

**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**

**SECOND 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 was modified through an order filed on December 22, 2021. The Consent Order, as modified, 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 (Second 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 Second Modification of the Consent Order,” dated March 29, 2022 (Stipulation), which is incorporated by reference and is accepted by the Bureau. By this Stipulation, Respondents have consented to the issuance of this Second 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 22, 2022, or 5 years from the most recent date that the Bureau initiates an action before April 22, 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 22, 2022, as though the action had never been filed. The Consent Order will remain effective and enforceable until the latter of April 22, 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 1st day of April, 2022.

Rohit Chopra

Rohit Chopra

Director

Consumer Financial Protection Bureau