

Agentic AI: The New Frontier in Credit Risk Management

By: Keith Cowart, Global Market Owner – Data and AI, FIS

Originally published in the Credit Research Foundation's publication, Perspective by CRF (Q4 2025)

Executive Summary

Credit risk management is the cornerstone of financial stability. In an era of rising interest rates, geopolitical uncertainty, and rapid digital transformation, traditional models—built on static data and backward-looking indicators—are no longer sufficient. Agentic AI is a transformative approach that integrates autonomy and intelligence to revolutionize credit risk assessment. Agentic AI matters now - it provides strategic benefits, ROI centered goals, and it positions companies for future resilience.

Introduction

Credit risk management underpins financial decisions and liquidity planning. However, legacy frameworks fail to address today's dynamic challenges. Financial leaders need a paradigm shift: Agentic AI. Unlike conventional automation, Agentic AI orchestrates decisions across macroeconomic, microeconomic, and geopolitical domains, ensuring continuous adaptation in volatile markets. This evolution is not incremental—it's transformative.

Key Challenges in Today's Financial Ecosystem

The financial world is facing big challenges right now. Interest rates are changing a lot, which makes borrowing money more expensive and forces companies to be very careful about how they manage cash and credit. At the same time, businesses that operate across countries must deal with complicated rules and political issues that can affect their plans. On top of that, there's an overwhelming amount of data coming from different places—credit reports, market updates, news, and company systems. Important warning signs often get lost in all this information, making it harder to spot risks. To succeed, companies need better ways to bring this data together, understand it quickly, and stay ready for sudden changes.

- **Volatile Interest Rates:** Higher cost of capital demands precision in liquidity and credit exposure management.
- **Global Expansion:** Cross-border transactions introduce regulatory and geopolitical complexities.
- **Data Explosion:** Risk signals are buried in fragmented datasets—credit bureaus, market feeds, news, and internal systems.

Agentic AI Overview

Agentic AI represents autonomy with intelligence. Agentic AI is a new kind of artificial intelligence that can think and act on its own. Instead of just following instructions or completing simple tasks, it can make decisions and manage complex situations across different areas. What makes it special is its ability to reason through problems, use knowledge from many sources, and predict what might happen in different scenarios. In short, Agentic AI doesn't just do what it's told—it understands the bigger picture and takes smart actions to reach the best outcome. It doesn't just execute tasks; it orchestrates decisions across domains. Key differentiators include advanced reasoning, global intelligence, and scenario-driven analysis.

- **Advanced Reasoning:** AI-powered agents perform deep counterparty analysis, considering payment history, liquidity trends, and behavioral signals.
- **Global Intelligence:** Real-time aggregation of external data contextualizes risk beyond static models.
- **Scenario-Driven Analysis:** Agents can simulate macroeconomic shocks or event-based disruptions to forecast risk under multiple futures.

Agentic AI Architecture

Data Orchestration	Reasoning Agents	Central Intelligence Hub	Credit Risk Assessment
<ul style="list-style-type: none">Internal LedgersExternal FeedsClient Information	<ul style="list-style-type: none">Cleansing DataAnalyzing DataDetermining Validity	<ul style="list-style-type: none">Global IntelligenceScenario-driven AnalysisAutonomous Coordination	<ul style="list-style-type: none">Contextual InsightsRecommendationsTrendlines

Data is Key for Success

Data is the foundation for the success of Agentic AI because everything it does—reasoning, decision-making, and predicting outcomes—depends on the quality and completeness of the information it processes. If the data is inaccurate, outdated, or fragmented, the AI's decisions will be flawed. High-quality data allows Agentic AI to understand context, detect patterns, and anticipate risks with confidence. It also ensures transparency and compliance, since every decision can be traced back to reliable sources. In short, without clean, well-structured data, even the most advanced AI cannot deliver accurate insights or trustworthy results.

