

HUMANITY IN AI SCORING



**EXPLAINABLE AI IN A COMPLEX
GLOBAL ENVIRONMENT**

John Power, VP Data & Analytics, Equifax



- What is the world saying?
- Explainability requirements globally
- Results of AI around the world
- Emerging international themes



- “Data monarchs know more about me than my mother, my government or my doctor”
- “What has to happen for AI to be a friend of humanity?”



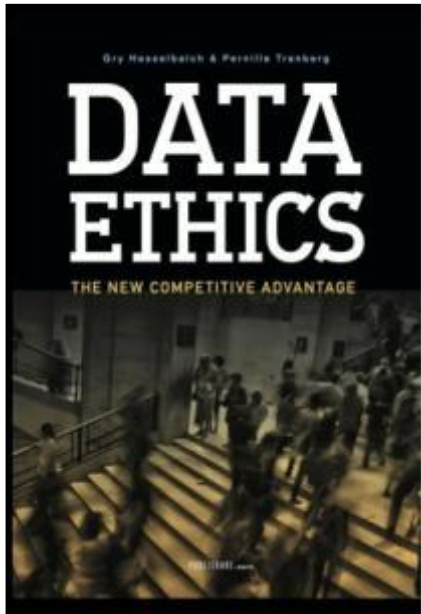
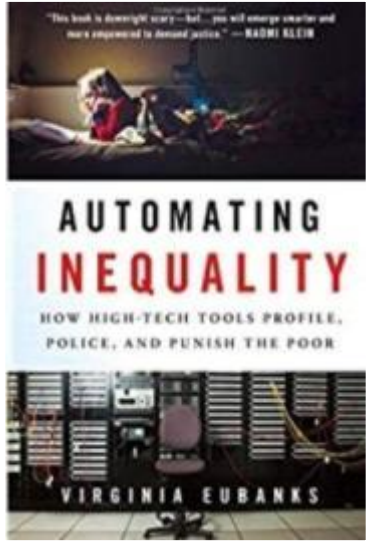
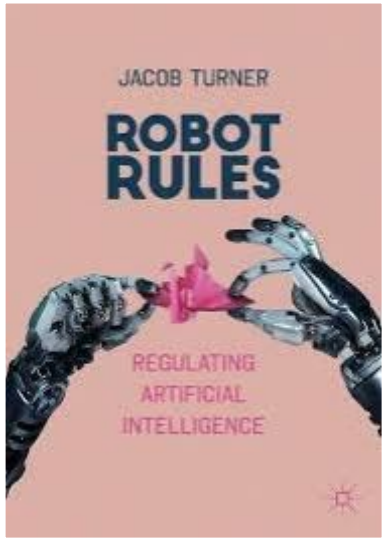
➤ Should AI be regulated?

theguardian

Opinion

Algorithms are taking over – and woe betide anyone they class as a 'deadbeat'

Opinion The FT View
Ceding powers of decision to AI presents a paradox
Without care, machine learning will echo and magnify human biases



The New York Times

Tech's Ethical 'Dark Side': Harvard, Stanford and Others Want to Address It



Artificial Intelligence

How to make algorithms fair when you don't know what they're doing



- Centre for Data Ethics & Innovation
- “Enabling the UK to lead the global debate about how data and AI can and should be used”



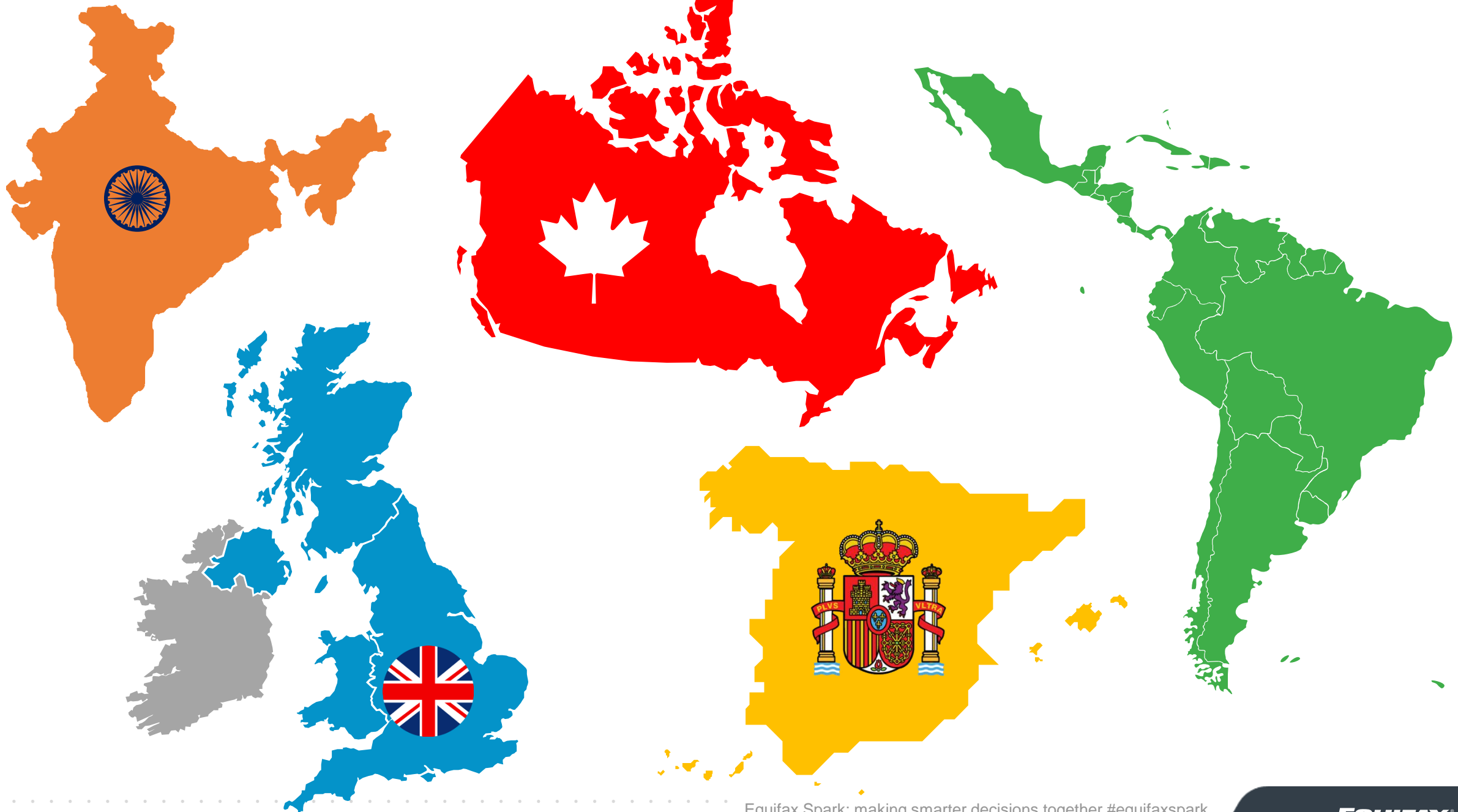
- All Party Parliamentary Group on Data Analytics
- Meetings with regulators
- Informing government thinking



