



Employee Risk Solutions Overview

National Insider Threat Special Interest Group



TransUnion is a big data and information solutions company founded 50 years ago as a Credit Bureau



Our unique data-driven solutions help public sector agencies meet their mission objectives

Investigation

Discover associations, locate hard to find individuals

Professional Services

Ensuring you get the most from TU solutions

Big Data Analytics

Custom score, model development, and data quality



Identity Solutions

Verification, authentication, monitoring, and data quality

Employee Risk

Continuous evaluation, insider risks from credit, public, and proprietary records

Compliance Services

Compliance with tax laws and social program eligibility

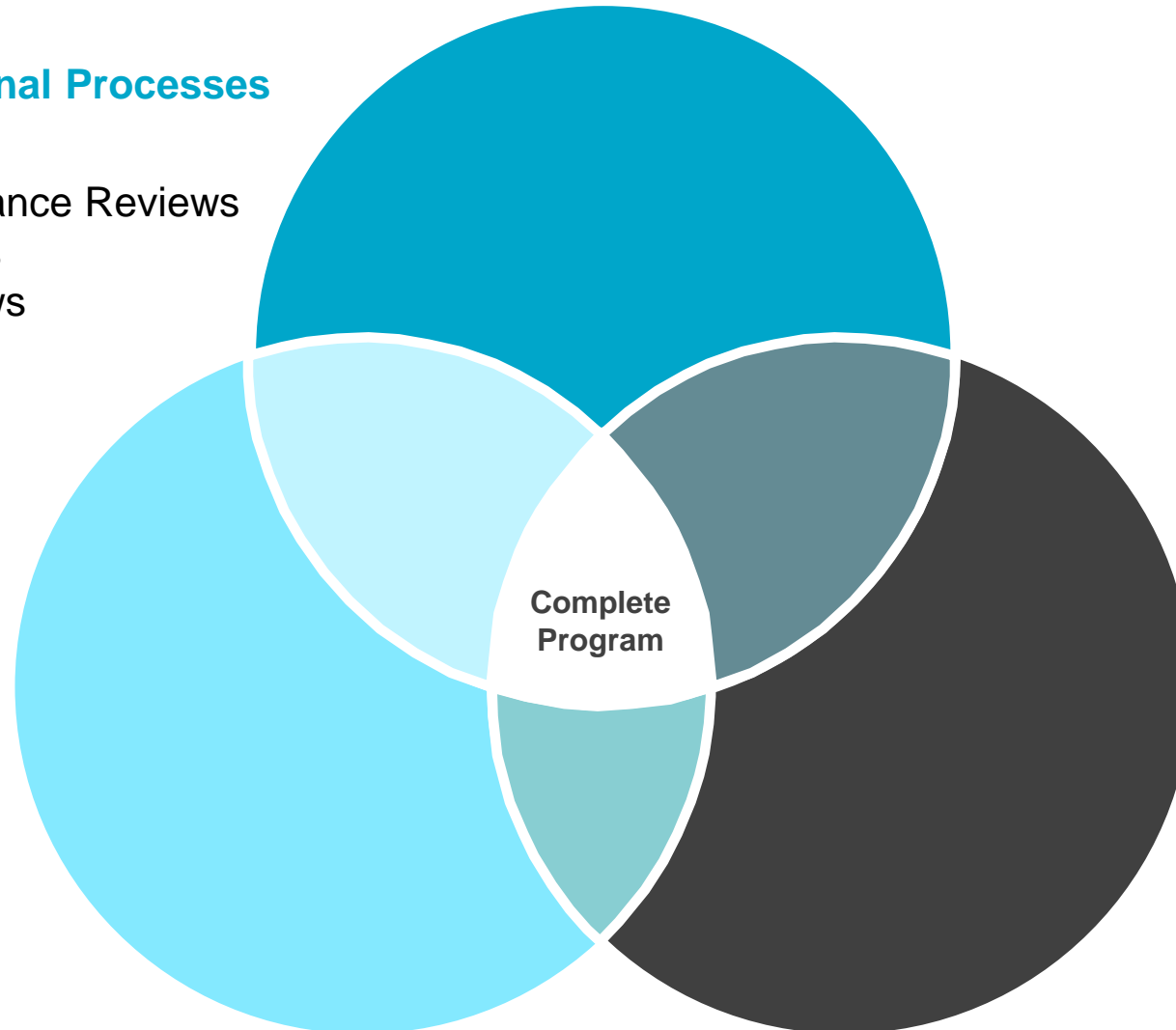
TransUnion's Employee Risk solutions adds external intelligence to insider risk programs

