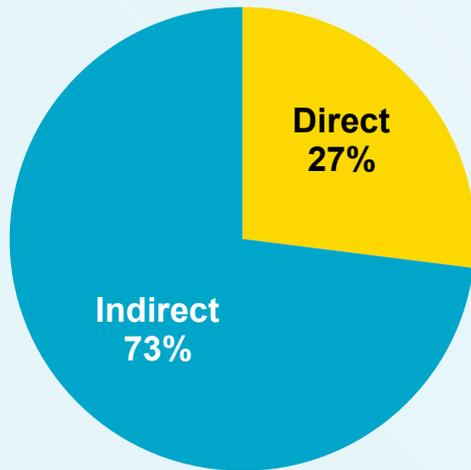
Based on 2025 revenue



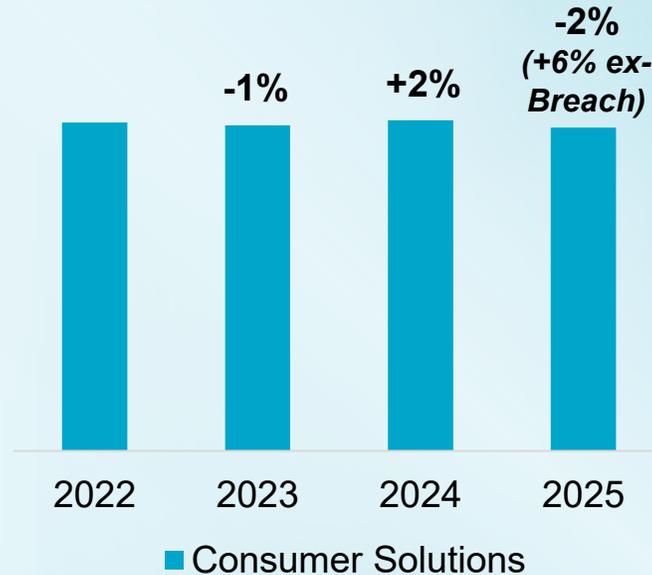
Consumer Interactive expands our reach as the leading indirect channel partner

Revenue by Sub-vertical

Consumer Interactive
(\$575 million revenue)



Revenue by Solution



Market Coverage

- ✓ Serve 150M+ U.S. consumers
- ✓ Relationships with virtually all top offer aggregators
- ✓ Scaled presence in identity protection and breach response

Based on 2025 revenue

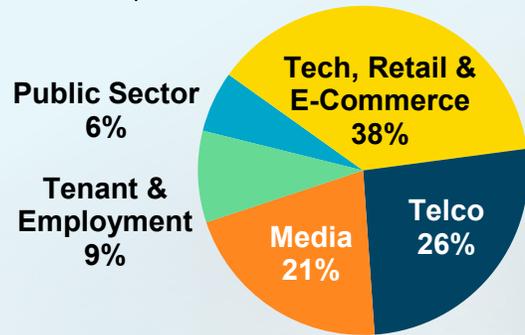


Emerging Verticals is a diverse set of fast-growing end markets

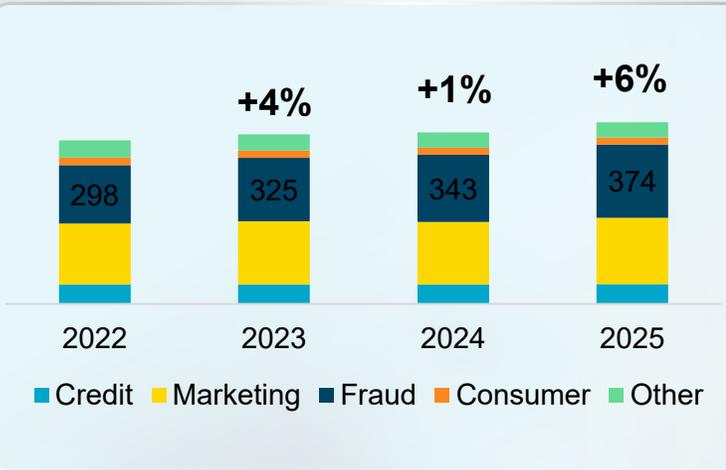
Revenue by sub-vertical (FY 2025)

Diversified Markets

(\$934 million revenue)



Revenue by Solution

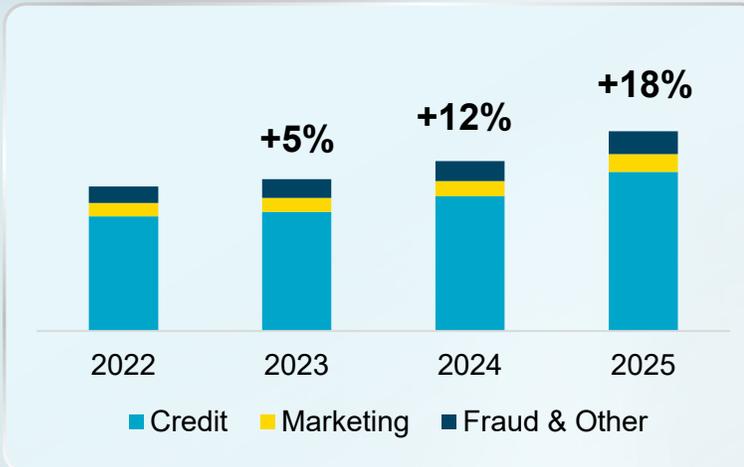
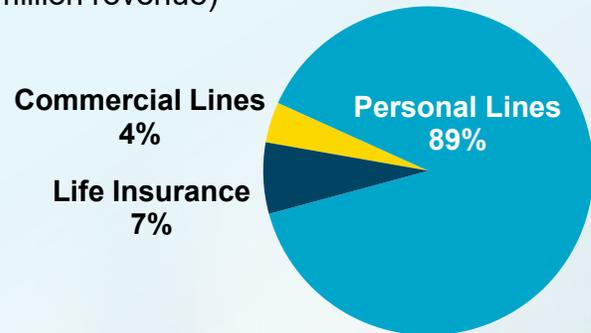


Market Coverage

- ✓ 8 of the top 10 retailers
- ✓ ~950 telecommunications customers
- ✓ Relationships with nearly all U.S. entities within media ecosystem

Insurance

(\$385 million revenue)



- ✓ Top 20 personal lines insurers
- ✓ 16 of top 20 life insurers
- ✓ 13 of top 20 commercial lines insurers



We turn insights into impact, with a specialized go-to-market model that drives customer results



Robust thought leadership

Dedicated Research & Consulting team

50+ analytical studies and 40+ customer events annually



Deep vertical expertise

Industry-aligned general management team



Insights-led sales team

Specialized sellers organized around industry vertical and buyer persona

Nearly 1,000 person salesforce delivering domain expertise and insights to solve customer challenges

Accelerated and profitable growth across U.S. Markets

2025 Highlights:



+23%

YoY pipeline
increase



+21%

YoY increase
in average
opportunity size



+30%

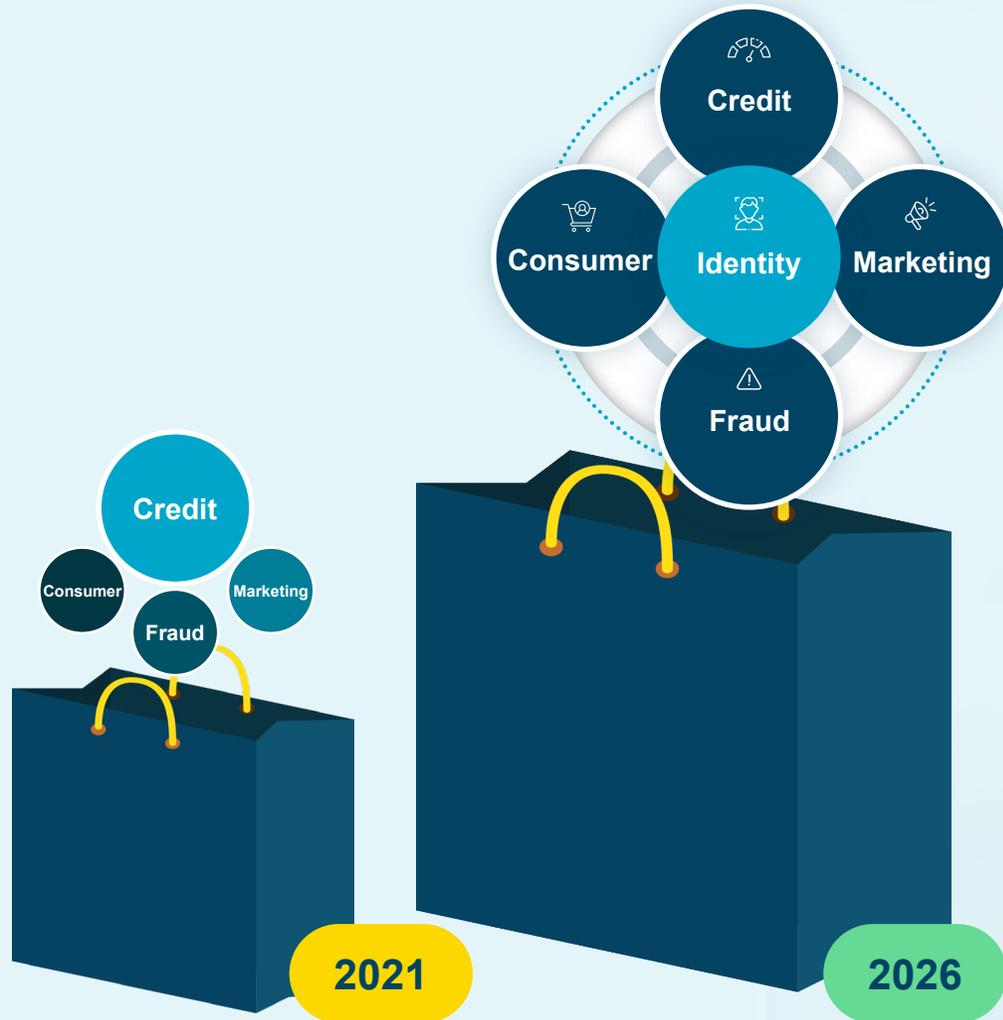
YoY increase in
total wins



+13%

YoY increase in
B2B revenue

Expansive suite of solutions supporting durable growth



More robust solutions portfolio (examples)