- General Data Protection Regulation
- 500m consumers
- Trustworthy AI



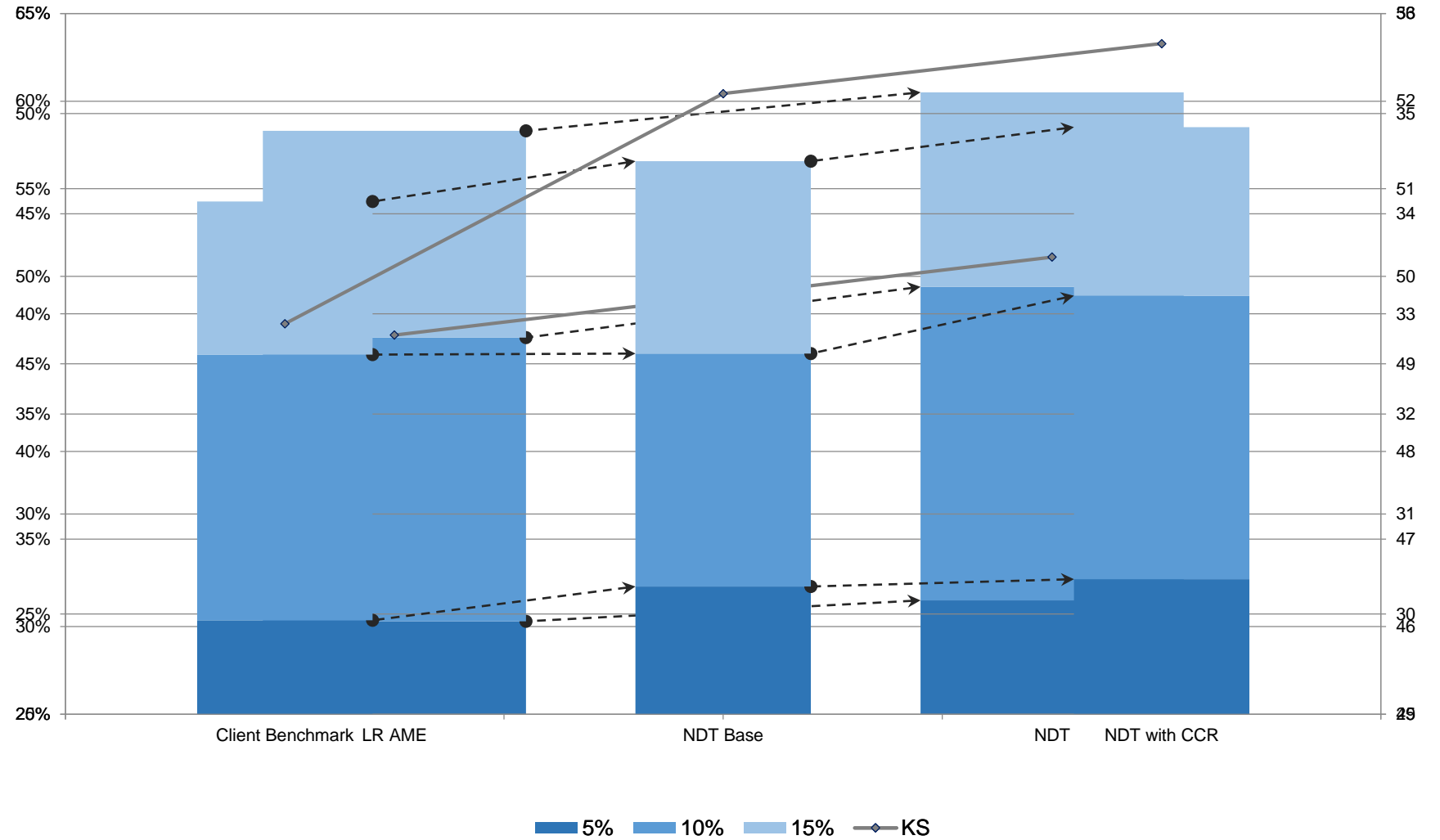
- AI governance & leadership white paper
- Ethical Stamp
- “Transparency isn’t enough on its own... algorithms must not drive erroneous conclusions”



Bad Capture

Czech Republic - Bank Credit

KS





- Consumer trust
- Explainable and actionable
- Supra-national and converged regulation





THANK YOU