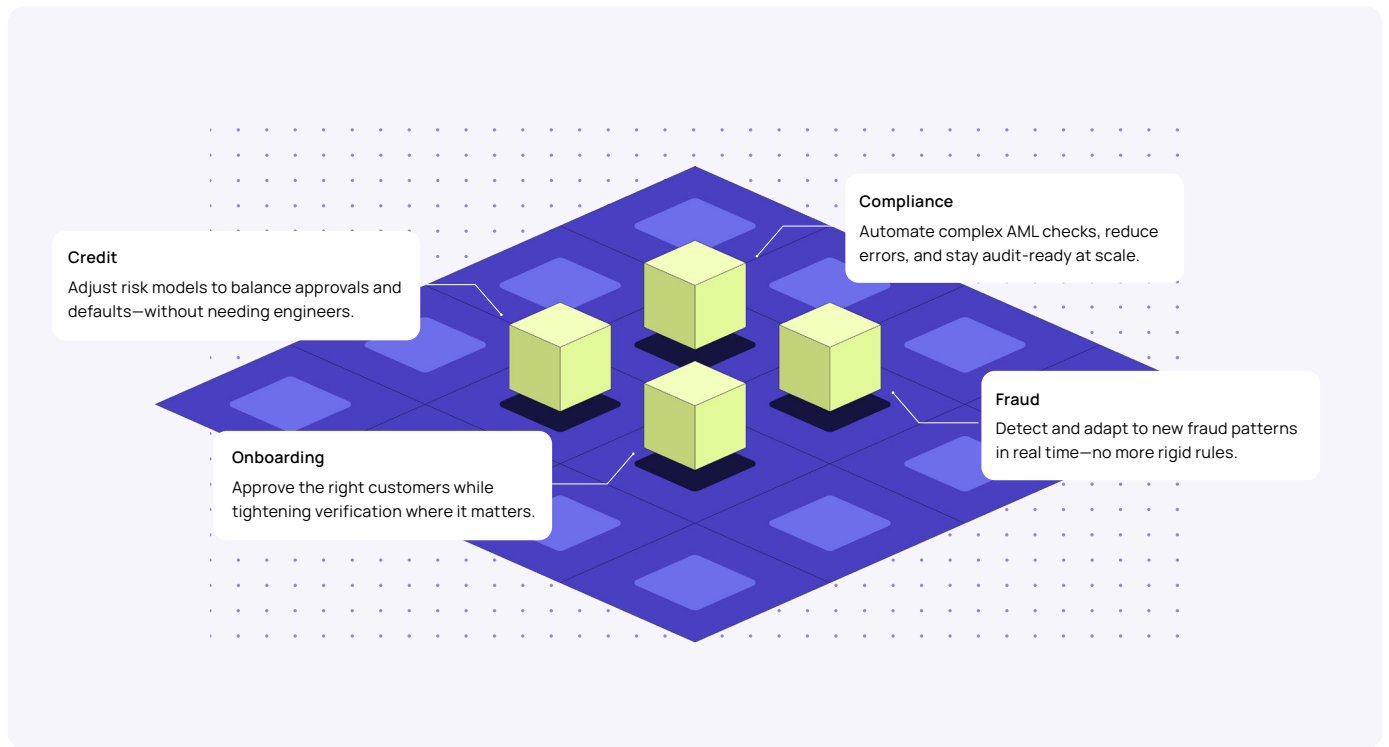




# Modernizing risk management without disruption

The core capabilities defining modern  
decision infrastructure.





## Why your decision infrastructure 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 Outdated systems limit agility, create bottlenecks, and expose you to unnecessary risks.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 systems that keep pace. Modern decision infrastructure now seamlessly blends expert-driven logic with AI-powered automation, enabling you to move faster, reduce inefficiencies, and make more accurate risk decisions at scale:

- **Move faster 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 dives into the core capabilities of modern decision infrastructure that are empowering teams to stay ahead of evolving risks, operate more efficiently, and drive product growth.

# What defines modern risk infrastructure

Modern decision infrastructure marks a clear shift in the status quo.

By combining data, automation, and explainable AI, modern decision systems strengthen risk management across the entire customer lifecycle — from onboarding (KYB/KYC) and credit underwriting to fraud detection and compliance.

Instead of rigid, rule-based systems that create bottlenecks, modern systems are built on core capabilities that give banks the flexibility, transparency, and speed they need to adapt with confidence.