Organizational Processes

- Culture
- Performance Reviews
- Analytics
- Workflows

Internal Information

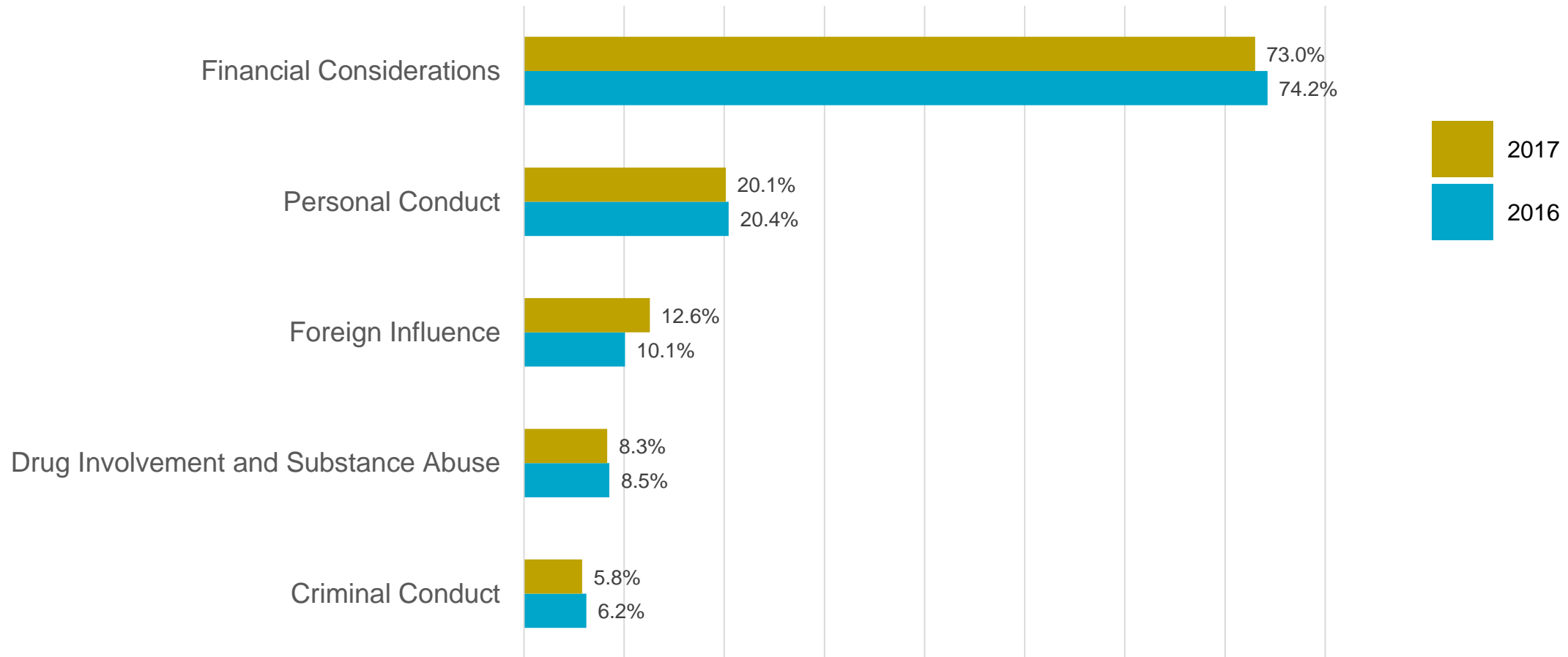
- Cybersecurity Controls
- Activity Monitoring
- Internet Traffic
- Data Loss



