



William Blair & Company Annual Growth Stock Conference

June 8, 2023

Chris Cartwright – President and CEO

Todd Cello – CFO

Forward-Looking Statements



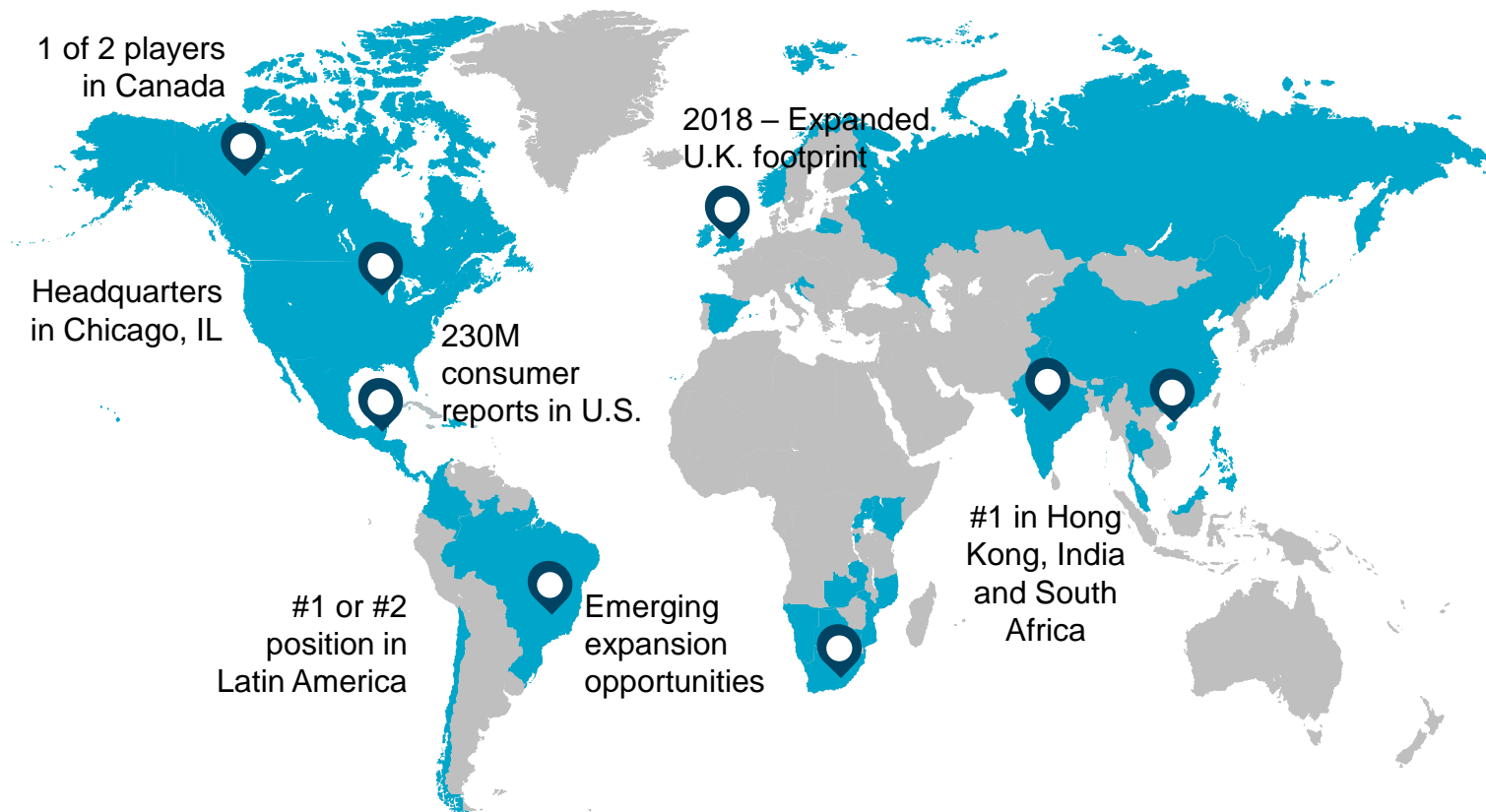
This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of TransUnion's management and are subject to significant risks and uncertainties. Actual results may differ materially from those described in the forward-looking statements. Factors that could cause TransUnion's 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 inflation, risk of recession and industry trends and adverse developments in the debt, consumer credit and financial services markets; 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; our ability to maintain our access to data sources; government regulation and changes in the regulatory environment; litigation or regulatory proceedings; our ability to effectively manage our costs; economic and political stability in the United States and international markets where we operate; the war in Ukraine and escalating geopolitical tensions as a result of Russia's invasion of Ukraine; the effects of the COVID-19 pandemic, including the prevalence and severity of variants; 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; risks related to our indebtedness, including our ability to make timely payments of principal and interest and our ability to satisfy covenants in the agreements governing our indebtedness; our ability to maintain our liquidity; and other one-time events and other factors that can be found in TransUnion's Annual Report on Form 10-K for the year ended December 31, 2022, 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). TransUnion undertakes no obligation to publicly release the result of any revisions to these forward-looking statements to reflect the impact of events or circumstances that may arise after the date of this presentation.

