

Revenue from international clients, including end users and resellers, amounted to 22% of our total revenue in 2020, 27% of our total revenue in 2019 and 29% of our total revenue in 2018.

## Products and Services

Our products and services help our clients make more informed decisions with higher levels of confidence by leveraging a broad array of data assets. Analytics are used to derive insights from the data that are most relevant for the client's decisioning needs. The data and insights are then processed through proprietary software and generally transmitted to the client's operating system to execute the decision.

The following chart summarizes the key products and services offered by each of the business units within our segments:

	USIS			Workforce Solutions		International				Global Consumer Solutions
	Online Information Solutions	Financial Marketing Services	Mortgage Services	Verification Services	Employer Services	Europe	Asia Pacific	Latin America	Canada	
Online data	X		X	X		X	X	X	X	X
Portfolio management services	X	X	X	X		X	X	X	X	
Analytical services	X	X	X	X	X	X	X	X	X	X
Technology services	X		X			X	X	X	X	
Identity management and fraud	X			X		X	X	X	X	X
Marketing services		X	X				X	X	X	
Direct-to-consumer credit monitoring							X			X
Employment and income verification services				X			X		X	
Business process outsourcing (BPO)				X	X		X			
Debt collection software, services and analytics						X	X	X	X	

Each of our operating segments is described more fully below. For the operating revenue, operating income and total assets for each segment see Note 13 of the Notes to the Consolidated Financial Statements in Item 8 of this report.

## USIS

USIS provides consumer and commercial information solutions to businesses in the U.S. through three product and service lines, as follows:

**Online Information Solutions.** Online Information Solutions' products are derived from multiple large and comprehensive databases of consumer and commercial information that we maintain about individual consumers and businesses, including credit history, current credit status, payment history, address and other identity information. Our clients utilize the information and analytical insights we provide to make decisions for a broad range of financial and business purposes, such as whether, and on what terms, to approve auto loans or credit card applications, and whether to allow a consumer or a business to open a new utility or telephone account. In addition, this information is used by our clients for cross-selling additional products to existing customers, improving their underwriting and risk management decisions, and authenticating and verifying consumer and business identities. We also sell consumer and credit information to resellers who may combine our information with other information to provide services to the financial, mortgage, fraud and identity management, and other end-user markets. Our software platforms and analytical capabilities can integrate all types of information, including third-party and client information, to enhance the insights and decisioning process to help further mitigate the risk of granting credit, predict the risk of bankruptcy, indicate the applicant's risk potential for account delinquency, ensure the identity of the consumer, and reduce exposure to fraud. These risk management services enable our clients to monitor risks and opportunities and proactively manage their portfolios.

Online Information Solutions' clients access products through a full range of electronic distribution mechanisms, including direct real-time access which facilitates instant decisions. We also develop and host customized applications that enhance the decision-making process for our clients. These decisioning technology applications assist with a wide variety of decisioning activities, including determining pre-approved offers, cross-selling of various products, determining deposit amounts for telephone and utility companies, and verifying the identity of their customers. We have also compiled commercial databases regarding businesses in the U.S., which include loan, credit card, public records and leasing history data, trade