

AI for Credit Managers

- Dun & Bradstreet
- Bob O'Brien – Alliances
- How AI Improves Credit-to-Cash



What Are AI Agents?

- Purpose-built assistants that perform specific tasks

- Observe data, decide next actions, and execute within guardrails

- Credit Managers stay in control through policy + approvals

Automation vs AI (Simple View)

Automation:

- Fixed rules
- Repeatable steps

AI:

- Detects change
- Highlights where to focus

AI Is Only as Good as the Data Behind It

- Trusted, accurate data is critical

- Clean entity matching prevents bad decisions

- Governed data supports explainability & audit readiness

- Better data = better predictions

Where Credit Teams Use AI First

Credit
Applications

Standardized
online intake

Cleaner,
complete data

Faster
turnaround
with audit trail

Credit
Decisioning

80/20 model
(automate low
risk)

Consistent
approve /
refer / decline

Clear
escalation &
overrides

Monitoring, Collections, and Success Measures

Monitoring &
Collections

Continuous risk
monitoring

Risk-based
collections
focus

Fewer surprises,
better cash flow

What success
looks like

Faster decisions

Lower DSO &
write-offs

Higher
productivity

Start small,
scale

AI: Speed Over Humans

How many current customers could I increase Credit Limits or do I need to decrease?

What is my overall Risk of my portfolio?

Who are my most risky customers?

Is there any news about my customers that I should know about?

What customer is also a supplier and if so what is their spend?

How many credit applications have I processed this week and how many new customers have been approved?



In Closing...

- AI is here and moving quickly
- Embrace and learn
- Ensure rails around whatever you implement
- Ensure Cyber Security in place
- Test – start small
- Enjoy time back in day 😊