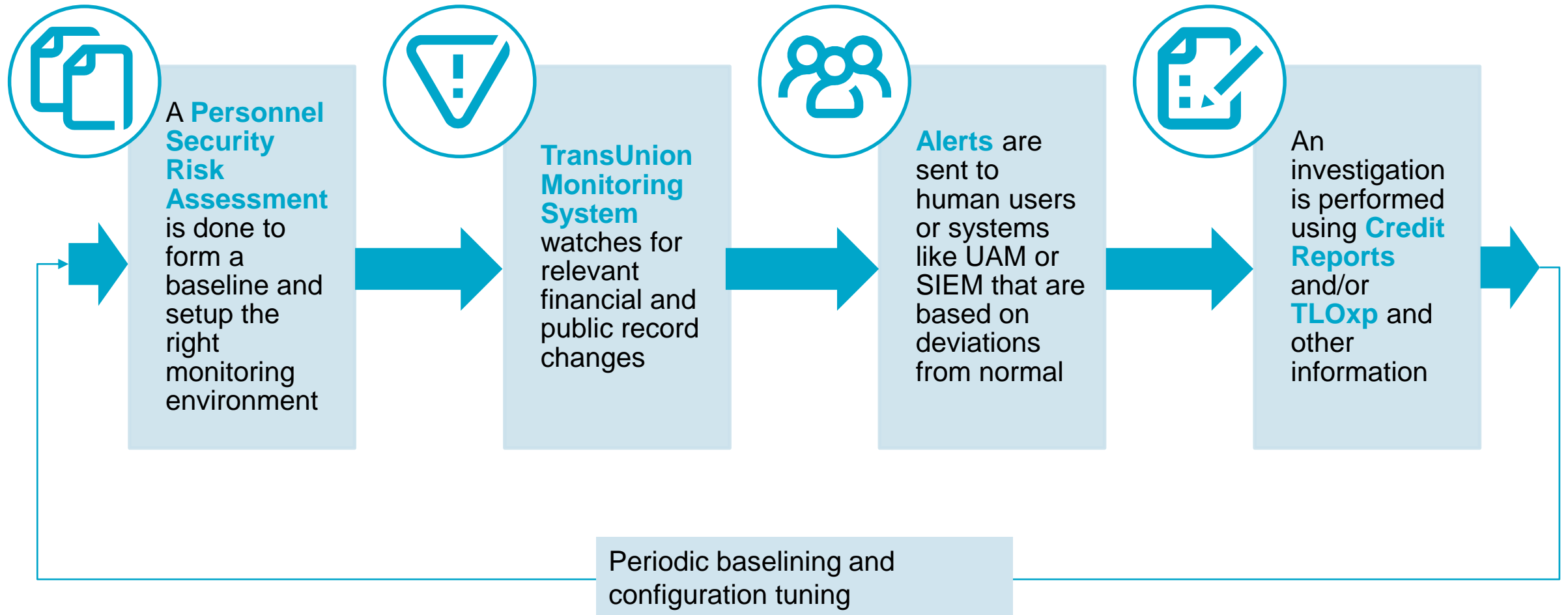
External Information

- Financial
- Alternative Financial
- Public Records
- Publically Available

Financial issues are primary cause for lost or denied security clearances

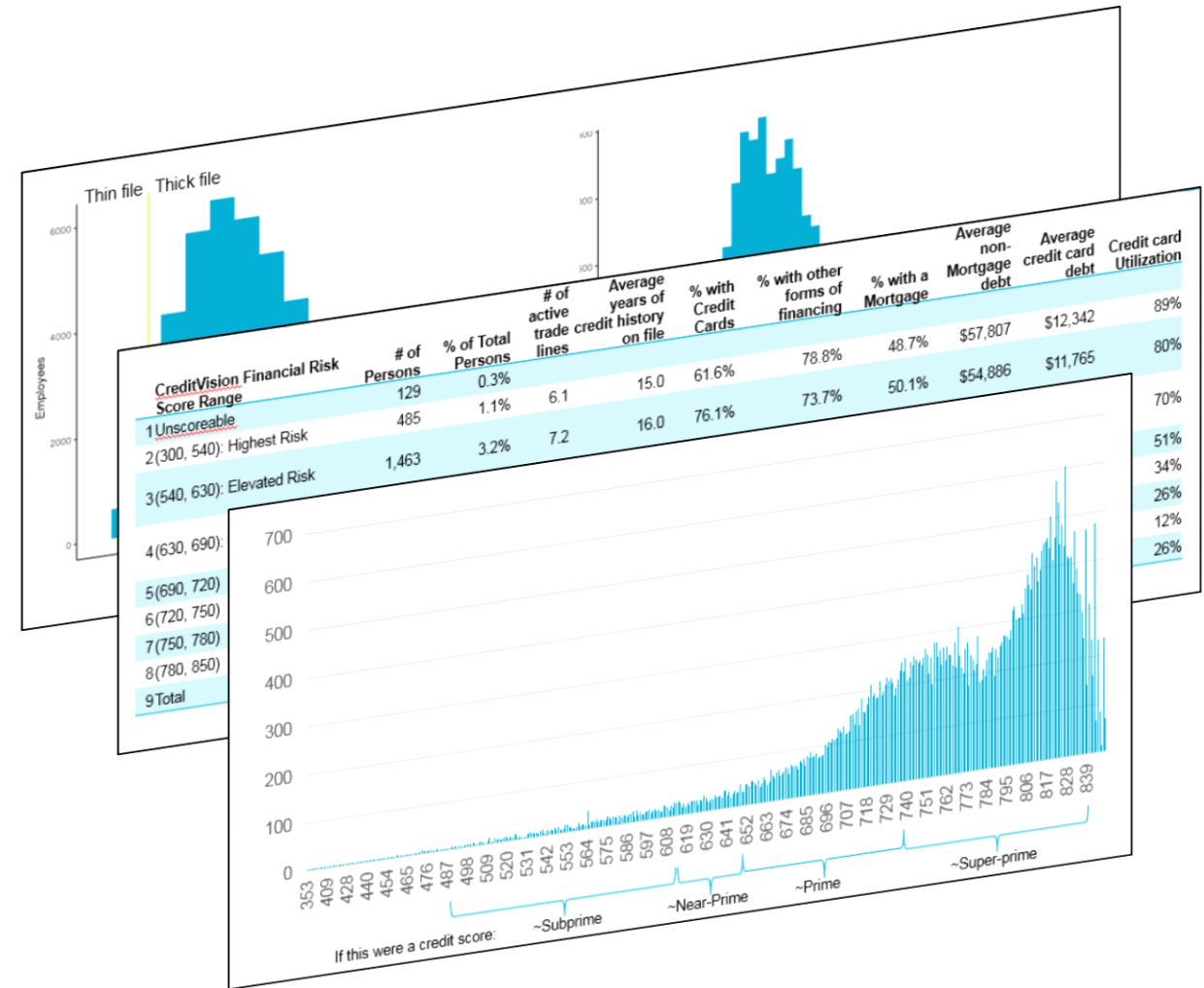


How TransUnion's Employee Risk Solutions work

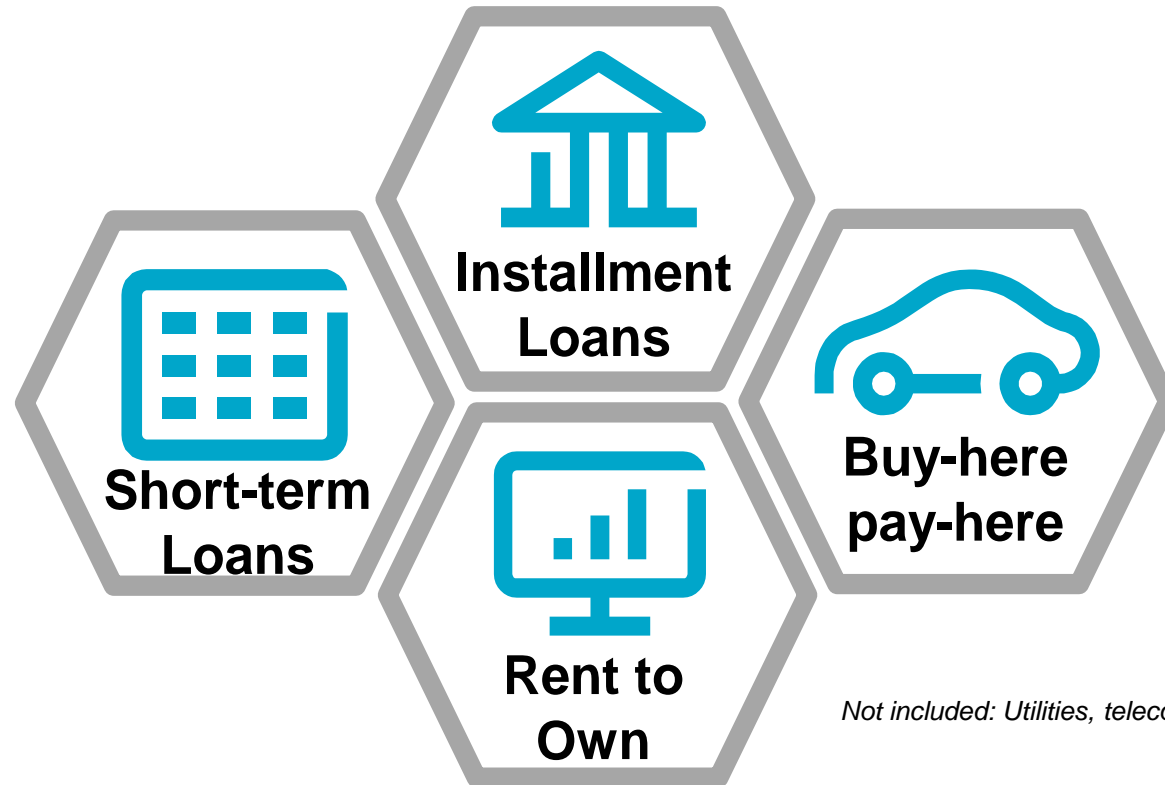


Personnel Security Risk Assessment

- Gain insight into stressors affecting your people
- Prioritize areas to focus
- Demonstrate how external information will be used
- Configure alerting and cadence for receipt of external data
- Components
 - Traditional credit
 - Alternative credit
 - Trended scores and models
 - Public records
 - Publically available records



Our alternative lending database provides information on loans not visible on the traditional credit file