## 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 capabilities

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



## Provide no-code/low-code flexibility

Empower non-technical team members to build, test, and update automated risk management strategies independently, eliminating engineering bottlenecks.



## Support seamless scaling and compliance

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



## Ensure continuous optimization

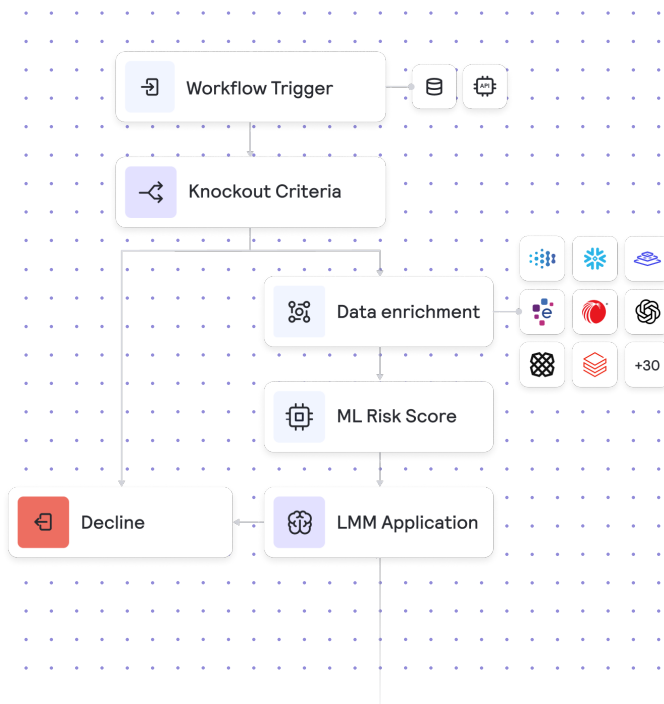
Use A/B testing, back testing, and KPI tracking to refine risk strategies and drive measurable improvements.

# The four core capabilities of modern decision infrastructure

These capabilities define the next generation of risk management — helping banks strengthen credit, fraud, and compliance strategies with the scalability, intelligence, and adaptability needed 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 decision infrastructure requires developers to modify rules and update workflows, slowing iteration and limiting agility.

### Solution

A modern system 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.

### Key features

#### No-code/low-code decision authoring

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

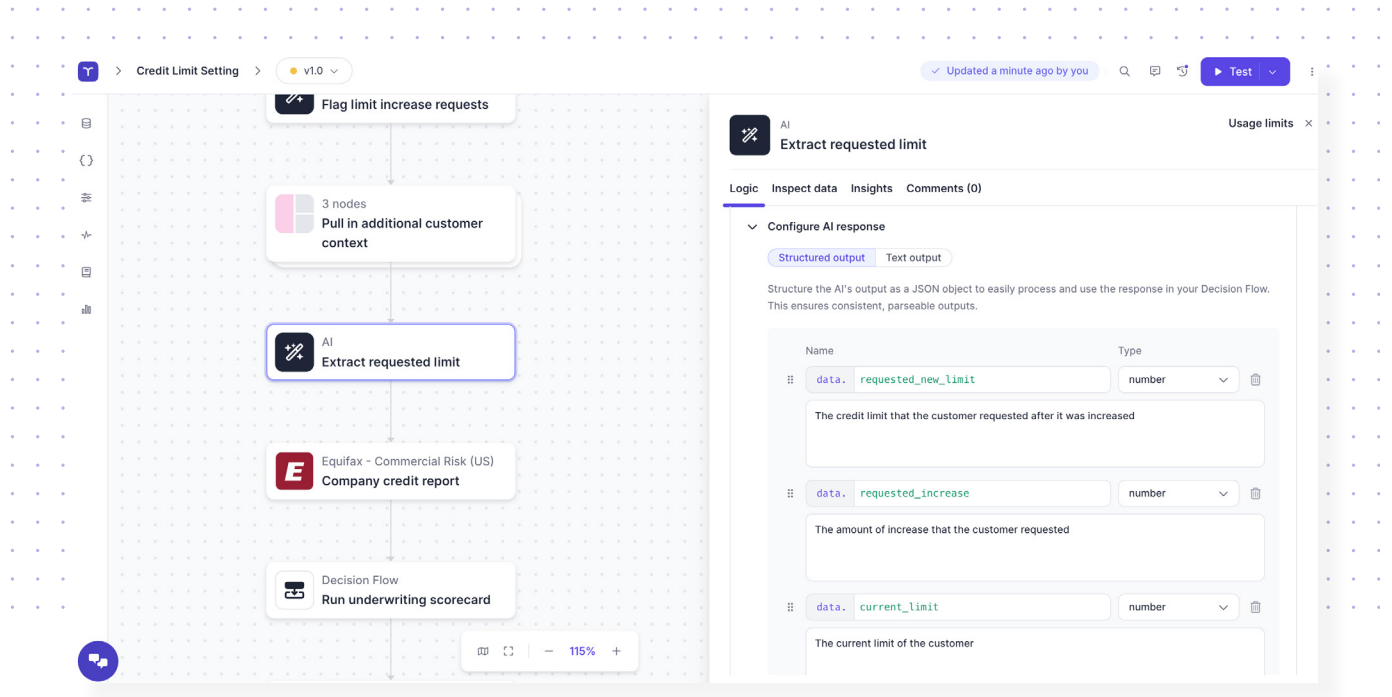
A Copilot-style assistant that helps teams design, test, and debug workflows—without writing a single line of code.

