

Perspective by CRF

4th Quarter, 2024

ALSO IN THIS ISSUE:

[Optimize Portfolio Performance During Stagflation](#)

Page 14

[Modernizing Your Accounts Receivable: A Step-by-Step Guide to a Smooth Transition](#)

Page 16

[Future-Ready Invoice-to-Cash with E-Invoicing](#)

Page 18

[2024 Platinum Partners](#)

Page 19

[2024 Friends of the Foundation](#)

Page 20

Digital Fluency in Credit Management: Essential Skills for Today's Credit Professionals

By: Chris Woodard, *Handle.com*

Credit management plays a critical role in maintaining the financial health of organizations, relying on professionals with sharp analytical skills, strategic thinking, and the ability to build strong client relationships. These human strengths—insight, judgment, and problem-solving...

[Read More...](#)

The Hidden Cost of Technology Fragmentation

By: Chad Bruffey, *Billtrust*

Your team is working overtime. Reconciliation backlogs are growing. Customer inquiries about payment status are piling up. If this sounds familiar, you're not alone. While it's tempting to blame staffing levels or customer payment behavior, new research reveals a more fundamental problem....

[Read More...](#)

The Role and Risks of Credit Managers: Understanding Personal Liability

By: Kenneth A. Rosen, Esq., *Ken Rosen Advisors*

Credit managers are essential to the financial operations of companies, tasked with overseeing credit policies, evaluating creditworthiness, managing accounts receivable, and making decisions about extending credit to customers. They analyze financial statements, set credit limits, and...

[Read More...](#)

AI's Role in the 'Office of the CRF': Innovation with a Cautionary Note

By: Priyanka Grover, *FIS*

Artificial intelligence (AI) is revolutionizing the Office of the Chief Financial Officer (CFO), offering transformative capabilities to streamline operations, enhance decision-making, and reduce costs. By leveraging AI, CFOs can unlock valuable insights from vast amounts of financial data, automate...

[Read More...](#)



San Diego, CA



2025 MARCH FORUM

Join us in San Diego for our first Forum of 2025, offering educational sessions curated by industry experts and several opportunities for networking with both credit executives and service providers.

**REGISTER
EARLY!**

March 17-19, 2025



The Westin San Diego



REGISTER NOW



For More Information
crfonline.org/events/march



Digital Fluency in Credit Management: Essential Skills for Today's Credit Professionals

By: Chris Woodard, CMO and Co-Founder, Handle.com

Credit management plays a critical role in maintaining the financial health of organizations, relying on professionals with sharp analytical skills, strategic thinking, and the ability to build strong client relationships. These human strengths—insight, judgment, and problem-solving—are irreplaceable, even as technology transforms business. However, to thrive in today's fast-paced, tech-driven world, credit professionals must combine their expertise with digital fluency.

This article examines the essential skills credit professionals need to succeed, the challenges they face in adapting to digital tools, and actionable strategies for developing digital fluency. By mastering these competencies, credit teams can enhance efficiency, make smarter decisions, and strengthen client relationships.

Why Digital Fluency Matters

The financial world is rapidly digitizing, and credit management is no exception. From ERP systems to data analytics platforms, the tools available today have the power to simplify workflows and provide unprecedented insights. Yet, the effectiveness of these tools depends on the people using them. Digital comfort isn't just about knowing where to click—it's about understanding how to use technology to improve your processes, centralize your data, and drive better results.

Digital fluency bridges the gap between traditional strengths and modern demands. Embracing technology helps teams move past outdated methods, streamline operations, and focus on high-value tasks like risk assessment and strategic planning.

Core Skills for Digital Fluency

Adaptability to Change

Finance is constantly being driven by new technology, regulatory updates, and shifting market conditions. Credit professionals who remain curious about new tools, experiment with updated workflows, and stay open to feedback are better equipped to thrive in dynamic environments. Adaptability allows teams to navigate learning curves effectively, uncover opportunities for automation, and respond quickly to challenges.

Technical Aptitude

Mastering digital tools is a cornerstone of modern credit management. ERP systems, automation platforms, and analytics tools streamline complex tasks, such as tracking payments and generating reports. Platforms like Tableau or Power BI elevate data analysis, enabling professionals to visualize trends and act on insights with greater accuracy. Building technical proficiency enhances both efficiency and confidence, ensuring workflows run smoothly and decisions are data-driven.

