

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

File No. 2017-CFPB-0002

**STIPULATION AND CONSENT
TO THE ISSUANCE OF THE
SECOND MODIFICATION OF
THE CONSENT ORDER**

In the matter of:

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

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 seeks to

modify paragraph 79 of the Consent Order to extend the termination date (Second Modification of the Consent Order).

Respondents, through their authorized representatives, consent to the issuance of the Second Modification of the Consent Order substantially in the form of the one to which this Stipulation and Consent to the Issuance of the Second Modification of the Consent Order is attached (Second Modification of the Consent Order), and which is incorporated by reference.

In consideration of the above premises, Respondents agree to the following:

Jurisdiction

1. The Bureau has jurisdiction over this matter under §§ 1053 and 1055 of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. §§ 5563, 5565.

Consent

2. Respondents agree to the issuance of the Second Modification of the Consent Order. Respondents admit the facts necessary to establish the Bureau's jurisdiction over Respondents and the subject matter of this action.
3. Respondents agree that the Second Modification of the Consent Order will be deemed an "order issued with the consent of the person concerned" under 12 U.S.C. § 5563(b)(4) and agrees that the Second Modification of the

Consent Order will become a final order, effective upon its entry on the administrative docket, and will be fully enforceable by the Bureau under 12 U.S.C. §§ 5563(d)(1) and 5565.

4. Respondents voluntarily enter into this Stipulation and Consent to the Issuance of the Second Modification of the Consent Order (Stipulation).
5. The terms and provisions of this Stipulation and the Second Modification of the Consent Order will be binding upon, and inure to the benefit of, the parties hereto and their successors in interest.
6. Respondents agree that the Bureau may present the Second Modification of the Consent Order to the Bureau Director for signature and entry without further notice.

Waivers

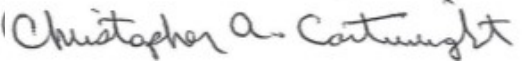
7. Respondents, by consenting to this Stipulation, waive:
 - a. Any right to service of the Second Modification of the Consent Order, and agree that entry of the Second Modification of the Consent Order on the administrative docket will constitute notice to Respondents of its terms and conditions;
 - b. Any objection to the jurisdiction of the Bureau, including, without limitation, under section 1053 of the CFPA, 12 U.S.C. § 5563;

- c. The rights to all hearings under the statutory provisions under which the proceeding is to be or has been instituted; the filing of proposed findings of fact and conclusions of law; proceedings before, and a recommended decision by, a hearing officer; and any other procedural right available under section 1053 of the CFPA, 12 U.S.C. § 5563, or 12 CFR Part 1081;
- d. The right to seek any administrative or judicial review of the Second Modification of the Consent Order;
- e. Any claim for fees, costs or expenses against the Bureau, or any of its agents or employees, and any other governmental entity, related in any way to the enforcement matter or the Second Modification of the Consent Order, whether arising under common law or under the terms of any statute, including, but not limited to the Equal Access to Justice Act and the Small Business Regulatory Enforcement Fairness Act of 1996; for these purposes, Respondents agree that Respondents are not the prevailing party in this action because the parties reached a good faith settlement under the Consent Order;
- f. Any other right to challenge or contest the validity of the Second Modification of the Consent Order;

- g. Such provisions of the Bureau's rules or other requirements of law as may be construed to prevent any Bureau employee from participating in the preparation of, or advising the Director as to, any order, opinion, finding of fact, or conclusion of law to be entered in connection with this Stipulation or the Second Modification of the Consent Order; and
- h. Any right to claim bias or prejudice by the Director based on the consideration of or discussions concerning settlement of all or any part of the proceeding.

TransUnion Interactive, Inc.;
TransUnion, LLC, and;
TransUnion

BY:

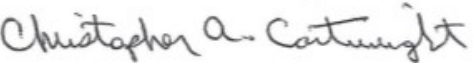


Christopher A. Cartwright
President & Chief Executive Officer
TransUnion

3/29/2022

Date

The undersigned director of TransUnion acknowledges having read this Stipulation and the Second Modification of the Consent Order, and approves of Respondents entering into this Stipulation.



Christopher A. Cartwright
Director, TransUnion

3/29/2022

Date