

# Decipher Credit and Validis Partner to Increase Lending Efficiency and Accelerate Access to Capital for SMEs

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*Decipher Credit, the leading loan origination and underwriting platform, announced a new partnership with Validis for on-demand access to SME financial data.*

BETHESDA, MD, US, April 22, 2024 /EINPresswire.com/ -- [Decipher Credit](#), the leading loan origination and underwriting platform for financial institutions and private lenders, announced an exciting partnership with Validis, the embedded platform for on-demand access to SME financial data. The partnership enables commercial lenders to extract consented financial and accounts receivable data in real-time allowing SME's to go from application to automated spreading of financials in seconds, helping lenders make better lending decisions from Decipher's loan origination and underwriting platform. Automating the collection and analysis of financial data cuts weeks off the commercial lending process allowing SME's quicker access to capital, increasing lending efficiency.

"We partner with the world's leading data and technology providers to bring innovation to the lending space," said Raul Velarde, CEO of Decipher Credit. "Through this partnership commercial lenders can instantly access business customers' accounting data and accelerate the approval process by leveraging some of the most widely used accounting packages. Validis is a trusted leader in the financial data space and what sets them apart is the ability to collect and standardize complex financial information with the depth that lenders require. They have a proven track record in helping leading financial institutions easily manage financial data. We share many commonalities with Validis, including building an ecosystem of strong technology providers that are experts in their specialties so that together we can deliver more powerful solutions for lenders."

"Lenders today want more automation and efficiency. Our partnership with Decipher Credit gives commercial lenders the ability to get instant access to complex financial data analysis to make faster lending decisions," said, Michael Turner, CEO of Validis. "Validis offers fast and simple standardization of financial data from every major accounting package by our portal or directly via API. "Decipher Credit is highly experienced and trusted by many financial institutions, their credit origination and underwriting technology automates the processing of loan applications to mere minutes and enables lenders to benefit from advanced financial analysis and decisioning tools in order to approve and close loans more quickly. Validis makes it easier for financial institutions to access business financial data from major accounting packages and

normalizes the data, which can have powerful implications for accounting, lending, and SMEs.”

“Obtaining real-time financial information, including balance sheet, and profit and loss (P&L), accounts receivable, accounts payable, and inventory data is a common challenge for commercial lenders, who require accurate and up-to-date information to make effective credit decisions and are frequently stuck asking for information manually, which is often unreliable and slow. We are excited to give lenders a better financial picture of their clients in seconds at the point of application to improve the client experience, increase the speed of approval, and to help SME’s get faster access to capital,” added Raul Velarde.

### [About Validis](#)

#### We Get Financial Data.

We work with accounting firms and financial institutions to seamlessly connect them to their clients' accounting packages. Our platform extracts and standardizes live accounting data, transforming it into analysis-ready formats for audits, M&A, and lending. This empowers our client firms to access transaction-level General Ledger and Accounts Receivables/Payables data in minutes.

Ultimately making smarter, data-driven decisions - faster.

Clients can connect directly to every major accounting package on the market through our intelligent, purpose-built portal or API. This is why over 100 firms globally trust Validis, allowing their teams to shift from data chasing and compliance tasks to higher-value activities. This shift significantly improves the customer experience and boosts team job satisfaction.

### [About Decipher Credit](#)

Decipher Credit is a financial technology company that empowers commercial lenders and asset-based lenders to offer the latest digital tools to streamline origination, accelerate underwriting and approval, and win more clients. The Decipher cloud-based platform gives commercial lenders access to a sophisticated commercial loan origination system, with an easy and secure application portal, underwriting automation, customized risk scoring, credit decisioning engine, advanced financial analysis, credit approval workflows, Credit Memo automation as well as document management with digital signature. Decipher also provides credit and background reports, bank account analysis and monitoring as well as connections to accounting systems for instant financial spreading and accounts receivable and payables analysis. For more information or to schedule a software demo, visit <https://deciphercredit.com>.

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