

Artificial Intelligence Strategy

We combine cutting-edge technology with disciplined human oversight to deliver accurate, transparent data. AI and machine learning helps us:



Bolster Industry-Leading Financial Risk Models

We leverage AI and machine learning to integrate high-quality data components, enabling the FRISK® and PAYCE® Scores to accurately predict business bankruptcy. Each model undergoes rigorous testing and review both before and after deployment.



Process Financial Statements Faster

The Confidential Financial Statement Solution (CFSS) uses AI-powered parsing tools and natural language processing (NLP) to automate and standardize private company financial statements — delivering both speed and quality.



Provide FAST Ratings at Scale

FAST Ratings use reinforcement learning from human feedback (RLHF) to evaluate “thin-file” small foreign private companies, harnessing the collective expertise of our financial analyst team.

Our Responsible AI Practices

- We use AI techniques, including data analytics, predictive modeling, and automation. Our models are developed in-house and reviewed frequently to be reliable and effective.
- For portfolio loads, A/R trade files and supplier lists, we rely on matching technology and human analyst review to ensure quality.
- We integrate NLP and LLM to improve news categorization, materiality and clustering to provide more streamlined news alerts and superior insights.
- We do not deploy client data into public large language models.
- All AI solutions are developed and tested in secure, non-live environments by our engineering and quality assurance teams and only released to clients after thorough validation.

Learn more about how we can help you.