The Medallion data structure is a way of organizing data, so it becomes cleaner and more useful step by step. Think of it like polishing a rough stone into a shiny medal. It usually works in three layers:

- Bronze:** This is the raw data, taken directly from its source without changes.
- Silver:** Here, the data is cleaned and organized so it's accurate and consistent.
- Gold:** Finally, the data is refined and enriched, ready for advanced analysis and decision-making.

For Agentic AI, this structure is important because it ensures the AI works with trustworthy, high-quality information. By moving data through these layers, the AI can make better decisions, explain its reasoning, and stay compliant with regulations.

Strategic Benefits for Financial Leaders

Agentic AI offers financial leaders a powerful advantage by combining autonomy with intelligent decision-making. It can analyze complex data from multiple sources, anticipate risks, and adapt strategies in real time, reducing reliance on manual processes and improving accuracy. This means faster, smarter decisions across areas like liquidity management, credit risk, and regulatory compliance. By predicting outcomes and orchestrating actions proactively, Agentic AI helps leaders stay ahead of market volatility, streamline operations, and unlock new growth opportunities—all while maintaining strong governance and control.

- Predictable Cash Flow:** Intelligent forecasting reduces uncertainty in liquidity planning.
- Optimized Payment Terms:** Dynamic recommendations align with client risk profiles.
- Credit Exposure Control:** Continuous monitoring prevents concentration risk.
- Working Capital Optimization:** Enhanced visibility accelerates collections and improves DSO metrics.
- Efficiency Gains:** AI-powered credit risk systems can reduce manual review workloads, cutting approval cycles from days to seconds.
- Default Reduction:** Companies deploying AI have reported lower delinquency rates within six months.

Future-Proofing Risk Management

Agentic AI platforms like FIS' Revenue Insight Next Gen are designed for rapid enhancement rollouts, ensuring institutions stay ahead of emerging risks. Revenue Insight Next Gen was released in October 2025 with a focus on a credit risk theme, with upcoming capabilities being released in Q1 2026 including:

- **Credit Report Scorecards:** Interactive, explainable insights with trendlines and recommended actions.
- **Additional Financial Themes:** Supply Chain risk and dispute predictions.
- **Power BI Integration:** Embedded visuals for real-time analytics with drill-down capabilities.
- **Agent Marketplace:** Deploy custom agents for niche use cases without long development cycles.
- **Additional Data Sources:** Integrating additional data sources to enhance analytics in weeks rather than months or quarters.

Responsible AI and Governance

Financial leaders need to make sure AI is used responsibly. This means having clear rules for how decisions are made, tracking where data comes from, and following all regulations. These steps help keep things transparent and trustworthy. Agentic AI platforms are built with these safeguards in place. They record how decisions are made, show what data was used, and make it easy to check for compliance. This gives leaders confidence that every action taken by AI can be explained and audited.

The Competitive Edge

Agentic AI gives financial leaders a clear competitive edge by transforming how decisions are made and executed. It accelerates processes that traditionally take months, delivers insights with unmatched precision, and strengthens resilience against market volatility and operational risks. This combination of speed, accuracy, and proactive risk management positions organizations to outperform competitors and adapt confidently in a rapidly changing financial landscape.

- **Speed:** Onboarding in weeks, not months.
- **Accuracy:** High-fidelity insights powered by real-time global intelligence.
- **Resilience:** Proactive risk mitigation across credit, liquidity, and supply chain domains.

Call to Action

The question for financial leaders is no longer "Should we adopt AI?" but "How fast can we deploy Agentic AI to safeguard and grow our enterprise?" Those who act now will redefine risk management—not as a compliance checkbox, but as a strategic growth engine.

About the Author



Keith Cowart is the Global Market Owner for Receivables within FIS' B2B Division which features the award-winning Credit-to-Cash products, GETPAID and Integrated Receivables. He has over 22 years of professional experience in various accounting and finance leadership roles including Accounts Payable, G/L Accounting, as well as Credit and Collections in large global companies with shared service centers. Keith's focus has always been in continuous improvement and leveraging technology to automate processes which drive results.