

January 30, 2026



Equifax Launches Credit Abuse Risk Model to Help Protect Lenders Against the Rising Financial Impact of First-Party Fraud

New Behavioral Insights Detect Potential Credit Washing or Loan Stacking Activities to Drive More Confident Lending Decisions

ATLANTA, Jan. 30, 2026 /PRNewswire/ -- [Equifax](#)® (NYSE: EFX) today announced the launch of [Credit Abuse Risk](#), a new predictive model that uses FCRA-regulated data and is designed to help protect lenders against first-party fraud and drive more confident lending decisions.



As the financial impact of first-party fraud continues to rise, Credit Abuse Risk was developed to uncover atypical patterns indicative of two types of fraudulent activities: loan stacking, when an individual quickly applies for multiple loans with no intent to repay those loans, and credit washing, when a person tries to remove accurate, but negative information from a credit report. These patterns can be identified during prequalification offers, account origination, or portfolio review. This allows lenders to modify loan terms based on FCRA-compliant insights.

"By focusing on application behavior in real-time, Credit Abuse Risk quickly helps to reduce the potential for fraud and related costs," said Felipe Castillo, Chief Product Officer for U.S. Information Solutions at Equifax. "This supports a more confident lending environment, and helps keep credit available for consumers."

Credit Abuse Risk features include:

- **Enhanced insights:** The model focuses on behavioral indicators that provide a clear view of atypical credit activity.
- **Targeted decisioning:** Specifically designed to address the lifecycle of fraud, from the building of inflated credit profiles to a sudden influx of disputes on unpaid accounts that falls outside the normal range, without limiting the important consumer protections to correct inaccurate or incomplete credit data.
- **Comprehensive portfolio protection:** Provides lenders with important insights across all credit tiers.
- **Actionable intelligence:** Allows lenders to make real-time, regulated decisions on credit terms for a consumer, providing an FCRA-compliant score with adverse action

reason codes.

A Comprehensive, Layered Defense

Credit Abuse Risk is a vital component of the Equifax layered fraud defense strategy to help inform better lending decisions. It works alongside [Synthetic Identity Risk](#) tools to provide a complete view of identity legitimacy and hidden repayment risk.

For more information on Credit Abuse Risk and the Equifax suite of fraud solutions, please visit our [website](#). Financial Institutions who prefer to validate effectiveness on their own historical data can evaluate the [Credit Abuse Risk](#) model through a secure, data-driven evaluation test.

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:

Tiffany Smith for Equifax
mediainquiries@equifax.com

 View original content to download multimedia <https://www.prnewswire.com/news-releases/equifax-launches-credit-abuse-risk-model-to-help-protect-lenders-against-the-rising-financial-impact-of-first-party-fraud-302674524.html>

SOURCE Equifax Inc.