

AI in Credit

What Works in Practice

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Meet **Jordan**

CEO & Founder

About Me

After a decade in consulting & risk management for Fortune 500 companies, our team is on a mission to modernize credit risk management.



Agenda

- Current credit challenges
- The rewards (and risks) of AI
- Real-world best practices
- Resources to use today





Review PDF
Applications

Thin Credit
Reports

Send Trade
References

Scan Apps
for Fraud

Fragmented
Systems &
Data Entry

Sales Team
Tension

Manage
Noisy Alerts

Bad Debt &
Losses

AI is here
whether you're ready or not



Let's start simple: *What is AI in credit?*

What is IS	What it ISN'T
A fast reader and writer	A magic answer machine
An assistant for repetition	A substitute for judgment
A pattern recognizer	An unattended decision-maker

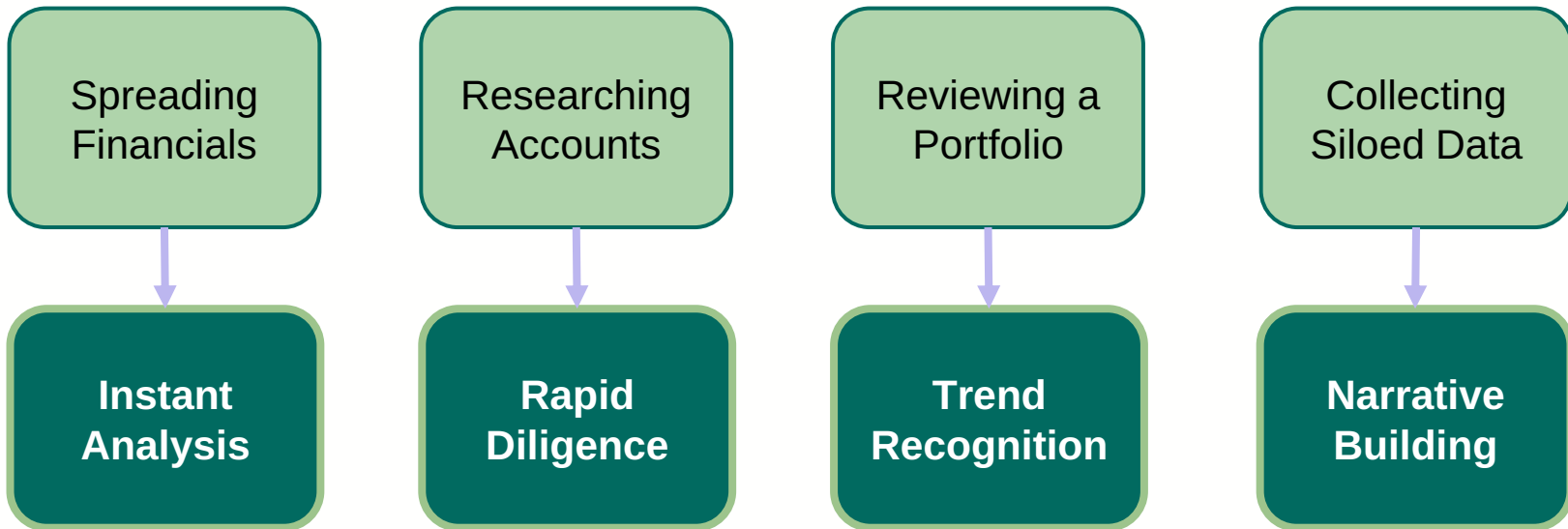


How to choose the right AI?

