

Equifax partners with Poland's leading credit bureau to expand client access to identity and fraud solutions

[1 June 2026] – Equifax UK and Biuro Informacji Kredytowej S.A. (BIK), Poland's primary credit bureau, have partnered to broaden client access to their respective identity verification and fraud prevention capabilities, helping more businesses to tackle increasingly sophisticated fraud and enable safer customer journeys.

Through this collaboration, BIK will gain access to a suite of Equifax advanced identity and fraud services to enhance its existing framework. By layering these global insights with BIK's specialised behavioural verification, the partnership provides a more sophisticated defence against complex threats, such as identity spoofing and AI-driven fraud. This configured approach allows organisations to analyse interaction patterns in real-time, creating a seamless and secure experience that protects genuine customers while identifying illicit activity with greater precision.

The partnership aims to deliver benefits across the financial ecosystem by supporting lenders, businesses and consumers with access to more modern identity and fraud capabilities, and by enabling safer, more effective customer journeys. The collaboration also aligns with the broader industry shift towards data-driven risk assessment and financial inclusion, including the use of richer data sources to improve decisioning for underserved populations.

David Bernard, CEO, Equifax UK&I, said: *"As identity threats and fraud become more sophisticated, businesses require a more resilient and layered approach to protection. This strategic partnership enables Equifax to leverage BIK's behavioural insights with our extensive data assets. By doing so, we are strengthening the security ecosystem in Poland, the UK and beyond, providing our clients with the advanced tools they need to protect their customers and support more confident, secure digital interactions."*

Mariusz Cholewa, PhD, President of the Management Board at BIK, said: *"This partnership reflects a clear reality: effective fraud prevention increasingly depends on the convergence of multiple signals. By combining digital intelligence solutions from Equifax with BIK's behavioural verification expertise, we can help clients strengthen defences against evolving threats while supporting safe and seamless customer experiences. We're also pleased to broaden our offering for the Polish market with access to leading Equifax capabilities."*

About Equifax

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.

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About BIK

BIK - the only Credit Information Bureau in Poland, member of ACCIS, associating the largest group of credit registers in the world. BIK supports the security of financial institutions and their clients by providing a safe system for exchanging credit and economic information and innovative anti-fraud solutions. The sectoral solutions in BIK portfolio are: BIK Anti-Fraud Platform, Cyber Fraud Detection Platform, Behavioural Verification Platform, ESG BIK Platform. BIK collects and provides data on the credit history of individual customers and entrepreneurs from the entire credit market, as well as data from the area of non-bank loans. BIK possesses the highest competencies in market analysis and modern technologies. It combines the features of a modern technology company with the attributes of a public trust institution. For more information, visit bik.pl and follow the company's news on LinkedIn.

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