

# Aire and Experian Announce Reseller Agreement to Develop New Credit Services

- The new partnership combines Aire's credit insight engine with Experian's bureau and decisioning services.
- Aire and Experian are already working on behalf of N Brown to deliver an integrated PowerCurve solution for their originations process.
- The partnership underlines Aire's mission to enhance credit bureau data and bring fair credit to a previously underserved population while opening a credit-worthy thin-file market to Experian customers in the UK.

London; Thursday 14th February 2019: [Aire](#), which aims to make credit fairer for consumers, and more valuable to lenders, has entered into a reseller agreement with Experian. Experian can now sell Aire's credit insight combined with their bureau and decisioning services. Aire continues to partner directly with lenders.

Experian and Aire are already working on integrating Aire's credit insights directly into Experian's PowerCurve credit decisioning platform for N Brown. This follows an initial proof of concept (POC) with Aire, which demonstrated value in the additional insight, and enabled better decisions to be made on customer applications. The integration with Aire and Experian now enables a full commercial rollout in an efficient way for N Brown.

Aire's Chief Commercial Officer, Matt Davies, said, "We have always looked to augment traditional credit bureau data with Aire's credit insight engine. The Aire and Experian partnership we are announcing today will open a previously underserved credit population for lenders in a convenient, efficient, and scalable way. We are confident the combination of Aire and Experian data creates a market leading proposition which will be attractive across multiple sectors and the full lending spectrum where lenders want to gain additional information on applicants to make better credit decisions."

Jonathan Westley, Experian's Chief Data Officer, said, "Aire's credit insight engine has been used successfully in online originations and collections journeys by obtaining additional information from customers. The information, added to existing bureau data, helps lenders to enhance and further automate credit decisioning. Aire will enable Experian to offer a new and innovative solution for people with thin credit files, which will help our clients to improve their credit decisions."

Chris Kevill, Credit Risk Director at N Brown said, "We pride ourselves on providing affordable lending to our customers and our ambition is to responsibly say yes to more customers by leveraging new data and analytics. Following the successful proof of concept with Aire, we are delighted to be moving to a full rollout which will lead to better outcomes for our customers."

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## About Aire

Aire's credit insight engine makes credit fairer for consumers, and more valuable to lenders. Its technology provides lenders with enhanced credit insights to identify the risks and potential of new and existing customers by analysing the full picture with a special focus on affordability adding deep dimensionality to traditional bureaux data. Helping lenders access more customers without increasing their risk appetite, Aire has seen credit approvals grow by up to 19%. Aire's technology draws on decades of experience in risk management to produce precise credit insights combined with machine learning and AI. Aire only works with large-scale, reputable lenders and high street banks, and is authorised and regulated by the Financial Conduct Authority (744817).

<https://aire.io/>  
[@AireScore](#)

## About Experian

Experian® is the world's leading global information services company. During life's big moments – from buying a home or a car, to sending a child to college, to growing a business by connecting with new customers – we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organisations to prevent identity fraud and crime.

We have 16,000 people operating across 37 countries and every day we're investing in new technologies, talented people and innovation to help all our clients maximise every opportunity. We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index. Learn more at [www.experianplc.com](http://www.experianplc.com) or visit our global content hub at our global news blog for the latest news and insights from the company.

## About N Brown

An expert in fashion that fits and flatters, N Brown is one of the UK's leading online retailers. N Brown's key retail brands are JD Williams, Simply Be and Jacamo. N Brown are all about democratising fashion and are size inclusive, focusing on the needs of underserved customer groups – size 20+ and age 50+. N Brown offer an extensive range of products, predominantly clothing, footwear and homewares, and its Financial Services proposition allows customers to spread the cost of shopping with them. N Brown are headquartered in Manchester where they design, source and create their product offer and they employ over 2,600 people across the UK.