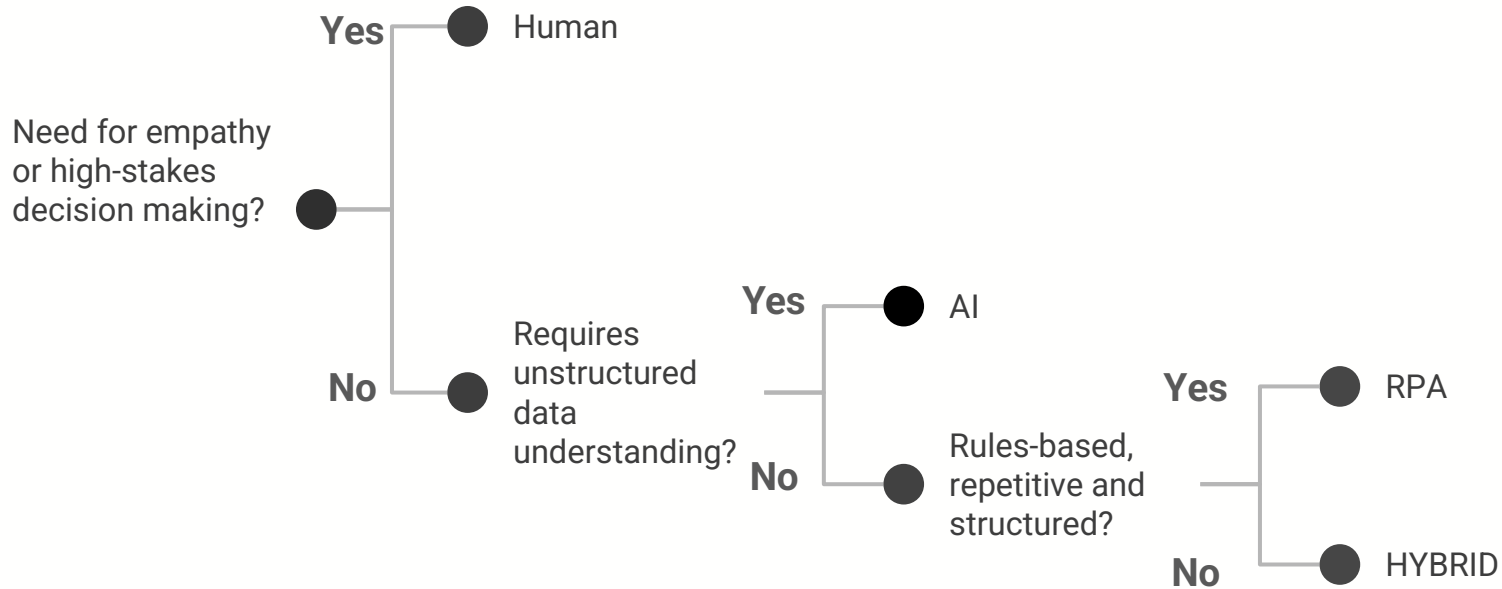
Type	Examples	Benefits	Limitations
Embedded AI	Microsoft Copilot Google Gemini Salesforce Einstein	Within Existing Ecosystem	Difficult to customize “Walled Garden” of context
Frontier Models	ChatGPT Enterprise Claude for Teams	No data used to train public models, compliance in place. Can build custom assistants.	Cost can scale fast. Assistants need strong adoption.
Verticalized AI	Harvey AI (Law) XpertDox (Healthcare) Eightfold.ai (HR) Credit Pulse (Credit)	Purpose Built With Your Data. Customizable w/ Assistants.	Purchase & Onboarding



Where *AI excels* in credit



When is AI the right solution?



