EQUIFAX®

EFX.AI™
Driving AI innovation

Patented AI technology and analytics

300+
Equifax inventors

300+
pending and approved patents supporting our approach to AI[1]

37
New Equifax inventors[2]
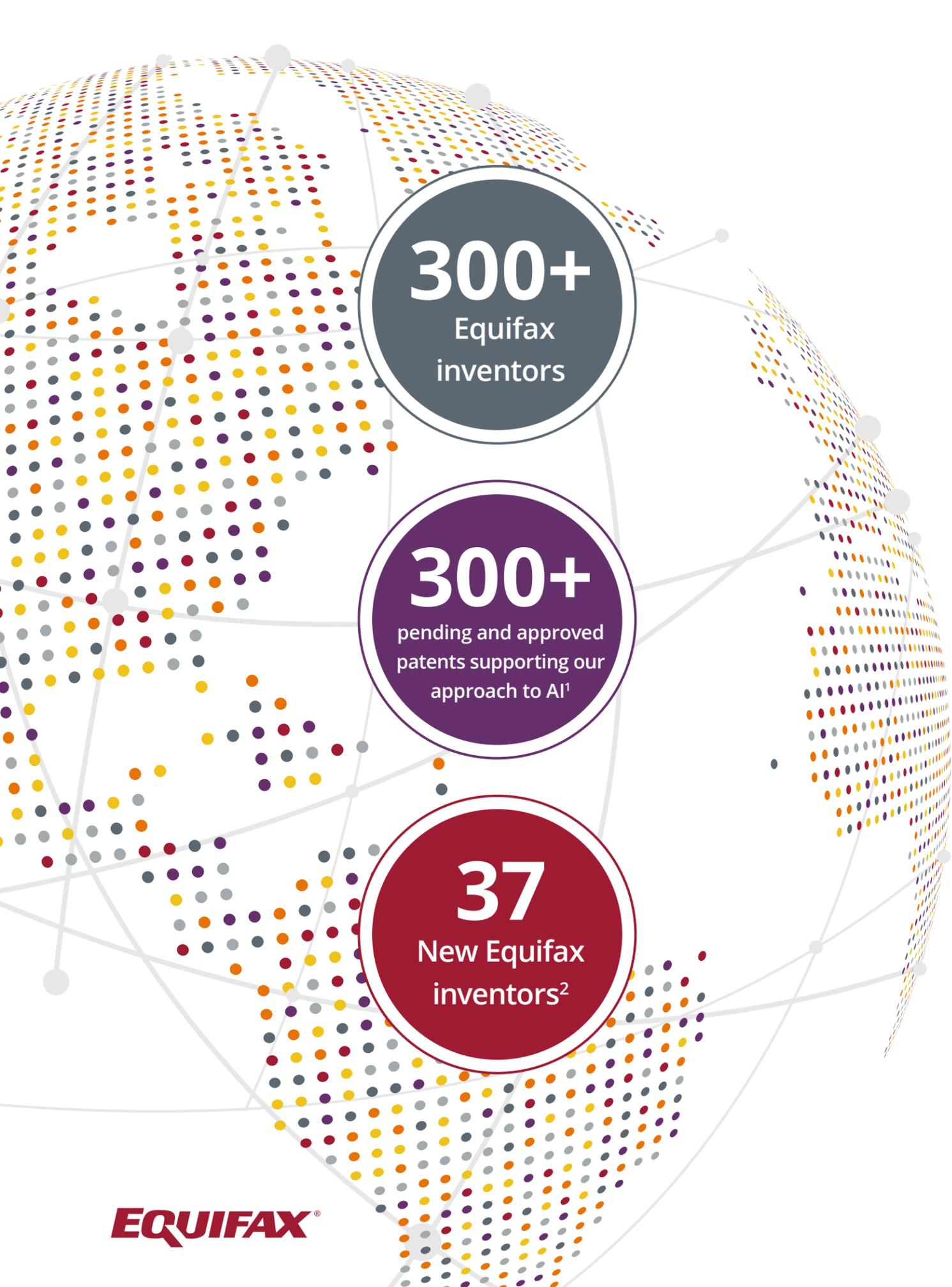
Innovating not just for today, **but for the future.**

As a global data, analytics, and technology company, we are committed to driving ongoing Artificial Intelligence (AI) innovation for the benefit of the businesses and consumers we serve in 24 countries around the world. Our more than 1,000 analytics professionals anticipate the evolving challenges that our customer and consumers face.