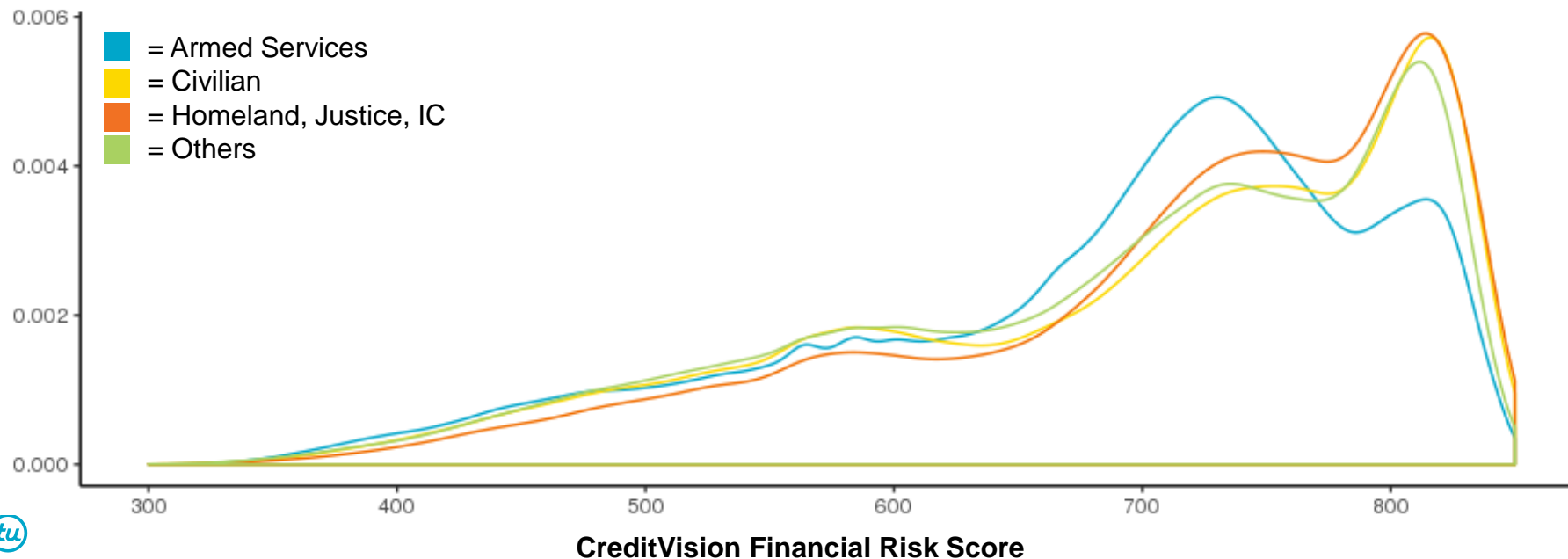


Not included: Utilities, telecom, other non-loan obligations

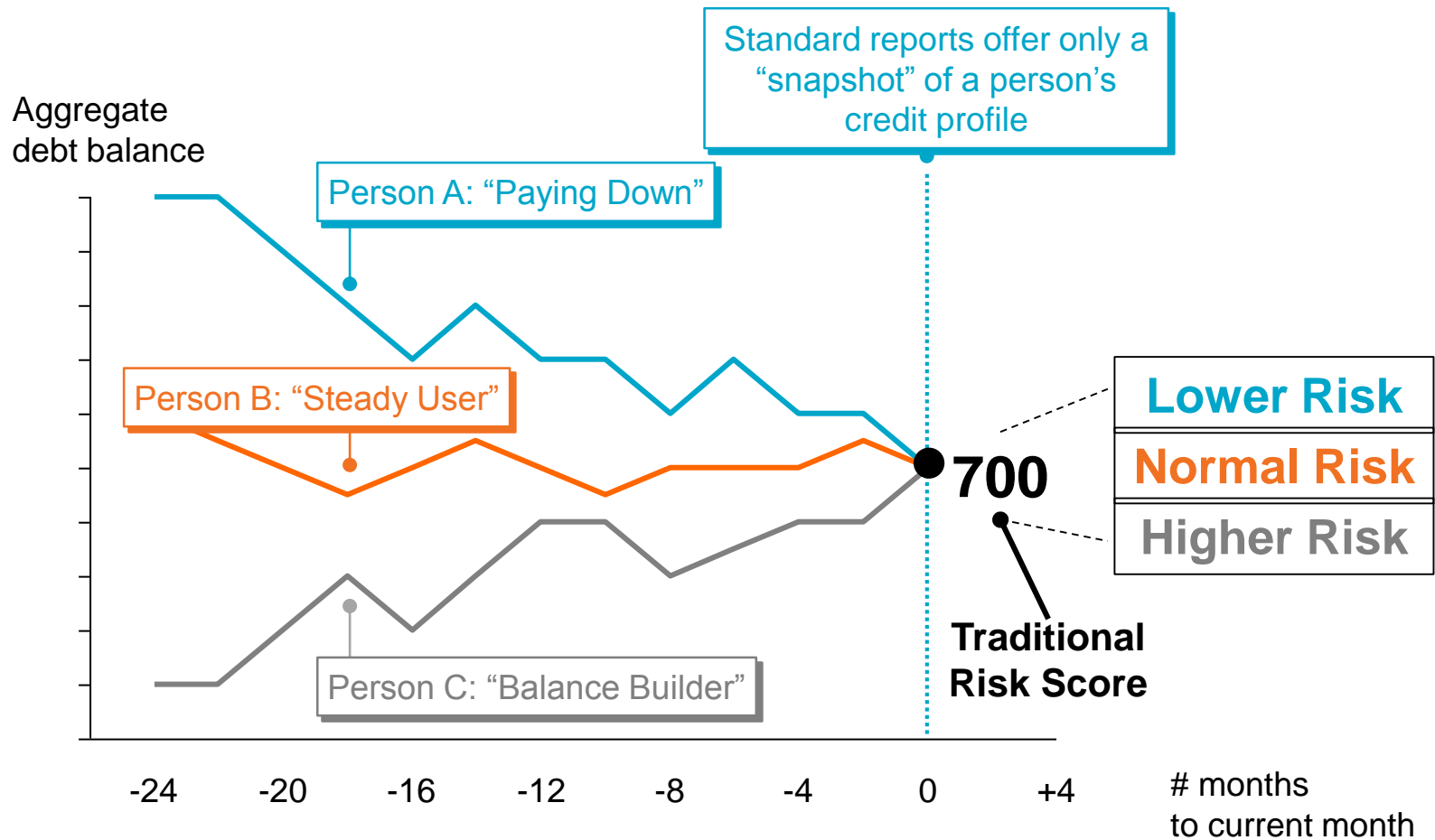
Using trended and alternative data together unlocks a more complete view of a person by offering expanded insights into credit history and patterns of behavior.