Ways to use AI today

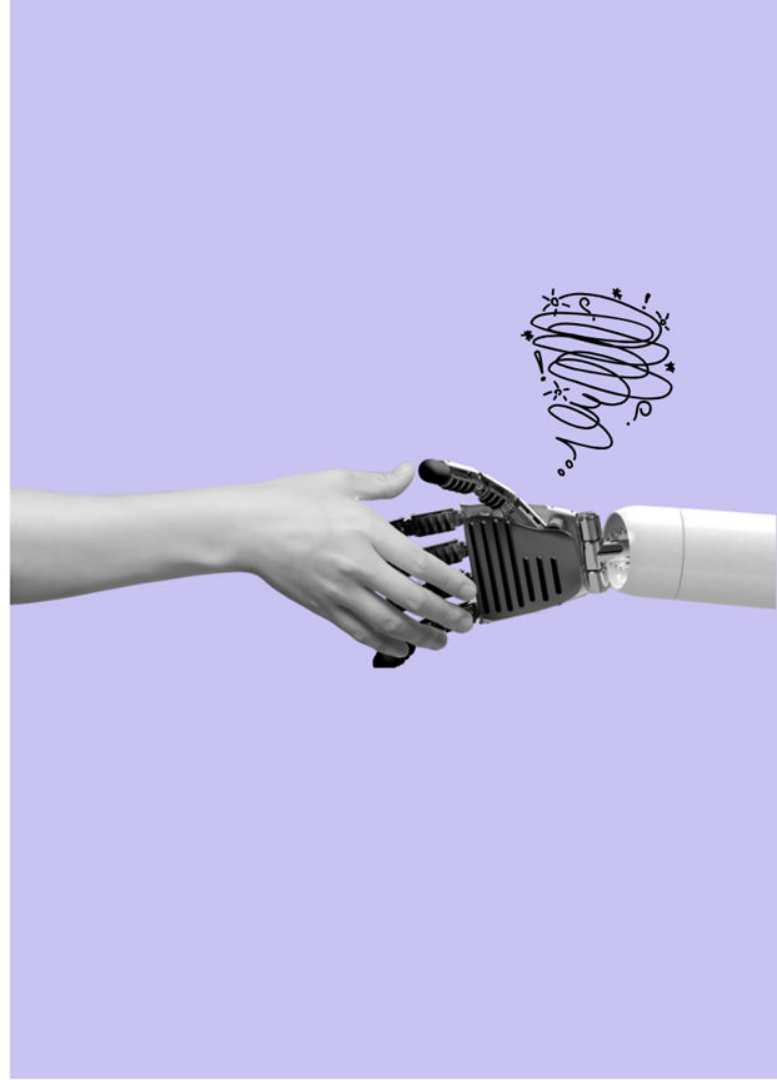
Reduce Manual Work

- Extract data from documents
- Draft emails and templates
- Verify company information
- Review financial statements

Benefit: 2-5 hours saved per week

👉 Write a [collections email](#)

 credit pulse



WRITE A COLLECTIONS EMAIL

"You're a B2B credit manager at a building products distributor. Draft a firm-but-professional collections email for an account that is 45 days past due on a \$42k balance, has been a customer for 6 years, and made a partial payment last week.

The goal is to get a commitment to pay the rest within 10 days without damaging the relationship."

Subject: Follow-Up on Past Due Balance

Hi [Customer Name],

I hope you're doing well.

I wanted to follow up on your account, which currently shows a remaining balance of \$42,000, now 45 days past due. We did receive your partial payment last week, and we appreciate you taking that step.

Given our 6-year relationship, we want to stay aligned and keep things moving smoothly on both sides. To do that, we need to get clarity on timing for the remaining balance.

Can you confirm a plan to have this paid within the next 10 days?

If there's anything on your end that could impact timing, let me know. We're open to working through it, but it's important we have a clear commitment in place.

Appreciate your attention to this and looking forward to your reply.

Best,

[Your Name]

[Your Title]

[Company Name]

[Contact Info]