Credit

- Expanded alternative data
- TruIQ Analytics
- Argus benchmarking tools

Marketing

- Comprehensive Identity
- Scaled Audiences
- Industry-leading measurement

Fraud

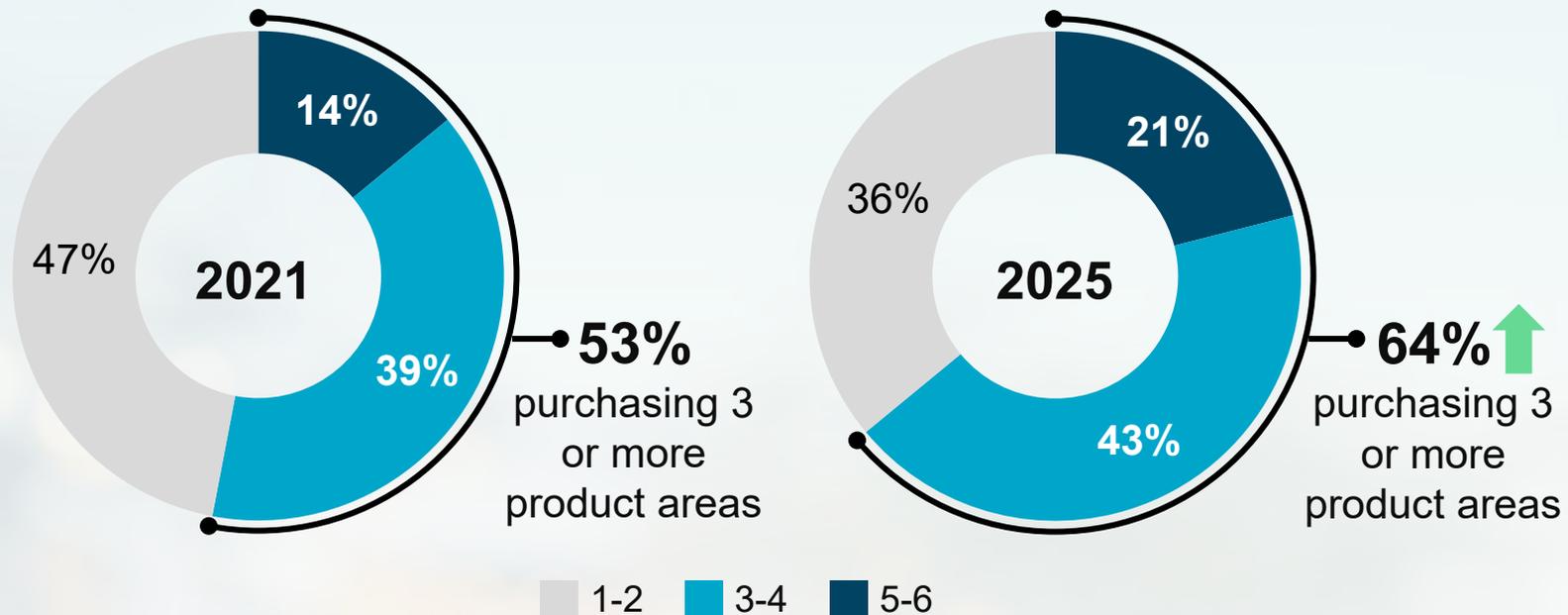
- Trusted Call Solutions
- Omnichannel Fraud
- Advanced Analytics

Consumer

- Identity protection (Sontiq)
- Direct-to-consumer freemium
- Offers-as-a-service (Monevo)

Customers now adopt more solutions, more deeply

Top 100 customers by number of product areas purchased



Results

- ✓ Deeper and more durable relationships
- ✓ Higher renewal rates
- ✓ Higher average spend per customer

*For the purposes of this analysis, we broke out our solutions into 6 product areas – credit, marketing, fraud, specialized risk, communications and other.



Our commercial success through real-world execution



Financial Services Case Study

Multi-solution growth accelerated a top 10 bank partnership by ~60%



Insurance Case Study

New product adoption expanded a major P&C relationship by 30%

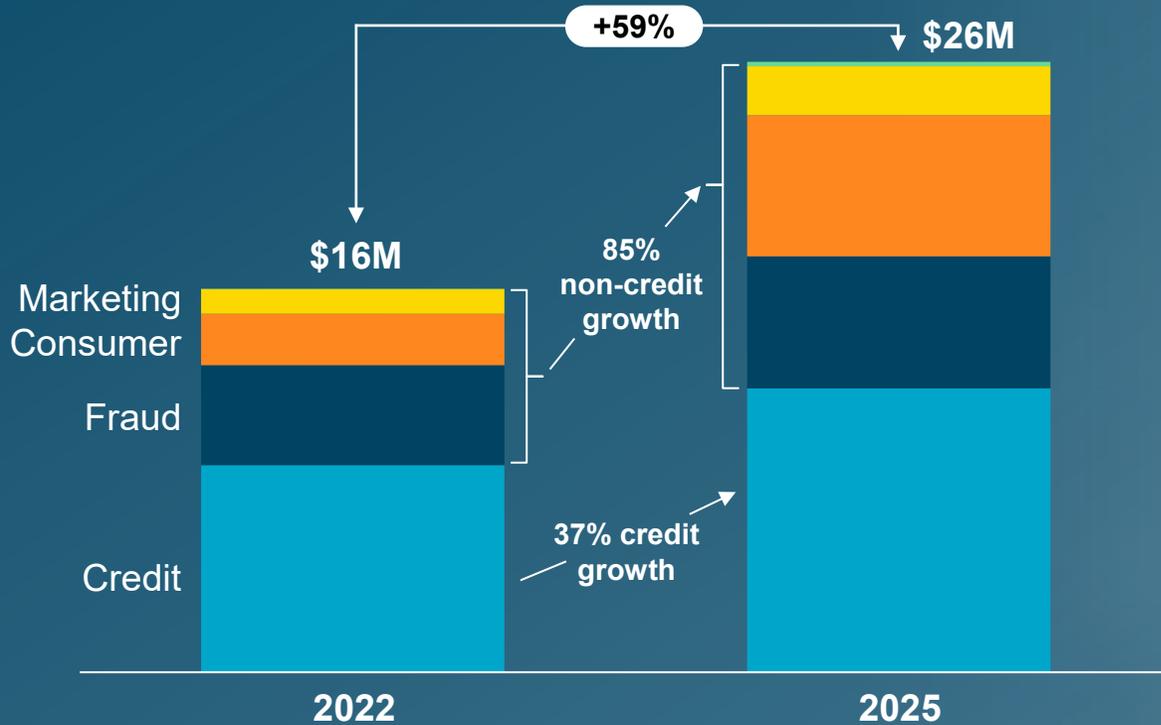


Diversified Markets Case Study

Marketing Solutions expansion unlocked 600%+ growth with a leading audio streaming platform

Delivered broader solutions to expand our relationship with a top-10 bank by ~60%

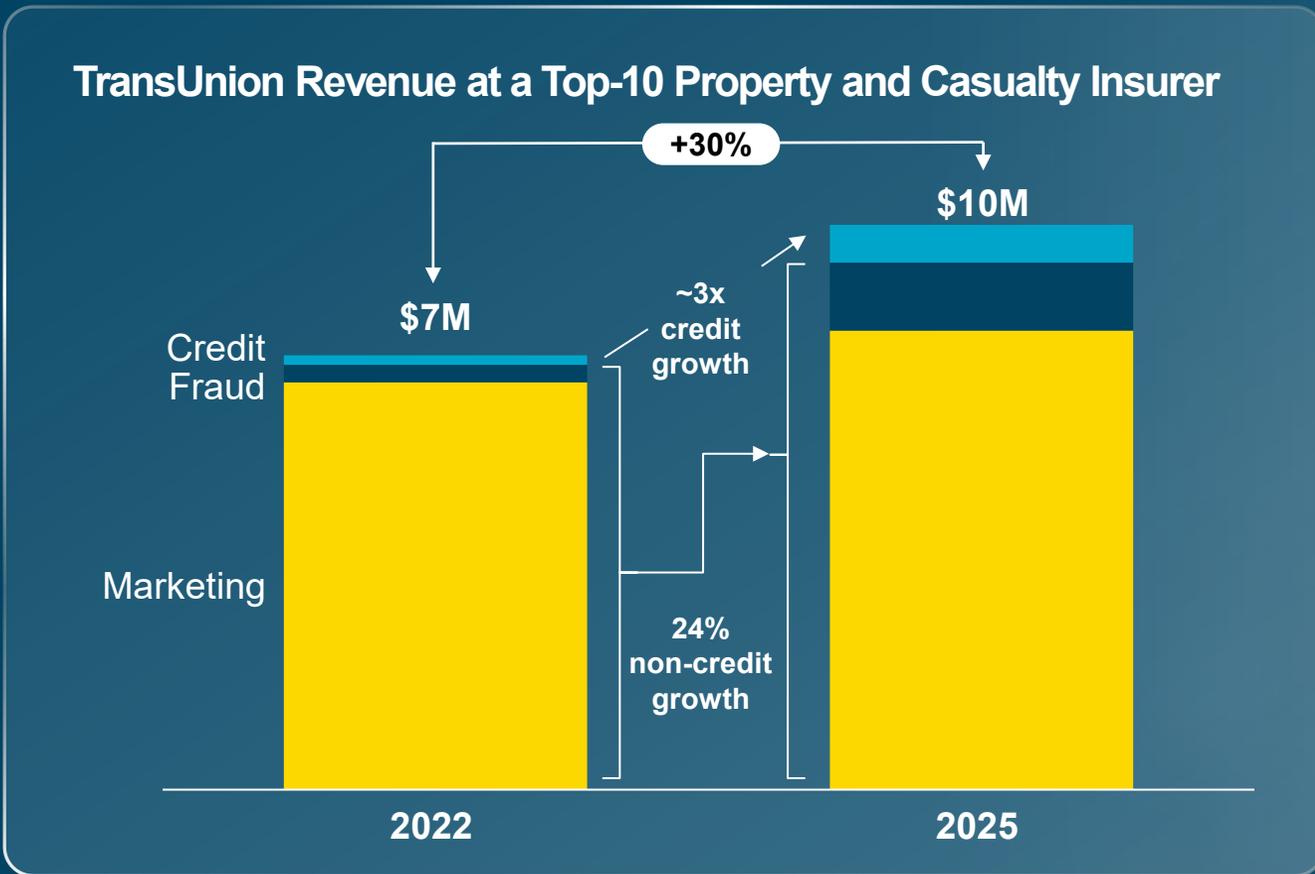
TransUnion Revenue at a Top-10 Bank



How we drove customer value:

- ✓ **Credit:** Identified new growth opportunities leveraging Argus credit card payment study
- ✓ **Marketing:** Optimized marketing strategy with consumer insights and Multi-Touch Attribution
- ✓ **Fraud:** Enabled effective, secure outbound calling with Trusted Call Solutions
- ✓ **Consumer:** Improved customer's user engagement with new dashboard features

