

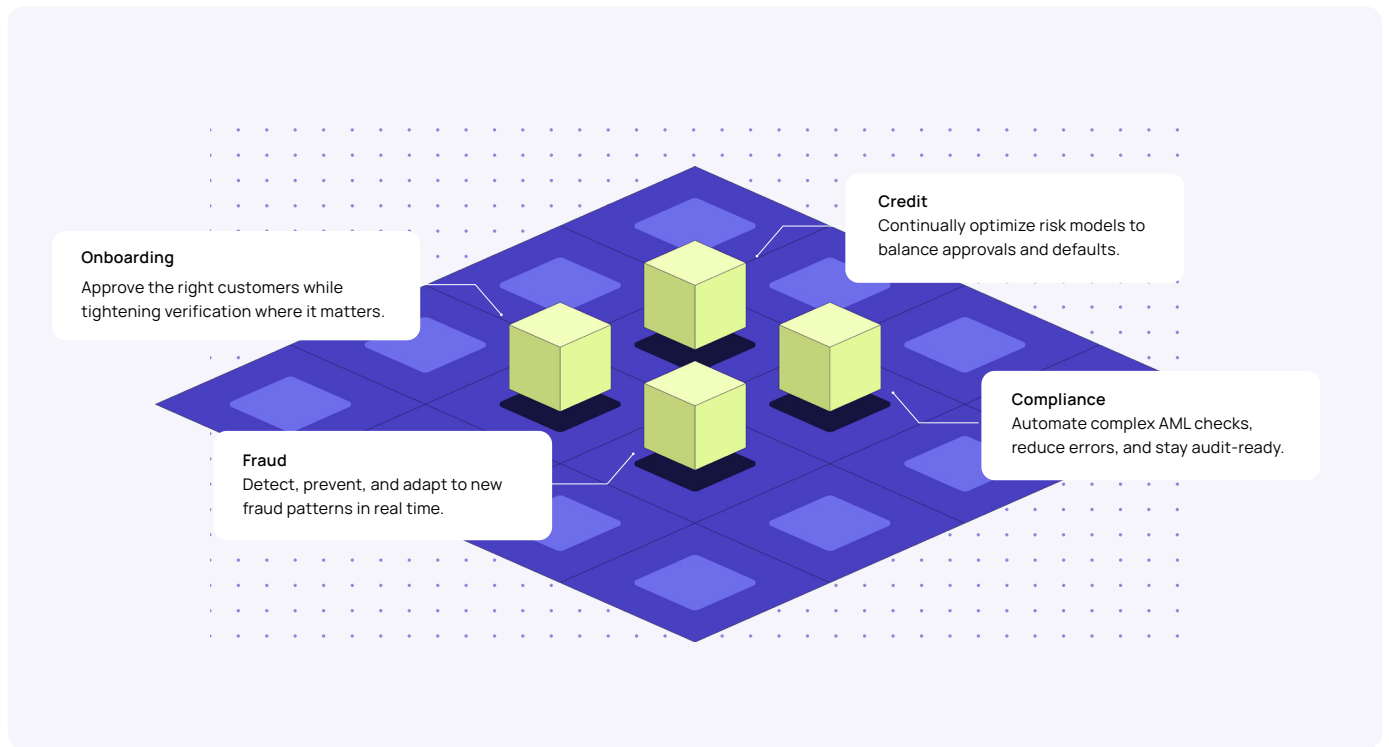


Taktile

Deploying AI in financial services

Your guide to choosing an
AI-ready risk decision platform





Why **AI-driven decisioning** is the future of risk management

Risk management has always been the foundation of financial services. Whether assessing creditworthiness, detecting fraud, or onboarding customers, businesses depend on fast, accurate, and scalable decision-making.

However, traditional approaches—manual processes, rule-based systems, and engineering-heavy workflows—are struggling to keep up.

AI is changing the game, offering new opportunities to improve risk decisioning. Yet, without the right infrastructure, teams risk falling into common pitfalls: opaque AI models, compliance concerns, and rigid systems that limit iteration.