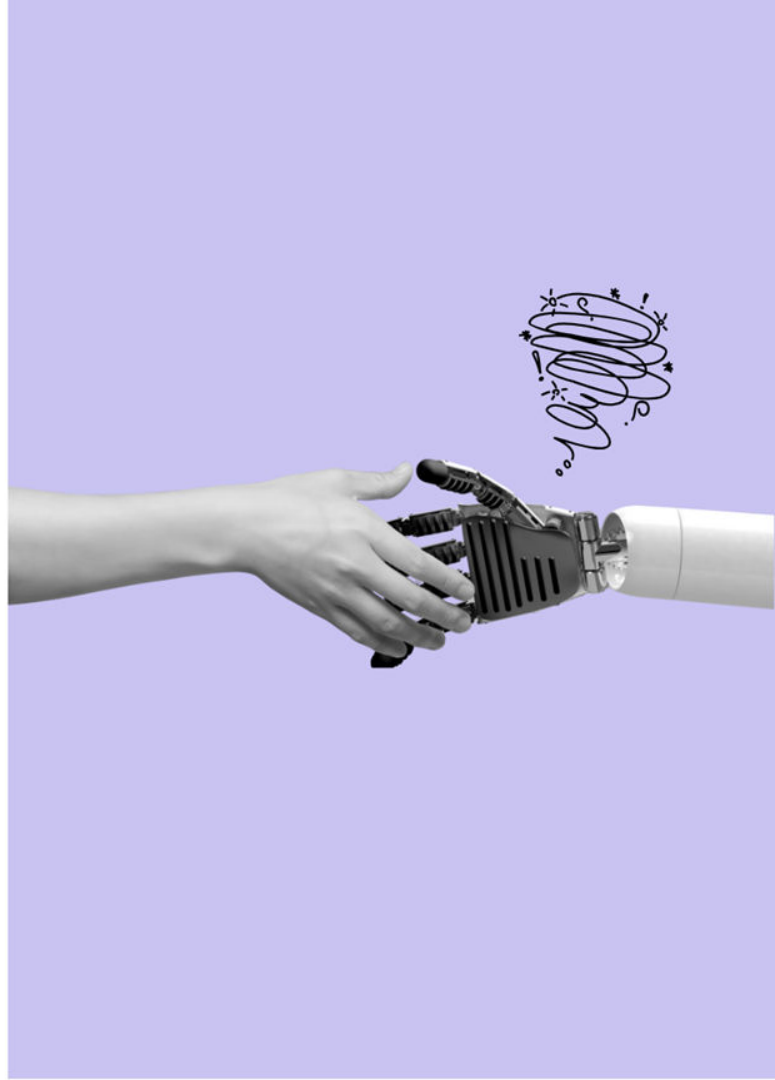
Standardize Operations

- Ensure policies and procedures are followed
- Create consistent communications
- Capture audit-ready reasoning
- Onboard new analysts with consistency

Benefit: 50% faster operations

👉 Write or optimize my [credit policy](#)