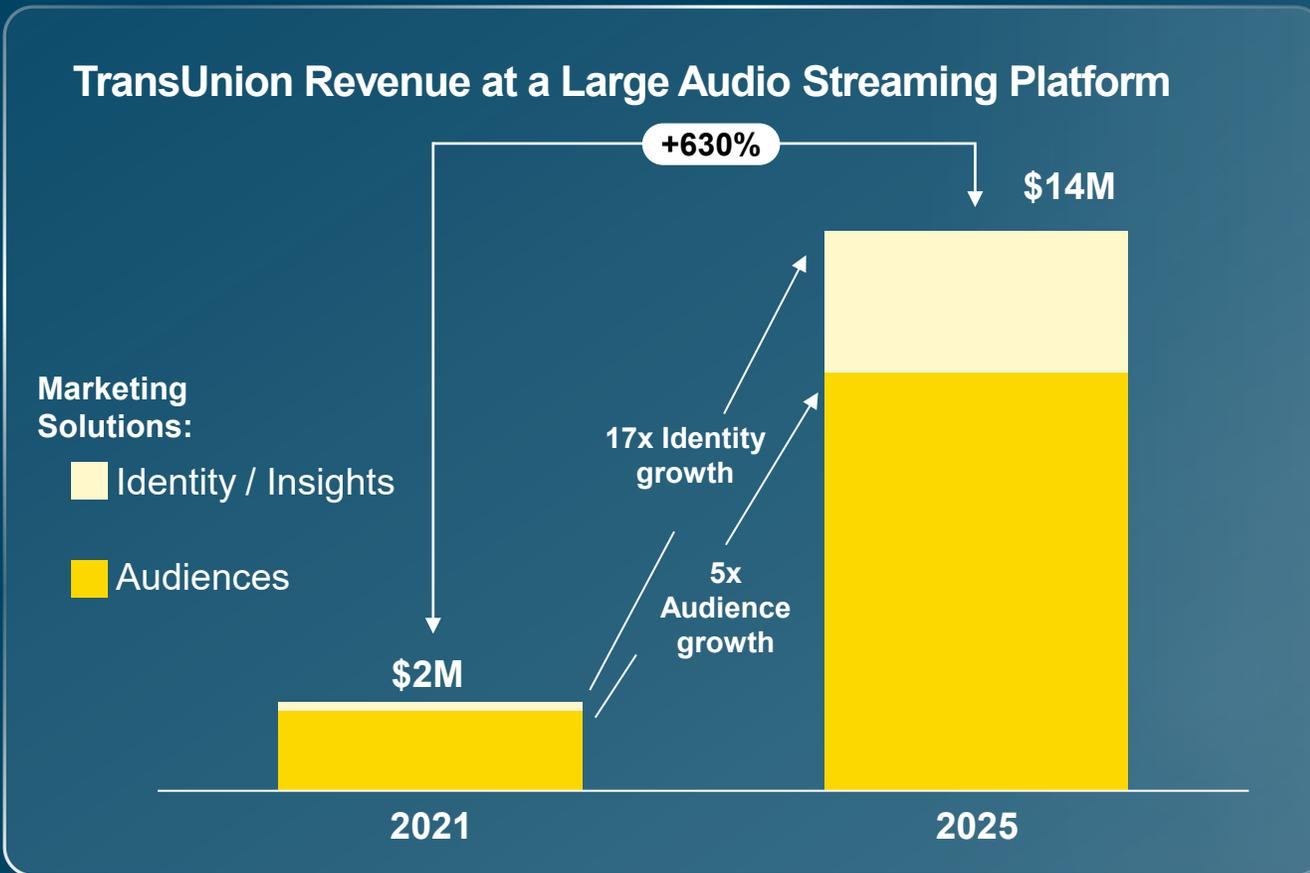
Supported leading P&C insurer across the policy lifecycle, growing the relationship by 30%



How we drove customer value:

- ✓ **Credit:** Created deeper segmentation with Vehicle History; expansion underway
- ✓ **Marketing:** Improved customer's campaigns and measurement with Attribute Appends and IdentityGraph Extract
- ✓ **Fraud:** Enhanced customer's phone channel engagement with Branded Call Display

Deployed enhanced Marketing Solutions at a large audio streaming platform, scaling a legacy Neustar relationship



*This case study started in 2021 based on the customer's status as a legacy Neustar client

How we drove customer value:

- ✓ **Enhanced solutions foundation:** Improved identity signals, audiences and integrations
- ✓ **Audiences:** Boosted customer profitability with higher-value audiences
- ✓ **Identity:** Improved consumer activation with more robust identity resolution and insights

Leading U.S. franchise with many vectors of growth

High-Single Digit
Medium-Term Growth Target

Key Takeaways

- ✓ Durable, diversified and high-growth portfolio
- ✓ Differentiated vertical model and thought leadership, driving customer ROI and deeper relationships
- ✓ Expanded solution suite and enhanced sales model is accelerating our growth momentum



TransUnion 2026 Investor Day

Scalable Global Growth Playbook

Todd Skinner, President, International

MARCH 2026

Attractive markets and a proven playbook creates unique opportunities for International

1

Market-leading positions across broad international portfolio

2

Proven growth playbook to outperform underlying markets

3

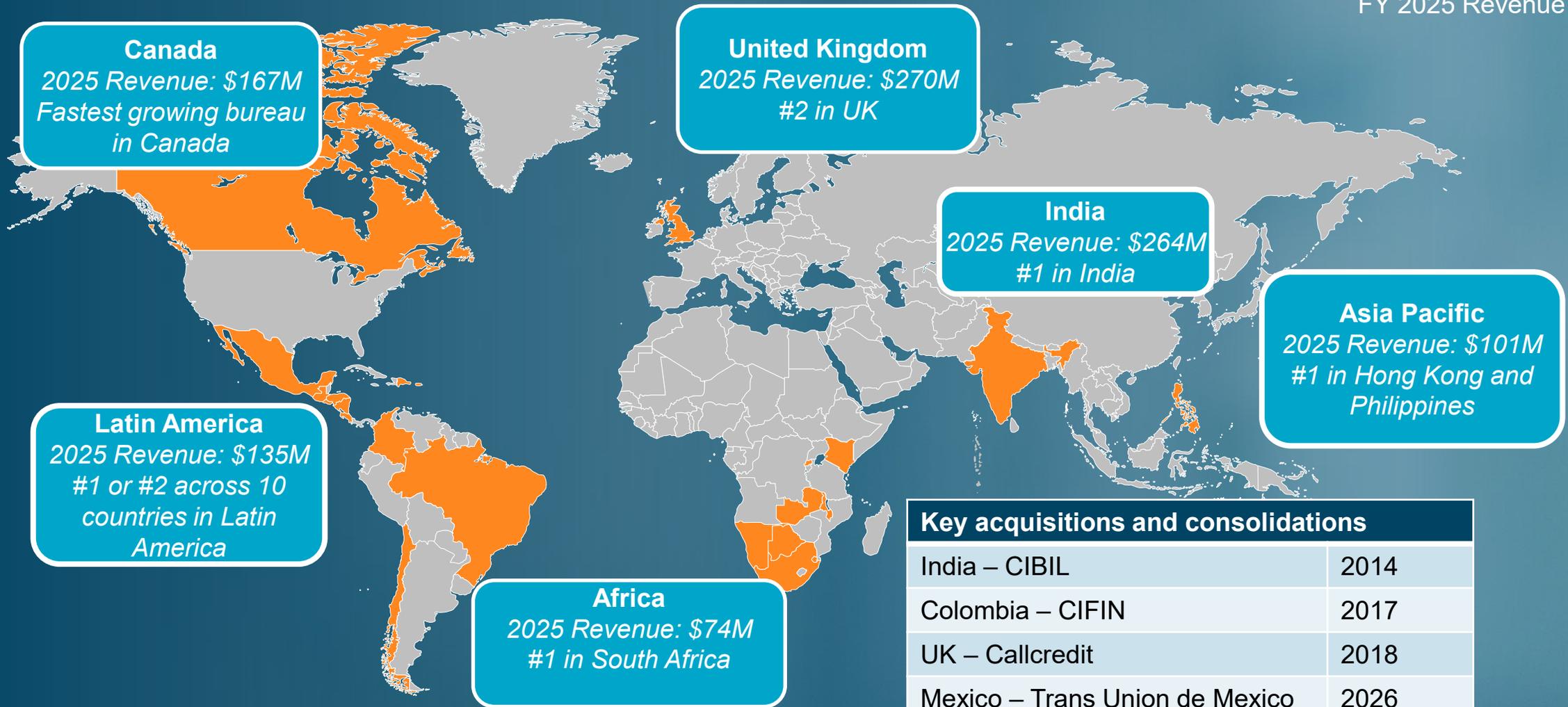
Indexed to emerging markets with large populations and low credit penetration

4

Global technology and operating model unlock new growth vectors

International generates ~\$1 billion revenue across more than 30 countries

FY 2025 Revenue



Key acquisitions and consolidations	
India – CIBIL	2014
Colombia – CIFIN	2017
UK – Callcredit	2018
Mexico – Trans Union de Mexico	2026

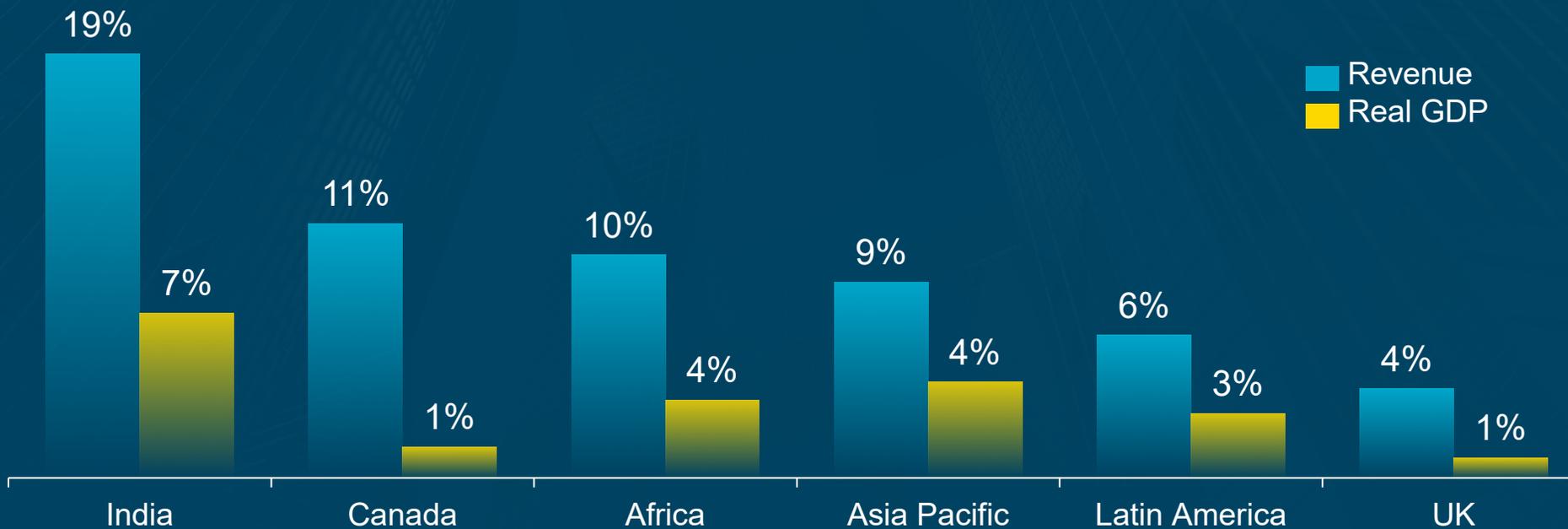
We have a proven growth playbook to attack each of our global markets



Continued outperformance across international markets

International Revenue vs. GDP Growth (2022-2025 CAGR)

