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Equifax Launches NeuroDecision® Technology

This innovative technology paves the road for neural network modeling in credit scoring

ATLANTA, March 26, 2018 /PRNewswire/ -- [Equifax Inc.](#) (NYSE: EFX) today announced the launch of its innovative [NeuroDecision® Technology](#), a patent-pending machine learning technology that paves the road for advanced neural network modeling in credit scoring.



NeuroDecision Technology (NDT) is the first regulatory-compliant machine learning credit scoring system reviewed by regulators and credit scoring experts. This technology develops a neural network model that improves performance and accuracy, which gives customers the ability to make more informed business decisions when assessing risk.

"We are pioneering this new technology to provide meaningful benefits to customers and consumers," said Prasanna Dhore, Chief Data & Analytics Officer at Equifax. "Not only have we already seen proven results – we are transforming how the industry thinks about traditional credit scoring systems."

Why NeuroDecision?

In the past, the fundamental challenge in using neural networks has been the ability to explain the basis for an outcome, which is a necessary regulatory requirement. Through NDT, the models developed yield increased performance and are explainable.

This unique process is interpretable to customers and regulators, enables a deeper learning of consumer behavior and is applicable and deployable wherever traditional scorecards are appropriate.

Equifax is using NDT in custom and configurable solutions we are building for our customers right now using the [Equifax Ignite™](#) platform, and is currently deployed in products for customers in commercial and consumer risk models. Our data scientists have deployed NDT around the globe in auto, communications, utilities and mortgage risk models. Equifax Ignite is a portfolio of premier data and advanced analytics solutions and supports the full analytical life cycle – from data access and transparency to visualization and deployment – using a single, connected suite of advanced analytical processes, technology and tools.

NeuroDecision Technology also plays an integral role in the Commercial Insight™ Delinquency Score – a high-performance product that predicts the likelihood of a business

incurring severe delinquency, charge-off or bankruptcy on financial accounts within the next 12 months. The Commercial Insight Delinquency Score not only utilizes traditional data, but also utilizes cutting-edge technology such as NDT and Trended Data.

Changing the Game in Data & Analytics

The Equifax Data & Analytics Lab is leading innovations in machine learning and artificial intelligence – and NDT is just one example of this.

"We're investing in game-changing talent, building new technologies and patenting these inventions," said Christopher Yasko, Vice President of Analytics and Data Science Innovation. "NeuroDecision Technology is just one of the exciting developments we're pioneering."

For more information on NDT, and what sets it apart from traditional credit score modeling techniques, visit: <https://www.equifax.com/equifaxignite//innovation/>.

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 10,300 employees worldwide.

FOR MORE INFORMATION

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