

Equifax Delivers Optimal Path™ Directly to U.S. Consumers via the myEquifax Mobile App

Leveraging the Advanced Equifax Cloud-native Platform and Patented EFX.AI Capabilities, Optimal Path Gives Consumers More Control Over Their Financial Journeys at No Additional Cost

ATLANTA, Feb. 17, 2026 /PRNewswire/ -- [Equifax](#)® (NYSE: EFX) is leveraging its advanced cloud-native platform and patented EFX.AI capabilities to deliver [Optimal Path](#)™, the company's interactive [credit score planner](#), directly to U.S. consumers through the myEquifax mobile app free of charge. Optimal Path integrates with a consumer's current Equifax credit profile to provide specific tasks that they can execute within the next 30 days to help reach their target VantageScore® 3.0 credit score goal.



Utilizing two unique [Equifax patents](#), the interactive score planner suggests the most actionable, positive behaviors for the individual user. These suggestions are based on a consumer's credit file as well as [EFX.AI](#)-driven insights that simulate how a consumer's score could change by following the recommended action plans. Unlike static credit score simulators or one-time score planners, Optimal Path uses EFX.AI to create customized 30-day action plans that evolve as an individual achieves their particular objectives, enabling consumers to meet their unique financial goals faster. Consumers can see how much their VantageScore credit score can increase in as few as 90 days.

"[The Equifax Cloud](#)™ provides the robust foundation needed to leverage our patented EFX.AI capabilities and seamlessly integrate Optimal Path into the myEquifax mobile app," said Aparna Shah, who leads the Direct to Consumer Business at Equifax. "We ultimately want to empower consumers to take more control over their financial journey and help them live their financial best. Offering Optimal Path for free to U.S. consumers is an important step toward that goal."

Optimal Path for U.S. Consumers in the myEquifax mobile app delivers:

- **AI-Powered, Personalized 30-day Action Plans:** Using the power of [EFX.AI](#) patented-technology, consumers will receive a step-by-step plan based on their individual credit profile, focusing on the most impactful steps to take to help reach their credit score goal.
- **Track Progress:** Consumers receive progress reports for each 30-day period showing

- if they achieved their targets and/or see where they can improve.
- **Reminder Notifications:** Consumers receive reminders to help them stay on track and complete their plans.
- **Milestone Tracking:** Consumers can see the historic milestones they have achieved over the last three months and track their progress over time as they work toward their credit score goals.

Optimal Path is now available for free exclusively in the [myEquifax mobile app](#) for all [Equifax Core Credit™](#) and premium subscribers. The myEquifax mobile app is available for download from the [Apple App Store](#)® or on [Google Play](#). U.S. Consumers can then use their [myEquifax™](#) account to login. If a user does not have a myEquifax account, they can register for Equifax Core Credit, a free product that will allow the user to then access the mobile app and Optimal Path.

[Access Optimal Path via the myEquifax mobile app here](#)

ABOUT EQUIFAX INC.

At [Equifax](#) (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](#).

FOR MORE INFORMATION:

Alexandra Packey for Equifax
mediainquiries@equifax.com

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