

# AI in the Credit Decision Room: When Automation Meets Judgment

By: Chris Woodard, CMO and Co-Founder, Handle.com

*Originally published in the Credit Research Foundation's publication, Perspective by CRF (Q3 2025)*

*Credit decisions are rarely straightforward. Each discussion reflects competing priorities: protecting working capital, enabling sales growth, and managing financial risk. The pace and complexity of today's markets have made those decisions harder, not easier. Artificial intelligence is beginning to influence the room where these choices are made. Rather than replacing expertise, it provides new inputs that can change how discussions start and how evidence is weighed. This article explores how the presence of AI is reshaping the environment for credit professionals, while reaffirming that the responsibility for outcomes remains firmly in human hands.*

Every credit decision balances risk and opportunity. Around the table sit finance, credit, sales, and risk leaders—each bringing a different perspective. Finance seeks predictable cash flow, sales targets revenue growth, and credit protects working capital. The outcome: deciding whether to extend terms, adjust exposure, or decline credit.

A growing share of teams are already enhancing this process with AI. According to Gartner, [58% of finance teams](#) were...

*This article is only available to members of the Credit Research Foundation (CRF).*

*Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.*

## About the Author



Chris Woodard is the CMO and Co-Founder of Handle.com. Handle's software powers the largest credit and finance teams in construction. Fortune 500 material suppliers and contractors trust Handle on a daily basis to provide their credit and collections departments with an end-to-end solution that saves their staff 10-12 hours per week.