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**Scienaptic Partners with Urjanet to Combine the Power of AI and Permissioned Alternative Data**

*Alliance to generate powerful credit risk signals for SME and retail lenders*

**NEW YORK – Mar. 22, 2021** – [Scienaptic](https://www.scienaptic.ai/), the world’s leading AI-powered credit decision platform provider, announced its partnership with [Urjanet](https://urjanet.com/), the global leader in utility account aggregation. This alliance will enable Scienaptic to tap Urjanet’s global telecom and utility data to enhance its credit decisioning platform with consumer-permissioned alternative spending data.

By combining Scienaptic’s AI-driven credit underwriting platform with 12 months of payment history from thousands of utility, telecom and cable providers worldwide, powerful credit risk signals will be generated for SME and retail lenders.

"Integration of AI with alternative data is radically changing credit underwriting," said Mark Dreux, Head of Growth and Strategy at Scienaptic. "Through this partnership, Scienaptic and Urjanet will combine resources and expertise to focus on building a ‘best-in-class’ credit inclusion solution for India, as well as North America.”

“Using alternative credit data, lenders are empowered to make more informed decisions while safely extending credit to new applicants,” said Erik Becker, SVP of Corporate Development at Urjanet. “Scienaptic’s AI-driven credit underwriting platform, paired with our consent-based alternative data, will allow businesses to uncover new revenue streams, mitigate risk, and deliver sharper credit decisions. We are pleased to partner with Scienaptic to close the lending gap and reach emerging markets.”

**About Scienaptic**

Scienaptic is on a mission to increase credit availability by transforming technology used in credit decisioning. Over 150 years of credit experience is embedded in Scienaptic's AI native credit decision platform. Our clients across banks, credit unions, fintech, and other lenders use the platform to constantly improve the quality of underwriting decisions. This enables them to say ‘yes’ to borrowers more often and faster. For more information, visit [www.scienaptic.ai](http://www.scienaptic.ai).

**About Urjanet**

Utility data solves global challenges, from ESG reporting for accountable climate action to credit risk assessment and identity verification for the underbanked. Urjanet is the world's leading utility data aggregator, delivering data from more than 6,500 utility, telecom, and cable providers across 48 countries. Urjanet's cloud-based platform and powerful suite of APIs provide a secure and scalable way for businesses to access consumer-permissioned data for better visibility into underserved borrowers. To learn more, visit [urjanet.com](https://urjanet.com/).

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