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By: Andrew J. La Marca, Dun & Bradstreet

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By: Michael Koehler, Serrala

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Why B2B Fraud Keeps Winning and What We Can Do About It

By: Andrew J. La Marca, Senior Director of Risk and Fraud Operations, Dun & Bradstreet

Business-to-business fraud is a topic I've spent years immersed in, and I can tell you — it's not just persistent, it's evolving.

What makes it so compelling to bad actors is how easy it is to exploit. It's shockingly simple to compromise a business registration, impersonate an owner or officer, and fabricate documentation that looks legitimate. And once that façade is in place, fraudsters can operate with surprising freedom.

Unlike the consumer credit space, the B2B environment isn't universally regulated. Outside of financial institutions or highly regulated industries, businesses aren't required to perform Know Your Customer (KYC) or Know Your Business (KYB) checks. In fact, some organizations are willing to accept fraud losses if it means preserving a frictionless customer experience.

Add to that the challenge of law enforcement, and how difficult it can be to pursue perpetrators domestically and internationally. All of this creates a perfect storm: low barriers, high reward, and minimal risk for fraudsters.

B2B Fraud Deserves More Focus

One of the biggest pain points in B2B fraud is the inconsistency in how businesses treat it. Consumer fraud gets the headlines, the airtime, and the public awareness. Business fraud? Not so much. That lack of visibility translates into a lack of urgency — and a lack of investment in prevention.

Cross-border fraud introduces even more complexity. Language barriers, inconsistent data standards, and varying levels of fraud awareness across regions make it difficult to detect and respond effectively. Some firms lump all types of fraud into a single category, which obscures the nuances and makes it harder to build targeted defenses.

Artificial intelligence is transforming the fraud landscape on both sides of the fight. Fraudsters are using AI to scale their operations and create realistic documents, websites, and even synthetic identities with alarming ease. The ability to mimic legitimacy has never been more accessible.

But AI isn't just a threat; it's also a tool for defense. Predictive analytics, anomaly detection, and real-time monitoring powered by AI can help businesses stay one step ahead. The key is balance. Too much automation without human oversight can be dangerous.

While AI is powerful for helping to detect fraud, it's not a silver bullet. Automation can streamline processes, but it can also introduce blind spots. You need humans to monitor, interpret, and intervene when necessary. Fraud detection is not a "set it and forget it" operation.

Fraud detection still requires human judgment, especially when it comes to interpreting signals and making decisions. Humans are assets in this fight, and we need to keep them in the loop.

Why You Need to Be Cautious about Business Registration Data

One of the most overlooked vulnerabilities is at the point of business registration. In the U.S., forming a legal entity starts with a state registrar. But not all states verify the information they receive. Fraudsters exploit this by hijacking existing companies or creating new ones with false data. Once registered, that entity becomes a "proof of right" for credit applications, purchases, and more.

B2B companies need to be extremely vigilant about checking for signs of potential fraud. When you examine state registrar data, pay particularly close attention to:

- Entity verification: Is the business legally registered? Is it active or dissolved?
- Address validation: Is the business operating from a commercial location or a residential one?
- Ownership clarity: Are the listed officers or owners consistent with other records? And are they legitimate person(s)?
- Filings: Pay attention to the velocity or lack of velocity in annual filings if required.
- EIN confirmation: Does the business have a valid Employer Identification Number?

Entity type is also important. If you understand the legal structure of a business, you can better scrutinize the data and more accurately assess the potential for risk.

Remember that with sole proprietorships, the owner is personally liable, so verify their identity carefully. With LLCs and corporations, liability is limited, meaning collections may be restricted to corporate assets. In partnerships, because risk exposure varies by partner, you should be clear about who's on the hook for what.

To close this gap, we need universal alignment on key actions. Registrars should verify data before filings go public. That data should be updated regularly, standardized across states, and shared with the broader business ecosystem via real-time access. And every organization offering credit, goods, or services should adopt a consistent approach to fraud prevention — no shortcuts.

The Power of Networks

Data-sharing networks and consortiums are essential. At Dun & Bradstreet, our [D&B® Fraud Risk Network](#) enables businesses to share intelligence and receive insights in return from a team of Certified Fraud Examiners.

But it's not just about joining; it's about vetting. Look at the hosting organization, their data standards, and their privacy policies. Conduct a proof of concept to ensure the network delivers value to your organization and the ecosystem.

Even anonymized sharing can make a difference. You don't have to reveal proprietary data. Just signal that an entity exhibits risk characteristics. That alone can help others avoid falling victim.

Saying "fraud is a risk" isn't enough. You need to classify it. Is it business identity theft? Misrepresentation? Synthetic entities? First payment default? These distinctions matter. Once you've classified your risks, you can build frameworks to mitigate them.