NEW CreditVision Financial Security score is FCRA compliant and can be used in Insider Threat programs

- CVFS works like a typical credit score, measuring risk on a scale from 850 (lowest risk) to 300 (highest risk).
- Uses standard attributes and CreditVision algorithms based on trended data
- Financial Distress score beat VantageScore 3.0 as well as CreditVision Scores (New Account, Account Management, Bankruptcy)



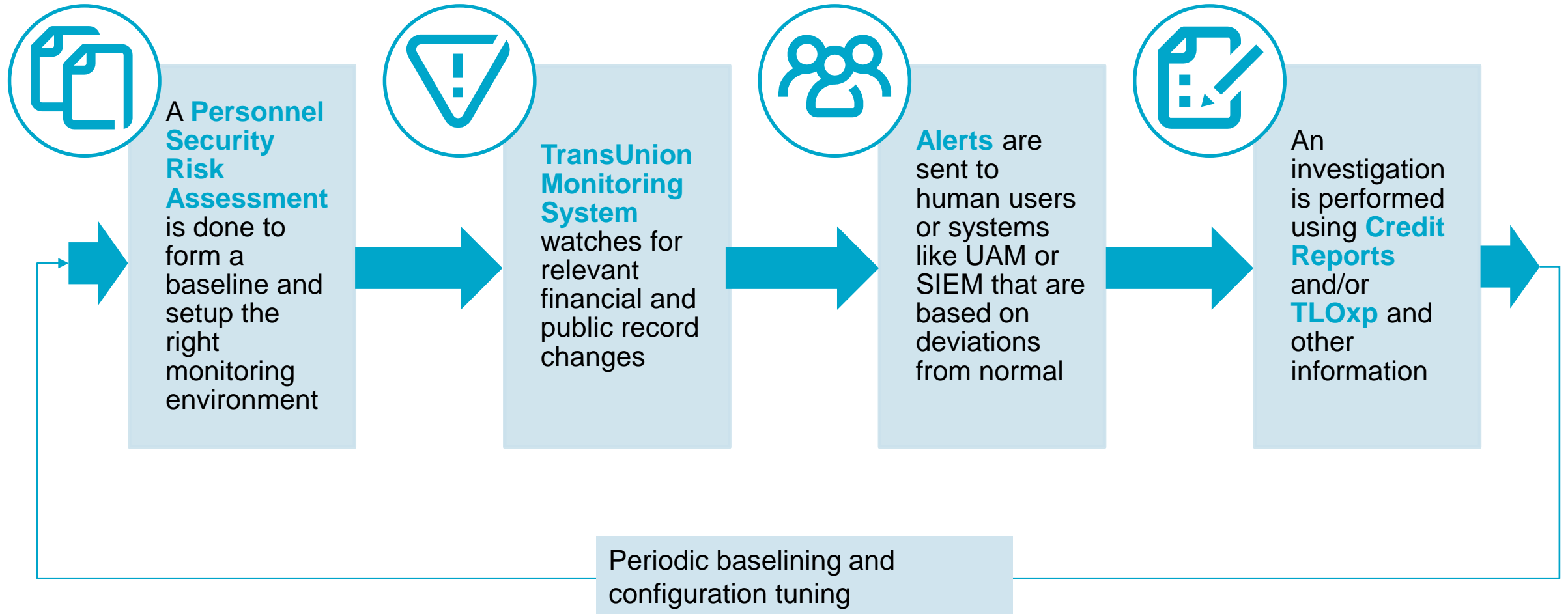
Trended data is a better indicator of risk as it factors in the past to show overall direction





