

**UNITED STATES OF AMERICA
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING
File No. 2017-CFPB-0002

In the Matter of:

**TransUnion Interactive, Inc.,
Transunion, LLC, and TransUnion**

**MODIFICATION OF THE
CONSENT ORDER**

The Consumer Financial Protection Bureau (Bureau) issued a consent order in this matter on January 3, 2017, identifying deceptive practices in the marketing of Credit-Related Products by TransUnion Interactive, Inc. (TUI), TransUnion, LLC (TULLC), and TransUnion (TU) (collectively, Respondents) in violation of §§ 1031 and 1036(a)(1)(B) of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. §§ 5531 and 5536 (Consent Order). The Consent Order is incorporated herein by reference. Under § 1053 of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. § 5563, the Bureau modifies paragraph 79 of the Consent Order to extend the termination date (Modification of the Consent Order).

I.

Jurisdiction

1. The Bureau has jurisdiction over this matter under §§ 1053 and 1055 of the CFPA, 12 U.S.C. §§ 5563, 5565.

II.

Stipulation

2. Respondents have executed a “Stipulation and Consent to the Issuance of the Modification of Consent Order,” dated December 16, 2021 (Stipulation), which is incorporated by reference and is accepted by the Bureau. By this Stipulation, Respondents have consented to the issuance of this Modification of the Consent Order by the Bureau under § 1053 of the CFPA, 12 U.S.C. § 5563. Respondents admit the facts necessary to establish the Bureau’s jurisdiction over Respondents and the subject matter of this action.

III.

Administrative Provision

3. Paragraph 79 of the Consent Order is modified to read:

This Consent Order will terminate on April 3, 2022, or 5 years from the most recent date that the Bureau initiates an action before April 3, 2022 alleging any violation of the Consent Order by Respondents

(Extended Termination Date). If such action is dismissed with prejudice or the relevant adjudicative body rules that Respondents did not violate the Consent Order, and such dismissal or ruling is either not appealed or upheld on appeal (collectively, the Dismissal of Action or Ruling of No Violation), then the Consent Order will terminate on April 3, 2022, as though the action had never been filed. The Consent Order will remain effective and enforceable until the latter of April 3, 2022, or the Extended Termination Date when there is no Dismissal of Action or Ruling of No Violation, except to the extent that any provisions of this Consent Order have been amended, suspended, waived, or terminated in writing by the Bureau or its designated agent.

IT IS SO ORDERED, this 20th day of December, 2021.

Rohit Chopra

Rohit Chopra

Director

Consumer Financial Protection Bureau