

Welcome!



Credit Research Foundation  
August 20, 2025



# So, what are you hearing about Austin?

**"There's a freedom you begin to feel the closer you get to Austin, Texas." – Willie Nelson**

**"I like it here in Austin. Anybody got a room?" – Keith Richards**

**"I like to say I live in Austin, Texas, because I can live where I want to." – Matthew McConaughey**

**"Keep Austin weird."  
– slogan seen around the city**

**"Oh, Behave!"**

**"People don't live in Austin to work, they work to live there."  
– Robert Rodriguez, the American filmmaker.**

**In Austin, every corner has a story to tell.**

**Austin's beauty never fades.**

When in Austin..... Let's Go!!!!



# OPEN FORUM

**August 20, 2025  
Austin, TX**



**Credit Research  
Foundation**

# 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

# Edwin Gordon

## UL Solutions

- Credit Card Surcharging
- AI for Credit\Collections
- Supplier Portal Challenges

# Brandon Ronning

## InSinkErator LLC

- Escheatment
- AI in credit evaluation
- AI in collections

# Jay Tucker

## FLORIM USA Inc

- Have the tariffs had a negative impact on your business? Any business failures/losses a direct result of tariffs?

# April Diemer Now CFO

- Bridging the Gap Between Credit and Finance: Aligning Credit Policies with Strategic Financial Goals

**“Explore how credit management can be more deeply integrated with broader financial strategies, especially in dynamic or rapidly growing organizations. How CFOs can help credit teams understand the ripple effects of credit terms on cash flow forecasting, working capital optimization, and overall business agility.”**

# Craig Lydigsen

## Nestle Holdings

- Looking for perspectives and experiences from credit professionals that have successfully migrated to digital credit application intake and initial credit limit and risk recommendations. If in house, timeframe to realize? If via SaaS provider, vendor and timeframes to realize?

# Grahame Vincent

## The Trade Desk

- Implementing and Utilizing Technology and AI within the credit department
- Working with Private Equity backed clients
- Working Capital training for non finance personnel

# Patty King

## Shamrock Foods Company

- What tools or methods are you using to secure the validity of signatures for both corporate and personal guarantees on electronic credit applications?

# Krystal Daugherty Acuren

- Robotic Process Automation (RPA) aka bots
- What processes have you implemented a bot to tackle?
- Any bot process have unexpected results? – i.e. not a good fit for a bot
- What are some good initial steps for someone to take to start the process of implementing a bot?

# Toni-Marie McLean Johnson & Johnson

- Has anyone been exposed to “Agentic AI” and can you share your learnings?
- Has anyone implemented it for Credit & Collections?
  - Findings?
  - Results?
  - Thoughts?

# 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...

# The End of Submitted Topics

Questions From the Group?

Thank you all...

# Let's Recap the Forum!

- **Certificate Course – Sold Out**
- **Room Block Sold Out**
- **17 Education Opportunities**
- **AI**
- **Risk**
- **Economy**
- **SAP**
- **Best Practices**
- **EXPO Sponsors**
- **Networking**
- **Platinum Partners**
- **Friends of the Foundation**
- **Practitioners**
- **Electronic Payments**
- **Payments / ACH**

# Enjoy the Balance of the SUMMER!



**Remember...**

**Share Your Toys!!!**

# See You in October!

