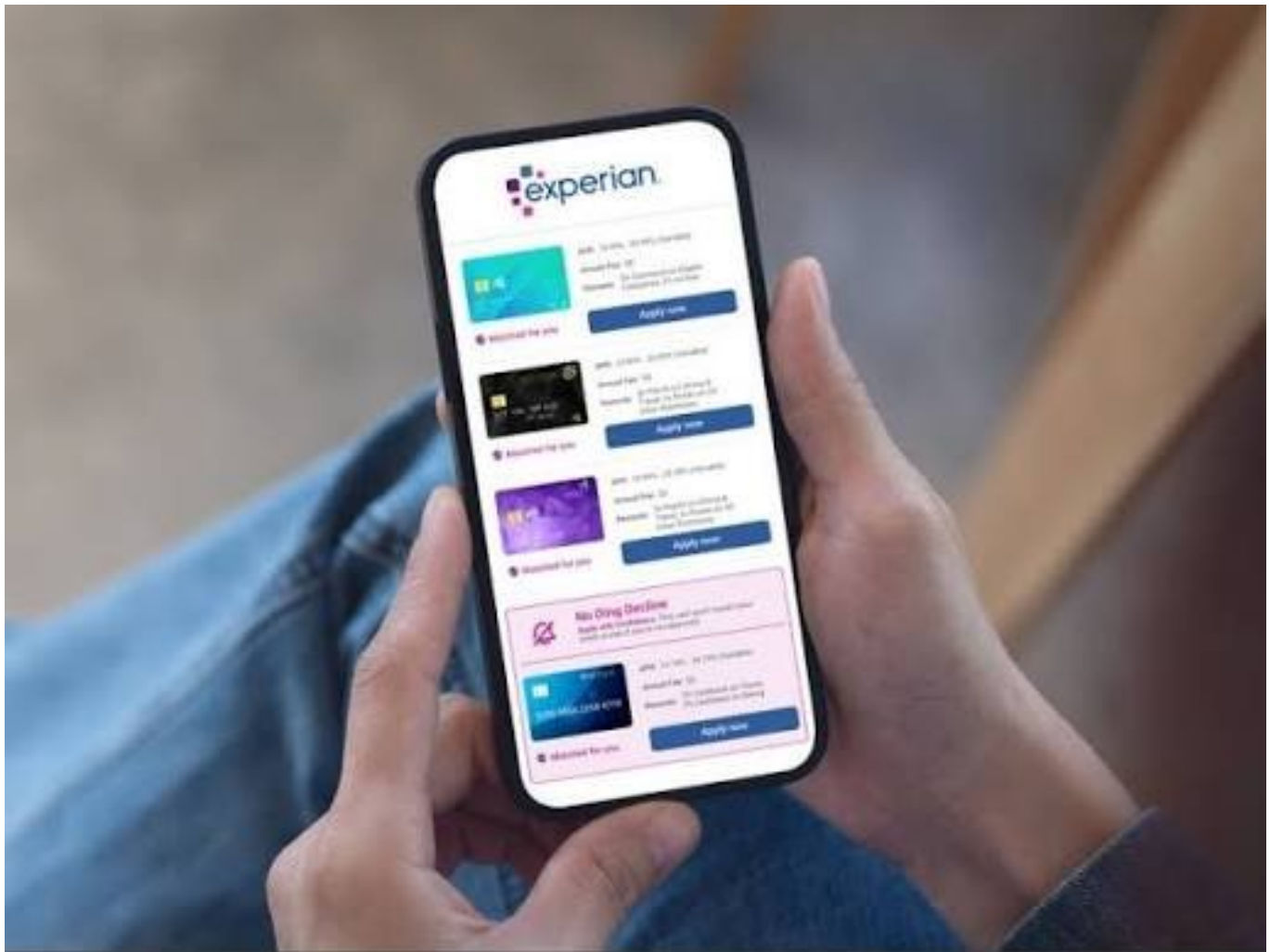


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Experian Launches Activate AI Engine to Personalize Credit Decisioning and Expand Access

New platform combines real-time credit data, AI, advanced analytics and consumer-permissioned cash flow insights to help lenders deliver more relevant offers through Experian Marketplace.