 credit pulse



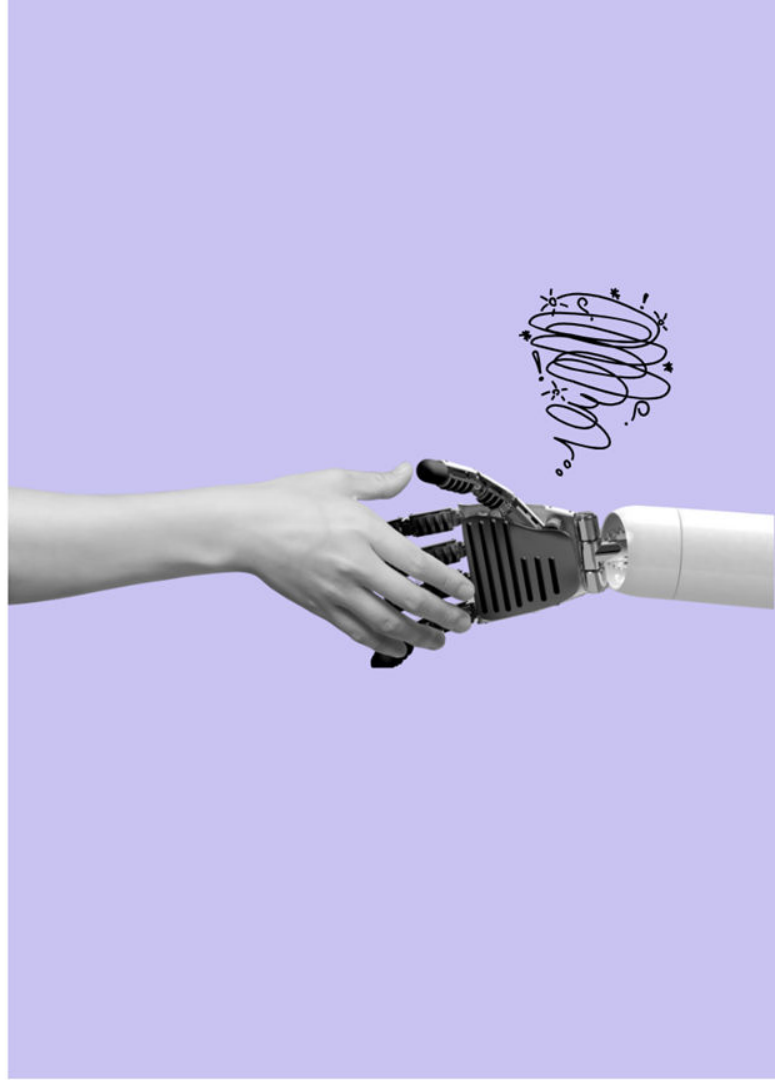
Spot Changes Sooner

- Track indicators specific to your business
- Monitor various data sources
- Identify immediate and potential shifts
- Alert you when your attention is needed

Benefit: 10-20 hours saved per month

👉 Conduct real-time [portfolio reviews](#)

● credit pulse



REAL-TIME PORTFOLIO REVIEWS

Research on a long-standing customer shows positive signal of their turnaround and future growth.

When in reality...

Cult brand Tupperware reinvents itself for a longer shelf life

Sign up now: [Get ST's newsletters delivered to your inbox](#)

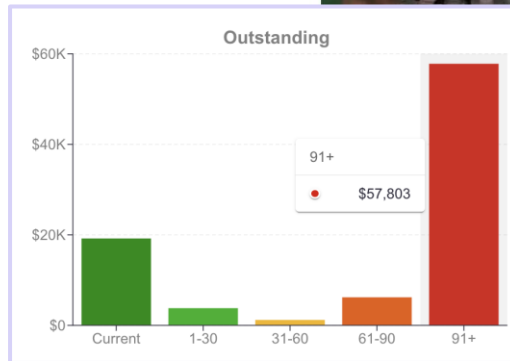


REAL-TIME PORTFOLIO REVIEWS

Research on a long-standing customer shows positive signal of their turnaround and future growth.

When in reality...

Liquidity Ratios	
Current Ratio	0.43
Quick Ratio	0.18
Working Capital	-\$570,300,000



Cult brand Tupperware reinvents itself for a longer shelf life

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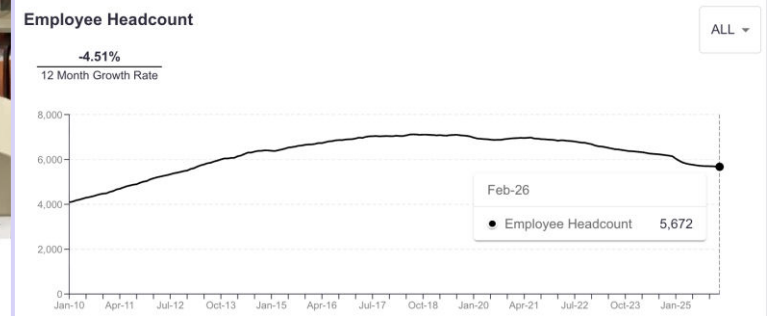


B Bloomberg Law @BLaw

Tupperware Brands Corp. investors' nearly \$21.8 million settlement earned a federal court's final blessing to resolve claims former executives of the container maker misrepresented its turnaround before reporting disappointing financial results.