Centralizing your data is crucial. Scattered data makes it almost impossible to model, govern, or audit effectively. Integration gives you transparency and the ability to act.

Training and Business Culture Matter

Fraud prevention isn't just a job for the risk team. It's everyone's responsibility. Just like cybersecurity, every employee needs to be trained to recognize and report suspicious activity. Awareness empowers people to act, and it protects them as consumers too.

Most B2B fraud comes from external actors. But internal threats exist too, through schemes such as vendor invoicing orchestrated by rogue employees. These schemes often involve creating fake businesses and rerouting funds. While less common, they're no less damaging.

Fraud looks different depending on the industry. In finance, scams like pig butchering are rampant. In auto and heavy equipment, we see identity theft and fictitious employers. In insurance, misrepresentation and third-party fraud are common. Each vertical faces unique challenges, and data management strategies must adapt accordingly.

Larger enterprises typically have more sophisticated fraud programs, as well as established audit, controls, training, and monitoring. SMBs, especially startups, often lack the resources. Their focus is on growth, not governance. But that makes them vulnerable. Over time, SMBs can adopt more robust practices, but the journey starts with awareness.

As real-time payments and cryptocurrencies gain traction, governance becomes even more critical. Businesses must establish standards for quality, security, and monitoring. They need to collect the right data — like email addresses on digital applications — and track customer behavior over time. Understand what's normal, then act when things deviate.

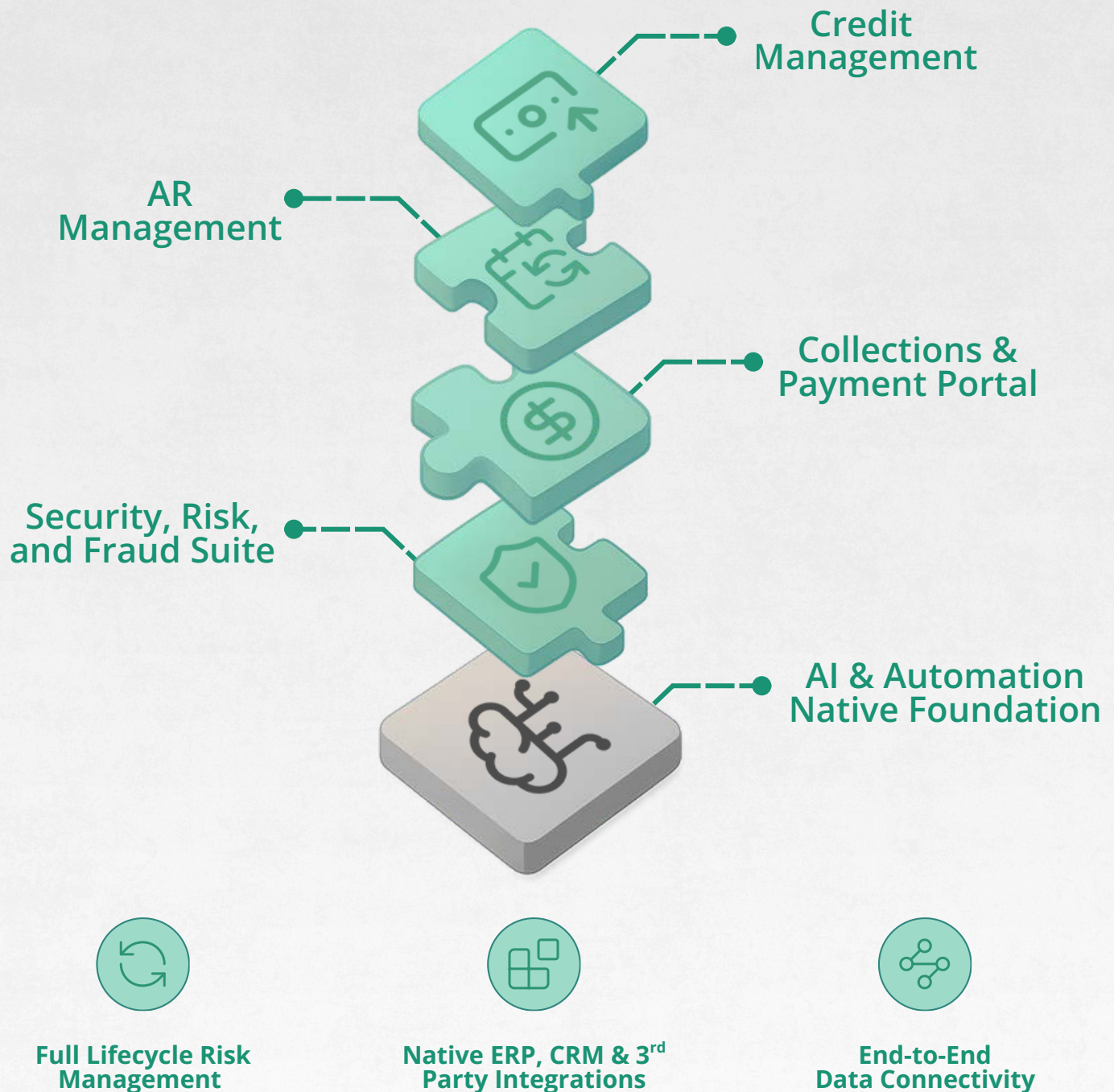
The bottom line is that fraud is evolving, and so must we. Avoiding and protecting your business from it won't happen just with technology. Companies need to strengthen and enhance their strategy, collaboration, and culture. Whether you're an enterprise or an SMB, in finance or retail, the principles remain the same: know your risks, manage your data, and never stop learning.

