





Make faster, data-driven decisions using up-to-date SME data.

Elevate your SME lending process with the dynamic partnership of Wiserfunding and Validis, where efficiency meets precision.

Wiserfunding's expertise in origination, credit risk assessment and monitoring, combined with Validis's groundbreaking technology that extracts and standardises financial data directly from SMEs' accounting software, revolutionises decision-making and operational efficiency.

This powerful integration empowers lenders with up-to-date and accurate financial insights, eliminating manual data collection and enabling smarter, faster decisions.

Together, Wiserfunding and Validis offer an unmatched solution for lenders aiming to scale their operations while maintaining a clear, comprehensive view of their loan book.

Experience the future of SME lending—streamlined, informed and ahead of the curve.

THE KEY BENEFITS Enhanced Save >50% in time Free up 75% SME Z Score of RMs capacity no need to manually using up-to-date by automating the request and input financial, alternative data collection and financial data. and macroeconomic risk monitoring of companies.

Working together in the ecosystem to serve leading banks and specialist lenders







How Validis and Wiserfunding improve the origination and monitoring workflow for lenders

MANUAL ANALYSIS Lender realises their bureau report has out-of-date financial data and requests up-to-date accounts from their client Client exports data from their ERP in PDF format and sends back to lender Lender manually analyses data independently of any credit score Effective monitoring requires this process to be repeated frequently