Tupperware Investors' \$22 Million Court Deal Gets Final Approval

From news.bloomberglaw.com

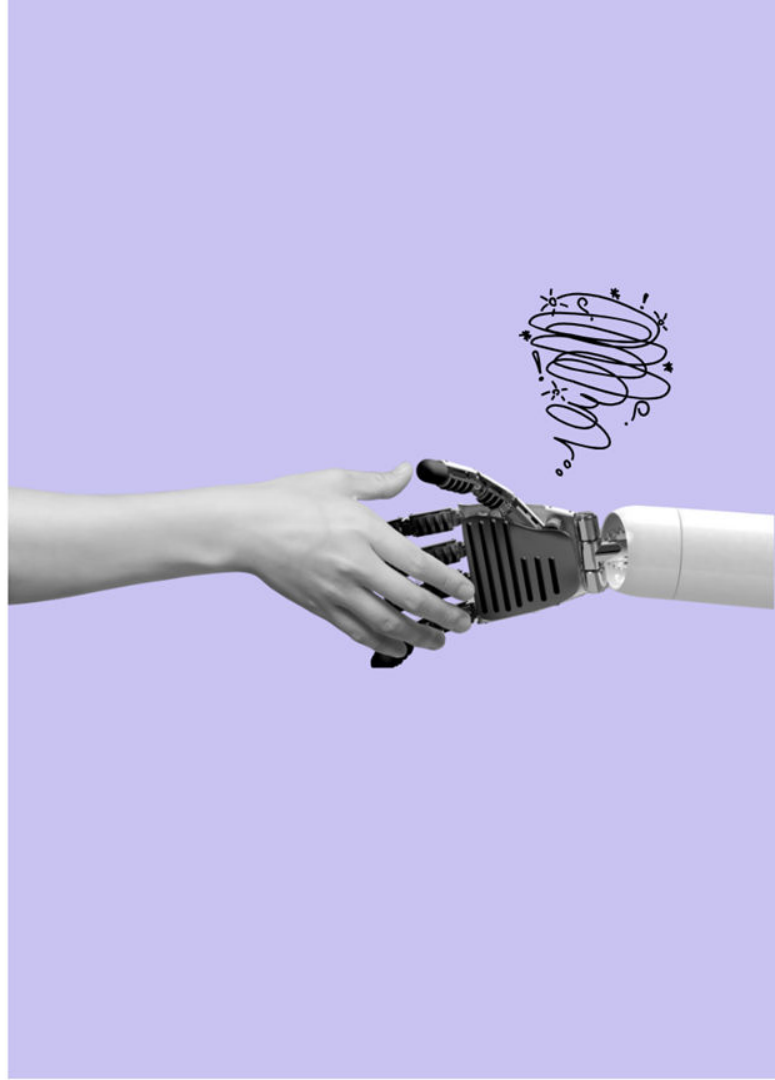


Turn Insight into Action

- Create defensible credit memos
- Translate insights into leadership language
- Automate your credit decisions

Benefit: More proactive, strategic work

👉 Automate my [credit decisions](#)