To fully unlock AI's potential in risk management, teams need a decision platform built for the future—one where:

- **No-code/low-code tools empower people to configure AI-infused workflows while maintaining oversight and governance.**
- **AI models enhance risk predictions, while expert-driven logic ensures nuanced, context-aware decisioning.**
- **AI automates routine decision workflows, reducing manual bottlenecks.**
- **AI-powered feedback loops allow teams to test, refine, and improve risk strategies dynamically.**
- **Built-in audit trails and explainable AI features make every decision traceable and justifiable.**

What is an **AI-powered** decision platform?

An AI-powered decision platform is a modern evolution of traditional decisioning software. While legacy platforms help teams automate risk strategies—spanning underwriting, onboarding, fraud detection, and transaction monitoring—AI unlocks entirely new levels of speed, precision, and adaptability.

Unlike static rule-based systems, an AI-powered decision platform continuously learns, refines, and adapts to shifting risk patterns. It enables teams to seamlessly integrate AI models, leverage real-time data, and optimize decision logic—without sacrificing control, compliance, or transparency:



Frictionless model deployment

Deploy, test, and iterate on ML models, LLMs, and rule-based logic—with AI assistance instead of heavy engineering dependencies.



AI-augmented decision execution

Build custom AI Agents that automate that speed up decision-making while allowing human oversight for edge cases.



Seamless data orchestration

Integrate proprietary, third-party, and alternative data sources effortlessly and leverage 360-degree customer lifecycle insights.



Built-in governance & compliance

Ensure every AI-driven decision is explainable, auditable, and regulator-ready.



Continuous optimization & learning

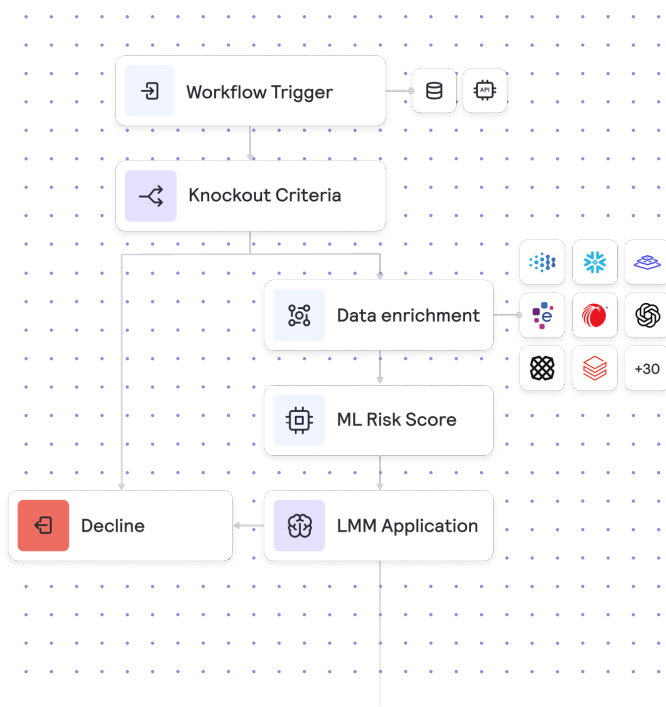
Improve AI decisions with real-time KPI tracking, A/B testing, and automated feedback loops.

The four core capabilities of an AI-powered decision platform

When evaluating a modern decision platform, risk management professionals should focus on four key capabilities. The right platform goes beyond automation, enabling you to deploy AI with speed, transparency, and control—without creating new operational or compliance risks.

01 AI-augmented decision execution

Move beyond static rules with AI-driven automation—while staying in control.



Problem

Traditional decisioning systems rely on fixed rules and manual reviews, which can be inflexible and slow.

Solution

A modern platform should enable teams to build and refine decision workflow logic independently on a no-code/low-code interface with AI assistance.

Look for

AI Copilot assistance

An AI Copilot helps teams build, test, and optimize rules and logic without coding, enhancing efficiency and precision.

