



WISERFUNDING

Solutions

Make smarter credit decisions armed with an insightful and comprehensive understanding of the SME credit life cycle.

Combining the expertise of established authorities in SME modelling with cutting edge tech, our solutions are both intelligent and intuitive.

Offering a one-stop business solution, we help you navigate the full SME credit life cycle. From initially identifying a prospect, through managing and balancing your portfolio in full compliance with regulatory demands, our solution gives you the breadth of perspective and the depth of understanding to achieve the best results.



How it works:

Operating on a cloud-based platform accessible via API, web portal or through a hybrid solution, our platform can be easily integrated into your existing systems.

Together with international experts in SME modelling and financing, we have packaged decades of credit risk expertise and combined it with AI-driven technology, capable of processing vast quantities of structured and unstructured data.

The resulting solutions allow you to view a company, sector or portfolio from multiple angles, to spot trends or threats, and to subject your portfolio to stress testing scenarios. We provide fast, actionable insights anytime, anywhere, and entirely on your own terms.



Our solutions are:



Fast

- AI-driven data processing of up to 800 inputs per company in less than 8 seconds
- Up-to-date financials for real-time insights
- Speeding up process from initial application



Modular

- Comprehensive solution with more than 75 geographic and sector-specific models
- Accommodating nuance in company and sector
- Insight to help spot wider trends or potential threats
- Scenario modelling for stress testing and IFRS9.
- Comparisons between company risk metrics and industry and regional benchmarks



Built around you

- Customisable alert settings according to risk threshold
- User-friendly platform allowing you to view portfolio from multiple perspectives chosen by you
- Models to target growth opportunities

The benefits to you:

01

ACCURACY

Risk ratings up to 30% more accurate than market standard

02

SPEED

Gain the right information and insights to drive confident, fast decision-making and proactive customer management

03

SCALABILITY

Drive efficiency and growth of your operations by automating laborious manual processes and gaining the accurate, detailed perspective you need to make the right decisions



Since Wiserfunding, our turnaround time dropped from a week to a single day. The reliability and consistency of their reports enables **faster, better conversation** that create confidence in our decisions.

PRAVEEN VETRIVEL
Chief Financial Officer, LCI Aviation



The quality of their risk ratings is **superior to anything else I've seen**, and the data they expose enables our credit committee to make faster decisions. We use Wiserfunding for better intelligence and confidence in the quality of our decisions.

LAWRENCE GILIOLI
Founder and Chief Financial Officer, Lenderwize