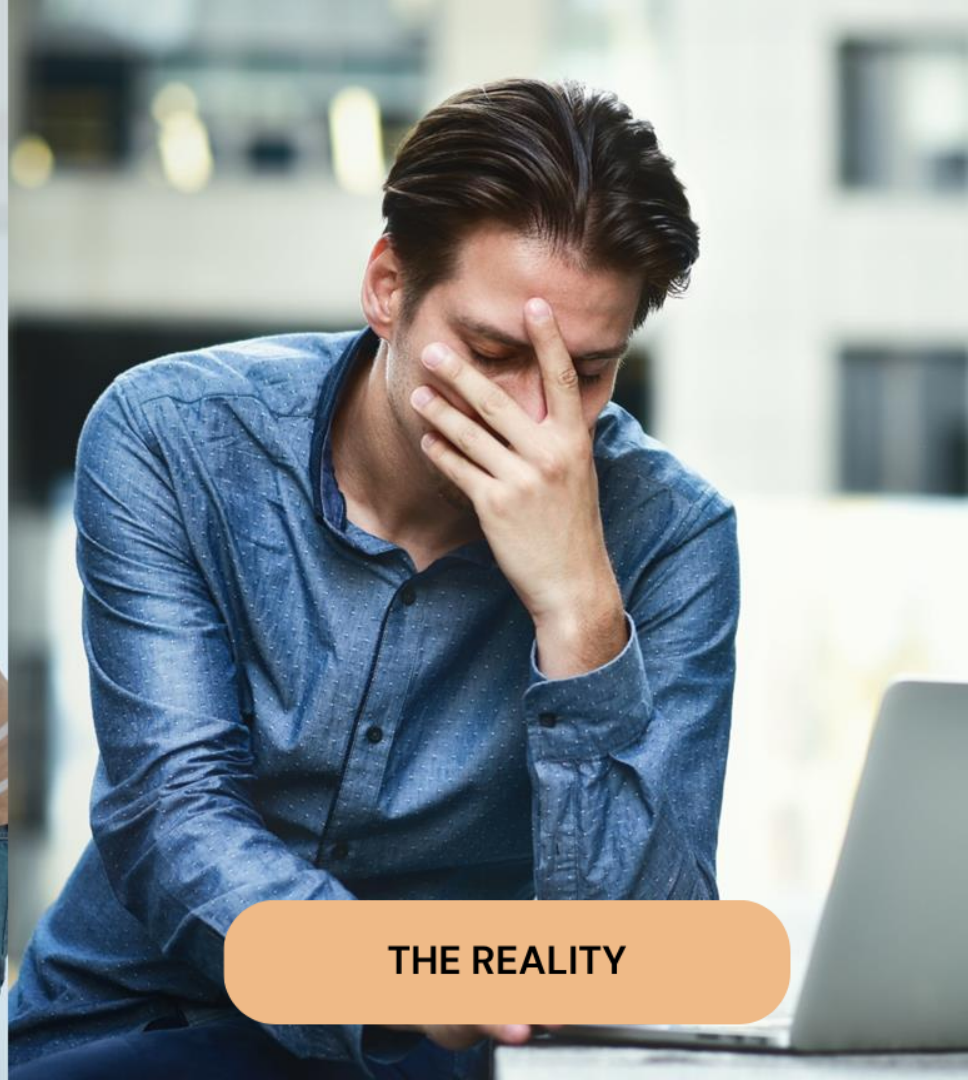
What about the risks?



**Technology is evolving.
But we're responsible for outcome.**



THE HYPE



THE REALITY

Where AI gets it **wrong**

Hallucinations

AI confidently presents the wrong or something made up.

Information Bias

AI makes decisions without seeing the full picture.

Over-Automation

AI turns a signal into action without judgement.



An example of... hallucinations

AI connects data to the wrong legal entity because of similar name

ABC Supply LLC

Low Risk

Strong, reliable payer

*Under-extended credit or
lost opportunity*

VS

ABC Supply Inc

High Risk

Consistently late payer

*Over-extended credit →
collections problem*



An example of... information bias

Imagine “Company X” across two differently trained models

Model 1	Model 2
Long-standing customer 18 months of on-time payments Stable revenue	Slowing payments Large lien filed recently Headcount reductions Negative vendor chatter
Approve	Review / Reduce