Organic constant currency revenue growth



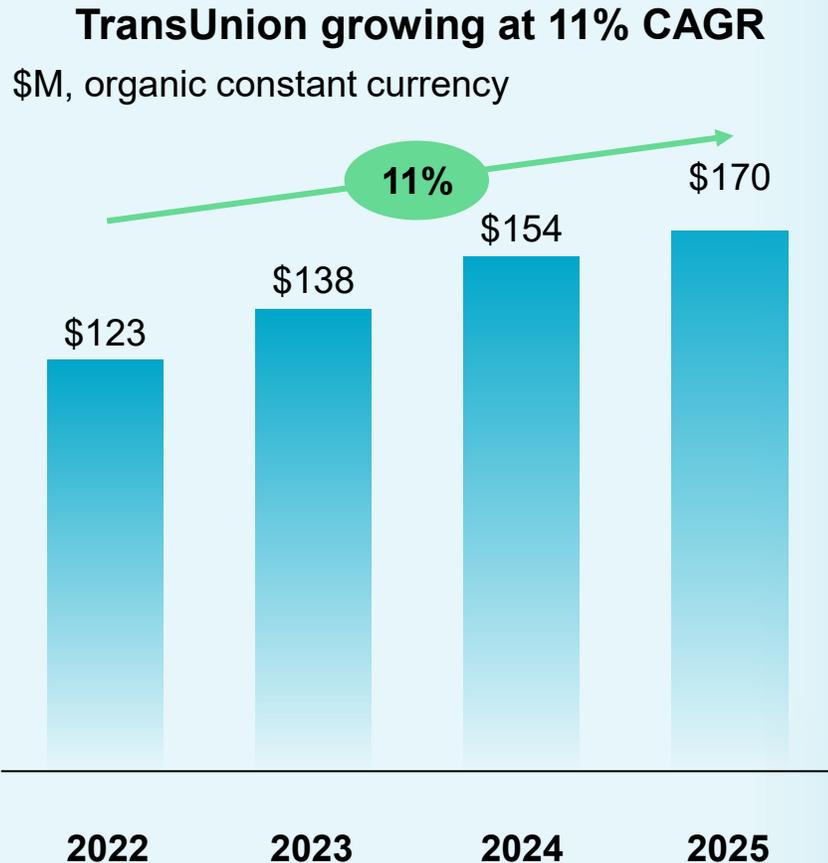
Notes:

- APAC includes Hong Kong and Philippines
- LATAM includes Chile, Colombia, Costa Rica, Dominican Republic, El Salvador, Guatemala, Honduras, Nicaragua, Puerto Rico, Brazil
- Africa consists of South Africa, Kenya, Namibia, Zambia, Rwanda, Malawi, Eswatini, and Botswana.
- GDP Source – IMF reported Real GDP

International Revenue
10%
CAGR

Real GDP
3%
CAGR

Canada delivered 3 straight years of double-digit growth in a modestly growing economy



Growth Drivers



Product differentiation and innovation

Identity Exchange
(Fraud Solution)

Insurance Risk Score



Deeper client engagement

Primary with 3 of top 5 banks | 90% share in Insurance



Diversification into adjacencies

Consumer Interactive

FinTech

International is uniquely skewed to emerging markets

Developed markets

Total population (2025): 115M

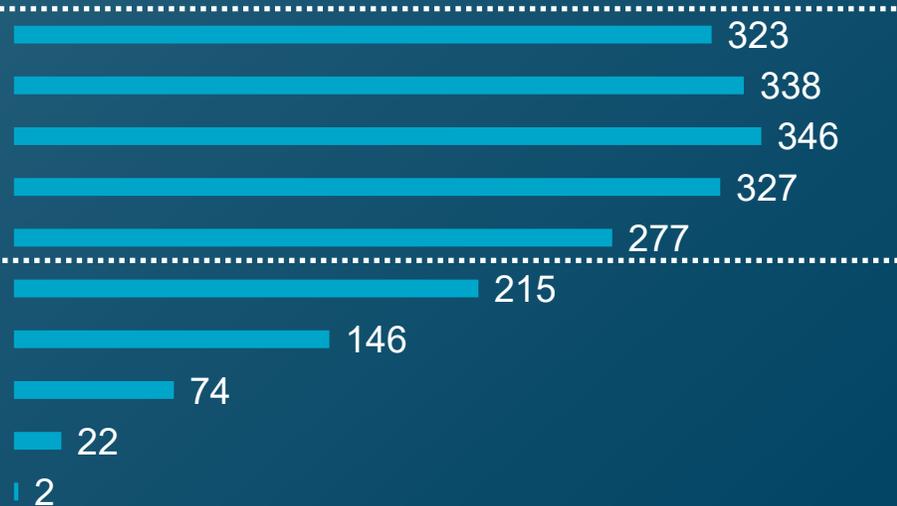
UK, Canada, Hong Kong



Emerging markets

Total population (2025) ~2B

India, Brazil, Philippines, LatAm¹ & Mexico, Africa²



Emerging Market Opportunity

Demographic dividend

1.6 billion

<50-year age group

Credit inclusion

33%³

Credit active population
(vs. 65% developed markets)

Digitization

60%+⁴

Internet penetration
(growing double digit)

1. LATAM comprises Chile, Colombia, Costa Rica, Dominican Republic, El Salvador, Guatemala, Honduras, Nicaragua, Puerto Rico, and Brazil.
2. Africa consists of South Africa, Kenya, Namibia, Zambia, Rwanda, Malawi, Eswatini, and Botswana.
3. World Bank Global Findex Report 2024
4. World Bank – Digital progress and trends 2024





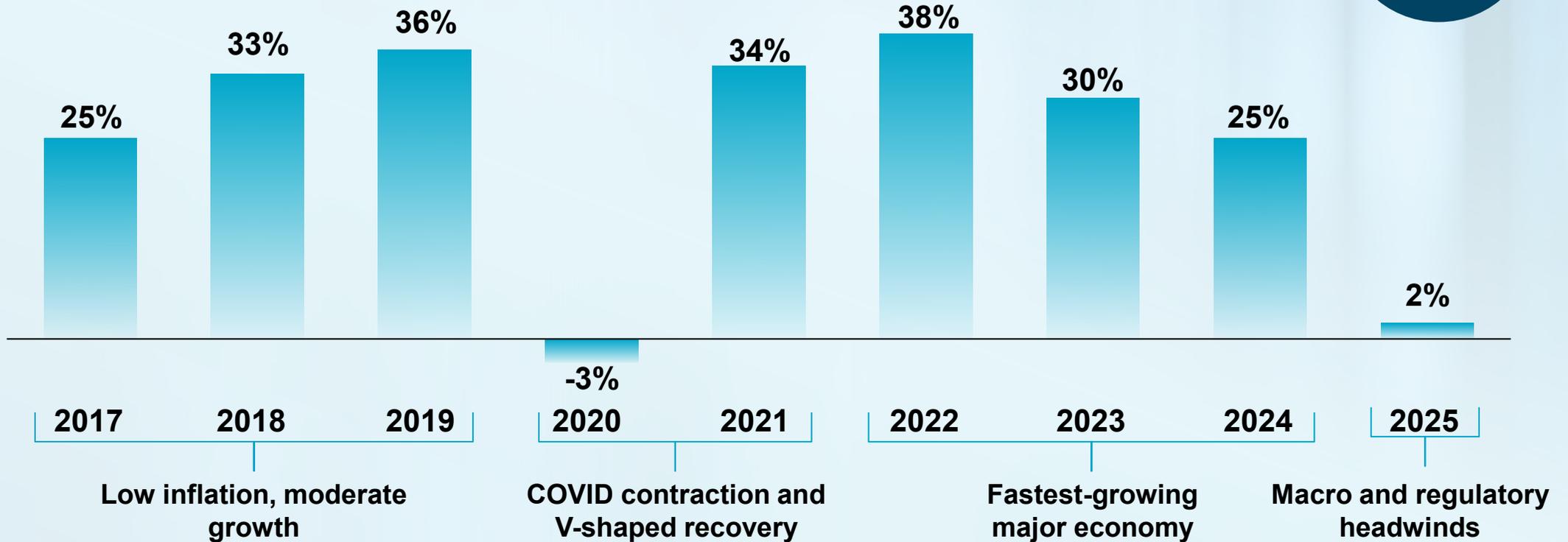
INDIA

Long-term growth engine

Strong track record of growth in India despite near-term cyclical slowdown

**+23%
CAGR
since
2017**

Organic constant currency YoY revenue growth



Double-digit compound growth in India over the long-term

+ Demographic advantage

- World's most populous (~1.4B) country with the largest youth population
- Highly banked population with ~90% part of financial system

+ Deeper client engagement

- Shift to insight-led, consultative selling to deepen relevance and adoption
- Broaden engagement via forums, thought leadership, partnerships and digital/DTC touchpoints



+ Product innovation focus

- Differentiated core products using high-frequency data, analytics and platforms
- Scale priority growth solutions (Marketing, Fraud, Trusted Communications)

+ Engage high growth verticals

- Expand beyond core Banking into fintech, insurance, telecom, marketing, and DTC - across the lifecycle
- Explore partnerships and co-creation across ecosystem



MEXICO

TransUnion's next growth market

Mexico boasts attractive demographics in an increasingly digital economy

Large and growing economy

- Second largest Latin American economy; #12 globally
- Largest trading partner with the U.S.; beneficiary of near-shoring and increasing government investment

Improving credit sophistication

- Significant underbanked population: 50% of adults have at least one financial product
- Credit card penetration grew from 16% in 2017 to 23% in 2022; still ~1/3rd of U.S. penetration



Attractive demographics

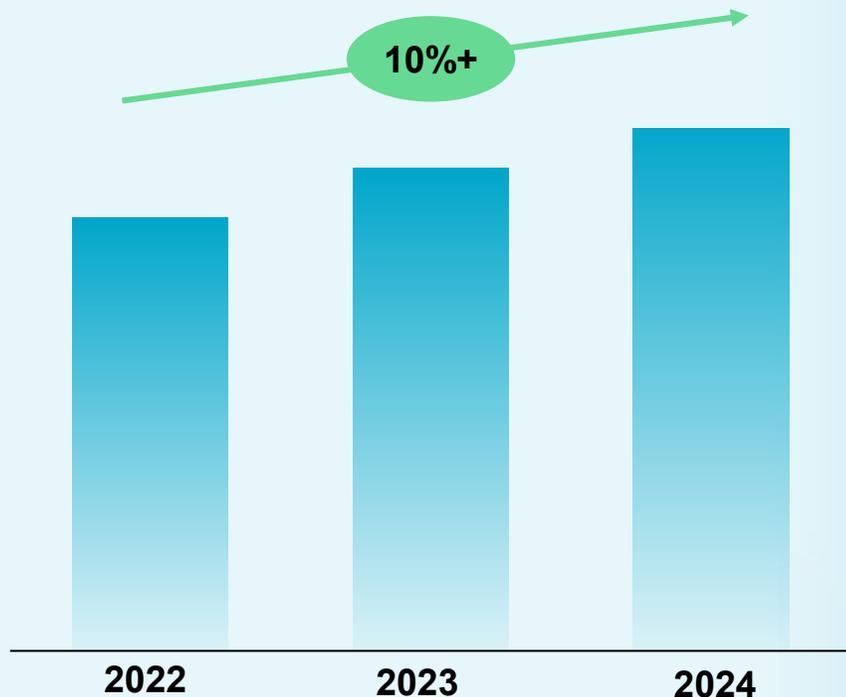
- 132M people, expected to grow to 138M by 2027
- Almost 50% of population under of 30; almost 25% under 15

Accelerating digitalization

- Online banking penetration expected to double by 2027 (to ~40% from ~20% in 2022)
- Increased digital adoption driving demand for fraud mitigation solutions

We plan to deploy our growth playbook in Mexico to outperform the underlying market

Strong revenue growth over last several years



Growth Drivers



Upgrade client engagement

- Move customers from report usage to end-to-end solutions
- Introduce insight-led conversations; deploy target op model



Modernize the platform

- Standardize data and analytics to global standard
- Migrate the bureau to OneTru to unlock scalability



Expand the solution stack

- Scale Fraud alongside rising digital banking penetration
- Introduce TruIQ analytics tied to lending growth





Transformation

Enabling new dimensions of growth

Transformation augments International with cutting-edge technology and faster solutions diffusion

