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Equifax Expands Strategic Patent Portfolio in First Half of 2026

Company Adds 39 New Global Patents to Enrich New Product Innovation and Deepen Leadership in Explainable AI

ATLANTA, June 30, 2026 /PRNewswire/ -- [Equifax](#)® (NYSE: EFX) has secured 39 new patents in the first half of 2026, broadening its global intellectual property (IP) portfolio of more than 750 issued or pending patents across the globe. Continued portfolio expansion is part of the organization's forward-looking IP strategy, designed to maximize the value of Equifax proprietary data for customers and consumers, accelerate and differentiate [EFX.AI](#) product innovation, and deepen leadership in explainable Artificial Intelligence (xAI). Year-to-date, Equifax has secured 14 new patents that directly support the company's approach to AI, further complementing its EFX.AI™ strategy for product innovation.



"Equifax has driven decades of continuous innovation to ensure that our customers are always equipped with the most advanced, secure, and predictive capabilities available," said Harald Schneider, Global Chief Data & Analytics Officer at Equifax. "Our hundreds of inventors around the world focus on patenting technology that maximizes the value of proprietary data in an increasingly AI-focused business environment, empowering our customers to make more intelligent decisions and create new consumer opportunities faster than ever before."

The 39 patents secured in the first half of 2026 further support Equifax innovation in three core areas:

Explainable AI That Turns Complex Data into Transparent Insights

Explainable AI helps customers responsibly analyze massive amounts of data to make more informed decisions. Equifax led the way toward an industry standard for explainable AI, introducing the first machine learning credit scoring system with the ability to generate logical and actional reason codes for consumers more than a decade ago. Since that time, the company has more than 180 pending or approved patents for explainable AI techniques. In the first half of this year, Equifax secured a Canadian patent grant on its original methodology for optimizing neural networks for risk assessment, expanding this invention into 11 patents globally, including in the U.S., Australia, and India.

- **Optimizing Neural Networks for Risk Assessment (Canada)**- This patented system solves the problem of the AI "black box" by forcing credit-scoring neural networks to maintain a strict, one-directional relationship between inputs and outputs (e.g., as payment history improves, a credit score should increase). By ensuring this clear

mathematical relationship, the system delivers transparent, fully explainable credit decisions and regulatory reason codes without sacrificing the predictive power of advanced AI. This allows financial institutions to leverage the power of advanced AI while still being able to generate "adverse action codes" or "reason codes" that clearly explain to a consumer why they received a specific score and what actions impact their credit. This functionality is being used today in solutions such as Insights Score for Personal Loans and Insights Score for Auto.

Enhanced Identity Verification & Fraud Detection

In today's evolving fraud landscape, emerging fraud schemes such as first-party fraud, synthetic identities, and account takeovers require robust identity verification, fraud protection and regulatory compliance solutions. Equifax leverages AI, machine learning, robust analytics and real-time data to assess risk with precision and identify threats that others miss. Currently, more than 190 pending or approved patents support the company's leadership in identity verification and fraud detection, including a specific patented methodology aimed directly at the vulnerabilities in digital commerce.

- **Risk Assessment for Personally Identifiable Information Associated with Controlling Interactions Between Computing Systems (U.S.)** – This patented methodology is leveraged in Consumer Insights, Signal Score for Email, and Payments Fraud capabilities to identify risk in card-not-present transactions. By isolating and evaluating specific identity elements—such as email addresses, phone numbers, and device IDs—and modeling historical fraud distributions (including chargebacks and declines), the system delivers data-informed insights to better inform transactional risk decisions.

Multi-System Data Orchestration

Central to the more than \$3 billion Equifax Cloud transformation is the company's custom data fabric, an adaptable structure that unifies proprietary differentiated data from over 100 siloed data sources. AI requires deep, accurate, and high-quality data. The Equifax data fabric ingests 20 billion records per month globally while also enabling the management of that data in keeping with strict regulatory requirements. This foundational platform allows for the orchestration of more than 250 billion keyed and linked records. This enables complex, multi-system data to stream seamlessly on demand under strict regulatory controls—completely eliminating months of manual data preparation. Eliminating these months of manual preparation requires sophisticated, patented coordination across the entire network.

- **Data Transformation Techniques for Event Data in Multi-System Computing Environments (U.S.)** – This patented technology is leveraged in applications such as Account Protection, Payments Fraud, Authorized Payments Protection), Contact and Locate, Identity Proofing and Synthetic Identity Risk 3.0. It coordinates massive data flows across multiple systems. By holding data until specific triggers are met, it ensures recipient systems receive complete, structured datasets rather than fragmented pieces—drastically improving real-time fraud and pattern detection.

Learn more about the Equifax commitment to responsible AI innovation at [EFX.AI](#). The most recent list of issued Equifax Intellectual Property is available [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](https://www.equifax.com).

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