



# Leveraging AI to Simultaneously Reduce Risk and Increase Efficiency

Jay Cohenford, VP, Product Design and AI,

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Presented on Sept 16 & 17, 2025 at the *Compliance and Risk Council  
Conference 2025* hosted by America's Credit Unions

# Learning Objectives

Provide a framework for leveraging AI in highly-regulated applications, that will **reduce risk** – while also **increasing efficiency**:



**PREWORK**



**BRAINSTORM**



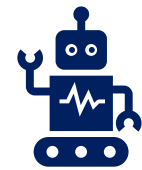
**TARGET**



**EXPERIMENT**



**BUILD**



**ITERATE**

**We will illustrate this with our process to bring an AI Agent Handling Credit Bureau Disputes to life.**

# Brief Background

## Personal

- Math, Tech, & Business
- Allergy to Hype
- Excited and Terrified

## Bridgeforce Data Solutions

- Software and analytics on data quality related to credit bureau data and disputes
- Built products without AI, but now using AI in multiple ways
- Actively developing and piloting AI solutions with credit unions

**We proudly work with 7 of the 10 largest Credit Unions and have low-cost, low-IT solutions for Credit Unions of all sizes.**

# Poll Questions

## Has Leadership Encouraged AI at your Credit Union?

- **Yes** - Leadership has issued mandates to improve efficiency and member experience using AI
- We're taking a wait and see approach
- **No** – AI presents too many risks and unknowns at this time to adopt its use

**Post Event Note:** Half of the attendees\* responded with **Yes**, half of the attendees responded with **'wait and see'**, nobody responded with **No**

# Things are changing fast

## Yesterday's hype:

Two years ago, we said:

AI Development Tools can improve developer productivity by

30%

## Often becomes today's reality:



Modern tools can actually improve developer productivity by up to

10X

**During periods of uncertainty & rapid change, remember two things:**




Have the courage to ask questions that expose what you don't know.



Keep basic principles and longer-term context in mind.

# AI Tools Can be Very Impressive...

Copilot was helpful for thinking through this presentation:

 Copilot ⓘ

Thanks for sharing the presentation, Here's a high-level summary and some ideas for how you might tailor or enhance it for your Credit Union conference audience:


## Presentation Summary: "Leveraging AI to Simultaneously Reduce Risk and Increase Efficiency"

**Presenter:** Matt Scarborough, CEO of Bridgeforce Data Solutions

**Audience:** Credit Union professionals with varying levels of AI experience

**Goal:** Provide a practical framework for adopting AI in regulated environments, using real-world examples and emphasizing both opportunities and limitations.

Can you interview me to help me refine this presentation for my audience?

 Copilot ⓘ


Absolutely Let's treat this like a strategic coaching session to refine your presentation for maximum impact. I'll ask you a series of focused questions to help tailor your message, tone, and examples to your audience. You can answer in short or long form—whatever works best for you.

## Audience & Goals

1. **Who exactly is your audience at the Credit Union conference?**
  - Are they mostly executives, risk managers, operations leaders, or tech teams?
  - What's their general attitude toward AI—curious, skeptical, overwhelmed?
2. **What is your primary goal for this presentation?**
  - Inspire adoption?
  - Educate on safe implementation?
  - Showcase success stories?

# ...and also Laughably Bad

When asked to create slides, however, it gave me slides like this example:



America's  
Credit  
Unions

What business problem and metric does this solve?

Which data do we need—and do we have rights to use it?

Why this approach (rules vs. ML vs. LLM + RAG)?

What controls & evidence are required (MNL, logs, thresholds)?

