Equifax introduces new Peak Attributes featuring alternative data and machine learning technology

These unique attributes will help customers optimize innovation and decision making

ATLANTA, Oct. 29, 2018 /PRNewswire/ -- Equifax Inc. (NYSE: EFX) today announced two new leading-edge attribute solutions for clients, specifically in the areas of alternative data and machine learning. These attributes will help customers expedite innovation, support faster decisions, and improve speed-to-market.

Attributes are the building blocks of decisioning models and strategies, and the stronger this foundation is, the stronger a business' predictive performance. This new suite of attributes that takes advantage of machine learning technology and alternative data can be used for a number of business applications in assessing risk, as well as increasing financial inclusion for consumers, helping provide even further access to credit.

"Equifax is committed to providing the most advanced attributes to our customers," said Prasanna Dhore, chief data & analytics officer for Equifax. "These latest advancements are just a glimpse of our comprehensive attribute portfolio – Peak Attributes – that is built on proven, differentiated and trended data, supported by our own patent-pending technologies."

Introducing Peak Attributes

Peak Attributes is the umbrella under which all Equifax attribute solutions, technologies and services are united. While there has been a steady stream of specific, niche advances in the Equifax attribute offering recently, these are all part of Peak Attributes — our comprehensive attribute portfolio that is driven by innovative analytic techniques. Peak Attributes provides customers with a flexible approach to accessing the attributes, tools, technologies and expertise they need to improve predictability — and ultimately reach peak performance.

- **Interactive Attributes** — This first-of-its-kind offering uses Equifax patent-pending, machine-learning based Interactive Attribute Technology™ to capture actual interactions between input variables - valuable correlations often missed using a traditional logistic regression model. The resulting "super attributes" may add deeper insight to our customers' modeling efforts.
- **Alternative Data Attributes** — This next-generation offering features telecommunications and utilities data, plus more than 500 new attributes derived at the

industry level. It also introduces newly added concepts, such as satisfactory accounts, ever delinquent status, never paid indicator, worst status flags, and more. Telecommunications and utilities data is the first of many alternative data sources that will be leveraged to create these attributes.

Even if a business typically develops its own attributes, Peak Attributes can help accelerate speed-to-market by equipping businesses with tools to easily and rapidly deploy complex attributes and models and manage them throughout their lifecycle. Our collaborative approach also helps explore innovative ways to harness the power of trended data, alternative data, artificial intelligence and other emerging technologies to help drive an organization to peak performance.

Peak Attributes sits within [Equifax Ignite®,](#) a portfolio of premier data and advanced analytics solutions. This is just the latest development from the Equifax Data & Analytics Lab, which is leading innovations in machine learning and artificial intelligence. Other recent innovations include the [Advanced Model Engine](#) and [NeuroDecision® Technology](#). At Equifax, artificial intelligence is neither theoretical nor a one-off application. It's a capability being leveraged at every step along the insights supply chain from data ingestion to direct client use, and it's transforming the way we do business. From machine learning to natural language processing, Equifax is exploring how to harness these techniques in order to help improve lending decisions, bring new consumers into credit markets, and help lenders identify fraudulent activity.

For more information on these new interactive and alternative data attributes, please visit our [website](#). Follow our product news on Twitter at [@EquifaxInsights](#) and on LinkedIn at [Equifax Business Insights](#).

ABOUT EQUIFAX

Equifax is a global information solutions company that uses unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs 11,200 employees worldwide.

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