

TransUnion's Transformation

The Amazing Journey of One Company
from Business Continuity to Enterprise
Issue Management

AN INTERVIEW WITH TRACY JUDGE

Senior Director of Compliance Program Management, TransUnion



TransUnion is a leading global risk and information solutions provider to businesses and consumers. The company provides consumer reports, risk scores, analytical services, and decisioning capabilities to businesses, as well as enables consumers to understand and manage their personal information.

TransUnion's commitment to the businesses and consumers it serves has been a driving force behind its dedication to enterprise issue management. For over a decade, Tracy Judge, the senior director of compliance program management, has worked hard to create a department that is responsible for the continued development and implementation of key compliance programs for all domestic and international TransUnion locations. These programs include compliance policy, compliance training, compliance risk assessments, regulatory change management, records management, and the enterprise issue management program, with supporting programs and plans for crisis management, business continuity, and data issue response.

Tracy is a Certified Compliance and Ethics Professional by the Compliance Certification Board, a Certified Business Continuity Professional by DRI International, and a Member of the Business Continuity Institute. Here, she tells her story of the role she played in developing enterprise issue management at TransUnion – and talks about how enterprise issue management played an integral role in her personal and professional growth against great odds.



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consumers worldwide
(230 million
U.S. consumers)



Processes
4.8B
data updates
each month

In 2008, the Federal Financial Institutions Examination Council (FFIEC) revised their standards so that your largest financial services customers were required to put robust business continuity programs in place. These standards included ensuring that third-parties – such as TransUnion – also had business continuity programs. How did you respond?

Until that time, we did not have a major emphasis on business continuity at TransUnion. The updated FFIEC regulations were – to me – a golden opportunity to strengthen our business continuity program. However, I did not know much about business continuity! I aggressively pursued information: joining every organization I could find, attending conferences to understand the elements and best practices of a program, and talking to everyone I met. One of the people who freely gave me a lot of advice and input was David Nolan of Fusion Risk Management. Based on my learnings, we were able to put in place a solid team and program at TransUnion.

Please describe what you had originally envisioned for your business continuity program and how it has actually evolved over time.

Back in 2008, I thought that business continuity was the overarching program and goal – but I was wrong. Business continuity is designed to respond to a specific type of issue. But there are other issues as well, ones that business continuity plans don't address. We soon realized we needed to create a program that would enable us to respond to any type of issue that might arise.

With that in mind, we developed what we call an enterprise issue management program. Enterprise issue management allows us to be alerted about and respond to any issue that may occur anywhere around the globe. If the issue involves operations, we activate our business continuity plans. If there is a crisis, we activate our crisis management plans. If we were to experience a cyber attack, we would activate our data issue response plans. And the list goes on.

That is a lot of work! What motivated you to go above and beyond the requirements of a business continuity program to develop a holistic enterprise issue management program?

Some people respond to opportunities that arise by saying, "That's not my job!" or, "I don't know and neither does my team!" When the FFIEC regulations came down in 2008, I saw it as an opportunity: an opportunity for TransUnion to strengthen its business continuity preparedness, and an opportunity for me to grow professionally. Later, when I realized that this was just the beginning, I saw it as an opportunity to develop something much bigger. There's a sign in my office that captures my approach perfectly – it's a quote attributed to Thomas Edison: "Opportunity is missed by most people because it is dressed in overalls and looks like work." When I see an opportunity, I am willing to do the work it demands.

My personal story is about growing up low-income and in a non-supportive environment but still pushing past the limited expectations others had of me to achieve what I thought I could achieve. That is the story I really want people to hear because, right now, there's a little girl sitting somewhere and her parents don't care if she graduates high school. No one's ever said the word "college" to her. And she's probably never dreamed farther than working as a cashier at a local store. She needs to hear that you can rise above this and take your dreams wherever you want them to go – and when you do, you just might find yourself on the other side of the world one day, speaking to influential leaders about something you made. So don't give up!

Tracy Judge

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In 2014, you partnered with Fusion Risk Management. What were you looking to address with the Fusion Framework® System?

We brought the Fusion Framework into our program to improve our planning processes and increase efficiencies. At that time, we needed to automate processes and improve the user experience. We were expanding the work we were doing both vertically and horizontally within the company, so we needed a system that was flexible and could grow with us. Plus, we had to make things easy for people in order to get their buy-in; without a good user experience, people would have been reluctant to give us the assistance we needed to build our enterprise issue management program.

What has characterized your partnership with Fusion?

We chose Fusion for more than the tool; we chose Fusion because we knew that we would be getting a great partner and the best team to work with. That is exactly what has happened. The team at Fusion never hesitates to respond when my team has questions. The people at Fusion are the reason we have been able to move forward so swiftly to build an outstanding program.

How has Fusion supported all that you have accomplished at TransUnion?

Fusion provided the functionality to efficiently scale our enterprise issue management program. We went from 85 plans in 2016 to over 200 plans in 2017 and now to more than 300 plans in 2019. We wouldn't have been able to do that without the templates, replication abilities, and other functionalities the Fusion Framework System provides. We continue to expand our use of Fusion, finding creative ways to use the tool to benefit the company and reduce risk. Fusion is an integral part of our growing risk management program.

You are passionate about personal growth. Can you explain how Fusion has helped you grow and develop professionally?

As I noted, it was a personal relationship that led me to Fusion initially. Since that time, I have developed many personal relationships within the Fusion team with people who encourage me to try new things and seize new opportunities. Exactly how far I had grown, hit me while on my first trip to Hong Kong to present our enterprise issue management program to the president of our Asian offices. I literally took a picture of myself and tweeted it to my four children, and said, "Never in a million years did the little girl who grew up growing tobacco in Kentucky think that she would one day be on the other side of the world making a presentation to the president of a company about something she'd created. Never let anyone or anything limit your dreams, including yourself. Keep your head up and work hard and you will find yourself accomplishing what was once inconceivable."

Fusion continues to be my sounding board, mentor, and cheerleader. The people at Fusion have played a role in building my knowledge and my confidence to be able to raise my hand and say, "We did a really good job over here solving this problem. We're ready for the next challenge!"