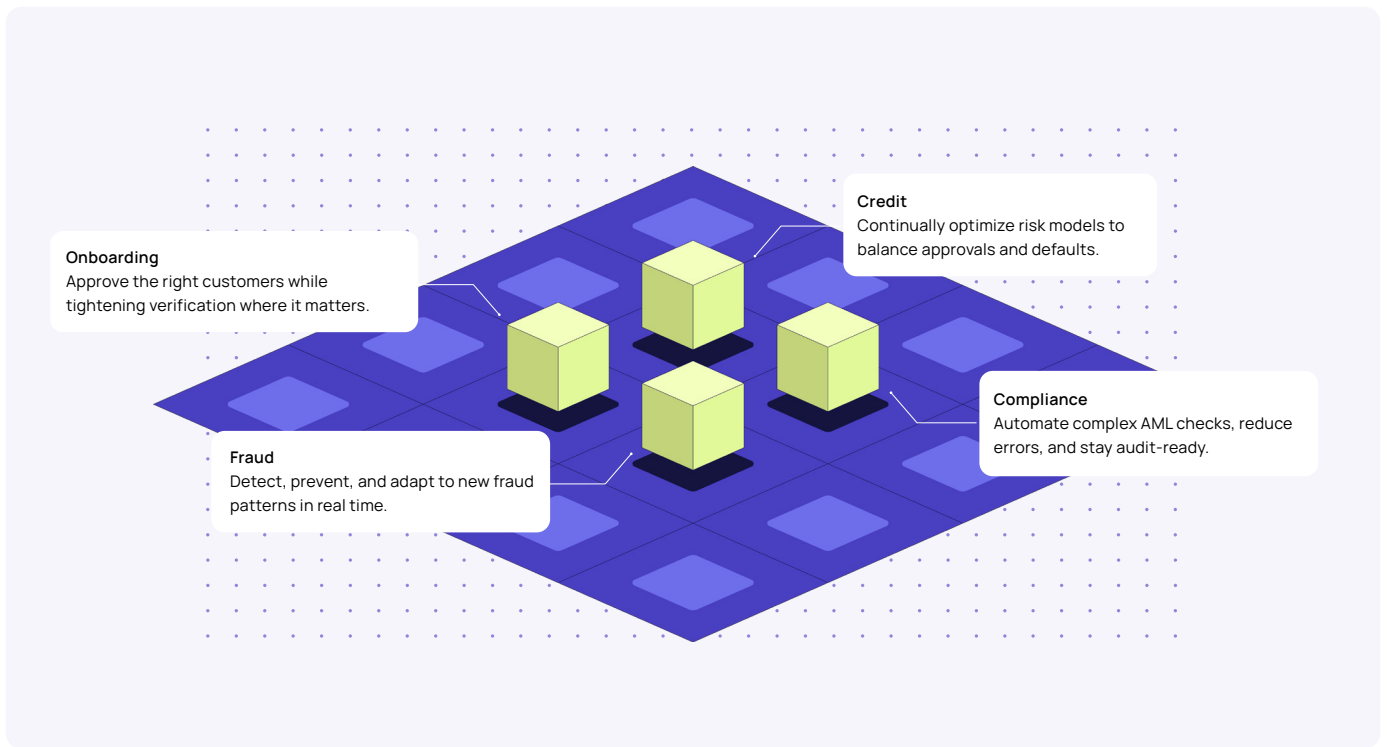


# How to evaluate a decision platform

A guide for risk management  
professionals





## Why your decision platform matters more than ever

Effective risk management is the backbone of every financial product. Whether underwriting loans, onboarding customers, or detecting fraud, your success hinges on fast, accurate, and scalable decision-making.

The challenge? Traditional automated approaches—hard-coded rules, manual interventions, and engineering-heavy workflows—slow teams down.

Your markets are moving faster than ever, fraud tactics are evolving in real time, and regulators are demanding greater transparency, especially with the continued rise of AI-driven decision-making. Outdated systems limit agility, create bottlenecks, and expose you to unnecessary risks.

To stay ahead on all fronts, teams need decision infrastructure that keeps pace. The latest generation of decision platforms seamlessly blend expert-driven logic with AI-powered automation, enabling you to move faster, reduce inefficiencies, and make more accurate risk decisions at scale.