About the Author



Andrew J. La Marca, CFE, CAMS, is a seasoned leader in global fraud prevention and compliance, with more than 15 years of experience spanning Capital One, Ally Financial, and Dun & Bradstreet. He is recognized for driving pivotal initiatives that reduce fraud risk, ensure regulatory compliance, and enhance data integrity across complex, global operations.

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Failing to Transform Cash Application Means Leaving Money on the Table

By: Michael Koehler, Principal Solution Architect O2C, North America, Serrala

We all know how important cash application is – if it wasn't, optimizing the processes behind it wouldn't be such a major concern. Most organizations will admit their workflows could be smoother, their data could be better, and that reporting and insight aren't what they should be. But what many of us don't realize is that the processes we all think of as "industry standard" or "best practice" are the root cause of many of the problems attributed to "inefficient" or "sub optimal" cash application.

Breaking free of these limitations requires a new approach, and an acknowledgement that "smart" cash application is more than a buzzword or an optional extra. In this article, we'll look at how traditional approaches impede your access to working capital, what this can cost your business in the short and long term, and what you can do to leave old methods behind and create a system of seamless and error-free instant cash application.

Here's the harsh truth: the way your organization handles cash application is probably costing you money. The chances are, cash application processes within your AR team still...

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About the Author



With over 15 years' experience working in the order-to-cash field, Michael's present and previous roles have given him unique insight into best practices in managing credit and compliance risks as well as collections operations for businesses of various sizes and industries. Michael has led and delivered a number of complex international solution implementation projects for global corporations around the world. In his current role with Serrala as a Solution Architect, Michael's main focus is on analyzing organizations' needs around credit risk, compliance, and collections management and translating them into software solutions that are both user-friendly and aligned with the trends in an ever-changing environment.



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The Advantages of ACH for Businesses



Businesses face a variety of options for sending and receiving payments. Learn more about why ACH continues to be a leading choice for businesses.



Efficient and Reliable: ACH offers opportunities to improve AP reconciliation and data accuracy, schedule files, reduce manual handling, create predictability and streamline B2B processes. Banks typically have the capability to provide detailed remittance data that is contained within ACH files.



Cost Effective: ACH has the lowest transaction costs of any payment type, and switching to ACH from paper checks lowers administrative costs by eliminating printing, mailing and processing costs while strengthening financial forecasting.



Secure and Convenient: An ACH file can contain a nearly unlimited number of payments, allowing businesses to bundle vendor payments that could contain invoice information in their remittance data into a single file. Files are always securely transferred in the ACH Network, unlike paper checks that could be stolen from the mail or “washed” and tampered.



Fast and Predictable: Same Day ACH can be sent and received within the same business day and directly deposited – potentially lowering DSO, improving cash flow and forecasting, and gaining operational efficiency. Businesses can specify debit dates to better align with receivables and payables, enabling easier forecasting.



Revocable: To allow for the potential recovery of funds, erroneous or unauthorized payments can be reversed or returned under certain circumstances.



Safe and Strong: Businesses sending and/or receiving ACH payments can access a variety of tools to increase the safety of these payments. Examples include dual approval prior to sending payments, account blocks and filters to prevent undue received payments, reversal and return possibilities, anomaly detection, and account validation.

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Contact your bank to learn more about optimizing your business with a switch from paper checks to ACH.

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The Risk of AI Hallucinations

By: Melanie Albert, VP of Customer Success, Credit Pulse

Artificial intelligence is becoming embedded in daily workflows across industries. Credit teams, finance leaders, and risk managers are all experimenting with machine learning models and generative AI assistants. The promise is undeniable: faster analysis, improved customer experiences, and insights that once took days now delivered in seconds.

But alongside the excitement, one theme dominated recent discussions at the CRF Forum & Expo: **the risk of AI hallucinations**.

What Do We Mean by “AI Hallucination”?

An AI hallucination occurs when a system generates information that sounds plausible but is factually incorrect or unsupported by data. These aren’t rare glitches. They’re a byproduct of how large-language AI models are built, predicting the most likely next word or output based on patterns, not certainty.

