MOOLAHSENSE LAUNCHES M.A.I., the #1 BLOCKCHAIN-BASED AI that MONITORS LOAN to ANTICIPATE DELINQUENCY, FRAUD, and DEFAULT

How do you monitor your borrowers to prevent and anticipate delinquency, fraud and, default while achieving consistent loan book performance?

SINGAPORE, SINGAPORE, November 6, 2018 /EINPresswire.com/ -- MoolahSense, the leading digital lending platform for SMEs in Singapore, today announced the launch of MoolahSense Active Intelligence (M.A.I.). M.A.I. is the first blockchain and cloud based artificial intelligence platform that monitors loans and borrower business activities in real-time in order to prevent and anticipate delinquency, fraud, and default.

As the first platform to receive Capital Markets Services license from MAS with more than S$70M loan disbursed, MoolahSense is drawing on valuable insights and experience from our loan data to build an intelligent engine of TRUST.

At MoolahSense, we recognise and believe that Trust is the currency in lending. And that approving or rejecting a loan request is based on the level of trust a lender gives to a borrower.

For any lender, the perennial challenge in lending decision making is their ability to distinguish between perception and reality where validation of truth is in the form of successful loan repayment.

Today, as a lender, you are constantly challenged by these questions:

How do I trust the information and disclosures from the borrower?
How do I know before everyone else if the borrower will encounter problems keeping to their repayment obligations, and with that knowledge, how can I anticipate and mitigate risks?
How do I know whether a borrower's delinquency is temporal or structural?
How can I dynamically adjust my credit model through self-learning and be responsive to new information in a scalable manner so as to maximise my loan performance while increasing origination opportunities?
MoolahSense has the answer for you with M.A.I.

MoolahSense Active Intelligence (M.A.I.) is based on Blockchain, AI & Machine Learning technologies and it runs on top of a microservices architecture.

M.A.I. uses proprietary techniques to actively monitor borrowers business performance in real-time while sending customisable alerts to lenders.

M.A.I. improves the effectiveness, consistency and accuracy of credit assessment processes with unique machine learning algorithms able to identify new credit decision patterns inside any lender origination and loan book datasets.

M.A.I. is the first A.I. to deliver descriptive, predictive and prescriptive analytics in lending

industry.

M.A.I. helps lenders identify new origination opportunities within their loan book and create new credit products adapted to unique niches and/or vertical markets.

By running on top of a decentralized network of origination datasets powered by Hyperledger Fabric blockchain, M.A.I. enables the first highly secured, encrypted, and consolidated global SMEs lending data points accessible by any lenders participating on the network.

M.A.I. will officially launch during the FinTech Festival 2018 in Singapore.
Join us for a demo (Kiosk: #ZS02)

"Having observed and experienced the opportunities and challenges in digital SME lending in the past 3 years, we are excited to launch MAI to significantly transform the sector.

From day 1, our focus has been to simplify and speed up access to working capital for SMEs. With M.A.I., we envision a nimble and responsive credit engine that is self-learning and self-correcting to provide on-tap financing to SMEs at their point of need. With M.A.I., we envisage improving the robustness and resilience of SMEs with a consistent and cherished relationship, bridging TRUST to enrol lenders to participate in this space." said Lawrence Yong, Founder and Chief Executive Officer, MoolahSense.

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About MoolahSense

Founded in 2013, MoolahSense is the first digital lending platform to receive the full Capital Markets Services license from Monetary Authority of Singapore. Since inception, MoolahSense has been marrying Finance and Technology to expand, simplify and speed up access to working capital for SMEs.

MoolahSense has disbursed more than S$70M to Singaporean SMEs, realising the dreams of more than 500 business owners and rewarding the decisions of more than 14,000 registered investors.

MoolahSense strongly believes that the transformation of business lending anchors on digitalization and active intelligence to enable trust and consistency amongst lenders, so that greater depths of capital can be unlocked to spur the growth of small businesses.

Leveraging upon our unique experience and insights in running marketplace lending operations, MoolahSense implements a seamless lending-business-in-box solution in collaboration with ecosystem partners by incorporating the latest technologies such as microservices architecture, blockchain, machine learning and artificial intelligence to not only expand financing for small businesses but also deliver scalable origination that yields predictably profitable outcomes for lenders.

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