By **Ankit Kankar** | September 14, 2026



Picture Courtesy | Public Domain

As lenders increasingly seek more personalized ways to evaluate consumers and expand access to credit, Experian[®] has rolled out Experian Activate[™], an AI-enabled decisioning engine powering the Experian Marketplace, a leading consumer comparison-shopping platform for credit cardsⁱⁱ, personal loansⁱⁱⁱ and auto insurance^{iv}.

Designed to help connect Experian's more than 90 million members with offers they're more likely to qualify for, Experian Activate is the only platform that brings together credit data, advanced analytics, AI capabilities, consumer-permissioned financial information, including cash flow insights, and lender-specific underwriting criteria to power more personalized credit decisioning and offer matching. The platform helps lenders reach qualified consumers more efficiently while helping consumers discover financial products that better match their current needs and financial

circumstances.

Experian Activate represents the next evolution of Experian's AI-powered marketplace capabilities, combining real-time decisioning, advanced analytics and consumer-permissioned data to create a more intelligent and personalized lending experience for consumers and lenders alike.

AI-Powered Decisioning for More Personalized Lending

Unlike traditional marketplaces that rely on pre-screened lists or periodically refreshed data, Experian Activate evaluates consumers using real-time information when they are actively shopping for credit. This enables lenders to make more informed decisions and helps consumers receive offers that reflect their current financial situation.

The same real-time credit intelligence that powers Experian Marketplace also extends to third-party experiences such as ChatGPT. As a result, consumers receive relevant financial recommendations across platforms, and lenders can reach qualified borrowers wherever they are searching for financial products.

"Experian Activate brings together the full power of Experian's data, analytics, marketplace reach and AI capabilities to create a more intelligent lending experience," said Rakesh Patel, Executive Vice President, Experian Marketplace at Experian. "We're uniquely positioned to help lenders make better decisions with greater confidence while helping consumers discover financial opportunities that are more personalized and relevant to their needs. It's another example of how Experian is using AI and innovating to create better outcomes across the financial ecosystem."

Expanding Credit Decisions with Cash Flow Insights

As part of the rollout, Experian has expanded the use of cash flow insights by integrating Experian Cashflow Attributes™ into Experian Marketplace. Participating lenders can incorporate consumer-permissioned cash flow data and Experian's proprietary analytics alongside traditional credit information to gain a more complete view of a consumer's financial health and create additional pathways to credit access.

Through a single connection, consumers can securely connect their bank accounts allowing Experian to generate cash flow insights while also strengthening their Experian credit profile through Experian Boost®^V, the one-of-a-kind feature that allows consumers to directly add bill payment history to their Experian credit file. When consumers choose to connect their accounts, cash flow insights can be

incorporated into the credit decisioning process during the same session, enabling lenders to evaluate a broader financial picture and potentially present more relevant offers to more consumers, immediately.

"Cash flow data is transforming how we understand consumer behavior, assess risk and open doors for consumers who have been historically left out of the mainstream financial ecosystem," said Ashley Knight, Senior Vice President of Product Management, Financial Services and Data at Experian. "By bringing consumer permissioned cash flow insights directly into the Experian Marketplace experience, we're helping lenders extend more competitive offers to more consumers while creating a more seamless experience for people shopping for financial products that best meet their needs."

Accelerating Financial Inclusion Through Data Innovation

The launch of Experian Activate reflects Experian's broader commitment to using AI and responsible data innovation to expand access to financial opportunities and help consumers make more informed financial decisions.

By incorporating cash flow insights and consumer-permissioned financial data alongside traditional credit information, Experian Activate helps lenders evaluate consumers more holistically and identify opportunities that might otherwise be overlooked. The result is a marketplace that helps lenders reach more qualified borrowers while helping consumers discover financial opportunities they may have previously missed.

Research shows consumers see the value of providing financial data, with 60% of consumers who've previously been denied credit or received less favorable loan terms than expected believing the outcome would have been different if lenders had considered their recent income and banking activity alongside their credit history^{vi}.

Together, AI-powered decisioning, real-time data and consumer-permissioned financial insights are helping create a more personalized, accessible and inclusive marketplace for credit.

Read online: <https://worldbusinesswatch.com/news/13/3/experian-launches-activate-ai-engine-to-personalize-credit-decisioning-and-expand-access.html>

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