Adaptive automated decision-making

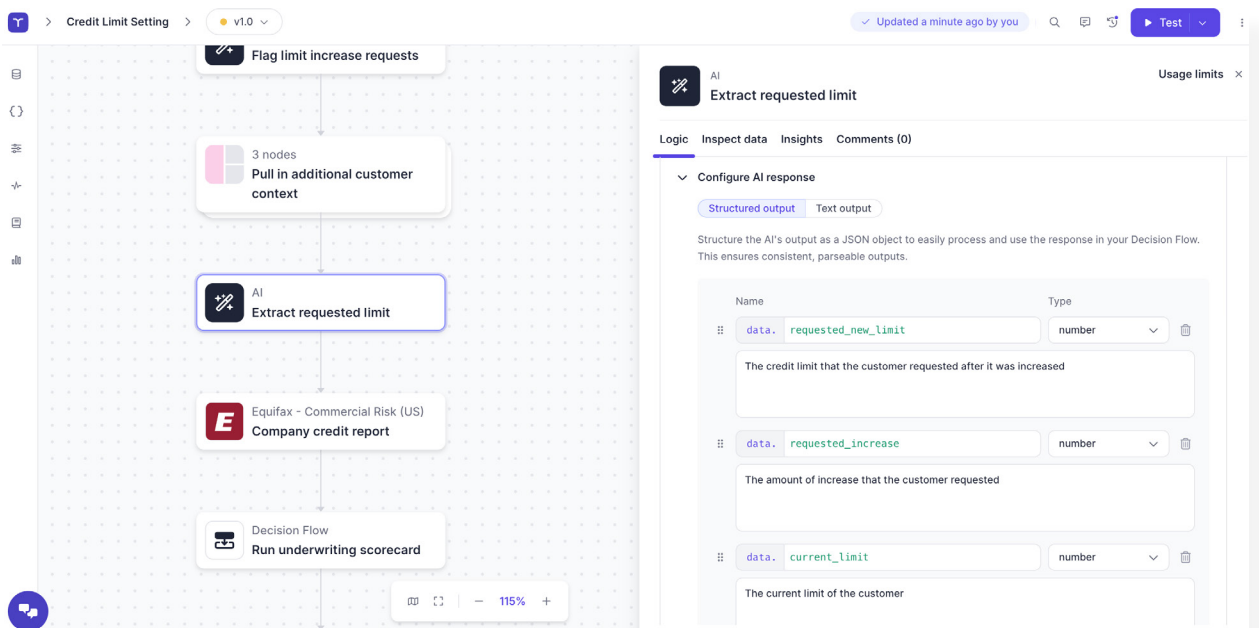
AI Agents that can be custom built to fit your unique use cases that decide based on real-time data.

Hybrid AI + human oversight

AI tools should enhance decision-making but allow for human intervention when necessary.

Questions to ask

“Does this platform provide AI tools that empower my team while maintaining full visibility and control?”



02 Seamless access to critical risk insights and AI models

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

Problem

Many decision platforms 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 modern 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

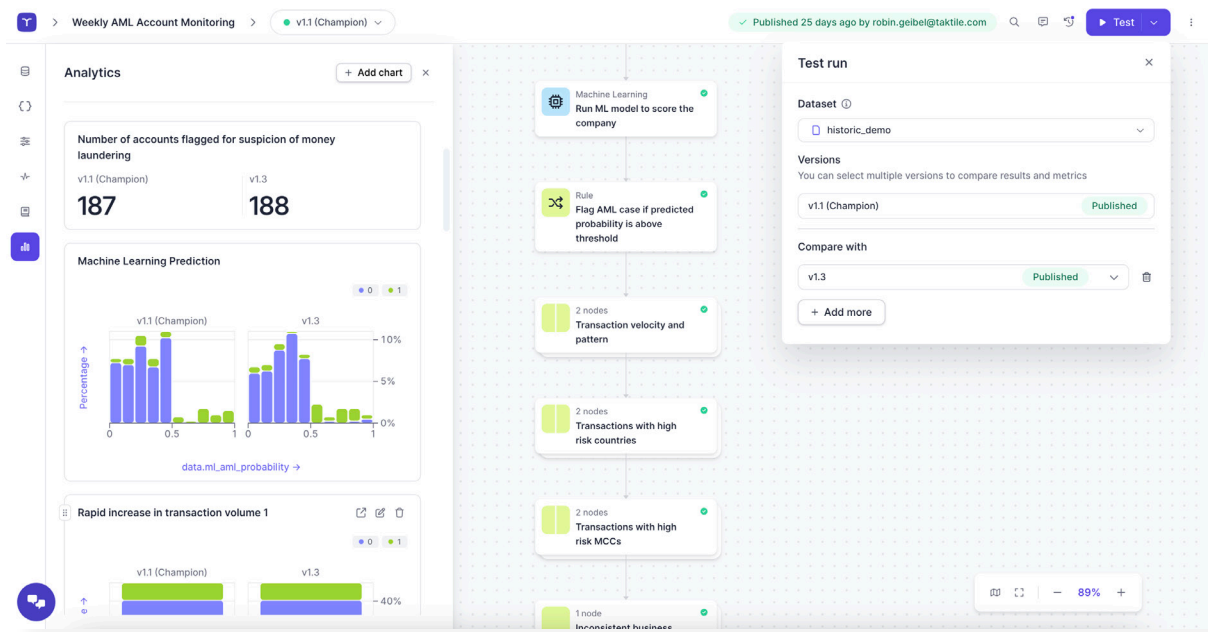
The ability to embed proprietary ML models and publicly available AI models directly into workflows.