#### 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 and AI strategies effortlessly—without custom development work.

### Problem

Many organizations are locked into static, hard-coded integrations, making it difficult to experiment with new data sources, AI models, or market-specific risk signals.

### Solution

Modern decision infrastructure should enable 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.

### Key features

#### 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

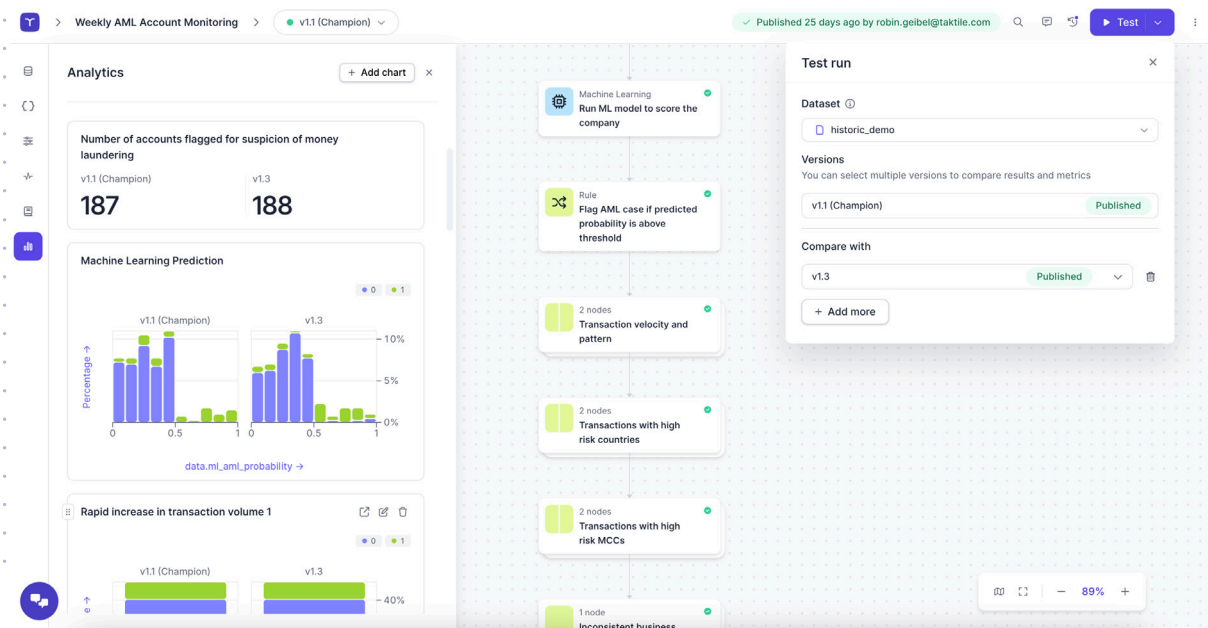
The ability to embed proprietary ML models and publicly available AI models directly into workflows.

#### AI agent library & orchestration

The ability to customize and deploy use-case specific AI agents that autonomously perform tasks based on specific risk factors and context.

### Question to ask

“How easy is it for my team to test, swap, and integrate data sources, AI models, and agents 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 decision 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

Modern decision infrastructure 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.