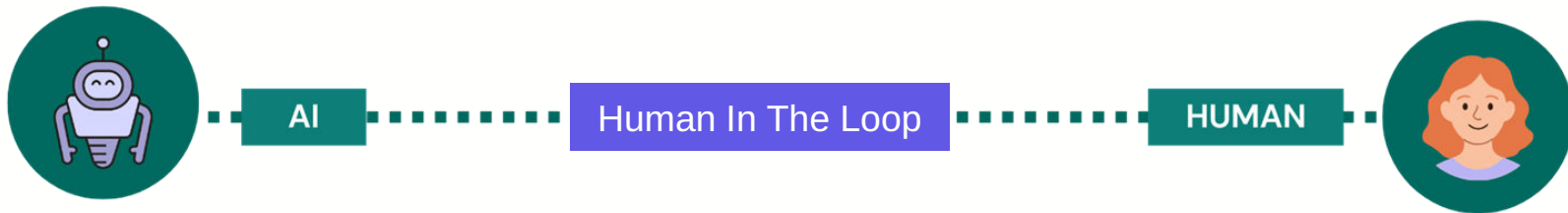
An example of... **over-automation**

When AI turns signal into an action without necessary context

- Customer gets put on hold because of slight behavior change
- In reality, company is scaling, but payments are slightly slower
- Customer gets frustrated, relationship suffers, competitor steps in



Finding the ideal balance



- ✓ Automation & Speed
- ✗ Hallucinations & Bias

- Empathy & Context ✓
- Slower & Error-Prone ✗







What this looks like in practice

Step	Fully AI	Human In The Loop	Fully Human
Onboard	⚠️ Fast, but unverified	🟦 AI Captures + Human Confirms	⚠️ Slow, but accurate
Assess	⚠️ Risk of overconfidence	🟦 AI Flags + Human Reviews	⚠️ Thorough but bottlenecked
Decision	⚠️ Risk of over-weighted data	🟦 AI Supports + Human Decides	⚠️ Slow decisioning
Monitor	⚠️ Overexposure risk	🟦 Continuous + Controlled	⚠️ Reactive & Narrow



How to keep AI honest

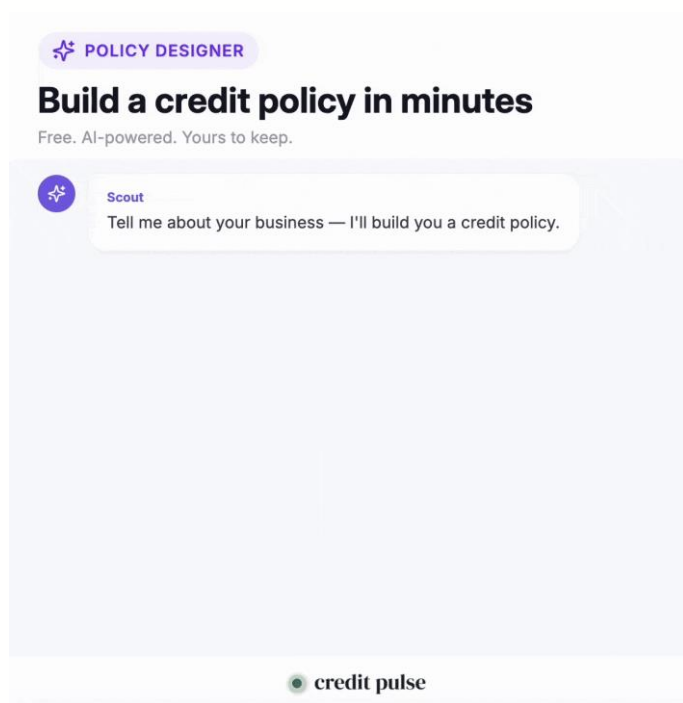
Solution	Purpose	How It Works	Prevents	Result
 Data Quality	Stop bad data before it poisons your model.	Good inputs = Good outputs	Bias	Accurate Outputs
 Audit Trails	Make every AI action traceable.	Timestamped logs & data lineage	Bias & Hallucinations	Transparency
 Governance	Keeping the humans in control.	Policy-based models & human approvals	Over-Automation	Responsible AI
 User Feedback	Keep AI grounded in reality.	Continuous validation	<i>All of the above!</i>	Smarter Models



Free resources, just for you

Credit Policy Designer

Build your policy from scratch or optimize your existing one.



[Explore our Credit Policy Designer](#)



Let's collaborate 🤝

Meet with our team for a **free consultation of AI best practices.**



Jordan
CEO



Melanie
Customer Success



Mac
Engineering

Questions?

Say hello!

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