What you should be able to do:

- **Move fast without relying on engineering resources**
- **Get better risk outcomes with the right data at the right time**
- **Enhance decision accuracy with AI—on your terms**
- **Stay in control of your risk strategy with real-time testing**
- **Ensure transparency and compliance at all times**

This guide offers a clear framework for choosing a modern decision platform—one that not only keeps pace with evolving risks but empowers your team to stay ahead of them, operate more efficiently, and drive product growth.

# What is a decision platform, and why do you need one?

A decision platform is a software solution that enables you to automate and continuously optimize automated risk management strategies across the entire customer lifecycle—from your onboarding (KYB/KYC) and credit underwriting decisions to fraud detection and transaction monitoring.

Unlike rigid, rule-based systems or legacy decision solutions that limit flexibility and slow iteration, a modern decision platform should empower you to:



## Eliminate barriers to risk insights

Seamlessly connect to proprietary data and third-party providers while leveraging customer lifecycle insights to enhance onboarding, fraud detection, and credit risk analysis.



## Leverage AI-powered decisioning

Deploy ML models, LLMs, and AI Agents that optimize risk strategies, reduce false positives, and improve decision accuracy.



## Provide no-code/low-code flexibility

Build, test, and update automated risk management strategies independently, regardless of technical expertise.



## Support seamless scaling and compliance

Expand effortlessly across markets with built-in data localization, reporting tools, and audit-ready transparency.



## Ensure continuous optimization

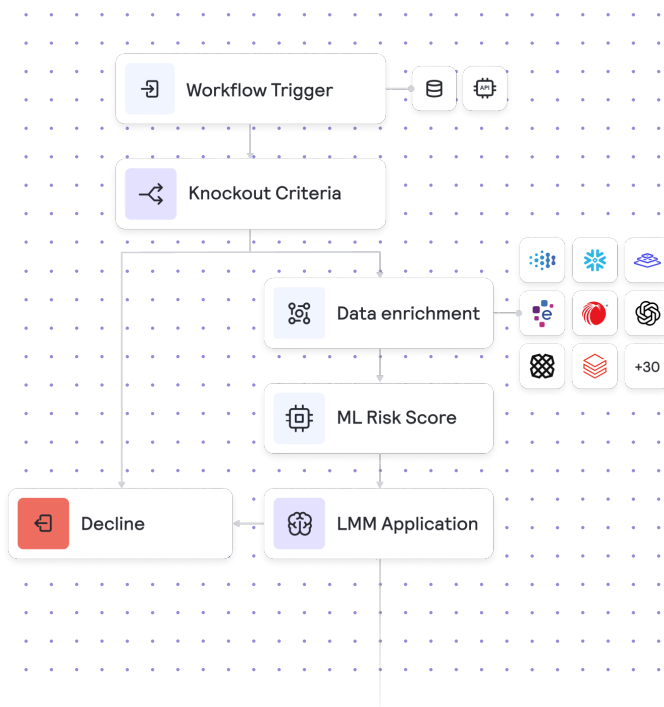
Use A/B testing, back-testing, and KPI tracking to refine risk strategies and drive measurable improvements.

# The four core capabilities of a modern decision platform

When evaluating a decision platform, teams should focus on four core capabilities that strengthen risk management strategies—ensuring scalability, intelligence, and adaptability across the entire customer lifecycle.

## 01 Flexible no-code/low-code workflow automation

Empower teams to build, test, and optimize decision logic without engineering bottlenecks.



### Problem

Traditional decisioning solutions require developers to modify rules and update workflows, slowing iteration and limiting agility.

### Solution

A modern platform should enable risk and product teams to build and refine decision workflow logic independently through an intuitive no-code/low-code interface and AI assistance.

### Look for

#### No-code/low-code decisioning

Modular building blocks that empower non-technical team members to create and adjust automated workflows with built-in approval and sign-off controls.

