

TermLoans.com Unveils TL Score, a New Credit Model for Small-Business Lending

TermLoans.com analyzes 50,000 businesses to launch TL Score — a new credit signal that outperforms traditional models in small-business lending.

ORLANDO, FL, UNITED STATES, July 3, 2025 /EINPresswire.com/ -- In a market where one FICO score can kill a funding deal, [TermLoans.com](https://www.termloans.com) is rewriting the rules. The company has officially launched TL Score™, a proprietary small-business credit rating built to reflect the real fundability of a business — not just its consumer credit history.

Developed after analyzing over 50,000 small businesses, TL Score incorporates modern financial data points that traditional banking models ignore: daily ledger balances, cash flow stability, NSF activity, and more.

“The FICO model was built for consumers in the 1980s,” said Kevin Vieira, CEO of TermLoans.com.

“

TL Score helps overlooked businesses access capital. It’s time underwriting made sense again.”

Kevin Vieira

“We’re underwriting the future of American business — and banks are playing catch-up.”

Data That Turned Heads

In internal studies comparing TL Score against legacy underwriting methods, the differences were striking:

72% of applicants with FICO scores under 600 still scored “fundable” on TL Score due to stronger cash behavior.

Over \$38 million in capital was disbursed to businesses that would have been denied by traditional scorecards.



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One business owner — previously declined by three lenders — was approved for \$120,000 within 24 hours after TL Score flagged strong cash flow, stable deposits, and zero recent negative days.

“Traditional lenders saw a low FICO and walked away,” Vieira said.
“Our model spotted a healthy, growing business. And we funded it.”

Why This Matters:

The \$87 billion small-business credit gap in the U.S. exists not because small businesses aren't fundable — but because the systems used to judge them are broken. Most banks still penalize seasonal revenue, short operating history, or personal credit struggles, even when a business is financially strong.

TL Score flips the lens.

Rather than using one outdated score, it evaluates multiple real-world factors that influence fundability right now.

What Sets It Apart

TL Score doesn't just evaluate — it learns.

It uses machine learning to improve itself with every new lead, funding decision, and lender reply. With each dataset, the algorithm becomes smarter, surfacing hidden approval signals and removing bias from traditional models.

“Every time a lender makes a decision, TL Score gets sharper,” said Vieira.
“It's the difference between a static report card and a living, evolving model.”

What's Next

TermLoans.com is inviting:

Lenders, looking to expand their approval funnel

Marketplaces and vertical SaaS platforms, ready to embed fundability tools

Institutional capital providers, seeking smarter origination pipelines

...to review the TL Score whitepaper and explore native integration via API.

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