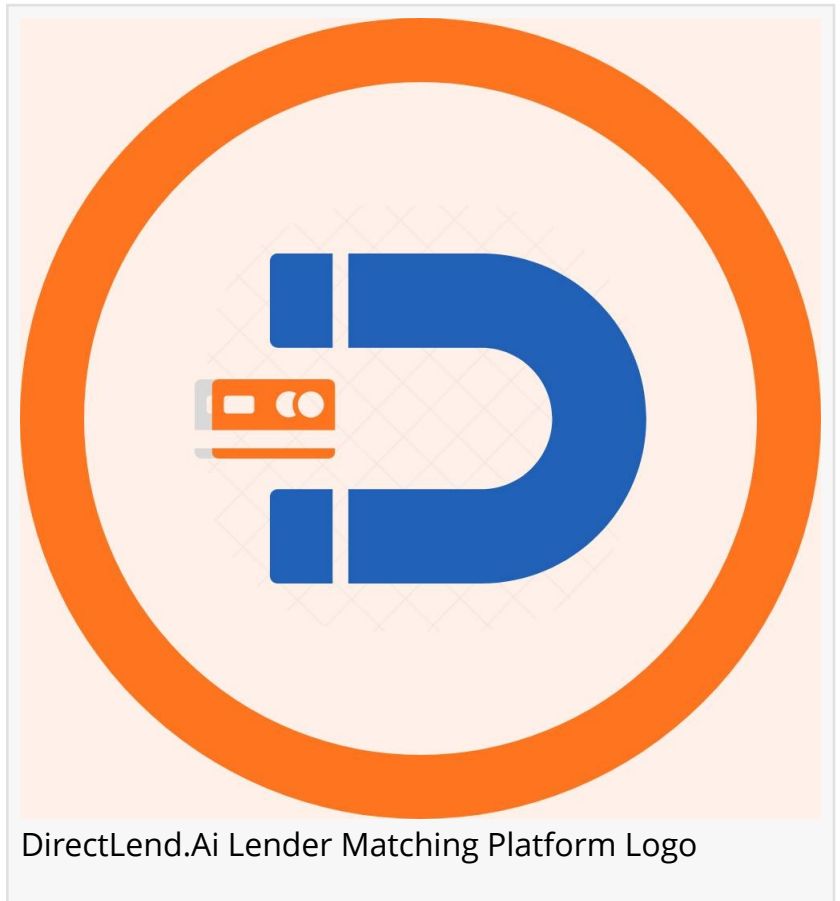


DirectLend AI Launches SBA Lender Match Competitor with Instant AI-Powered Matching Technology

New platform delivers 60-second lender matches vs SBA's 2-5 day wait, offers broader financing options & transparent pre-qualification for U.S. Small Businesses

TAMPA, FL, UNITED STATES, January 30, 2026 /EINPresswire.com/ -- DirectLend AI today announced the official launch of its AI-powered lender matching platform, positioning itself as a comprehensive alternative to the U.S. Small Business Administration's Lender Match program. The new platform addresses critical limitations in traditional lender matching by delivering instant results, broader loan product access, and transparent pre-qualification, all without impacting business owners' credit scores.



Founder Addresses Pain Points in Traditional Lender Matching

"We built DirectLend AI to help business owners truly find the best lenders for their business, given their current business profile." said William Mingione, founder of DirectLend AI. "Waiting days for lenders to respond, being limited to only SBA products, and having no visibility into the likelihood of an approval, are the pain points that inspired us to create a better solution that puts business owners in control."

AI Technology Delivers Instant, Intelligent Matches

When comparing the [SBA lender match vs DirectLend AI](#), our platform leverages advanced artificial intelligence to analyze over 50 business data points, including revenue, credit profile,



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William Mingione

time in business, industry type, and funding needs. Powered by sophisticated business automation infrastructure from Slaterock Automation, the system instantly cross-references this information against requirements from 75+ verified lenders spanning traditional banks, SBA-approved institutions, and reputable online lending platforms. Business owners receive personalized matches within minutes, compared to SBA Lender Match's typical 2-5 business day response time.

Unlike the SBA Lender Match's exclusive focus on government-guaranteed loans, DirectLend AI provides access to multiple financing products, including term loans, business lines of credit, equipment financing, commercial real estate loans, and SBA products. This diversity ensures businesses find appropriate funding regardless of whether they meet strict SBA requirements or need faster approval timelines.

Transparency and Control for Business Owners

The platform shows all matched lenders upfront with clear information about requirements, estimated rates, and approval probability. Business owners can compare options and choose which institutions to apply with, a stark contrast to SBA Lender Match's passive model where businesses submit their information and wait for lenders to initiate contact.

"Our AI matching eliminates the trial-and-error approach that damages credit scores and wastes valuable time," Mingione continued. "Businesses see exactly which lenders are likely to approve their applications before any credit checks occur, dramatically improving approval rates while protecting creditworthiness and reducing the time spent on lender research by business owners."

Strategic Partnership with Embarc Collective

The launch coincides with DirectLend AI's acceptance into Embarc Collective, a leading fintech and cybersecurity innovation hub supporting transformative financial technology companies. This membership provides DirectLend AI with strategic resources, mentorship, and industry connections to accelerate platform development and expand its verified lender network.

Key Platform Features

- Instant Lender matching

- No credit impact during matching - not even a softpull.
- 75+ verified lenders across traditional banks, SBA products, and online platforms
- Complete borrower control over which lenders to contact and when

The platform is completely free for business owners, with no application fees, matching fees, or hidden costs. Small business owners can access DirectLend AI's free instant matching at directlend.ai by building their business profile. The platform launches with nationwide availability across all 50 states.

About DirectLend AI

DirectLend AI is a technology company revolutionizing small business lending through AI-powered lender matching. Founded by William Mingione, the platform connects businesses directly with qualified lenders, eliminating broker fees and extensive trial-and-error applications. Built on [advanced business automation infrastructure from Slaterock Automation](#) and backed as a member of Embarc Collective, DirectLend AI serves businesses across all industries, credit profiles, and funding requirements throughout the United States.

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