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.

Questions 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

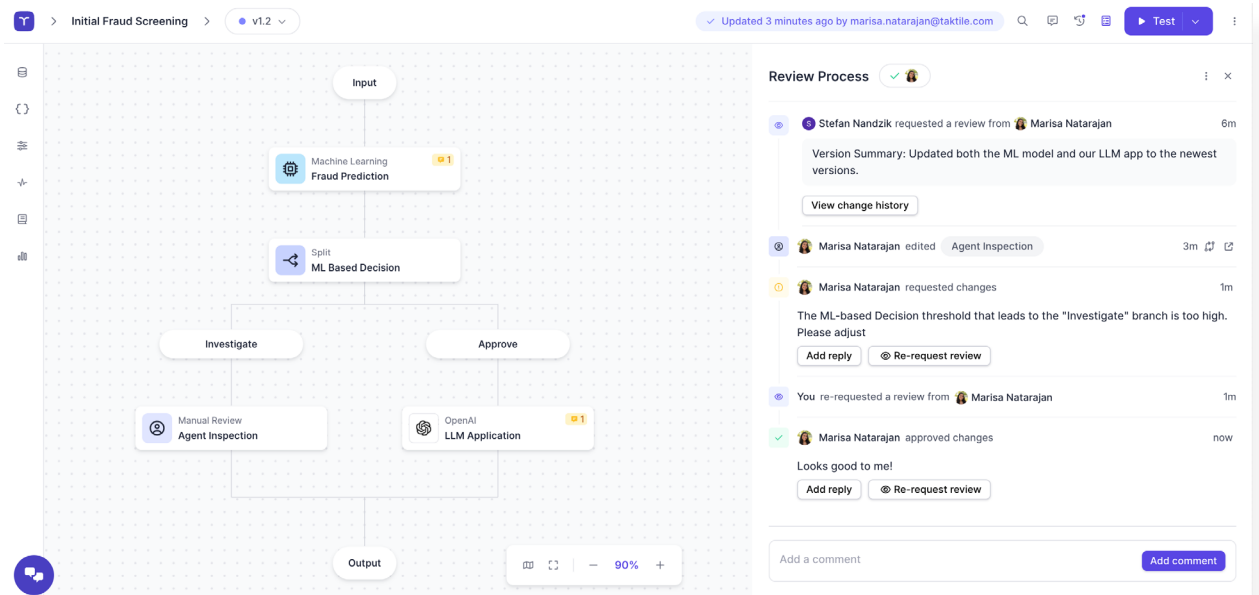
The ability to track, store, and utilize insights from previous decisions (e.g., onboarding risk assessments, fraud flags, transaction behaviors) to inform future risk evaluations.

Real-time KPI tracking

Monitor live decision performance and automatically surface optimization opportunities.

Questions to ask

“Can I test, refine, and optimize risk 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.

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

"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

Ready for AI that empowers you—while keeping you in control of the decisions that matter?

Get a Demo

Join the risk management professionals worldwide who love using Taktile.