#### Key features

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

Compare risk strategies against historical data before deploying live.

##### Entity-based decisioning

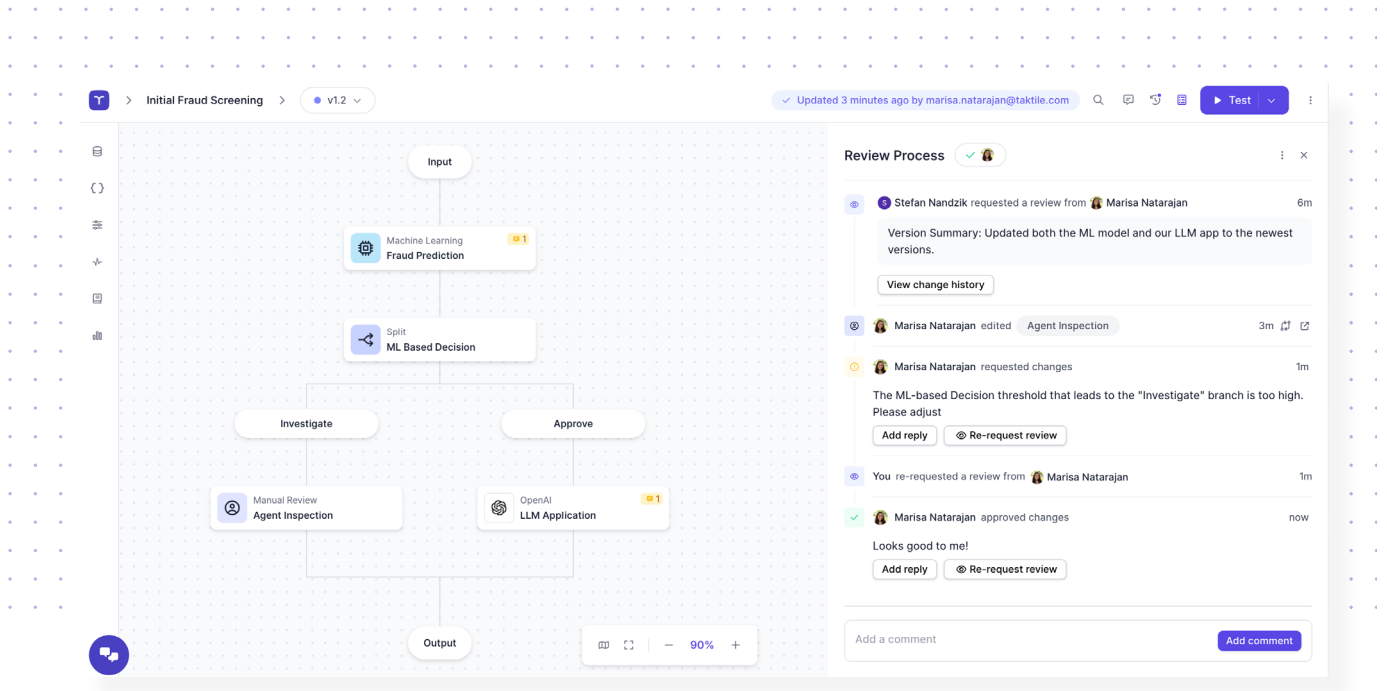
The ability to track, store, and utilize insights from previous decisions (e.g., onboarding risk assessments, fraud flags, transaction behaviors) to inform future risk evaluations.

##### 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 every decision is fully auditable, explainable, and compliant across markets.

### Problem

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

### Solution

With modern decision infrastructure every decision is interpretable, auditable, and meets compliance requirements, especially when undertaking any complex (AI-driven) decision-making.

### Key features

#### 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 versus buy:

## Why leading risk professionals choose to buy modern decision software

Teams often debate whether to build and maintain decision infrastructure in-house or buy modern decision software.

The reality? High performing teams have realized that **buying a modern software solution is the only way to keep pace with today's risk challenges**—from evolving fraud tactics to changing regulations and the rising use of AI in decision-making.

Teams that choose to buy are launching products faster, optimizing risk strategies more often, and scaling 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 data & 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 risk professionals love to use the **Taktile Decision Platform**

Teams 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:

"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://g2.com)

## Ready to see how Taktile can transform your risk management strategies?

**Request Demo**