#### AI-assisted logic building

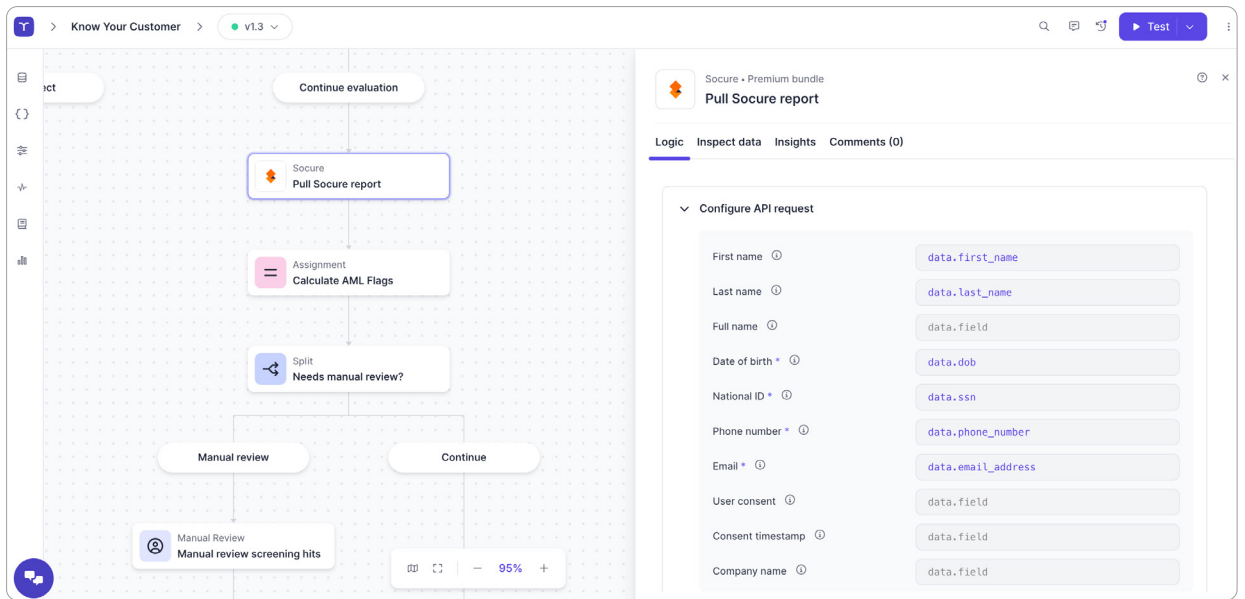
A Copilot-style assistant that helps teams design, test, and debug workflows—without writing a single line of code.

#### Limitless customization

Free-form building blocks that enable technical team members to design and implement complex workflow logic in code.

### Question to ask

“Can my team safely deploy and update risk strategies without relying on engineering resources?”



## 02 Seamless access to critical risk insights and AI models

Integrate, test, and optimize data strategies effortlessly—without custom development work.

### Problem

Many decision engines lock businesses into static, hard-coded integrations, making it difficult to experiment with new data sources, AI models, or market-specific risk signals.

### Solution

A decision platform should provide plug-and-play access to third-party data while making integrating proprietary data, ML, and AI models effortless—ensuring teams can easily fine-tune workflows without complex deployment work.

### Look for

#### Ready-to-use data integrations

A marketplace of pre-built connections with credit bureaus, fraud prevention tools, and alternative data providers.

#### Seamless ML & AI model integration

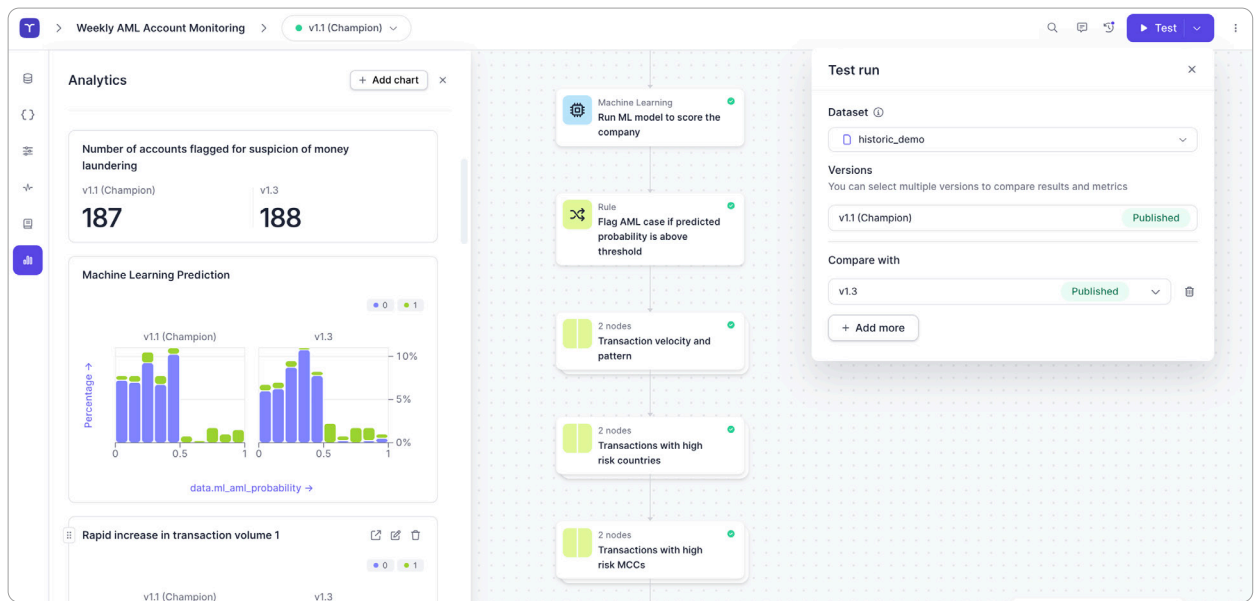
The ability to embed proprietary ML models and publicly available AI models directly into workflows.

