

Credit Risk Agent

Solution Overview

The Credit Risk Intake & Safeguard Provider (CRISP) AI solution is triggered at once after a manual review cases is created. It uses Azure AI to understand the request, collects necessary information from various systems, use SME knowledge built into the AI agent to perform the manual review, and email a recommendation to the credit risk team. Credit risk analysts are still in control and make the final decision.

Microsoft Treasury CRISP

Recommendation:
Approve

Recommendation Rationale:
Recommendation to approve based on delinquent evaluation rule. CreditRequestId starts with 'TAD', and the customer has LOB 'EA Direct' with segment 'SME&C - Corporate Commercial'. AggregatedOver90Days (\$94,840.06) is less than the segment threshold of \$300,000. TotalCreditRequestAmount is \$200,000.00.

Follow Up Instructions:
Monitor customer payment trends and overdue aging for future credit requests. Ensure adherence to payment schedules.

Process Explanation:
1. Extracted CreditRequestDetails and Customer360 data.
2. Identified RoutingFlag as 'Delinquent 90+'
3. Applied delinquent evaluation rule for CreditRequest starting
4. Verified LOB as 'EA Direct' and segment as 'SME&C - Corporate Commercial'
5. Compared AggregatedOver90Days (\$94,840.06) against segment
6. Recommendation to approve based on rule compliance.

AR Details:

CustomerName	TPID	LOB	Segment	SalesUnit	Hold	TotalAR	TotalOverdue	Over60	Over90	Over180
Shure Incorporated	883059	EA Direct	SME&C - Corporate Commercial	Industry:SMEC-Corp	No	\$122,804	\$94,840	\$94,840	\$94,840	\$101,670
Shure Incorporated	883059	Modern Enterprise	Industry:SMEC-Corp	No	\$107,069	\$56,939	(\$400)	\$0	\$0	\$0
Total						\$229,873	\$151,779	\$94,440	\$94,840	\$101,670

Data Fiscal Month: March, 2025

Write Off Details:
Displays write-off data for the last 5 years

Historical Credit Requests:

HistoricalCreditRequestId	AmountInUSD	IsAutoApproved	MLCredRiskDecision	CreatedDate
DEMO.0001	\$ 200,000	True	Approve	03-24-2025
DEMO.0002	\$ 6,000,000	True	Approve	03-19-2026
DEMO.0003	\$ 2,625,000	True	Approve	02-27-2026

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For feedback or to get in touch, contact etna_succor@microsoft.com

Business Use Case

Even with a previously built solutions that uses AI (machine learning) and automation to complete over 90% of credit request, the Credit Risk team still manually reviewed 2,500 credit requests in FY25. This volume is expected to grow by 20% in FY26 and beyond. This manual process adds days to deal velocity and takes hundreds hours of valuable time from the Credit Risk team.

Benefits

- FROM searching, collecting, aggregating data from multiple systems TO reviewing a decision recommendation with all supporting data.
- Time spent per case dropped FROM **45 minutes** TO **1 minutes**.
- Average case open time dropped FROM **20 hours** TO **1 hour**.

Key Results

2K hours

Annual time savings

\$257K

Annual cost savings

Technology

- Azure AI Foundry
- Azure DevOps
- Azure AI
- Azure Storage
- Azure Databases
- Azure Developer Tools

Time taken

Launched in 3 months