Proven Growth Playbook

Market Growth

Product Innovation

Client Engagement

Adjacent Verticals



Transformation Enablers

Solution Expansion

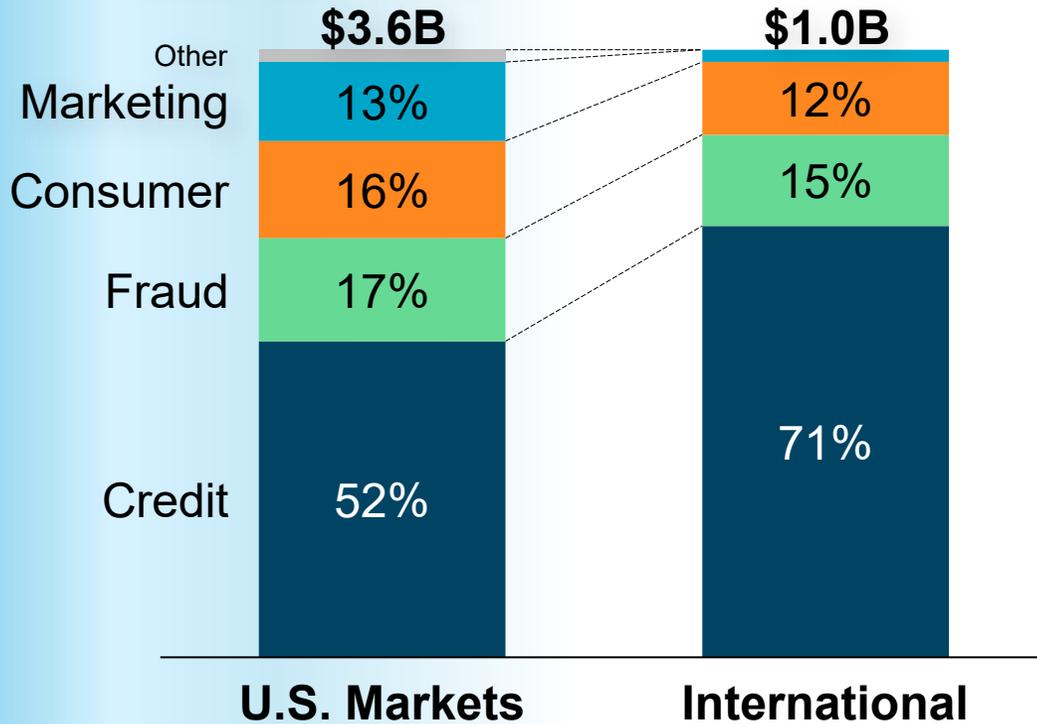
Technology Modernization

Expected Outcomes

- ✓ More dimensions to growth
- ✓ Faster diffusion of global IP
- ✓ Enhanced product performance
- ✓ Reduced complexity
- ✓ Scale efficiencies

Solution expansion expected to fuel outsized growth and diversify revenue streams

Early-Stage Solution Diversification in International



Plans To Accelerate Through Diffusion Of Global Solutions

TruIQ Analytics



Marketing Solutions



Fraud



Trusted Communication



* Illustrative and non exhaustive list

OneTru continues to unlock and accelerate capabilities across the globe

OneTru is the foundation to build superior solutions...

...to improve efficiency and performance

ONETRUI OVERVIEW
OneTru is a cutting-edge and differentiated data, analytics and technology platform that is unlocking TransUnion's growth potential

FLEXIBILITY-FIRST PLATFORM
OneTru, our unified and composable platform meets customers where they are and with what they want

Composable flexibility

OneTru gives us global scale with fast IP diffusion, reduced operational complexity and rationalized infrastructure

Region	Percentage of TU revenue	Key Details
U.S.	~80%	U.S. credit, marketing and fraud solutions are on OneTru. We expect to complete customer migrations in 2026.
India, Canada, UK and Philippines	~90%	We are expanding our Credit, Fraud and TruIQ solutions across India, Canada, UK and Philippines.
Rest of regions	100%	Next, we will embed these solutions and more across all of our regions.

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Reduced product development time from years to few months



Enhanced product speed and efficiency at scale



Reduced complexity through unified architecture and APIs



Streamlined efficiencies by rationalized infrastructure

Unique portfolio built for multi-year growth compounding

Low-Double Digit
Medium-Term Growth Target

Key Takeaways

- ✓ Proven growth playbook that consistently unlocks superior outcomes
- ✓ Emerging markets as a powerful engine accelerating our next wave of growth
- ✓ OneTru and global product diffusion to drive transformational momentum





TransUnion 2026 Investor Day

Financial Outcomes

Todd Cello, CFO

MARCH 2026

After navigating a U.S. lending recession in 2022-23, we delivered strong growth in 2024-25

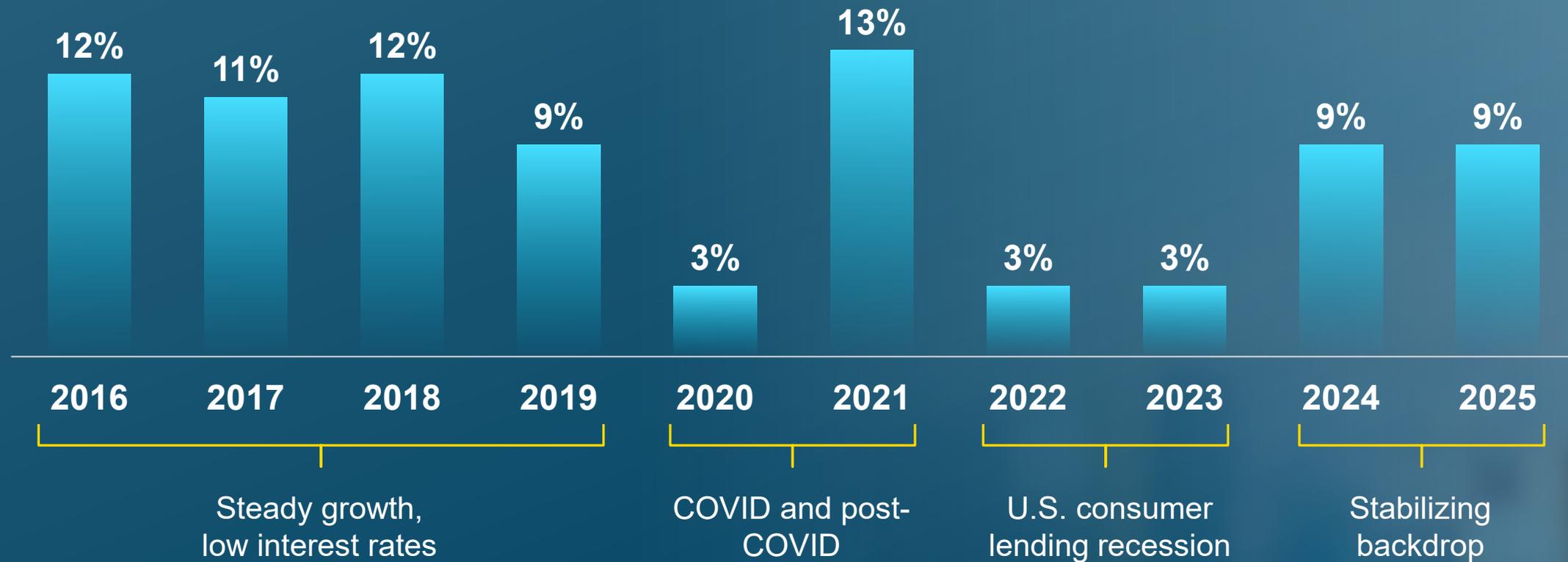
	2022	2023	2024	2025	Average
Revenue Growth Organic constant currency	+3%	+3%	+9%	+9%	+6%
Adjusted EBITDA Growth Organic constant currency	+1%	+1%	+12%	+10%	+6%
Adjusted Diluted EPS Growth	+5%	(7)%	+16%	+10%	+6%
	Top-line resiliency against U.S. lending headwinds		Reemergence of typical earnings power		

For additional information, refer to the "Non-GAAP Financial Information" section on slide 2 and the Appendix at the back of this investor presentation. Additional information on organic constant currency revenue is available in our press releases announcing results for each of the respective years ended December 31, 2021, 2022, 2023, 2024, and 2025.



Track record of industry-leading through-cycle revenue growth

Organic constant-currency revenue growth



Additional information on organic constant currency revenue is available in our press releases announcing results for each of the respective years.



We invested \$5.5 billion over 5 years to transform the business

Acquisitions



Cloud migration (Project Rise)

Technology modernization (OneTru)

