



Case study:

# **The Right Fuel Card Company**

Driving Credit Confidence  
with Affordability Insights



# Understanding the Customer's Challenge

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The Right Fuel Card Company (RFC), part of the Edenred Group, supports around 20,000 active customers and processes 1,000 new fuel card applications each month. Their customers range from sole traders to fleet managers—all of whom rely on RFC for streamlined payments and credit to manage fuel costs. Beyond simple transactions, RFC provides tailored fuel card solutions that help businesses monitor spending, control usage, and optimise route planning. Their services include consolidated invoicing, flexible credit terms, and access to a wide network of fuel stations, enabling businesses to simplify administration and improve cash flow.

RFC's business model is complex and their Credit & Risk team faced mounting pressure from:

- Rising levels of bad debt
- Inconsistent credit profiles across applicant types
- Outdated or incomplete financial data that limited informed decision-making

RFC needed a smarter, real-time view of affordability—beyond traditional scorecards—to protect its margins and grow safely.

**“Fuel is something that everybody wants, but it's quite a highly prized commodity. So we have to be really careful about who we're giving credit to for this product.”**

**Julie Fewkes,**  
Director of Credit & Risk, RFC



# Action: Experian's Integrated Credit Risk Solutions

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To meet that challenge, RFC made a strategic shift, selecting Experian as their sole credit reference agency. The decision was driven by a need for confidence, accuracy, and smarter risk segmentation.

They deployed:

- **BusinessIQ:** to centralise robust credit reporting and insights.
- **DecisionIQ:** to enable customisable scorecards across different customer types.
- **Commercial Affordability Insights:** to bring real-time cash flow data into credit decisioning.



We switched the Scorecard within the Experian product that we were using, and that was absolutely seamless. It was a really straightforward thing to do.”

**Julie Fewkes,**  
Director of Credit & Risk, RFC





# Result: From Reactive Recovery to Real-Time Risk Control

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A pivotal shift came when RFC trialled Experian's Commercial Affordability Insights—a product designed to bring real-time visibility into a business's financial health by analysing live bank transaction data. It goes beyond traditional credit reports by assessing actual income, outgoings, and cash flow trends.

The tool provides a red/amber/green risk indicator that enables lenders to:

- Spot cash flow issues before missed payments occur
- Segment customers by affordability
- Tailor interventions, monitoring, or credit terms with greater precision

For RFC, the impact was immediate.

This wasn't just improved credit control—it was a step-change in resilience, giving RFC the insight and agility to protect revenue and lend with greater confidence.



**A customer claimed they were going into liquidation and couldn't pay us, but we could see their bank transaction data. We called to challenge and subsequently got every penny."**

**Julie Fewkes,**  
Director of Credit & Risk, RFC

# Outcome: Building Credit Trust at Speed

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Experian's solutions have helped RFC:

- Reduce bad debt exposure
- Improve credit approvals with speed and confidence
- Focus resources on the right risks, with far greater accuracy

More than a data provider, Experian is now seen by RFC as a forward-thinking partner.



**Commercial affordability has enabled us to look at customers' bank accounts in terms of how much money they've had coming in and going out. It's been a real focus on their cash position."**

