Re(AI)magine Merchant Risk Management with Agentic AI

From Reactive Controls to Predictive Intelligence with Agentic AI

Merchant risk has traditionally been managed through after-the-fact controls—rules, thresholds, audits and manual reviews that respond only once a problem surfaces. While effective in the past, this "catch-and-fix" approach struggles to keep pace with today's digital commerce landscape, where transaction volumes are high, risk patterns are fast-evolving and fraud vectors grow increasingly sophisticated.

False positives disrupt genuine merchants. Delayed detection exposes platforms to financial and reputational damage. Siloed data limits visibility into emerging risk signals.

The result: **Risk teams are forced to react faster, but rarely smarter.**

> Persistent believes this model needs a fundamental shift - from reactive risk management to **predict-and-prevent**, powered by **Agentic AI and real-time data intelligence.**

Why Merchant Risk Needs a New Operating Model

Modern merchant ecosystems generate signals across onboarding, transactions, settlements, disputes, device behavior and external data sources. Yet most risk frameworks still rely on static rules and fragmented analytics.

To stay ahead, organizations need the ability to:

/ Anticipate risk before it materializes

/ Continuously learn from new patterns and behaviors

/ Coordinate decisions across systems, not in isolation

/ Balance protection with seamless merchant experience

This is where Agentic AI, built on a strong data foundation, changes the equation.

Agentic AI: Moving Beyond Automation

Unlike traditional AI models that execute predefined tasks, Agentic AI systems act with autonomy, context and purpose. They observe, reason, plan and take actions while continuously learning from outcomes.

In merchant risk scenarios, agentic systems can:

/ Proactively monitor multi-dimensional risk signals

/ Collaborate across agents focused on onboarding, fraud, compliance and dispute management

/ Recommend or execute actions based on confidence levels and business policies

/ Adapt decisions as merchant behavior and market conditions evolve

However, agentic intelligence is only as powerful as the data that fuels it.

Persistent × Databricks: Powering Predictive Merchant Risk

Persistent brings together **deep AI engineering expertise** with **Databricks' Data Intelligence Platform** to help organizations modernize merchant risk management at scale.

Databricks provides the unified, governed data foundation required to ingest, process and analyze massive volumes of data (structured or unstructured) in near real time. Persistent builds on this foundation to design, deploy and operationalize **agentic AI-driven risk systems** that are accurate, explainable and enterprise-ready.

Together, we enable a shift from fragmented controls to **intelligent, end-to-end risk orchestration.**

How the Architecture Comes Together

At the core of the solution is a modern data and AI stack that enables continuous intelligence:

Unified Data Foundation

Merchant, transaction, behavioral and external data is harmonized on Databricks Lakehouse, enabling a single source of truth for risk analysis.

Real-Time & Historical Intelligence

Streaming and batch data processing allow agents to detect anomalies as they happen, while learning from historical patterns.

Agentic Risk Orchestration

Specialized AI agents focus on onboarding risk, transaction fraud, compliance monitoring and dispute trends, working together to make contextual decisions.

Human-in-the-Loop Governance

Explainable AI, audit trails and policy controls ensure transparency, regulatory alignment and trust.

Business Outcomes That Matter

By reimagining merchant risk with Agentic AI on Databricks, organizations can:

/ Detect emerging risk patterns earlier and more accurately

/ Reduce false positives without compromising protection

/ Improve merchant experience while strengthening controls

/ Scale risk operations without linear cost increases

/ Enable compliance-ready, auditable decisioning

Most importantly, risk management evolves from a defensive function into a **strategic enabler of growth.**

Why Persistent

Persistent combines **AI-first thinking, strong Databricks partnership and deep engineering execution** to help enterprises move from concept to production with confidence.

We don't just modernize risk platforms - we help organizations **redefine how risk decisions are made** in an always-on digital economy.

Re(AI)magine Enterprise Transformation

Experience AI, Engineered Differently.

Connect with us to scale your AI vision responsibly.

About Persistent System:

Persistent Systems (BSE: 533179 and NSE: PERSISTENT) is a global services and solutions company delivering AI-led, platform-driven Digital Engineering and Enterprise Modernization to businesses across industries. With over 26,000 employees located in 18 countries, the Company is committed to innovation and client success. Persistent offers a comprehensive suite of services, including software engineering, product development, data and analytics, CX transformation, cloud computing and intelligent automation. The Company is part of the MSCI India Index and is included in key indices of the National Stock Exchange of India, including the Nifty Midcap 50, Nifty IT and Nifty MidCap Liquid 15, as well as several on the BSE such as the S&P BSE 100 and S&P BSE SENSEX Next 50. Persistent is also a constituent of the Dow Jones Sustainability World Index. The Company has achieved carbon neutrality, reinforcing its commitment to sustainability and responsible business practices. Persistent has also been named one of America's Greatest Workplaces for Inclusion & Diversity 2025 by Newsweek and Plant A Insights Group. As a participant of the United Nations Global Compact, the Company is committed to aligning strategies and operations with universal principles on human rights, labor, environment and anti-corruption, as well as take actions that advance societal goals. With 468% growth in brand value since 2020, Persistent is the fastest-growing IT services brand in 'Brand Finance India 100' 2025 Report.

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