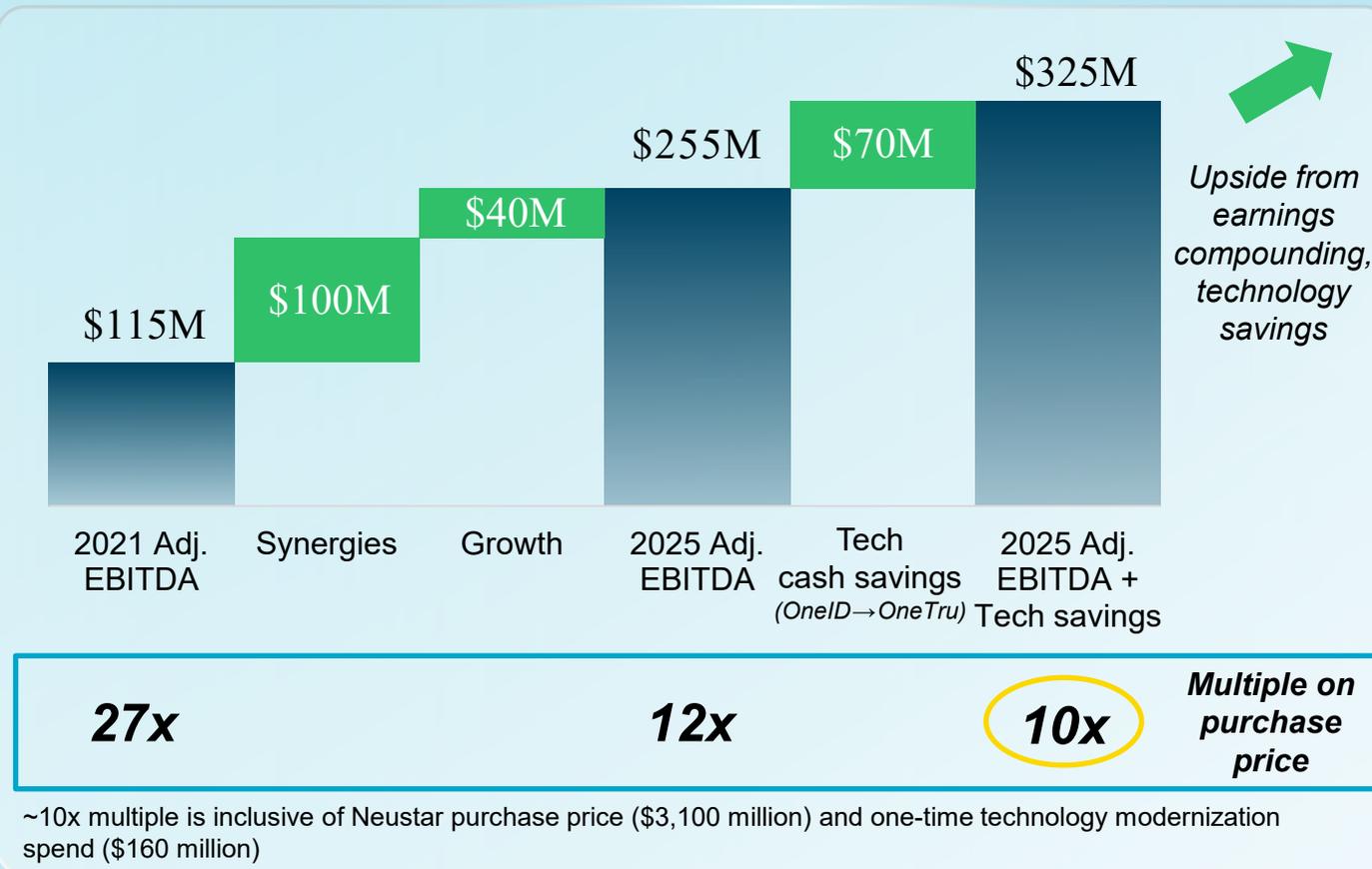
Acquisition integration

Operating model optimization

Internal Programs



Neustar was our most transformational investment, creating significant value



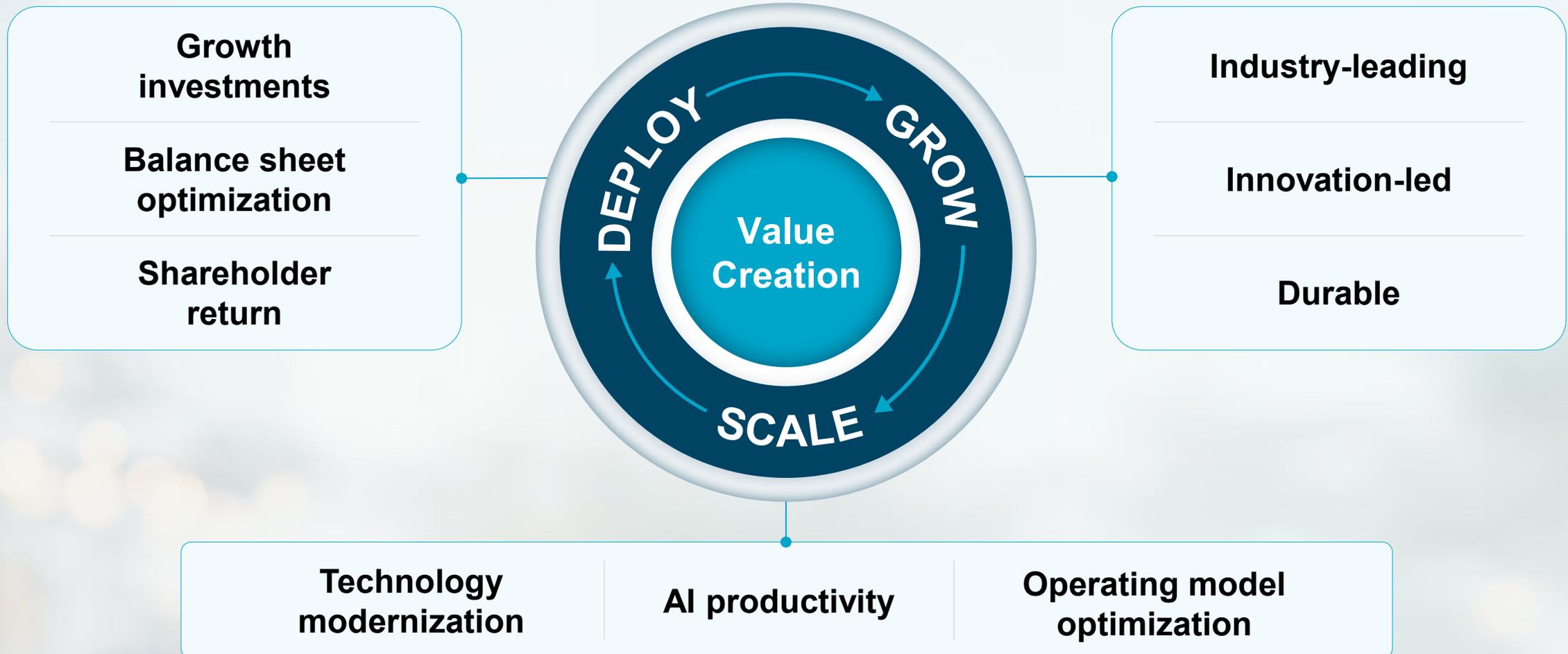
Benefits to TransUnion

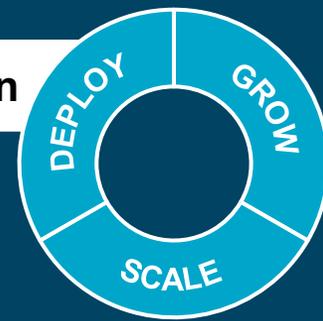
- ✓ OneTru as destination platform driving innovation and scale globally
- ✓ Marketing and Fraud growing high-single digits+
- ✓ Neustar margins at company average before significant technology savings
- ✓ Talent infusion across organization

We acquired Neustar on December 1, 2021. The results of operations of Neustar subsequent to the acquisition date are included in the U.S. Markets segment. Neustar's results represent a subset of our consolidated results. Therefore, a reconciliation of Adjusted EBITDA to the nearest US GAAP measure has not been provided.



Our transformation positions us for our next era – scalable growth and compounding cash flow





Reintroducing medium-term financial framework

High-single digit
organic revenue growth

Diversified across solutions, verticals and geographies

- Leading Credit growth and accelerating Marketing and Fraud
- Best-in-class international portfolio tilted towards emerging markets
- Mortgage and lending normalization represents upside

~50 basis points
Adjusted EBITDA expansion

Expand margins while investing for growth

- Structural savings from technology, operations and AI
- Invest in OneTru global rollout, innovation and go-to-market
- Stronger margin expansion in lending recovery

Low-to-mid teens
Adjusted Diluted EPS growth

Includes benefit from accelerated capital deployment

- Disciplined and shareholder-centric capital allocation
- Lower capital intensity
- Consistent tax rate
- 90%+ free cash flow conversion

Growth and margins excludes impact from changes in no-margin FICO mortgage royalties

For additional information, refer to the "Non-GAAP Financial Information" section on slide 2 and the Appendix at the back of this investor presentation.

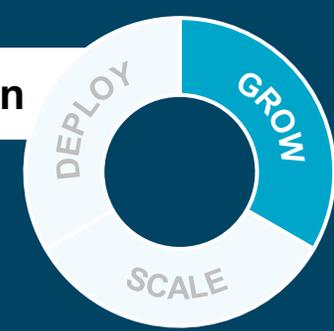


Innovation-led growth across solutions

	Credit	Marketing	Fraud	Consumer
Revenue growth target	High-single digit or greater	High-single digit or greater	High-single digit or greater	Mid-single digit or greater
Drivers	<ul style="list-style-type: none"> Core credit Alternative data TruIQ analytics 	<ul style="list-style-type: none"> Identity Audiences Measurement 	<ul style="list-style-type: none"> 360 Identity Digital Risk Communications 	<ul style="list-style-type: none"> Unified platform Freemium

Growth targets are on an organic constant currency basis and exclude impact from changes in no-margin FICO mortgage royalties





Attractive revenue growth outpacing underlying markets

Growth targets by segment

U.S. Markets:

High-single digit

Financial Services: **High-single digit**

Emerging Verticals: **High-single digit**

Consumer Interactive: **Mid-single digit**

International:

Low-double digit

Drivers of outperformance

- ✓ New product introduction
- ✓ Global diffusion of innovation
- ✓ Wallet share gains
- ✓ Vertical penetration
- ✓ Value-added pricing

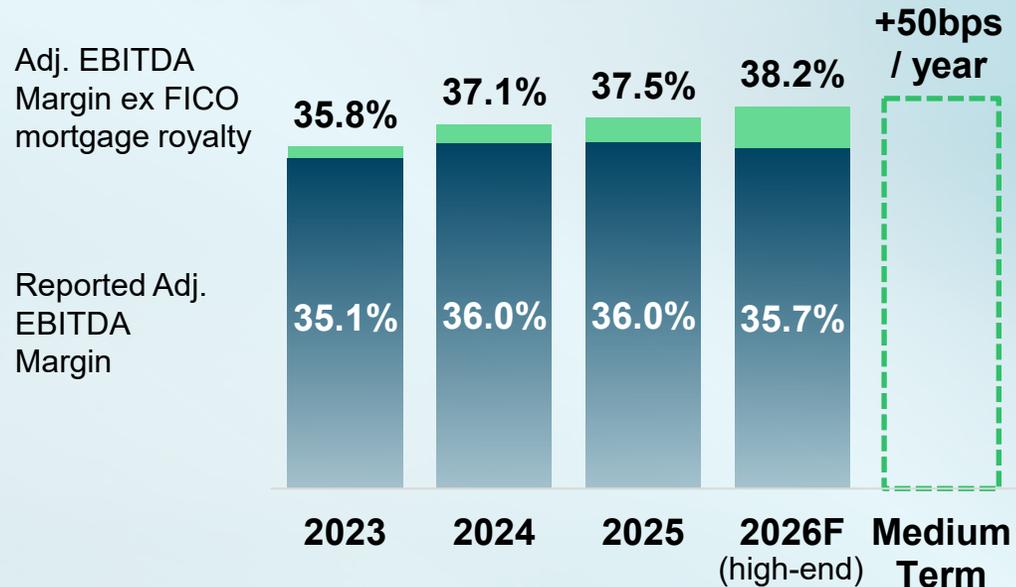
Growth targets are on an organic constant currency basis and exclude impact from changes in no-margin FICO mortgage royalties





Margin expansion driven by revenue growth and structural savings

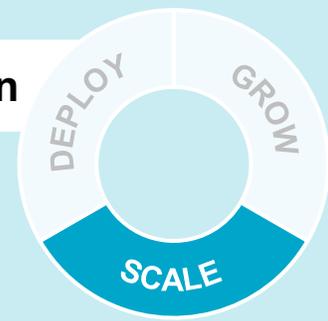
Underlying margin expansion



Drivers

- ✓ Revenue flow-through
- ✓ Tech migrations and operating model optimization
- ✓ AI-driven productivity
- ✓ Growth investments within margin framework
- ✓ Upside from stronger lending volumes

For additional information, refer to the “Non-GAAP Financial Information” section on slide 2 and the Appendix at the back of this investor presentation.



