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Equifax Secures 35 New Patents, Advancing Responsible AI, Machine Learning, and Fraud & Identity Solutions

New Patents Secured in the First Half of 2025 Help Drive Responsible AI Innovation and Create More Effective Insights for Customers

ATLANTA, June 12, 2025 /PRNewswire/ -- Equifax® (NYSE: EFX) has secured 35 new patents in the first half of 2025. These new patents, which bring the number of Equifax issued or pending patents to nearly 650 patents spanning 15 countries, encompass distinctive techniques in artificial intelligence and machine learning, data & analytics, cybersecurity, and identity & fraud solutions. Patents protect the unique innovations created for the benefit of the businesses, customers and consumers Equifax serves in 24 countries around the world.

"With innovation made possible by the Equifax Cloud™, our latest patents reflect our continued commitment to developing new technologies and solutions that empower our customers to drive greater access to financial opportunity to more people in more places," said Harald Schneider, Chief Data & Analytics Officer at Equifax. "We have more than 1,000 Equifax analytics professionals across the globe dedicated to solving the complex and evolving challenges faced by both our customers and consumers."

The custom-built Equifax Cloud is a top-tier global technology and security infrastructure that continues to set the company apart in the industry. The Equifax Cloud and custom data fabric enable the organization to drive AI innovation and maximize EFX.AI™ capabilities for faster solution implementation, cloud-native model deployment and expedited consumer decisioning and aids the organization in developing solutions that are faster, more reliable, more powerful, and more secure than ever before.

The latest technology and innovation covered by the most recent Equifax patents include:

- **Automated Model Development Process** (European Patent Office with national validations in Ireland, United Kingdom and Spain) - Developing highly predictive models is a strategic capability for Equifax. This patent relates to an automated model development tool that helps in creating analytical models for machine learning applications, automating several processes like data exploration, variable selections, auto binning and model refinement. These capabilities enable Equifax Data Scientists to produce more accurate and standardized models while streamlining and accelerating the model development process.

- **Automatically Generating Search Index for Expediting Searching of a Computerized Database** (U.S.) - This patent describes a method for automatically generating search indexes to make searching large computer databases much faster and more efficient. The patented process automatically creates "search indexes" and learns through previous interactions, identifying common and effective search patterns that, when applied, efficiently narrow down the search space to a much smaller, more relevant group of records.
- **Detecting Synthetic Online Entities Facilitated by Primary Entities** (Australia) - The patent is related to a system that analyzes the rate at which secondary users are added to and removed from a primary entity's accounts to identify secondary accounts that are likely involved in facilitation of synthetic identity fraud.
- **Production-ready Attributes Creation and Management for Software Development** (India) - The patent describes a development tool designed to streamline the creation and management of model attributes, minimizing the need for manual recoding and validation when deploying attributes in a production environment. It addresses the potential problems that can occur in traditional software development processes when developers rewrite attribute code across different programming languages and environments, reducing the development time, minimizing errors, and improving the overall efficiency of model deployment.
- **Techniques for Determining Legitimacy of Email Addresses for Online Access Control** (U.S.) - Determining the legitimacy of an email address is a critical aspect of detecting various types of fraud. This patent specifically relates to a system that does not rely on past interactions with a specific email address to determine its legitimacy and can therefore be used to determine the risk associated with email addresses never before seen by the system.
- **Updating Attribute Data Structures to Indicate Trends in Attribute Data Provided to Automated Modeling Systems** (Canada) - The patent is a system and method for updating attribute data structures to include "trend attributes," which indicate patterns in time-series data for automated modeling systems. It addresses a challenge associated with traditional automated modeling systems that may rely on static "snapshots" of data at a single point in time.

Learn more about the Equifax commitment to responsible AI innovation atEFX.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.

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