#### Multi-model AI orchestration

The ability to build AI Agents that intelligently route decisions through the best model based on specific risk factors and context.

### Question to ask

“How easy is it for my team to test, swap, and integrate data sources and AI models without significant engineering dependencies?”



### 03 Real-time analytics, A/B testing, and continuous strategy optimization

Refine risk strategies with real-time insights, cross-lifecycle intelligence, and AI-driven feedback loops

#### Problem

Deploying untested decisioning strategies increases fraud risk, raises false positives, and impacts approval rates. Without robust testing and cross-lifecycle visibility, teams make decisions in silos—missing valuable insights from previous risk assessments, onboarding checks, or transaction behaviors.

#### Solution

A modern decision platform should enable teams to experiment, test, and optimize risk strategies in real-time, while leveraging insights from previous decisions across the customer lifecycle. This ensures each new decision benefits from past interactions, improving accuracy and efficiency.

#### Look for

##### A/B testing and back-testing

Compare risk strategies against historical data before deploying live.

##### Entity-based decisioning

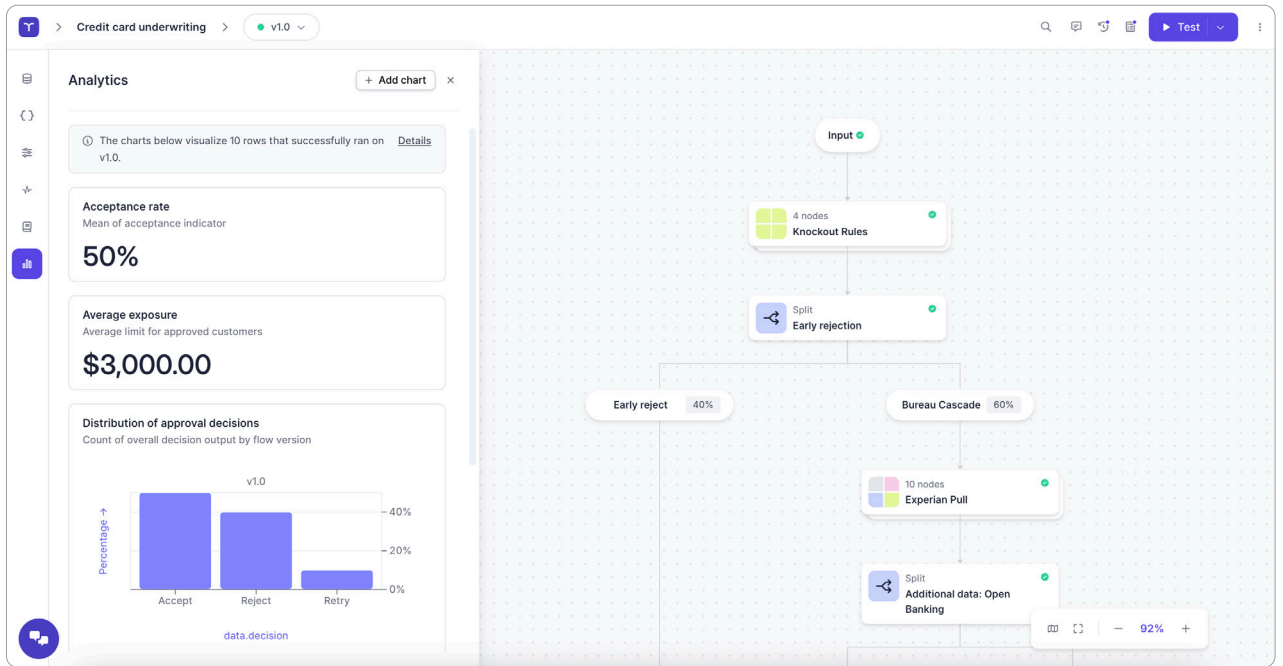
The ability to track, store, and utilize insights from previous decisions (e.g., onboarding risk assessments, fraud flags, transaction behaviors) to inform future risk evaluations.