Additional structural savings expected by scaling platforms and deploying AI

Scale platforms



Deploy AI across platforms



Solutions

- OneTru across all geographies
- Funded in normal course to drive efficiencies and accelerate innovation



Operating

- Globally integrated operational system (TruOps)



Talent

- Global Capability Centers as innovation hubs with more local management

OneTru Assist

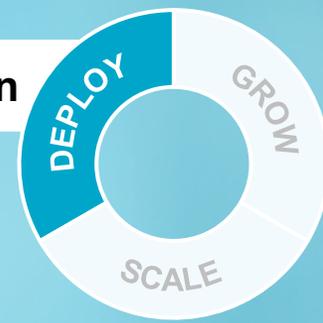
Driving 25% to 30% productivity increases for TU engineers

Customer experience

Consumer disputes (20% productivity gains), client-facing agents

AI-embedded operating model

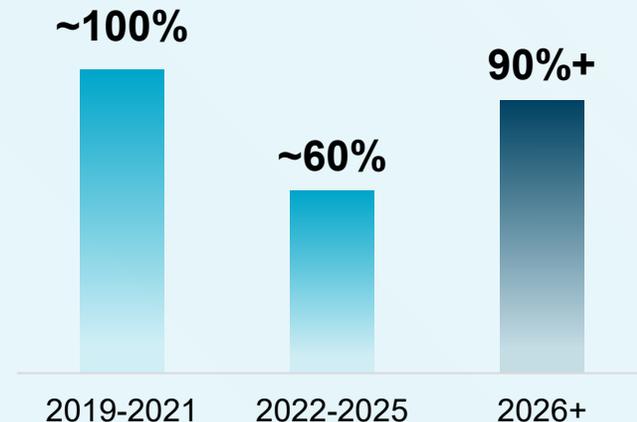
Process improvement and automation across all functions



Strong free cash flow and increased capacity for capital deployment

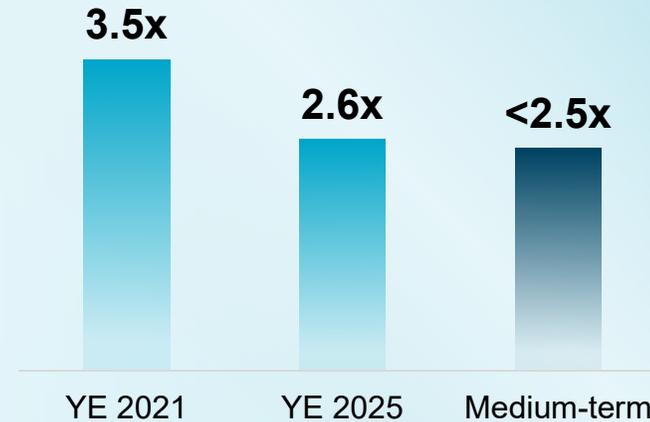
Strong Free Cash Flow

Free cash flow as a percentage of Adjusted Net Income



Optimized Balance Sheet

Leverage Ratio

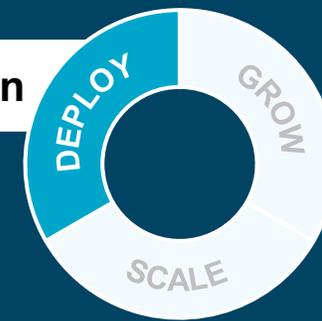


~\$3 billion of free cash flow expected from 2026 to 2028

Free cash flow is defined as Cash Flow from Operations less Capex.

*FCF in 2022 excludes ~\$350M cash tax payment related to gain on sale of Healthcare business.

Note: Year-end 2025 Leverage Ratio does not include the acquisition of Trans Union de Mexico, which closed on March 2, 2026, and adds 0.3x to Leverage Ratio. For additional information, refer to the "Non-GAAP Financial Information" section on slide 2 and the Appendix at the back of this investor presentation.



Accelerated capital deployment supporting low-to-mid teens Adjusted Diluted EPS growth

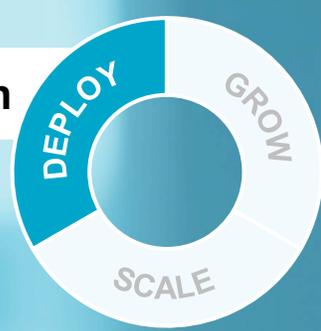
~\$3B free cash flow expected from 2026-2028



Category	Objective
Shareholder returns	<ul style="list-style-type: none"> • 10%-15% dividend payout ratio • Repurchase shares <p>Increasing bias going forward</p>
Balance sheet	<ul style="list-style-type: none"> • Glide path to investment grade rating • Execute refinancings and prepayments
M&A	<ul style="list-style-type: none"> • Not seeking large, transformative M&A • Bolt-on M&A aligned to growth strategy

For additional information, refer to the “Non-GAAP Financial Information” section on slide 2 and the Appendix at the back of this investor presentation.





M&A approach aligned to growth strategy

Strategic Focus for M&A



M&A is an important strategic tool, but strength of portfolio creates a high bar

- Transformation supports a generation of growth
- Not seeking large, transformational M&A

Focus for bolt-on M&A and minority investments:

- Foreign credit bureaus
- Data assets centered around consumer identity
- Complementary capabilities for core solutions

Financial Considerations



M&A evaluated against all alternatives to maximize long-term free cash flow per share

Key financial guideposts:

- ✓ Attractive cash-on-cash return and unlevered IRR exceeding cost of capital
- ✓ Additive to revenue growth rate
- ✓ Strong profitability with path to scale to company-level margins
- ✓ Accretive to Adjusted Diluted EPS by Year 2
- ✓ Ability to return to target leverage within one year

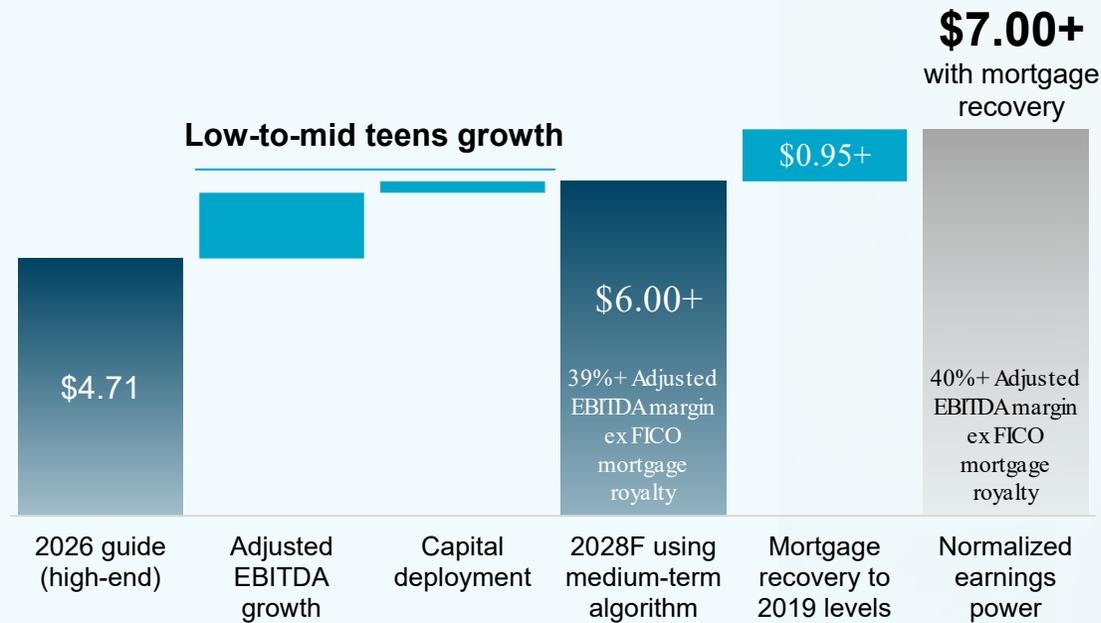
For additional information, refer to the "Non-GAAP Financial Information" section on slide 2 and the Appendix at the back of this investor presentation.





Strong growth algorithm with sources of upside

Illustrative 2028F Adjusted Diluted EPS financial framework assuming mortgage recovery



Upside not contemplated in \$7.00+ “mortgage recovery” scenario

- ✓ Normalization of non-mortgage lending volumes
- ✓ VantageScore adoption
- ✓ Scaling of platforms and solutions
- ✓ AI-enabled growth and productivity

For additional information, refer to the "Non-GAAP Financial Information" section on slide 2 and the Appendix at the back of this investor presentation.



Positioned to deliver innovation-led and scalable growth

1

Foundational differentiation – proprietary data, OneTru and domain expertise – creates a clear right to win

2

Interrelated Credit, Marketing, Fraud and Consumer Solutions solve customers' most pressing needs

3

Accelerated innovation and scalable growth enabled by our transformation

4

AI is an accelerant, enhancing customer impact, innovation and productivity

5

Compelling and compounding earnings power and shareholder-centric capital return



Thank You



INVESTOR DAY 2026

INNOVATION AT SCALE. VALUE THAT ENDURES.



2026 Investor Day

Appendix and Non-GAAP Reconciliations

Adjusted EBITDA and Adjusted EBITDA Margin

\$ in millions	Years Ended December 31,				
	2025	2024	2023	2022	2021
Reconciliation of Net income attributable to TransUnion to consolidated Adjusted EBITDA:					
Net income (loss) attributable to TransUnion	\$ 455.4	\$ 284.4	\$ (206.2)	\$ 266.3	\$ 1,390.3
Discontinued operations, net of tax	-	-	0.7	(17.4)	(1,031.7)
Income (loss) from continuing operations attributable to TransUnion	\$ 455.4	\$ 284.4	\$ (205.4)	\$ 248.9	\$ 358.7
Net interest expense	202.6	236.7	267.5	226.2	109.2
Provision for income taxes	173.1	98.8	44.7	118.9	131.9
Depreciation and amortization	574.8	537.8	524.4	519.0	377.0
EBITDA	\$ 1,405.8	\$ 1,157.7	\$ 631.2	\$ 1,113.1	\$ 976.7
Adjustments to EBITDA:					
Stock-based compensation	\$ 145.6	\$ 121.2	\$ 100.6	\$ 81.1	\$ 70.1
Goodwill impairment	-	-	414.0	-	-
Mergers and acquisitions, divestitures and business optimization ¹	30.0	26.5	34.6	50.7	52.6
Accelerated technology investment ²	84.5	84.2	70.6	54.0	39.7
Operating model optimization program ³	32.3	94.8	77.6	-	-
Net other ⁴	(52.3)	21.8	15.2	46.1	19.4
Total adjustments to EBITDA	\$ 240.1	\$ 348.7	\$ 712.5	\$ 231.9	\$ 181.8
Consolidated Adjusted EBITDA	\$ 1,645.9	\$ 1,506.3	\$ 1,343.7	\$ 1,344.9	\$ 1,158.5
Adjusted EBITDA Growth	9%	12%	0%	16%	
Inorganic and foreign currency impacts to EBITDA	1%	0%	1%	-15%	
Adjusted EBITDA Growth (Organic CC)	10%	12%	1%	1%	
Consolidated Adjusted EBITDA margin⁵	36.0 %	36.0 %	35.1 %	36.3 %	



Adjusted Net Income & Adjusted Diluted EPS

\$ in millions, except per share data	Years Ended December 31,				
	2025	2024	2023	2022	2021
Reconciliation of Net income attributable to TransUnion to Adjusted Net Income:					
Net income (loss) attributable to TransUnion	\$ 455.4	\$ 284.4	\$ (206.2)	\$ 266.3	\$ 1,390.3
Discontinued operations, net of tax	-	-	0.7	(17.4)	(1,031.7)
Income (loss) from continuing operations attributable to TransUnion	\$ 455.4	\$ 284.4	\$ (205.4)	\$ 248.9	\$ 358.7
Adjustments before income tax items:					
Goodwill impairment	-	-	414.0	-	-
Amortization of certain intangible assets	290.2	286.1	293.6	306.7	189.3
Stock-based compensation	145.6	121.2	100.6	81.1	70.1
Mergers and acquisitions, divestitures and business optimization ¹	30.0	26.5	34.6	50.7	52.6
Accelerated technology investment ²	84.5	84.2	70.6	54.0	39.7
Operating model optimization program ³	32.3	94.8	77.6	-	-
Net other ⁴	(55.6)	20.2	14.0	44.3	17.7
Total adjustments before income tax items	\$ 527.0	\$ 633.1	\$ 1,005.0	\$ 536.8	\$ 369.4
Total adjustments for income taxes ⁶	(136.8)	(148.7)	(144.1)	(86.8)	(62.3)
Adjusted Net Income	\$ 845.7	\$ 768.8	\$ 655.4	\$ 698.9	\$ 665.7
Weighted-average shares outstanding:					
Basic	194.4	194.4	193.4	192.5	191.4
Diluted	196.6	196.7	194.7	193.1	193.0
Adjusted Earnings per Share:					
Basic	\$ 4.35	\$ 3.95	\$ 3.39	\$ 3.63	\$ 3.48
Diluted	\$ 4.30	\$ 3.91	\$ 3.37	\$ 3.62	\$ 3.45