Non-GAAP Financial Information



This presentation includes certain non-GAAP measures that are more fully described in Exhibit 99.1, "Press release of TransUnion dated April 25, 2023, announcing results for the quarter ended March 31, 2023," under the heading 'Non-GAAP Financial Measures,'", furnished to the Securities and Exchange Commission ("SEC") on April 25, 2023. 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 tables of Exhibit 99.1 of our Current Report on Form 8-K furnished to the SEC on April 25, 2023.

TransUnion has built an expansive portfolio in high growth geographies



600+ active solutions

Over 500 million
credit histories

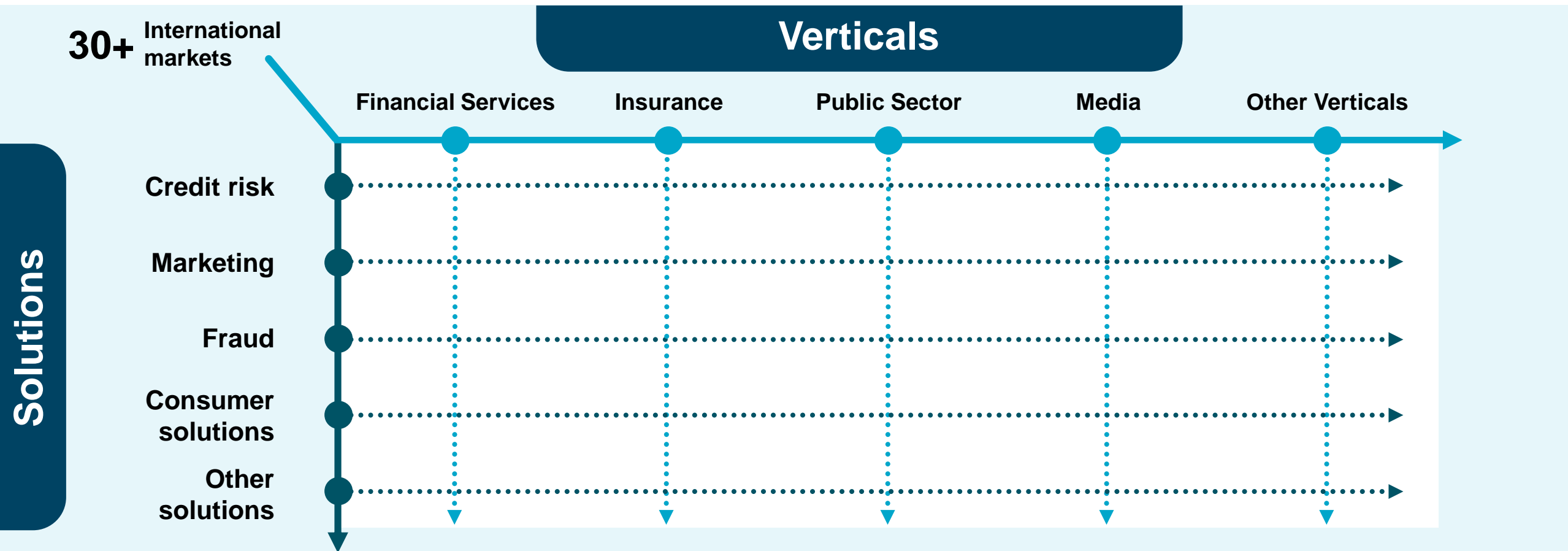
24 credit reporting agencies

4.8 billion updates
per month from data providers

50+ petabytes of data



We are executing the playbook that led to our vertical and geographic growth, but now focused on product specialization



M&A has played a key role in TransUnion's growth strategy

Acquisitions

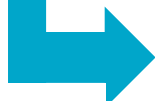


*In 2014, TransUnion increased stake in CIBIL to 55% interest. The company has subsequently increased its stake to 92% interest today.

Neustar delivering strong financial results

Financial results

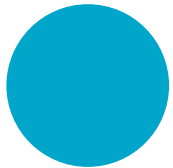
- **Q1 2023:** ~3% revenue growth versus 9% growth in Q1 2022
- **Maintaining 2023 Guidance:** High-single digit revenue growth with Adjusted EBITDA margin improving to ~32%



- **All three product lines contributed to Q1 revenue growth**
 - Acceleration throughout 2023 supported by strong bookings
- **Cross-selling momentum building across verticals**
 - Several marketing wins in Financial Services
 - Trusted Call Solutions ramping up with top 10 U.S. retailer
- **Resilient product portfolio**
 - Marketing solutions solving customer needs for cost-effective customer acquisition in privacy-enhanced, compliant manner