##### Real-time KPI tracking

Monitor live decision performance and automatically surface optimization opportunities.

#### Question to ask

“Can I test, refine, and optimize decision strategies in real-time while leveraging insights from past decisions across the customer lifecycle?”



## 04 Transparent, explainable AI with built-in regulatory compliance

Ensure decisioning is fully auditable, explainable, and compliant across markets.

### Problem

Many decision solutions operate as a black box, making it difficult for teams to explain and justify decisions to regulators, customers, or internal stakeholders.

### Solution

A modern decision platform should ensure that every decision is interpretable, auditable, and meets compliance requirements, especially when undertaking any complex (AI-driven) decision-making.

### Look for

#### Transparent, explainable AI

Ensure AI-driven decisions provide clear, interpretable logic with full visibility into decision-making processes.

#### Comprehensive audit trails, versioning & decision logs

Maintain a detailed, traceable record of every decision, including version history and sign-off workflows.

#### Real-time KPI tracking

Enforce customizable risk controls, model hosting requirements, and infrastructure alignment to meet evolving regulatory standards.

### Question to ask

“Can I easily audit and explain every decision my platform makes?”



## Build vs. Buy: Why leading risk professionals choose to buy decisioning software

Teams often debate whether to build an in-house decisioning solution or buy decisioning software. The reality? The most successful teams have realized that **buying a platform is the only way to keep pace with today's risk challenges**—from evolving fraud tactics to changing regulations and the rise of AI-driven decisioning.

Most teams choose to buy because it enables them move faster, optimize risk strategies, and scale efficiently—without constantly diverting engineering resources.

Factor	Building decision infrastructure in-house	Buying decision software
Speed to market	<b>Slow:</b> Development takes months or years, delaying competitive advantages.	<b>Fast:</b> Deploy in weeks, accelerating time-to-value.
Engineering resources	<b>High maintenance:</b> Continuous development work drains time from core business priorities.	<b>Minimal upkeep:</b> No ongoing development burden, freeing up engineering.
Access to new insights	<b>Limited:</b> Custom integrations needed for each provider, slowing iteration.	<b>Seamless:</b> Plug-and-play access to risk data, AI models, and market signals.
Flexibility & updates	<b>Rigid:</b> Hard-coded rules and workflows make changes slow and expensive.	<b>Adaptive:</b> Rapid testing, iteration, and optimization without engineering.
Compliance readiness	<b>Costly:</b> Requires building audit logs, governance controls, and explainability tools from scratch.	<b>Built-in:</b> Transparent, explainable AI with regulatory compliance baked in.



## Why leading risk professionals love using Taktile's decision platform

Teams at companies like Branch International, Zilch, Access Finance, Kueski, and Jeeves use Taktile to automate and optimize their risk management strategies—without engineering bottlenecks. From launching new credit products to optimizing fraud strategies in real-time, users love the flexibility, speed, and control Taktile gives them.

But don't just take our word for it. Here's what the professionals are saying about Taktile on G2:

"After vetting many decisioning solutions (in-house and external), we knew that we could 10x our rate of credit model development and minimize our reliance on precious engineering resources with Taktile."

"Setting up automated risk decision flows and constantly iterating on them was a key requirement for our risk engine. Taktile empowers our risk experts to do exactly that."

"The seamless integration and user-friendly interface make it easy for anyone, even those without coding or technical skills, to navigate."

"An easy-to-use platform that enables risk teams to make fast decisions based on a vast array of data sources, including KYB, Fraud, and more."

"Taktile platform has blown us away in terms of depth of functionality, ease of use, ease of integration, and reliability."

Read more real user reviews at [g2.com](https://www.g2.com)

## Ready to transform your risk management strategy on Taktile?

Request a Demo

Join the risk management professionals worldwide who love using Taktile:

