

Who in audience is using AI today?

Just a Few Examples of How We're Using AI Today

- Credit analysis & customer setup evaluation
- OCR & automation for debit memos and cash application
- Copilot
 - Meeting minutes & summaries
 - Weekly / monthly management reporting
 - Presentation creation (non-proprietary output)
 - Desk Instructions

AI-Powered Credit Decisions

Efficient Data Analysis

AI quickly processes large volumes of financial data, enabling faster and more accurate credit decisions for lenders.

Predictive Risk Assessment

Machine learning models identify patterns and predict credit risk, increasing approval rates and reducing default.

Bias Reduction and Customer Experience

AI minimizes biases in credit assessment and provides customers with faster, more reliable evaluations, enhancing satisfaction.

Credit Decision Support Example

Evaluated a 51% owned subsidiary of a public company

Panelists had different initial perspectives

AI surfaced:

- Ownership vs. liability distinctions

- Legal vs. accounting consolidation considerations

Result: Better-informed credit decision, not blind automation

Reporting & Administrative Efficiency

From Hours to Minutes

COPILOT PULLS FROM:

Outlook

Teams

OneNote

Produces:

Weekly updates

Performance appraisals

Leadership-ready summaries

Output can be customized
to audience tone & format



- Reduces manual debit memo review and rework
- Improves deduction accuracy and consistency
- Accelerates dispute resolution and cash application
- Creates an auditable, explainable AI-supported workflow

AI-Driven Customer Debit Memo Processing