Analytical Skills

While technology improves the speed and efficiency of processing data, human judgment remains critical for interpreting it. Credit professionals must evaluate information, identify trends, and align decisions with organizational goals. By connecting the dots, teams can proactively mitigate risks and address challenges like cash flow issues or potential defaults, maintaining strong relationships with clients and stakeholders.

Comfort in Using Customer-Centric Digital Tools

Digital communication tools have transformed how credit teams interact with clients. Payment portals, automated reminders, and self-service platforms create seamless, efficient interactions that build trust. Professional and timely communication tailored to individual client needs strengthens relationships while minimizing delays and improving overall satisfaction.

Building Digital Comfort

Digital fluency begins with mastering the tools and systems used daily. Credit professionals who optimize their digital workspace reduce friction and unlock greater efficiency.

Master the Interface

A solid understanding of daily tools like ERP systems, email platforms, or automation software minimizes frustration and increases productivity. Adjusting dashboards and settings to fit workflows provides quick access to critical information, reducing time spent navigating clunky interfaces. Tools that feel intuitive and responsive allow professionals to focus on strategic tasks than struggling with technology.

Centralize and Organize Data

Disorganized systems slow down even the most skilled professionals. Centralizing data ensures accessibility and improves collaboration, with cloud platforms like Google Drive or SharePoint keeping teams aligned with the latest information. Consistent naming conventions, logical folder structures, and regular archiving create a streamlined, secure workspace. Well-organized data reduces errors, saves time, and enables faster decision-making.

Practice Good Computer Hygiene

Your computer is your workspace, and just like a desk, it requires regular maintenance to function optimally. Neglecting basic digital hygiene can lead to inefficiencies, lost files, or even security risks.

- **Update Regularly:** Keep your software and operating systems up to date to benefit from the latest security patches and performance enhancements.
- **Automate Backups:** Use automated tools to back up critical files to secure locations, minimizing the risk of data loss.
- **Declutter Periodically:** Clean out unused files, applications, and emails on a monthly basis to keep your system running smoothly.
- **Secure Your Access:** Use strong, unique passwords and enable multi-factor authentication to protect sensitive financial data.

Prompt Creation: Unlocking AI's Potential for Everyday Tasks

Artificial intelligence (AI) is reshaping credit management, and for credit professionals, its integration presents both opportunities and uncertainties. Many apprehensions about AI stem from concerns over losing the "human touch" or the fear that automation might replace jobs. However, AI tools are designed to enhance—not replace—the role of skilled credit professionals by complementing their expertise and expanding their capacity to handle complex challenges.

A key step in overcoming apprehension is understanding that AI thrives on collaboration. These tools are only as effective as the professionals guiding their use. AI can process data at unparalleled speed, but it lacks the judgment, intuition, and relationship-building skills that define credit professionals. By viewing AI as a collaborative partner, teams can use its strengths—such as predictive analytics or automated workflows—to refine decision-making and address issues proactively.

One of the most practical ways to build comfort with AI tools is by mastering the art of prompt creation. Tools like ChatGPT can serve as an invaluable resource for streamlining tasks, generating ideas, or solving problems—provided they are guided with clear and specific instructions. The effectiveness of AI hinges on how well professionals articulate their needs, making prompt creation a skill that amplifies the tool's value.

For credit professionals, crafting thoughtful prompts can turn AI into a collaborative assistant. For instance, prompts can be used to draft customer communications, summarize complex financial reports, or even suggest strategies for resolving payment disputes. The key lies in being detailed and directive: instead of asking for "help with customer emails," a better prompt might be, "Draft a professional email reminding a client about an overdue payment while maintaining a polite tone."

As familiarity grows, credit teams can use AI to brainstorm ideas for process improvements or uncover inefficiencies in workflows. This dynamic, back-and-forth interaction reinforces AI's role as a support system, helping professionals save time and focus on high-value activities. Learning to craft effective prompts transforms AI from a generic tool into a tailored partner, amplifying its usefulness and deepening professionals' confidence in its capabilities.

Ensuring Cybersecurity and Data Privacy

Handling sensitive financial data requires diligence and secure practices to avoid breaches, fines, and reputational damage. Credit professionals play an essential role in maintaining cybersecurity and ensuring operations remain safe and compliant.

Prioritizing practices like encryption, access controls, regular updates, and phishing awareness safeguards financial data and protects organizational integrity. Collaborating with cybersecurity teams strengthens defenses, aligns workflows with security protocols, and ensures quick action in case of potential threats. This proactive approach supports both efficiency and trust, safeguarding valuable information while reducing vulnerabilities.

