TransUnion receives payment data from many sources to provide a holistic view of an applicant's creditworthiness and payment-based behaviours, and verify identity

Where does information on a credit file come from? **Credit card companies** Fast fact TransUnion receives data from Data sources: more than 300 sources (across multiple industries) for credit and **Canada Post and Telecommunications** identity information purposes other agencies and utility companies **Court system** Inquiries posted by companies who have viewed the consumer's credit file and trustees Banks and other **Collection agencies** financial institutions and debt purchasers **Auto lenders** Retailers A. Fraud alerts from TransUnion Mortgage companies

