Perfios Expands Nexus 360 Across South East Asia at SFF 2025, Powering 15-Minute Credit Underwriting

Partners with leading BFSI and NBFC players across Singapore, Malaysia and the Philippines

Singapore, November 13, 2025: At Singapore Fintech Festival, Perfios.ai, a leading global B2B SaaS TechFin, today announced flagship South East Asia deployments and an expansion of its **Nexus 360** solution. An advanced, end-to-end platform for **document ingestion**, **classification**, **analysis** and **processing**, Nexus 360 is built to power the next generation of digitized credit decisioning. This powerful solution dramatically reduces financial due diligence turnaround times to just 15 minutes and enables fully automated Straight Through Processing (STP).

At SFF Perfios announced strategic partnerships with leading BFSI and NBFC players across Singapore, Malaysia and the Philippines. These collaborations underscore a significant evolution for Perfios, marking a transition from offering point solutions to delivering comprehensive, targeted solutions like Nexus 360 for the lending sector across the Southeast Asia subcontinent.

Through its collaboration with one of Malaysia's leading digital lending platforms, Perfios is enabling 15-minute credit decisions for retail and micro-SME borrowers by digitising onboarding, validating financial documents, and generating real-time credit insights, powering over RM 500 million in "safe financing."

Its AI-driven Nexus platform automates income and risk assessment, unlocking Straight-Through Processing (STP) for eligible retail loans with future expansion planned into SME financing. As part of broader digital-transformation programmes across multiple institutions, Perfios' deployments are delivering over 50 per cent automation within credit assessment lifecycles, enabling STP, strengthening fraud-risk management, and scaling seamlessly across SME, commercial, and wholesale segments.

"*Southeast Asia's digital economy is tracking toward **US$1 trillion GMV by 2030, yet roughly 70% of adults remain underbanked or unbanked** and **the MSME finance gap across East Asia and the Pacific is US$2.4 trillion.** As digital payments scale, so do fraud and financial-crime pressures, which is why institutions need unified, AI-led decisioning and trust infrastructure that can operate at regulatory scale. Lenders are standardising on Nexus to move from document collection to final decision in minutes, not days. By embedding lender-specific credit policies, automating income and risk assessment, and surfacing real-time strength-and-risk signals, Nexus enables Straight-Through Processing for eligible segments and strengthens first-line risk controls at scale*," **said Sabyasachi Goswami, Global CEO, Perfios.**

Built on a multi-layer architecture of Connectivity, Intelligence, Trust and Collections, Perfios' operating system solutions aggregate consented data from open-finance rails, KYC, bureaus and other sources; run AI and GenAI models to generate Credit Assessment Memos (CAMs); apply advanced fraud, AML and tamper-detection defences; and close the loop with ML- and agentic-AI-driven collections.

About Perfios: (http://perfios.ai/)

Founded in 2008, Perfios is a global B2B SaaS company serving the Banking, Financial Services and Insurance industry in 20+ countries, empowering 1000+ financial institutions. Through their pioneering software platforms and products, Perfios helps financial institutions to take big leaps by shaping their origination, onboarding, decisioning, underwriting and monitoring processes at scale and speed. Perfios delivers 8.2 billion data points to banks and financial institutions every year to facilitate faster decisioning and significantly accelerate access to credit and financial services for their clients' customers.

Headquartered in Malaysia, with offices across multiple global locations, Perfios offers an extensive suite of 75+ products and platforms and 500+ APIs, creating a robust, end-to-end technology ecosystem for the financial industry. Recognized for its innovation and impact, Perfios has received multiple global accolades, including the KPMG Best Fintech in Value Added Services Award and the Deloitte Fast 50 Award in the Fintech Category, reinforcing its position as a trusted technology partner for financial transformation.