Practical Strategies for Developing Digital Fluency

Building digital fluency requires a deliberate, consistent approach. Credit professionals who invest in skill-building, collaboration, and continuous learning create more efficient workflows and strengthen their overall impact.

Leverage Vendor Training and Support

Training resources from software vendors provide in-depth knowledge of the tools professionals use daily. Webinars, tutorials, and certifications offer actionable insights and build confidence. Working closely with account managers or customer success teams simplifies implementation, ensures tools align with specific workflows, and uncovers advanced features to improve performance. Vendor guidance can significantly shorten the learning curve and increase the value extracted from software investments.

Collaborate with Colleagues

Mentorship and collaboration encourages knowledge-sharing and accelerates skill development. Teams that encourage tech-savvy colleagues to share best practices build a culture of continuous improvement. Practical demonstrations, such as creating dashboards or automating tasks, help less-experienced professionals apply new tools effectively. Collaboration creates stronger, more efficient teams and ensures everyone stays up-to-date on evolving tools and strategies.

Apply Hands-On Learning

Learning through action solidifies understanding and builds confidence. Starting small—such as automating reminders or creating basic reports—allows professionals to explore tools without feeling overwhelmed. As comfort grows, applying these skills to more complex workflows enhances productivity and uncovers new efficiencies. Hands-on practice turns theoretical knowledge into tangible results.

Focus on Continuous Learning

Keeping pace with tech is essential for credit professionals looking to remain competitive. Work for credit professionals demands a commitment to learning, whether it's through industry webinars, software certifications, or credit management publications. These resources offer actionable insights into emerging tools, best practices, and strategies for optimizing workflows. Conferences and workshops provide opportunities for in-depth exploration of topics, often with hands-on sessions that build confidence in using new technologies.

Networking with peers is another invaluable avenue for growth. Engaging with professional communities allows credit professionals to exchange, share, and learn from others' experiences and successes. This collaborative learning fosters innovation and adaptability, ensuring professionals are equipped to handle evolving challenges. By dedicating time to continuous education, credit teams not only stay ahead of trends but also bring fresh perspectives and improved efficiency to their organizations.

Adapting to a Digitized Credit Landscape

Digital fluency is no longer optional for credit professionals—it's essential. Mastering digital tools, maintaining organized systems, and prioritizing secure practices enable credit teams to work more efficiently, make informed decisions, and build stronger relationships. These skills bridge the gap between traditional expertise and modern demands, ensuring professionals remain indispensable and competent.

The journey to digital fluency starts with intentional steps. Training, collaboration, and consistent practice build the foundation for long-term success. Credit professionals who embrace these opportunities will not only adapt to change but lead their organizations toward greater efficiency, stability, and growth. In a world driven by technology, thriving means combining the best of human expertise with the power of digital tools.

About the Author



Chris Woodard is the CMO and Co-Founder of Handle.com. Handle's software powers the largest credit and finance teams in construction. Fortune 500 material suppliers and contractors trust Handle on a daily basis to provide their credit and collections departments with an end-to-end solution that saves their staff 10-12 hours per week.

Powering the largest credit teams in construction with lien management, waiver and payment technology.



Decrease DSO's

Handle helps large material suppliers get paid quicker on every project. Overall DSO reduction across all divisions.

- ✓ DECREASE YOUR DAYS SALES OUTSTANDING BY UP TO 20%



Time Savings

Eliminate repetitive tasks within the credit and finance department by using Handle. More volume = more time and cost savings.

- ✓ 47 HOURS PER MONTH PER EMPLOYEE ON AVERAGE



Customer Satisfaction

Handle customers report substantial increases in their client satisfaction. Make it easy for your customers to be delighted.

- ✓ BETTER, HAPPIER CUSTOMER INTERACTIONS ACROSS ALL JOBS



More Accurate Data

Handle helps optimize your current job sheet and project data workflows to get full project payment information quicker, without the manual steps.

- ✓ UP TO 30% MORE ACCURATE PROJECT DATA ON EVERY JOB

Trusted by the biggest names in construction



Friedman's
HOME IMPROVEMENT

"It's hard to even explain how much time Handle's software has given us back -- it's just that impactful."

Sarah Briant
Credit Manager
Friedman's Home Improvement

The Hidden Cost of Technology Fragmentation

By: Chad Bruffey, Vice President, Corporate Sales, Billtrust

Your team is working overtime. Reconciliation backlogs are growing. Customer inquiries about payment status are piling up. If this sounds familiar, you're not alone. While it's tempting to blame staffing levels or customer payment behavior, new research reveals a more fundamental problem: the tangled web of technology systems forcing your AR team to be professional jugglers rather than strategic finance professionals.