Many of our experts have patented their ideas, helping drive Equifax products and solutions forward so that our customers can get to insights faster and provide value to consumers.

EQUIFAX®

AI patent **innovation**

Whether it is for innovation, internal development or operational improvement, Equifax uses AI Systems in a transparent, trustworthy, fair, explainable, and secure manner, to provide benefits to consumers and customers.

Our AI and machine learning (ML) patent portfolio centers on the creation of models for decisioning as well as fraud prevention use cases. We employ prescriptive AI, deep analytics and innovative ML techniques to help our customers grow their businesses and to help consumers move forward faster, while also meeting strict compliance and regulatory requirements.

Amplifying the Power of our
Patented Technology

Products and services built with Equifax Amplify AI™ leverage our patented technology and methodologies, differentiated data, unique analytics and Equifax Cloud™ infrastructure to deliver actionable insights that help drive transparent, explainable decision-making across industries.

Equifax Amplify AI is the result of decades of leadership in data science, machine learning, and applied AI, setting industry standards that others strive to replicate.

Through advanced machine learning models and seamless, Equifax Cloud-based integration with our differentiated data assets, Equifax Amplify AI delivers insights that are not only highly predictive, but easy to understand, explain, and implement.

Equifax **Amplify AI**™

Equifax Amplify AI leverages proprietary technologies, such as our **patented monotonicity constraint approach,** now widely recognized as a best practice, to bridge the gap between performance and transparency — giving clients and consumers **unparalleled visibility into the insights that inform decisions.**

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EFX.AI

EFX.AI is how we drive overall AI innovation at Equifax. We infuse our patented AI techniques into solutions designed to enable customers to get to insights faster — helping to create new consumer opportunities.

Explainable AI is critical in ensuring that the correct data used to make credit decisions is surfaced by AI models and scores.

Equifax has approved or submitted patents for explainable AI techniques such as neural networks, gradient boosted machines and random forests.

Equifax led the way towards an industry standard for explainable AI, **introducing the first machine learning credit scoring system** with the ability to generate logical and actionable reason codes for the consumer.

EQUIFAX®

We focus on **key areas** in patent innovation

Explainable AI
AI that focuses on developing machine learning techniques that are able to explain their decisions and predictions in a way that is understandable to people and is designed to meet regulatory requirements.

Decision Analytics
Using ML and statistical methods to help businesses make better decisions, including identifying fraud and optimizing operations.

Model Development
Creating and refining analytic models that can be used to make better predictions or decisions by providing insights into data that would otherwise be difficult to understand.

Fraud Monitoring and Prevention
Identifying and helping prevent fraudulent activity. Kount®, acquired by Equifax in 2021 and now part of the Equifax United States Information Solutions business unit, was first in the market to leverage AI in the evaluation of transactions for fraud.

Credit Scoring/Risk
Helping assess the creditworthiness of consumers based on a number of factors, including payment history, income, and debt.
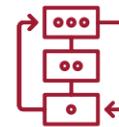
Entity/Identity Resolution
Identifying and linking records that refer to the same real-world entity. When working with large structured and unstructured data sets, strong entity resolution can be a valuable tool for improving the accuracy, efficiency, and usability of data.

Cybersecurity
Protecting critical systems and sensitive information from digital attacks. Our commitment to the best practices that shape security behaviors, technologies and policies for us and our customers is a point of strength. We are one of the few organizations who publishes a Security Annual Report and our results speak for themselves.

EQUIFAX®

Equifax has driven responsible AI innovation for nearly a decade. Our custom-built Equifax Cloud™ and advanced data fabric enable us to maximize our AI capabilities. We invest millions annually into proprietary data assets and infuse our patented AI techniques into solutions that give customers the deeper insights they need to move people forward, faster. For more information, contact your Equifax representative.

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