

Credit Research Foundation

Welcome!

March 19, 2025



CRF Proprietary-2025

*Greetings
from*

SAN
DEGO

@GREETINGS TO GO

What's your vibe this morning?!@#%

Coffee and cranky



What's your vibe this morning?!@#%

Kinda ready



What's your vibe this morning?!@#%

Let's do this!



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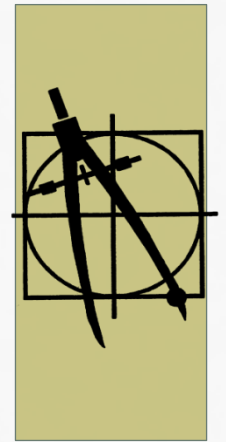


Where are some of the geographies/areas in the USA you would like to participate at a CRF forum meeting?

① Start presenting to display the poll results on this slide.



OPEN FORUM



March 19, 2025
San Diego, CA

OPEN FORUM GUIDELINES

- The Open Forum discussion is a unique opportunity to learn and help your colleagues by sharing your knowledge.
- CRF has a number of vendor members and the input to the conversation by both practitioners and vendors alike is encouraged so that everyone's input and knowledge can add value to the discussion.
- We do however request that vendors not promote their products during the general discussion in fairness to all in attendance, but rather carefully construct their input so that their knowledge and experience can be used for the benefit of everyone.

OPEN FORUM PROTOCOL

- Please wait for a microphone
- Identify yourself and your company affiliation

MARICEL DUQUE

FERGUSON ENTERPRISES

- What are the current economic trends and their impact on credit risk?
- Are there changes in credit and collections laws impacting the approach to risk review, payments, collections, data privacy, etc.?
- Can the CRF community share what others are doing to leverage AI and automation in credit assessment and collections?

MIKE THELEN

LAND O'LAKES

- What justification do you find most helpful to get business travel approved?
- When one is promoted to now manage those who were once your peers, what suggestions do you have?
- For those who have deployed new Credit/AR software it comes with new responsibilities of managing the vendor, owning the user experience, reviewing and updating processes/scripts on an ongoing basis. Have you created new positions or enhanced existing ones to assign and reflect the greater responsibilities?

NICOLE DEROSA

SILGAN CONTAINERS

- How is everyone addressing credit balances on their A/R for defunct business(s) - mostly driven by overpayments on Advance Pay customers, if that matters?

JEFF WEBER

ULINE

- California's SB 1286 (Rosenthal Fair Debt Collection Practices Act): What measures are companies are putting into place to stay compliant?
- Credit reporting agencies in Mexico: There are many providers, but I'm curious who companies are utilizing that have same day/readily available information? Any comments about the depth/quality of information?

BRENT MATTHEWS

INGRAM CONTENT GROUP

- Curious with show of hands if any members are actively surcharging credit card payments? Follow up for anyone not surcharging, are you planning a surcharge program in the future?
- What technology are members using to prevent fraud within onboarding?

MELISSA KOBUS
WALTERS WHOLESALE ELECTRIC

- Managing a Hybrid Workforce
- Integrating AI with the credit dept

BOB ANDERSON

HUBBELL INC

- Are your credit and collections policies combined or separate?
- Who technically owns each (Controller, Credit, Risk, Treasury, etc.)?
- Does anyone specifically call out differentiated risk (defined by credit) for collections actions in their Credit/Collections policies?

KATE BENNER

ACUSHNET COMPANY

- My company is reviewing our cash collection processes and would like to gain some insights into how other organizations calculate their cash collection target. Specifically, we would like to understand the key metrics used when setting the target formulas, if any, and challenges or best practices encountered in reaching those targets.

ANGELA POPE

CHECKR INC

- Who has implemented forms of AI for collections? If so, in what capacity? In-house/external vendor? Overall assessment so far? If not, are you looking to implement?
- Who has implemented forms of AI for credit risk? If so, in what capacity? In-house/external vendor? Overall assessment so far? If not, are you looking to implement?

JOE DE MARTINI CALPORTLAND CO

- Who has a formal succession planning process for Credit, Collections and A/R? If so, can you share the highlights?

CREDIT RESEARCH FOUNDATION

- With the threat of tariffs, how is the community implementing a strategy to comply with the mandate?
 - Invoicing
 - Collections
 - Accounting
 - Taxes
 - Legal Issues, Default etc...

CREDIT RESEARCH FOUNDATION

- With budgets being tightened at some firms, what strategies are you using to travel?

THE END OF SUBMITTED TOPICS

Questions From the
Group

Thank you all...

ENJOY THE UPCOMING SPRING AND SUMMER



Remember...

Share Your Toys!!!

SEE YOU IN AUGUST...



2025 August Forum & EXPO

August 18 - 20

Austin, TX