The harsh reality of modern accounts receivable operations isn't just about workload – it's about the invisible barriers created by fragmented technology. According to recent [Datos Insights research](#), 46% of finance teams struggle with payment settlement speed, while 44% lack real-time visibility into their operations. These aren't just inconveniences -- they're symptoms of a deeper structural problem in how we've built our financial technology infrastructure.

This article is only available to members of the Credit Research Foundation (CRF).

Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.

About the Author



Chad Bruffey is Vice President, Corporate Sales at Billtrust. His focus is helping organizations drive value through automation, optimization and standardization. Before Billtrust, he had senior-level positions with C2FO, Tungsten Network (formerly OB10), Verian and Kofax.

TAKE A BREAK FROM COLLECTIONS

Use a CLLA Certified Collection Agency

For nearly 50 years, CLLA Certified Collection Agencies have helped businesses like yours with commercial debt collection.



CERTIFIED BY CLLA
ENDORSED BY IACC

CLLA Certified Agencies Deliver:

- Maximum dollar recovery
- Prompt remittance of funds
- Adherence to rigorous Code of Ethics
- Mandatory Surety Bond protection
- Separate trust accounts
- Reputable collection practices
- Agency stability

CLLA Certified Agencies Are:

- Audited annually by an independent third-party CPA firm
- Required to fulfill mandatory continuing education requirements for agency executives
- In business for a minimum of four years
- Endorsed by the International Association of Commercial Collectors (IACC)

Look for the CLLA Certification Seal.

Visit www.clla.org/ccla-certified-commercial-collection-agencies/.

The Role and Risks of Credit Managers: Understanding Personal Liability

By: Kenneth A. Rosen, Esq., Ken Rosen Advisors

Credit managers are essential to the financial operations of companies, tasked with overseeing credit policies, evaluating creditworthiness, managing accounts receivable, and making decisions about extending credit to customers. They analyze financial statements, set credit limits, and collaborate with sales teams to ensure that credit practices support company objectives. Given their significant responsibilities, credit managers must navigate complex legal and ethical landscapes, potentially exposing themselves to personal liability under certain circumstances.

During periods of financial distress, such as Chapter 11 bankruptcy, stakeholders like banks, bondholders, and unsecured creditors often seek accountability for their losses. In these cases, the creditors' committee typically conducts forensic investigations of the debtor's financial affairs. Other involved parties may also scrutinize company executives, including CEOs, COOs, CFOs, in-house counsel, and even accounting firms, which can lead to increased liability concerns for credit managers.

This article examines the scenarios in which credit managers may face personal liability, the legal frameworks relevant to these risks, and strategies to mitigate them. Given the rise in litigation in bankruptcy cases, minimizing exposure to liability is critical.

This article is only available to members of the Credit Research Foundation (CRF).

Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.

About the Author



Kenneth A. Rosen, Esq - with more than 35 years of proven experience, Ken is the first call for companies seeking a strategic plan for recovery from financial distress.

www.kenrosenadvisors.com

**INTEGRITY PLUS EXPERIENCE**

GLOBAL COMMERCIAL DEBT COLLECTIONS

Since 1981 Jonathan Neil & Associates has been one of the most respected names in our industry with a proven record of performance exceeding industry standards. Our state-of-the-art technology coupled with a highly-tenured staff of Certified Collection Specialists and customized collection programs make JNA the logical choice for your collection needs.

- **3rd Party Collections**
- **Account Receivable Management**
- **Outsourcing**
- **Assets Searches**
- **Legal Services**
- **Custom Letter Writing**

Offices Nationwide to Service Your Needs

**Certified and Endorsed By:**

AI's Role in the 'Office of the CRF': Innovation with a Cautionary Note

By: Priyanka Grover, Global Sales Enablement and GTM Lead, FIS Receivables Automation

Artificial intelligence (AI) is revolutionizing the Office of the Chief Financial Officer (CFO), offering transformative capabilities to streamline operations, enhance decision-making, and reduce costs. By leveraging AI, CFOs can unlock valuable insights from vast amounts of financial data, automate mundane tasks, and predict financial trends with unprecedented accuracy. However, with these advancements comes a set of challenges and risks that must be carefully navigated. AI's ability to process and analyze large data sets enables CFOs to make more informed decisions quickly. Automation tools can handle routine tasks like data entry, reconciliation, and reporting, freeing up finance teams to focus on strategic initiatives. Predictive analytics powered by AI can forecast cash flows, assess risk, and identify emerging financial trends, providing CFOs with real-time insights that can drive better decision-making.