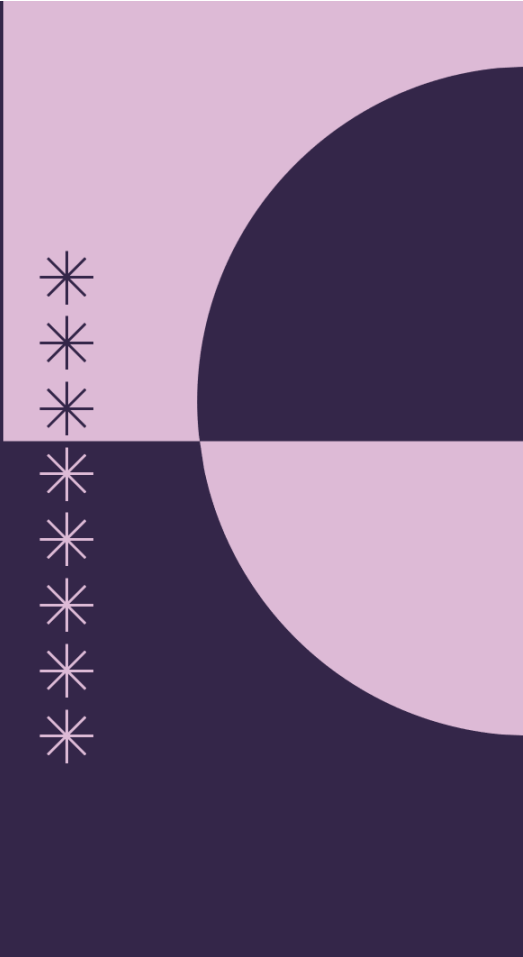
How will we pilot, measure success, and scale?

Click to enter Presenter Name

Click to enter Title

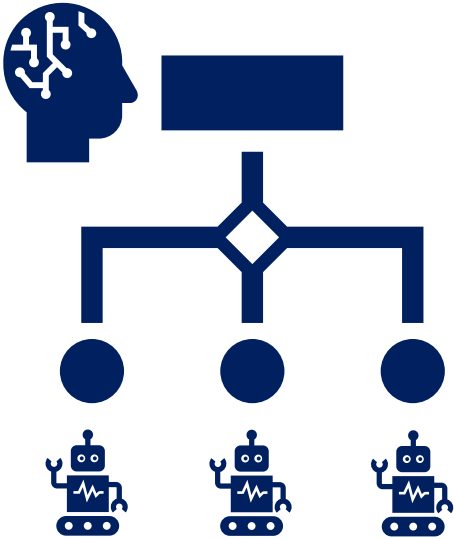
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## Key Questions to Ask

# Agentic AI Solutions Will be a Major Part of the Near-Term Future



AI performs most efficiently and effectively when purpose-built agents are used to perform specialized functions.

Modern tools allow for the coordination of these agents – unifying their efforts towards a common goal.

The universe of potential use cases is expanding with these new capabilities, but this is **NOT** the first time AI is making decisions in your business:



Transaction authorizations.



Auto-approval lending decisions.



# The Pre-work: Assess Your Existing Resources



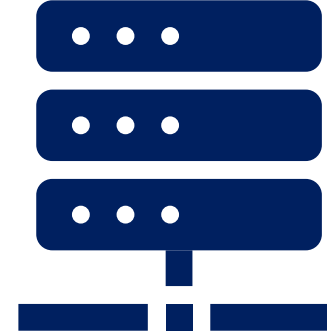
## PEOPLE

*Who in your organization has aptitude and skills in data and technology?*



## PROCESS

*What processes are already well documented, with clear definitions of desired outcomes, risks, and critical information?*



## DATA

*What data do you have? And what data can you get?*



## TECHNOLOGY

*What infrastructure is already in place?*



Highly regulated processes are a great place to start, because the process understanding is often best for those.

# Brainstorming Your Use Cases



**Involve** the people you identified in your prework plus some business leadership, in a dedicated working session

## **Evaluate very high-level feasibility:**



- Do you have the data?
- A detailed process understanding?
- An understanding of success metrics?

If not, could they be acquired with reasonable effort?

## **WHAT DID THIS LOOK LIKE FOR US**



4 core team members plus 2 business leaders in a dedicated half-day working session.

The team generated 5-10 internal and external use cases, such as:



1. A client-facing AI assistant that can help in credit bureau dispute investigations
2. An internal AI tool to constantly monitor our internal InfoSec posture and streamline providing evidence for PCI & SOC 2
3. A client-facing AI tool for managing credit card credit limit strategies

# Prioritize & Refine Your Use Cases



**Decide** upon the use cases worth understanding more fully



**Define the success metrics,** including tolerance for what must be avoided



**Understand** the existing process, data used for it, and procedures for how decisions are made

**This is the most important step in this process**

## WHAT DID THIS LOOK LIKE FOR US



Knocked out the Credit Limit Management tool, for lack of available transactional data.



