

TransUnion

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EDITORIAL GUIDELINES

Project Overview

TransUnion® content will reinforce the brand as a key authority site for all credit-related customer queries throughout the entire buying journey — from awareness to purchase — and establish a credit education center that informs consumers about the benefits and importance of monitoring and understanding their credit. Content will include a friendly, relatable and engaging tone while offering straightforward and simple guidance that clarifies credit score and credit monitoring ambiguity.

TransUnion.com is more than just a credit-reporting agency, its diverse sets of data and analytic solutions deliver meaningful insights to help businesses and consumers spot opportunities and manage risk.

Topics covered will include, but are not limited to: credit reports, credit score, identity theft protection, mortgages, credit monitoring, credit bureau, debt management and auto loans.

Who are TransUnion's readers?

- TransUnion.com users are:
 - Currently thinking about:
 - Purchasing a home, car or other large investments.
 - Managing or getting out of debt.
 - Keeping identity protected.
 - Wedding planning.
 - Active Borrowers: Credit users who want to manage rates and feel secure.
 - Interested in preparing credit and finances for major life decisions.

TransUnion.com content *is*:

- **Friendly:** People see Transunion as good-natured and approachable. Communication should be warm and welcoming, never cold and clinical.
- **Knowledgeable:** Experience and industry leadership are assets that make Transunion a trusted partner. Be intelligent and data-driven, but never arrogant, jargon-y or intimidating.
- **Compassionate:** Understand what's at stake, not just for your immediate audience, but also for their clients and their future. You're not an impartial observer of the

business community, but fully dedicated to helping people make responsible choices.

- **Term-Sensitive:** Articles may contain or omit specific keywords (Please reference the “Restricted Words” section).
- **Educational:** Be an educator, not an advertiser. Take an educative and problem-solving approach to quickly and clearly informing your audience about the facts not claims. Always use credible sources.
- **Succinct:** Your audience is busy, so don’t waste their time; get to the point early, and make it count. Avoid phrases like “In today’s world” and “Times are changing,” instead lead with the benefits TransUnion brings and the pain points they help solve. Be sure to present a clear point of view on a subject or problem and provide something of value (apart from a TransUnion solution) to share.

TransUnion.com must meet the following requirements:

- **Urgent:** Why is the problem urgent for your audience?
- **Unique:** Why is the TransUnion solution unique?
- **Useful:** Why is this a must-have solution for your audience?
- **Ultra-specific:** How does the solution work, specifically?
- **User-Friendly:** Why should your audience say *yes* to your solution, today?
- **Unquestionable Proof:** Why should your audience trust you?

TransUnion content *is not*:

- **Complicated/Intimidating:** Content will not target financially savvy individuals with more complex personal finance concerns or include complicated financial jargon, but rather empower new and existing users with helpful financial know-how.
- **Dry:** Content will not be overly serious or outdated, but will instead deliver information in the most engaging manner possible.
- **Overly opinionated:** Content will avoid providing more opinion than fact and not providing concrete findings.
- **Absolute:** Content will avoid using terms like “never,” “always,” and “forever.”
- **Unsure/Indirect:** Content will not make unclear or broad statements. Content will be confident in tone and direct and include a *call to action*.

Best Practices

- The name “TransUnion” requires a superscripted “®” the first time it is referenced. However, if the first reference happens to appear in the headline, add an “®” to the second (non-headline) appearance instead.
- Write enticing headlines and subheads that are to the point and never vague.
- Use subheads liberally; they increase scannability.

- Lead with a benefit that targets your audience’s most salient pain point.
- Avoid passive voice in favor of active voice whenever possible.
- Write short, clear sentences and paragraphs.
- Prefer clarity to cleverness.
- Based on the Credit Repair Organization Act (CROA), TransUnion cannot give credit advice. You cannot state or imply that TransUnion.com or its products can improve a consumer’s credit rating, history or record."

Blacklist Sites:

Avoid citing or referencing competitors, such as Experian, Equifax, Fico, Credit Karma, Credit Sesame, and LifeLock.

Legally restricted words and suggested alternatives:

Note: If one of the restricted words can be used legitimately in context, consider using a modifier.

Example: to help ensure or to help prevent.

Restricted Word or Phrase	Alternative Word or Phrase
Always, never	Generally
Complete	Comprehensive
Cutting-edge	Advanced, sophisticated
Eliminate	Reduce
Ensure	Help, Assist
Error	Inaccuracy
Immediately	Quickly, Rapidly
Industry-leading	Advanced
Instantly	Quickly, rapidly
The latest	Advanced, sophisticated
Maximize	Increase, improve
Minimize	Decrease, reduce
Prevent	Reduce
Real-time	Quickly
State of the art	Advanced

Unlimited	Vast, wide-ranging
Unmatched	Vast, wide-ranging

Words and phrases to avoid altogether:

Restricted Word	Comments
Accurate or accurately	In general, do not use to describe data or any of our solutions; if you want to use one of these terms, you need to substantiate your claim.
Guarantee	Do not use as a verb or a noun.
The leading	The Law Dept. requires substantiation of claims like these.
Reliable	Do not use to describe data or any of our solutions
Secure	Do not use to describe our data or any solutions.
Unique	It means, "being the only one." That's a dangerous claim to make in advertising if it can't be proven. Avoid at all costs

Per the Townes Settlement, offerings and associated literature will not use the following terms:

- *Improve, enhance, boost, raise and increase* in the same phrase as the term score or rating. (May be used when discussing hypothetical examples of how actions may affect a score in any score simulation tool.)
- *Credit repair, credit rebuilding, credit fix, repair your credit, fix your credit* or combinations of those words. (May use such terms in the disclaimer and are not inhibited from communicating a consumer's rights under the FCRA, FACTA or equivalent state statutes.)
- *Advice, tips, suggestions and instructions* in the same phrase as *improving, enhancing, boosting, raising or increasing a credit score or credit rating.*
- Avoid using the phrase *complete identity theft protection.*

Writers:

Demand Media Studios (DMS) hand-selects an exceptional community of writers with

credentials that correspond to the selected categories and who have proven experience producing top-quality work in the desired formats and voice. All DMS writers are trained and well-versed in the DMS Guidelines, which include Image and Caption Guidelines. Writers will be further instructed on the TransUnion voice and tone via approved, project-specific writer guidelines.