Julie Fewkes,  
Director of Credit & Risk, RFC



**For me, Experian are the most innovative of the credit reference agencies on the market."**

Julie Fewkes,  
Director of Credit & Risk, RFC





# The Future of Trade Credit: Smarter, Faster, More Human

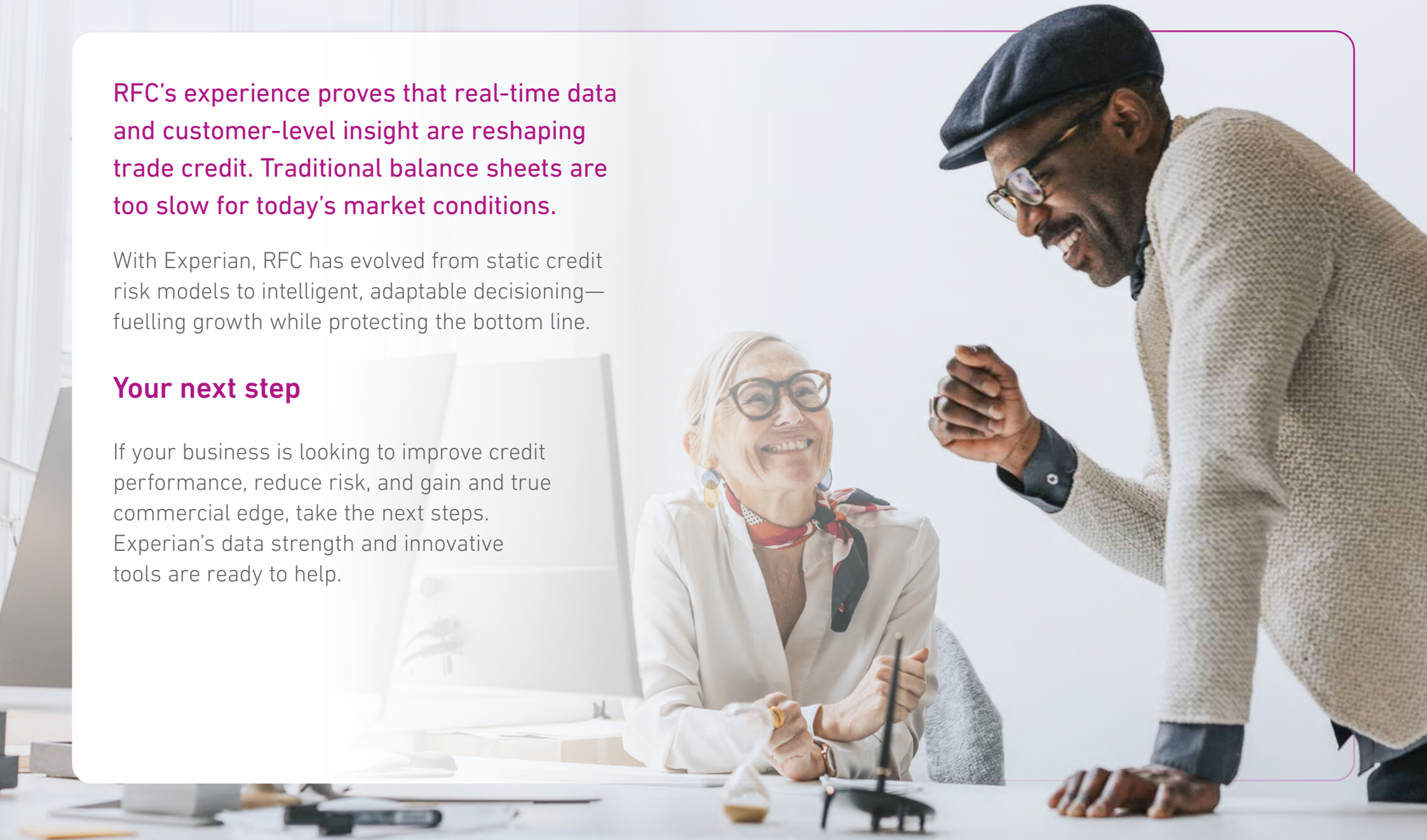
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RFC's experience proves that real-time data and customer-level insight are reshaping trade credit. Traditional balance sheets are too slow for today's market conditions.

With Experian, RFC has evolved from static credit risk models to intelligent, adaptable decisioning—fuelling growth while protecting the bottom line.

## Your next step

If your business is looking to improve credit performance, reduce risk, and gain and true commercial edge, take the next steps. Experian's data strength and innovative tools are ready to help.



# Want to hear more about how we can help?

To learn more about how we can help, contact us today.

Please reach out to your account manager  
or one of our sales team at: (0)8444 819 920

Contact: [businessuk@experian.com](mailto:businessuk@experian.com)



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