Defined initial key metrics for the AI Disputes Agent Assist to include:

- % of discrepancies resolved in response
- % of dispute responses creating a new discrepancy
- Dispute Handling Time



We have decades of experience on the team in accurate credit bureau reporting and disputes handling at multiple levels of an organization.

# Start Experimenting



## Science experiment: Is this possible?

Select the initial tools, technology, and people that you will use to make the use case come to life.

## Enable Safe Exploration



Use dummy data that approximates the real-world, to allow freer development.



## Momentum is Everything

Start simple and iterate through the more complex challenges.

## WHAT DID THIS LOOK LIKE FOR US



Our tech stack is built on AWS, so we started our experiment leveraging AWS Services.



We built a dataset containing thousands of fake disputes with fake customer information, modeled after real results.



We experimented (with AWS support) in a 3-day immersive workshop to obtain first-hand experience in building our use case.



We left with the confidence that the use case could be built and started the process.

# Committing to Proofs of Concept (PoCs)



## Decide on Initial Tools

Select the technology, tools, LLMs, etc. that you will begin development with.

*These are all subject to change throughout the PoC.*



## Obtain Stakeholder Buy-In

Ensure the partners that will have to sign-off on any implementation are engaged early.



## Share as You Go

Keep stakeholders on the journey. Share progress and solicit feedback throughout the development process.

## WHAT DID THIS LOOK LIKE FOR US



Before embarking on the PoC, we selected AWS Bedrock as our platform after thorough InfoSec review by ourselves and our auditors. This enables us to test multiple LLMs and SLMs while keeping data secure.



We partnered with a Credit Union client on our DQS Disputes Module to build the AI Agent Assist.



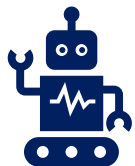
As the PoC developed, we shared the new capabilities that were developed on a regular basis – through unpolished demos through to delivered product.

# Analyze & Iterate



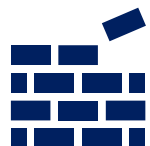
## Gather Documentation

Build a Knowledge Base with Policies, procedures, and other key documents that the AI will follow.



## Break down the agentic process

Define the agents that need to be developed to execute the process.



## Build the agents and refine

Execute building the defined agent, starting simply. Test results and refine as needed.



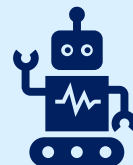
## Enhance with new capabilities

Implement more complicated functionality once simpler concepts complete.

## WHAT DID THIS LOOK LIKE FOR US



We used our client's dispute handling procedures, as well as our own credit reporting ruleset to provide the foundation for the AI to resolve credit bureau disputes.



We built purpose-driven agents. Examples include agents that:

1. Gather furnishing records
2. Gather prior dispute responses
3. Scan records for quality
4. Interpret member provided image files



We deferred image handling until the AI was able to properly follow procedure. Then we introduced the image capabilities.

# Hype Becomes Reality Quickly

We have found that possibilities become realities very quickly.

Our recent experience with Credit Bureau Dispute Images for example:

March 2025



*Using Claude 3.5 models, we attempt to incorporate dispute images.*

*Responses to prompts against the images do not meet our expectations, take a long time, and are cost prohibitive.*

May 2025



*Claude 4.0 models become available for use*

August 2025



*Using Claude 4.0 models, we again attempt to incorporate dispute images.*

*This time, responses to prompts against the images **exceed** our expectations, and bring the costs down to make the product viable.*

# **We want to hear from you!**

**What use cases are the most compelling for you?**

**Have you started on your AI journey – how is it going?**

**What have your successes been?**

**What roadblocks are you running into?**



# Let's Talk AI



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## Jay Cohenford

VP, Product Design and AI

[jcohenford@bridgeforcedatasolutions.com](mailto:jcohenford@bridgeforcedatasolutions.com)

## Mike Eisel

VP, Product Management & CRM

[meisel@bridgeforcedatasolutions.com](mailto:meisel@bridgeforcedatasolutions.com)



Learn more at **[BridgeforceDataSolutions.com](https://BridgeforceDataSolutions.com)**