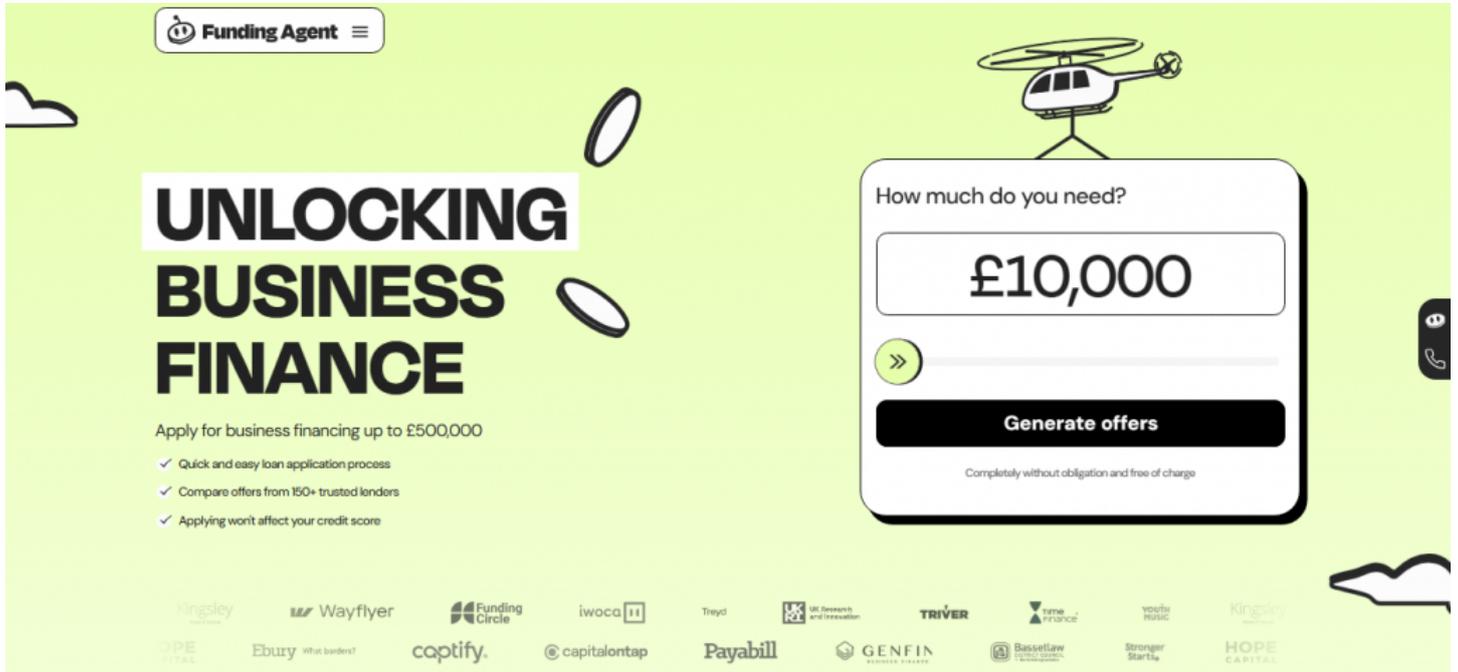


Fintech Unveils AI-Powered Algorithm That Predicts Business Loan Approval in Real-Time

FundingAgent's proprietary technology gives SMEs instant visibility into their funding chances across 150 UK lenders



London, England Feb 19, 2026 ([Issuewire.com](https://www.issuewire.com)) - [FundingAgent](https://www.fundingagent.com), an innovative online business lending platform, today announced the expansion of its AI-powered loan matching technology that provides businesses with real-time approval probability scores while they complete their funding applications.

Unlike traditional business loan processes that can take days or [weeks to yield results](#), FundingAgent's proprietary algorithm analyzes applicant data against its database of 150 UK lenders in real-time, displaying an estimated "chance to get the loan" as business owners type. The technology represents a significant leap forward in transparency for the alternative lending market.

"The business lending market has operated in the dark for too long," said James Laden, Co-Founder of FundingAgent, who brings a decade of experience from UK lending and finance companies. "Business owners waste countless hours applying to lenders who will ultimately reject them. Our [AI matching system](#) eliminates that frustration by showing them upfront which lenders are most likely to approve their application."

How the Technology Works

FundingAgent's platform leverages proprietary APIs that connect directly to [Companies House](#) and other public data sources to auto-populate application fields, reducing what traditionally takes days down to mere seconds. Simultaneously, the company's machine learning algorithm cross-references the applicant's profile against lending criteria from its comprehensive database of 150 UK lenders.

The database contains both publicly available information and proprietary intelligence gathered through

[FundingAgent's broker partnerships](#), including data from lender portals and partnership onboarding documents. This unique combination gives the platform unparalleled insight into actual lending criteria and approval patterns.

“We’re essentially giving businesses the same view of the lending landscape that only industry insiders previously had,” added Will Yates, Co-Founder and marketing expert. “The algorithm learns from thousands of applications and approvals to get smarter over time.”

Market Impact

Since launching its AI matching technology, FundingAgent has processed an average of eight loan applications daily with a team of just four people – all without traditional sales calls. This efficiency ratio demonstrates both the platform’s technical sophistication and the strong market appetite for transparent, technology-driven lending solutions.

The company positions itself as a next-generation broker that operates with the technological capabilities typically associated with direct lenders. By targeting keywords like “best lenders” rather than traditional broker terminology, FundingAgent meets businesses where they actually search online, even while operating as a licensed broker.

About FundingAgent

FundingAgent (fundingagent.co.uk) is a London-based fintech platform transforming how UK businesses access alternative funding. Founded by James Laden and Will Yates, the company combines deep lending industry expertise with cutting-edge marketing and technology to create what the founders call “the easiest way for any business to get alternate funding solutions.” The platform maintains relationships with 150 UK lenders and processes business loan applications entirely online through its proprietary technology stack.

Authorization proof:

<https://businessabc.net/how-ai-first-marketplaces-like-funding-agent-are-rewiring-sme-finance>

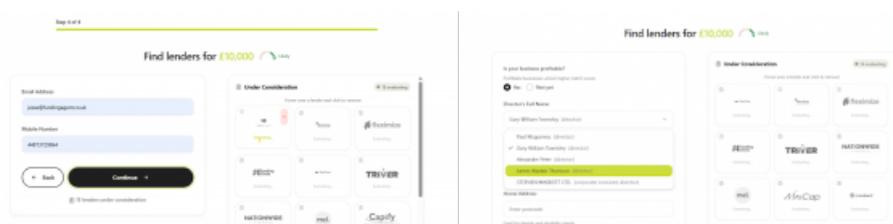
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<https://www.smetoday.co.uk/finance/funding-agent-issues-2026-guidance-on-strategic-use-of-unsecured-business-loans/>

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<https://www.abcmoney.co.uk/2025/08/ai-alliance-tackles-smes-cash-crunch/>

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