Establishing an Employee Risk Program

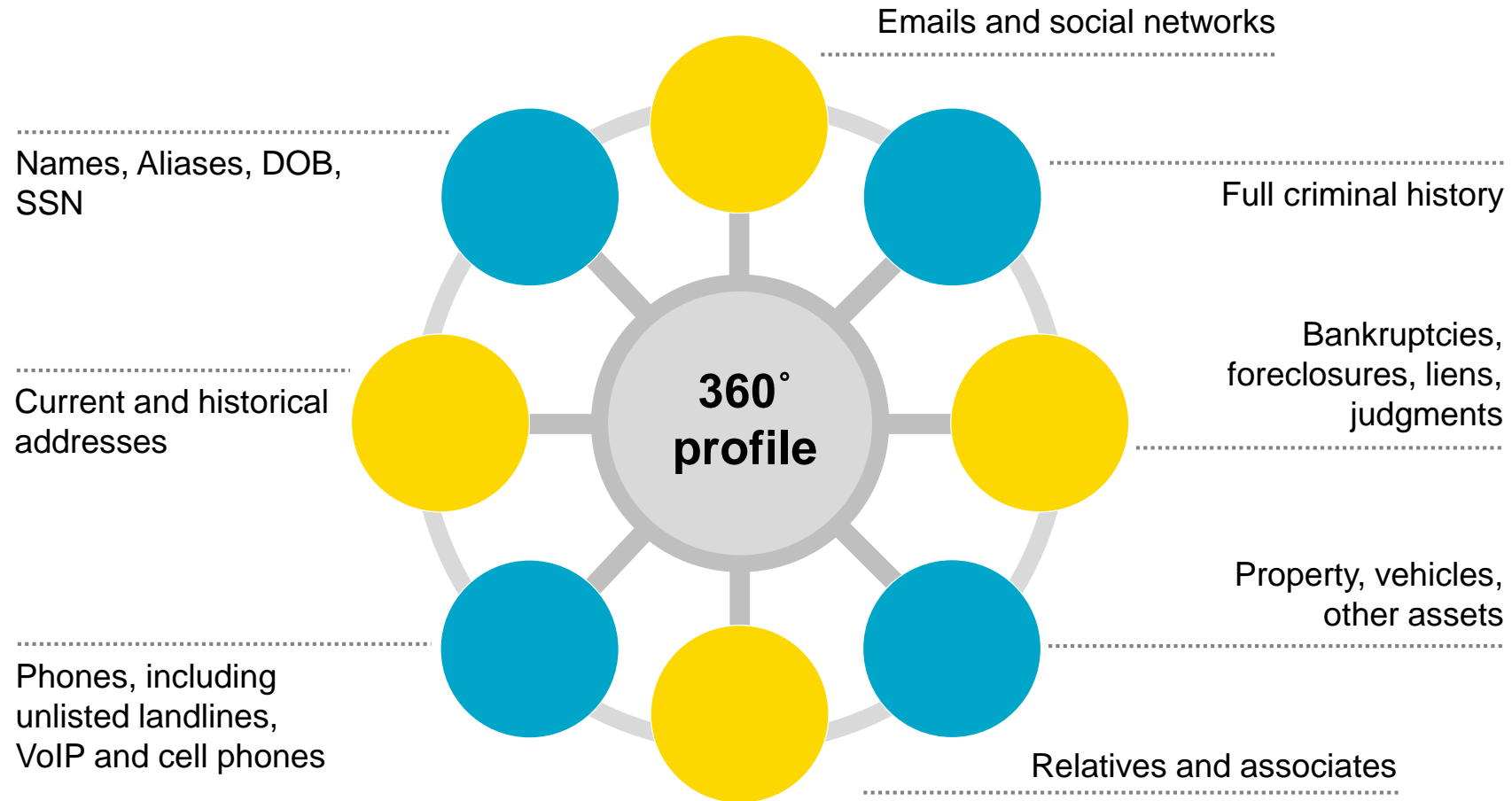
How TransUnion's Employee Risk Solutions work



We recommend a program using the CVFS to put greater focus on risk while still watching everyone

Trigger	Threshold	CVFS Qualifier
General		
Non-Mortgage Debt Paydown	-20000	<630
Change in Total Revolving Debt	+/- 15000	<630
Credit Card Debt Hike	15000	<630
New Payday Loan	1	
New Inquiry (payday loan)	1	
New Inquiry	1	<630 or Unscorable
New Mortgage trade	2	
Delinquency		
	--	
New 60 DPD	2	<630
New 120 DPD	1	
New Mortgage 60 DPD	1	
New Mortgage 120 DPD	1	
Derogatory		
	--	
New Collections	2	<630
New Collection >= \$100	1	
New Charge-Off	1	<630
New Charge-Off >= \$500	1	
New Foreclosure	1	
New Repossession	1	
Bankruptcy		
	--	
New BK Filing	1	
New BK Dismissed	1	
New BK Discharged	1	

TLOxp® delivers a comprehensive 360° profile of individuals from public record and publically available data



Questions?

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For info on anonymized financial survey of your population
to help focus resource expenditures, contact

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