Propellus Inc. Launches AI-Enhanced Underwriting Protocol to Scale Small Business Funding Operations

New system streamlines credit analysis and deal structuring, positioning the company to grow origination volume without a proportional increase in overhead

RED BANK, NJ, UNITED STATES, August 17, 2026 /EINPresswire.com/ -- Propellus Inc. (OTC PINK: PRPS), an Oklahoma-based alternative finance company specializing in merchant cash advances and small business capital solutions, today announced the deployment of its next-generation AI-assisted underwriting protocol across its funding operations.

The new system — Propellus Underwriting Protocol v4.3 — applies structured, guided automated analysis to bank statement review, revenue verification, existing debt exposure, liquidity, and business behavior, producing a standardized Commercial Funding Memorandum and Investment Committee Scorecard for every prospective transaction. The protocol is designed to compress the time between application and credit decision while preserving the rigor of Propellus' underwriting standards.

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>
> *Ralph Johnson*

"This program lets our credit team focus on judgment calls instead of manual data compilation," said Ralph Johnson, CEO of Propellus Inc. "We can evaluate more small business applicants, more consistently, without adding headcount at the same pace as deal volume. That's the scalability our growth strategy has been built around."

"We're already seeing the impact on the ground," said Vincent Lia, VP Business Development/ISO Relations at MCHQ. "The new protocol is enabling faster, more precise technical analysis of files, and that improvement in efficiency and accuracy is translating directly into more files moving through review, approval, and funding."

Key features of the new protocol include:

- Automated extraction, parsing, and categorization of banking activity, including identification of internal transfers, financing transactions and owner or investment deposits to avoid revenue double-counting

- Standardized, weighted Investment Committee scoring across business legitimacy, revenue quality, liquidity, existing debt, and payment capacity
- Structured funding recommendations with four tiered advance ranges (Preferred, Standard, Moderate, and Threshold)
- Built-in compliance checkpoints, including UCC search, entity verification, public disclosures, and licensing review, prior to final approval

Propellus intends to apply the protocol across its funding subsidiaries, including Propellus Capital Partners, Inc. and Propellus Funding Corp., as part of its broader strategy to expand origination capacity while maintaining underwriting discipline.

About Propellus Inc.
Propellus Inc. (OTC PINK: PRPS) is an Oklahoma-based alternative finance company providing merchant cash advances and small business capital solutions through its family of subsidiaries, including Propellus Capital Partners, Inc., Propellus Funding Corp., Propellus Financial Services, Inc., and Propellus Founders Fund, Inc.

Forward-Looking Statements
This press release contains forward-looking statements within the meaning of applicable securities laws. These statements are based on current expectations and involve risks and uncertainties that could cause actual results to differ materially. Propellus undertakes no obligation to update these statements except as required by law.

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