Adjusted Diluted EPS

\$ in millions, except per share data	Years Ended December 31,				
	2025	2024	2023	2022	2021
Reconciliation of Diluted earnings per share from Net income attributable to TransUnion to Adjusted Diluted Earnings per Share:					
Diluted earnings per common share from:					
Income (loss) attributable to TransUnion	\$ 2.32	\$ 1.45	\$ (1.07)	\$ 1.38	\$ 7.20
Discontinued operations, net of tax	-	-	-	(0.09)	(5.35)
(Loss) income from continuing operations attributable to TransUnion	\$ 2.32	\$ 1.45	\$ (1.06)	\$ 1.29	\$ 1.86
Adjustments before income tax items:					
Goodwill impairment	-	-	2.13	-	-
Amortization of certain intangible assets	1.48	1.45	1.51	1.59	0.98
Stock-based compensation	0.74	0.62	0.52	0.42	0.36
Mergers and acquisitions, divestitures and business optimization ¹	0.15	0.13	0.18	0.26	0.27
Accelerated technology investment ²	0.43	0.43	0.36	0.28	0.21
Operating model optimization program ³	0.16	0.48	0.40	-	-
Net other ⁴	(0.28)	0.10	0.07	0.23	0.09
Total adjustments before income tax items	\$ 2.68	\$ 3.22	\$ 5.16	\$ 2.78	\$ 1.91
Total adjustments for income taxes ⁶	(0.70)	(0.76)	(0.74)	(0.45)	(0.32)
Impact of additional dilutive shares	-	-	0.02	-	-
Adjusted Diluted Earnings per Share	\$ 4.30	\$ 3.91	\$ 3.37	\$ 3.62	\$ 3.45
Adjusted Diluted Earnings per Share Growth	10%	16%	-7%	5%	





Adjusted Effective Tax Rate

\$ in millions	Years Ended December 31,				
	2025	2024	2023	2022	2021
Income before income taxes	\$ 643.0	\$ 401.1	\$ (145.3)	\$ 383.0	\$ 505.6
Total adjustments before income tax items from Adjusted Net Income table above	527.0	633.1	1,005.0	536.8	369.4
Noncontrolling interest portion of Adjusted Net Income adjustments	-	-	-	-	(2.0)
Adjusted income before income taxes	\$ 1,170.0	\$ 1,034.3	\$ 859.7	\$ 919.8	\$ 873.0
Reconciliation of Provision for income taxes to Adjusted Provision for Income Taxes:					
Provision for income taxes	(173.1)	(98.8)	(44.7)	(118.9)	(131.9)
Adjustment for income taxes:					
Tax effect of above adjustments	(135.3)	(145.5)	(135.6)	(117.4)	(68.8)
Eliminate impact of excess tax expense for stock-based compensation	(1.5)	(1.5)	3.0	(5.0)	(10.8)
Other ⁷	-	(1.7)	(11.5)	35.6	17.3
Total adjustments for income taxes	\$ (136.8)	\$ (148.7)	\$ (144.1)	\$ (86.8)	\$ (62.3)
Adjusted Provision for Income Taxes	\$ (309.9)	\$ (247.6)	\$ (188.8)	\$ (205.7)	\$ (194.2)
Effective tax rate	26.9 %	24.6 %	(30.8)%	31.0 %	26.1 %
Adjusted Effective Tax Rate	26.5 %	23.9 %	22.0 %	22.4 %	22.2 %





Leverage Ratio

\$ in millions	Years Ended December 31,	
	2025	2021
Reconciliation of Net income attributable to TransUnion to consolidated Adjusted EBITDA:		
Net income attributable to TransUnion	\$ 455.4	\$ 1,390.3
Discontinued operations, net of tax	-	(1,031.7)
Income from continuing operations attributable to TransUnion	\$ 455.4	\$ 358.7
Net interest expense	202.6	109.2
Provision for income taxes	173.1	131.9
Depreciation and amortization	574.8	377.0
EBITDA	\$ 1,405.8	\$ 976.7
Adjustments to EBITDA:		
Stock-based compensation	\$ 145.6	\$ 70.1
Mergers and acquisitions, divestitures and business optimization ¹	30.0	52.6
Accelerated technology investment ²	84.5	39.7
Operating model optimization program ³	32.3	-
Net other ⁴	(52.3)	19.4
Total adjustments to EBITDA	\$ 240.1	\$ 181.8
Consolidated Adjusted EBITDA	\$ 1,645.9	\$ 1,158.5
Adjusted EBITDA for Pre-Acquisition Period ⁸	0.9	145.4
Leverage Ratio Adjusted EBITDA	\$ 1,646.8	\$ 1,303.9
Total debt	\$ 5,103.8	\$ 6,365.9
Less: Cash and cash equivalents	853.6	1,842.4
Net Debt	\$ 4,250.2	\$ 4,523.5
Ratio of Net Debt to Net income attributable to TransUnion	9.3	3.3
Leverage Ratio	2.6	3.5



Non-GAAP Adjustment Footnotes

As a result of displaying amounts in millions, rounding differences may exist in the tables and footnotes.

1. Mergers and acquisitions, divestitures and business optimization consisted of the following adjustments:

\$ in millions	Years Ended December 31,				
	2025	2024	2023	2022	2021
Transaction and integration costs	\$ 13.9	\$ 11.2	\$ 30.9	\$ 56.9	\$ 57.2
Fair value and impairment adjustments	16.8	8.4	1.6	4.0	(3.5)
Post-acquisition adjustments	(0.7)	7.0	4.3	(3.4)	-
Transition services agreement income	-	-	(2.5)	(6.8)	(1.1)
Loss on business disposal	-	-	0.3	-	-
Total mergers and acquisitions, divestitures and business optimization	\$ 30.0	\$ 26.5	\$ 34.6	\$ 50.7	\$ 52.6

2. Represents expenses associated with our accelerated technology investment to migrate to the cloud. There are three components of the accelerated technology investment: (i) building foundational capabilities which includes establishing a modern, API-based and services-oriented software architecture, (ii) the migration of each application and customer data to the new enterprise platform, including the redundant software costs during the migration period, as well as the efforts to decommission the legacy system, and (iii) program enablement, which includes dedicated resources to support the planning and execution of the program. The amounts for each category of cost are as follows:

\$ in millions	Years Ended December 31,				
	2025	2024	2023	2022	2021
Foundational Capabilities	\$ 18.8	\$ 35.7	\$ 35.8	\$ 34.1	\$ 27.7
Migration Management	65.7	43.2	29.6	14.6	7.3
Program Enablement	-	5.4	5.2	5.3	4.7
Total accelerated technology investment	\$ 84.5	\$ 84.2	\$ 70.6	\$ 54.0	\$ 39.7

Non-GAAP Adjustment Footnotes

3. Operating model optimization consisted of the following adjustments:

\$ in millions	Years Ended December 31,				
	2025	2024	2023	2022	2021
Employee separation	\$ 6.8	\$ 24.7	\$ 35.8	\$ -	\$ -
Facility exit	-	42.1	29.6	-	-
Business process optimization	25.5	28.0	5.2	-	-
Total operating model optimization	\$ 32.3	\$ 94.8	\$ 70.6	\$ -	\$ -

4. Net other consisted of the following adjustments:

\$ in millions	Adjusted EBITDA & Leverage Ratio					Adjusted Net Income				
	Years Ended December 31,					Years Ended December 31,				
	2025	2024	2023	2022	2021	2025	2024	2023	2022	2021
Deferred loan fee expense from debt prepayments and refinancing	\$ 0.1	\$ 17.8	\$ 9.3	\$ 9.3	\$ 17.9	\$ 0.1	\$ 17.8	\$ 9.3	\$ 9.3	\$ 17.9
Other debt financing expenses	2.1	2.4	2.2	1.7	1.5	-	-	-	-	-
Currency remeasurement on foreign operations	0.5	2.1	4.8	6.3	2.0	0.5	2.1	4.8	6.3	2.0
Legal and regulatory expenses, net	(56.0)	-	-	28.4	1.2	(56.0)	-	-	28.4	1.2
Other non-operating (income) and expense	1.0	(0.5)	(1.0)	0.3	(3.3)	(0.2)	0.3	-	0.3	(3.5)
Total other adjustments	\$ (52.3)	\$ 21.8	\$ 15.2	\$ 46.1	\$ 19.4	\$ (55.6)	\$ 20.2	\$ 14.0	\$ 44.3	\$ 17.7

5. Consolidated Adjusted EBITDA margin is calculated by dividing Consolidated Adjusted EBITDA by total revenue.
6. Total adjustments for income taxes represents the total of adjustments to calculate the Adjusted Provision for Income Taxes.
7. Other adjustments for income taxes include:

\$ in millions	Years Ended December 31,				
	2025	2024	2023	2022	2021
Deferred tax adjustments	\$ (4.1)	\$ 13.8	\$ (12.9)	\$ 6.7	\$ 29.3
Valuation allowance adjustments	(5.3)	(12.7)	4.0	25.7	(4.5)
Return to provision, audit adjustments, and reserves related to prior periods	11.3	(2.3)	(1.0)	(0.3)	(5.4)
Other adjustments	(2.0)	(0.5)	(1.6)	3.5	(2.1)
Total other adjustments	\$ -	\$ (1.7)	\$ (11.5)	\$ 35.6	\$ 17.3

8. For years in which we made significant acquisitions, we have included a twelve-month period of adjusted EBITDA including Adjusted EBITDA for the period prior to our acquisition.

Adjusted EBITDA and Adjusted EPS Guidance

\$ in millions, except per share data	Year Ended December 31, 2026	
	High	
Guidance reconciliation of Net income attributable to TransUnion to Adjusted EBITDA:		
Net income attributable to TransUnion	\$	553
Interest, taxes and depreciation and amortization		1,051
EBITDA	\$	1,604
Stock-based compensation, mergers, acquisitions, divestitures and business optimization-related expenses and other adjustments ¹		173
Adjusted EBITDA	\$	1,777
Net income attributable to TransUnion margin		11.1 %
Consolidated Adjusted EBITDA margin ²		35.7 %
Guidance reconciliation of Diluted earnings per share to Adjusted Diluted Earnings per Share:		
Diluted earnings per share	\$	2.83
Adjustments to diluted earnings per share ¹		1.89
Adjusted Diluted Earnings per Share	\$	4.71

As a result of displaying amounts in millions, rounding differences may exist in the table.

1. These adjustments include the same adjustments we make to our Adjusted EBITDA and Adjusted Net Income as discussed in the Non-GAAP Financial Measures section of our Earnings Release.
2. Consolidated Adjusted EBITDA margin is calculated by dividing Consolidated Adjusted EBITDA by total revenue.