Additionally, AI-driven tools improve accuracy and efficiency in areas like fraud detection and compliance monitoring. By recognizing patterns in financial transactions, AI systems can flag unusual activities, helping prevent fraud before it becomes a major issue. Despite its potential, AI is not without its risks.

This article is only available to members of the Credit Research Foundation (CRF).

Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.

About the Author



Priyanka Grover is the Global Sales Enablement and Go-to-Market lead for Receivables Automation at FIS. Receivables automation is part of Automated finance solution suite aimed to modernize the office of the CFO. She has over 15+ years of professional experience in financial services and Fintech focusing on Business and Product strategy. Priyanka's focus has always been on optimizing business outcomes by leveraging technology and standardizing business operating models. Priyanka holds a Bachelor's degree in electrical engineering from PEC Chandigarh, India and a Master's degree in business administration from Great Lakes Chennai, India.

Certification Counts!

That is why ALL of our members are certified for your protection.

Commercial Collection Agencies of America is the **ONLY** collection industry association in which ALL agency members are certified!

- Qualify for a **Certificate of Accreditation and Compliance** granted by an Independent Standards Board
- Practice professionally to **maximum dollar recovery**
- Adhere to a **strict Code of Ethics**
- Carry a minimum of **\$300,000 surety bond coverage**
- Operate in business for a minimum of **four (4) years**
- Maintain separate trust accounts for collected funds
- Fulfill **continuing education** annually
- Promptly remit funds
- Engage a vetted field of **creditors' rights attorneys** if necessary
- Submit to a **financial and procedural review** to ensure ongoing adherence to requirements
- Certify individual collectors through **Commercial Collection Training Institute**



For additional benefits and to learn more, please visit us at
www.commercialcollectionagenciesofamerica.com/member-directory/agency-members

Optimize Portfolio Performance During Stagflation

By: Bonnie Gerrity, Solutions Consultant, Experian BIS

Enjoy this “Digital Article” powered by Experian!

The U.S. economy is growing, but the pain caused by staff shortages; supply chain delays during Covid and now the war in Ukraine. Rising inflation is further complicating things to the degree that credit departments might start to see their DSO creeping up as forbearance and deferrals expire.

In this 15-minute Portfolio Management Sip and Solve session, Solutions Consultant, Bonnie Gerrity provides some actionable tips for doing more with less, and how you can be more proactive in your portfolio management during a changing economy.

Bonnie talks about:

- Identifying risky accounts quickly
- Managing a large number of accounts with limited staff
- Validating decision models for optimal performance

To access the full presentation, [CLICK HERE](#)



About the Author

Bonnie leads Solutions Consulting for Business Information Services. Her team works with sales to fully understand the client and prospect processes, exposing potential pain points, and assisting the teams in building a plan of products and services to address client needs. Bonnie brings a deep background in the credit industry, having served as Chief Credit Officer and Vice President, Client Solutions for Credit2B, an Experian partner. She has experience in product management, customer support and onboarding, and commercial lending and has been a featured speaker at numerous industry events.



Get difficult done.™

Comprehensive Commercial Order-to-Cash (O2C) Coverage

People-driven solutions supported by technology

In a world where the path from order-to-cash is often fraught with complexity, Cadex makes it easier to manage every process, every payment, and every exchange. **We get difficult done.**

Cadex leverages its proprietary technology and teams with 200+ years of combined Order-to-Cash experience to deliver efficient and effective, custom solutions, worldwide. Let us help improve your company's O2C life cycle and optimize your financial outcomes.



First-Party Accounts Receivable Management Solutions



Third-Party Collections Services



Insurance Recovery Services



ABC/Amega
A CADEX Company

AGA
A CADEX Company

D&S GLOBAL SOLUTIONS
A CADEX Company

DAL
A CADEX Company

 **Insurance Recovery Group**

 **RECEIVABLES CONTROL**
A CADEX Company

 **TRANSUBRO**
A CADEX Company



Cadex Solutions

Modernizing Your Accounts Receivable: A Step-by-Step Guide to a Smooth Transition

By: Frank Boni, VP Managed Services & Client Operations, Smyyth/Carixa

The allure of a modern Accounts Receivable (A/R) system is undeniable. Solutions like Sidetrade and Carixa promise streamlined processes, reduced costs, and improved cash flow. However, a successful transformation hinges on meticulous planning, execution and mandatory cleanup of the old A/R backlogs. This guide outlines the crucial steps involved, with a special focus on the essential groundwork needed *before* going live to ensure a clean start and maximize your return on investment.

