

PRESS RELEASE

LIQEX Italia Launches AI-Powered Liquidity Framework to Empower SMEs and Financial Institutions

New service leverages Reinforcement Learning to increase liquidity, simplify collections, and unlock smarter lending.

Catania, Italy – November 12, 2025 – LIQEX Italia, a leader in liquidity innovation and financial automation, today announced at **Singapore Fintech Festival** the launch of its **AI-Driven Liquidity Optimization Service**, powered by a proprietary **reinforcement learning framework** that transforms how businesses and financial institutions manage cash flows, collections, and credit risk.

The new service is designed to support **micro, small, and medium enterprises (MSMEs)** by providing greater access to liquidity and streamlining collection processes, while enabling **banks and financial institutions** to reduce credit exposure, expand lending capacity, and attract new customers through more dynamic, data-driven liquidity management.

“Our mission is to democratize liquidity intelligence,” said **Luca Piccione**, Founder & CEO of LIQEX Italia. “Small and medium enterprises often face structural barriers in accessing credit and managing cash flow. By applying reinforcement learning, we give them a system that not only adapts to their real-world cash cycles but also helps financial institutions better assess and serve their liquidity needs.”

The **LIQEX Reinforced Liquidity** solution continuously learns from transaction data, payment behavior, and market indicators to **optimize liquidity distribution** in real time. It identifies the most efficient paths for fund allocation, predicts potential delays in collections, and automatically suggests strategies to balance inflows and outflows.

For SMEs, this means **improved cash availability, automated collection management, and reduced dependency on short-term financing**.

For financial institutions, the framework delivers **enhanced credit profiling, lower default risk, and the ability to extend lending capacity without increasing capital exposure**.

“Our AI platform creates a symbiotic ecosystem,” said **Prof. Salvatore Ingrassia**, Head of Quantitative Research at LIQEX Italia. “As SMEs gain liquidity stability, banks gain richer behavioral insights and can tailor lending offers more effectively. Reinforcement learning allows both sides to grow together, sustainably.”

The service integrates seamlessly with existing national e-invoicing platforms and worldwide banking systems, offering a **plug-and-play deployment** that scales across industries. By merging advanced AI with practical business needs, LIQEX Italia enables a new paradigm where liquidity management becomes **predictive, adaptive, and inclusive**.

About LIQEX Italia

LIQEX Italia is an innovative fintech company specializing in Relational Finance, liquidity management, banking analytics, and financial automation. Founded in Catania in 2021, LIQEX provides cutting-edge platforms and advisory services designed to help institutions manage liquidity efficiently, reduce costs, and enhance transparency across financial ecosystems.

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