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Case Study: Curve

Optimising affordability to scale comparison-led acquisitions

Curve transformed their credit decisioning from 46% referrals to human review to 100% automation for acquisitions and initial limit setting using Infact's Affordability Engine. The result was complete elimination of manual underwriting and over £250m in additional credit limits issued to date.

The challenge

Curve is the ultimate digital wallet that connects all cards into one smart solution. The Curve Flex product is an instalment-based revolving credit line that offers customers flexible spending.

The challenge was that their decisioning in acquisitions was creating significant referrals. 46% of applications were being referred to manual underwriting, creating operational bottlenecks that prevented scaling.

Their goals were to:

1. Implement a solution that enabled 100% automated decisions for acquisitions and initial limit setting.
2. Use better affordability data to build a competitive proposition that would allow Flex to achieve a top-ranking position on leading consumer marketplaces.
3. Win more initial customer interest and convert more applications to actual credit lines by delivering on those initial competitive offers.
4. Move away from over-reliance on Open Banking as it increased friction during expenditure verification and backup income checks, adding complexity at the start of the user journey.

The company needed a solution that could provide more accurate affordability assessments while maintaining the frictionless customer experience their users expected.

The solution

Infact's Affordability Engine was integrated into Curve's existing decisioning process to address these challenges. The solution creates personalised assessments for each applicant by combining marketplace application form information with proprietary modelled data, ensuring each assessment reflects their individual financial situation.

The solution was used to:

- Replace their ONS-based approach with Infact's nuanced expenditure component to receive personalised assessments and increase affordability confidence levels.
- When CATO returns red or missing data, Curve uses Infact's estimated income component to supplement gaps in income verification or assess uncertain declared amounts in line with CONC 5.2A guidelines.

What Curve says

"The Infact partnership has enabled Curve to fully automate its underwriting and credit assessment system for the Flex product, unlocking growth of over £250m in new credit limits since January 2025 that can be managed by an agile risk function thanks to Infact."

- Rob Pasco, Managing Director, Curve Credit

The outcome

After adding Infact's proprietary modelled income and expenditure smart layer on top of their CATO results, Curve:

1. Issued over £250m in additional credit limits, with this number continuing to grow rapidly.
2. Achieved 100% automation, eliminating all manual underwriting processes.
3. Reached an average 1.4 ranking position in marketplace comparisons.

The engine also creates clear audit trails with explainable affordability decisions, making it easier to handle compliance reviews and customer complaints.

Customer benefits

✓ Increased access to credit

Individuals get immediate answers on credit applications instead of being stuck in manual review queues for days.

✓ More personalised assessments

More people qualify for credit because assessments are based on individual circumstances rather than more generic demographic data.

✓ Better lending experience

Users have a more streamlined application process at the pre-approval stage of their acquisition journey.

What Curve says

"Infact's Affordability API eliminated the manual underwriting bottleneck that was consuming so much of our time. Going from reviewing 46% of applications manually to 100% automation has completely changed how we operate. It's exactly the kind of solution you need when you're focused on sustainable growth - and our customers are seeing the benefits too, with faster, fairer access to credit through a more effective application process."

- Jahanvi Bava, Credit Portfolio Manager, Curve

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