Phase 1: Pre-Implementation - Building a Solid Foundation

This initial phase is all about preparation. By focusing on these key areas, you'll set the stage for a seamless transition and unlock the full potential of your new A/R system:

This article is only available to members of the Credit Research Foundation (CRF).

Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.

About the Author



Frank Boni, Vice President, Managed Services & Client Operations for Carixa is responsible for Credit-to-Cash SaaS client operations, and outsource and collection operations. Prior to joining Smyyth, Frank had more than 20 years of experience in commercial receivables management, credit, and collections, including serving as Director of Operations and Sales Support for NCO Financial Systems, Inc.

Earlier in his career, he served in management capacities with Dun & Bradstreet RMS, and Payco GAC Corp. Frank has a B.S. in Business Administration from Hofstra University.

THE MONEY YOU WORKED FOR, **FINALLY** IN YOUR POCKET.

- Secure Receivables
- Minimize Credit Risk
- Maximize Profitability

NCS Credit is the industry's
only B2B full-service provider
of UCC filings, mechanic's liens
and commercial collections.

Get back to running your business.
Let our credit experts take on the complexities.



NCScredit.com/CRF | NCSSales@NCScredit.com | 800.826.5256

Future-Ready Invoice-to-Cash with E-Invoicing

By: Eric Joyner, Senior Solutions Manager - Invoice-to-Cash, BlackLine

In today's evolving financial landscape, businesses are under greater pressure to streamline their financial operations. This is particularly true for the [Invoice-to-Cash](#) (I2C) process, a critical component of the broader [Order-to-Cash](#) (O2C) lifecycle. As organizations strive for greater efficiency and compliance in the face of global economic changes, it's imperative to adopt a robust, future-ready e-invoicing strategy.

The Evolution of E-Invoicing

The concept of e-invoicing isn't new; its roots stretch back to 1965. However, its significance has skyrocketed in the past two decades, driven by governments and regulatory bodies seeking to close tax gaps and improve transparency. Latin American countries pioneered e-invoicing mandates around 2001, with the European Union following closely. Italy's 2014 mandate for business-to-government (B2G) transactions marked a turning point, setting the stage for broader adoption across business-to-business (B2B) and consumer sectors globally.

This article is only available to members of the Credit Research Foundation (CRF).

Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.

About the Author



Eric Joyner is the Senior Solutions Marketing Manager for Blackline. Eric has 19 years of Invoice to cash experience, including 3 of those years in consulting. He ran the collections and cash application department for Coca-Cola and J&J and, prior to Blackline, was an OTC consultant for Deloitte.

Eric is an avid Florida Gators fan and enjoys spending time with family in Tampa.

2024 Platinum Partners



The Credit Research Foundation is very fortunate to receive support from our Platinum Partners. Their contributions and collaborative efforts help the Foundation maintain activities at the level at which our members have become accustomed.

While these firms and the services they provide are very familiar to our members, you can learn more about them by clicking [HERE](#).

2024 Friends of the Foundation



ArentFox
Schiff

FG FrankGecker

Kelley
Drye



Lowenstein
Sandler



This group of attorney firms, in addition to their intellectual contributions, has stepped forward to offer financial support to the Foundation, for which CRF and its members are very grateful.

Board of Trustees

Officers

Bob Anderson
Hubbell Incorporated
Chairperson

Chris Arrington
SRS Distribution
Vice Chair, Membership

Andrew Malueg
Amcor Flexibles North America
Vice Chairman, Finance

Trustees

Paul Catalano
ABC-Amega Inc

Toni-Marie McLean
Johnson & Johnson

Nancy Topich
ArcelorMittal Pittsburgh

(Position to be filled)

Credit Research Foundation Staff

Matt Skudera
President & COO

Mike Bevilacqua
Chief Content & Education Officer

Cheryl Weaverling
Chief Financial Officer

Angela McDonald
Senior Director of Membership, Events & Marketing



Credit Research Foundation

1812 Baltimore Boulevard
Suite H
Westminster, MD 21157
443-821-3000

Copyright 2024 ©
[Credit Research Foundation](#)