

# Reflect AI: Detecting Harmful, Unlawful, and Unethical Language in Workplace Communications

Reflect AI identifies **harmful, unlawful, and unethical language** in workplace emails. Recently, we've expanded into recognizing **discriminatory language in lending practices**, as prohibited under the U.S. Consumer Credit Protection Act.

This comprehensive act includes key laws such as the Truth in Lending Act, the Fair Credit Reporting Act, the **Equal Credit Opportunity Act**, the Fair Debt Collection Practices Act, and the Electronic Fund Transfer Act.

We currently focus on detecting discriminatory language under the Equal Credit Opportunity Act (ECOA), which prohibits discrimination in any aspect of a credit transaction.

## ECOA's Protected Classes:

- **Race/Color/National Origin**
- **Religion**
- **Sex/Gender Identity/Sexual Orientation**
- **Marital and Familial Status**
- **Age**
- **Income from Public Assistance/Disability**
- **Exercising Rights under the Consumer Credit Protection Act\***

\*We've trained our AI to detect bias against individuals exercising their rights under the Truth in Lending Act. Additional training is planned for identifying bias related to the Fair Credit Reporting Act and the Electronic Fund Transfer Act.

## Examples:

### Harmful:

! *I'm about to blow a fuse here, this is ridiculous.*

*Angry*

! *If he didn't go to an Ivy League school, we're not interested.*

*Classist*

! *You don't look disabled.*

*Ableist*

! *You call yourselves a frickin' sales team?*

*Profane*

! *Take a look at him - he's obviously a dinosaur.*

*Ageist*

## Discrimination in lending:

! We're going to need your doctor to send us written verification of your disability before we can approve your loan application.

*Discrimination in lending*

! Exclude those high-crime zip codes from the area we're serving under the Community Reinvestment Act.

*Discrimination in lending*

## Discrimination in the workplace:

! I can't work for a Muslim.

*Religious discrimination*

! We're not putting him in a management role - he's too gay to be respected.

*Anti-LGBTQ discrimination*

! I'd love to hire her, but she's making noises about wanting to have a baby.

*Gender discrimination*

## Retaliation:

! You're lucky we're keeping you on staff — after you testified in that lawsuit, we had no choice but to slash your bonus.

*Retaliation*

! Sure, I'd love to promote him, but he stuck up for the crew's racism claim with the EEOC so it's no go.

*Retaliation*

## Sexual harassment:

! I'd love to have you under me, if you know what I mean.

*Sexual harassment*

! Did you see the hot new admin on the 22nd floor?

*Sexual harassment*

## Document tampering:

! Shred these documents before they get subpoenaed.

*Document tampering*

! We can't let them see these emails, delete them asap.

*Document tampering*

## Covert communication:

! Hit me up on Whatsapp.

*Off-channel communication*

! Let's take this to Signal.

*Off-channel communication*

## Intimidation:

! Cross me again and you'll find out the hard way what happens to you.

*Threat detected*

! You have no idea how much rage I have - I know where you live and you'll be sorry.

*Threat detected*