 - Fraud and Communications solutions less cyclical and highly relevant for current market needs

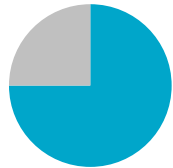
TransUnion + Neustar integration and innovation roadmap to create meaningful shareholder value

Infrastructure Consolidation



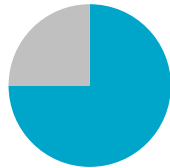
Migrated to Google Cloud and consolidated data centers to save significant cost

Data Integration



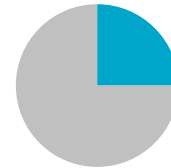
Increased identity coverage and quality by utilizing offline consumer data and real-time digital interactions

Unified Identity Graph



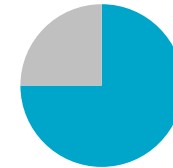
Deployed enterprise identity graph across heritage TransUnion solutions

Product Consolidation



Launched TruAudience Marketplace, an integrated and globally scaled marketing platform

Enterprise Data & Analytics Platform



Expanded enterprise capabilities in data linkage, analytics and governance

Customer Analytics Enablement



Launched TruAudience Cleanroom, merging with PRAMA on OneID

Consolidating TransUnion and Neustar products onto market-leading platforms

Marketing



- Expand TruAudience
 - Combined expansive consumer data, advanced identity resolution, audience building and targeting capabilities on a unified platform
 - Clients seeing 40% reduction in duplicative CRM records and 30% increases in audience conversions

Communications



- Scale Trusted Call Solutions (TCS)
 - \$50M in 2022 revenue, growing ~50% in 2023F
 - Branded Call Display expecting to triple revenue in 2023
- Deliver leading Right-Party Contact solution
 - Leveraged combined Contact Center and SRG data assets

Fraud



- Build comprehensive Fraud platform
 - Bringing together best-in-class solutions and data assets between Neustar and TU
 - Early tests showing substantial lift in match rates, reduction in false positives and increased fraud detection
 - Expect offering in market by end of year



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