When data is thin, biased, or missing altogether, the model often fills in the blanks. It has a bias toward delivering a confident answer, even when...

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About the Author



As VP of Customer Success at Credit Pulse, Melanie leverages her background in scaling customer experience to help finance leaders modernize credit practices. As a founding leader at several hypergrowth startups, she has built strategies that unite technology, process, and people. Today, she partners with credit and finance teams to transform risk assessment with AI-driven insights, reducing bad debt and unlocking growth.

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Rescuing Collections Teams from the Email Abyss: A Human-Centered Approach to Automation

By: Amanda Wilson, SVP Sales, Billtrust

Collections professionals are facing a quiet crisis. Not one of capability, but of capacity. The daily grind of managing accounts receivable has become increasingly unsustainable, with inboxes overflowing and burn-out rising. The problem isn't just operational, it's strategic. When collectors are buried in administrative tasks, the financial health of the organization is at risk.

At the heart of the issue is email. According to industry data, collectors spend an average of eight minutes per email. This time isn't spent on high-value activities like negotiating payments or resolving disputes. Instead, it's consumed by context-switching: locating account details, parsing long email threads, extracting relevant information, and manually updating systems. Multiply that by hundreds of emails per week, and the cost, in both human and financial terms, becomes staggering.

The Hidden Cost of Inefficiency

Busywork in collections is more than a morale killer – it's a direct threat to working capital. When collectors are overwhelmed, accounts go...

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About the Author



Amanda Wilson, Senior Vice President, Sales at Billtrust, is a SaaS subject matter expert and sales executive with over 15 years of experience in building relationships and driving tangible results for her clients in the accounts receivable space.

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Tariffs: Catalyst of Financial Distress or Driver of Value?

By: Andrew Behlmann, Esq., Partner and Colleen M. Restel, Esq., Partner,
Lowenstein Sandler LLP

As the cornerstone of the current administration's economic policy, tariffs and global trade issues more generally have been the subject of intense news coverage and public debate for the past eight months. The United States has seen a sharp increase in the imposition of tariffs, particularly targeting steel, aluminum, and a range of manufactured goods from key trading partners such as China, the European Union, Canada, and Mexico. The consequences of these tariffs, and threatened tariffs, have rippled through the economy, with pronounced effects on the manufacturing, automotive, and consumer goods sectors. As companies in these industries—many already carrying significant leverage and facing economic strain—face mounting financial pressures, the intersection of trade policy and bankruptcy law has become increasingly salient.

Trade policy and trade wars are complex and their interaction with bankruptcy can present both risks and opportunities, depending entirely on where an affected business sits in the value chain. Tariffs logically contribute to...

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About the Authors



Andrew Behlmann is a Partner in the Bankruptcy & Restructuring Department at Lowenstein Sandler LLP. Andrew leverages his background in corporate finance and management to approach restructuring problems, both in and out of court, from a practical, results-oriented perspective. With a focus on building consensus among multiple parties that have competing priorities, Andrew is equally at home both in and out of the courtroom, and he has a track record of turning financial distress into positive business outcomes. Clients value his counsel in complex Chapter 11 cases, where he represents debtors, creditors' committees, purchasers, and investors.



Colleen M. Restel is a Partner in the Bankruptcy & Restructuring Department at Lowenstein Sandler LLP. Colleen advises clients on all aspects of complex financial restructuring matters. She represents creditors' committees, tort claimant committees, individual creditors, post-confirmation fiduciaries, securities plaintiffs, debtors, and other interested parties, whom she guides through the development and implementation of innovative solutions and strategies aimed at maximizing recoveries and achieving results.



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AI in the Credit Decision Room: When Automation Meets Judgment

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

Credit decisions are rarely straightforward. Each discussion reflects competing priorities: protecting working capital, enabling sales growth, and managing financial risk. The pace and complexity of today's markets have made those decisions harder, not easier. Artificial intelligence is beginning to influence the room where these choices are made. Rather than replacing expertise, it provides new inputs that can change how discussions start and how evidence is weighed. This article explores how the presence of AI is reshaping the environment for credit professionals, while reaffirming that the responsibility for outcomes remains firmly in human hands.

Every credit decision balances risk and opportunity. Around the table sit finance, credit, sales, and risk leaders—each bringing a different perspective. Finance seeks predictable cash flow, sales targets revenue growth, and credit protects working capital. The outcome: deciding whether to extend terms, adjust exposure, or decline credit.

A growing share of teams are already enhancing this process with AI. According to Gartner, [58% of finance teams](#) were...

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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.

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Beyond the Call: Elevating Collections Through Omnichannel Communication

By: Rudy Schatzmann, Altus Commercial Receivables

In today's commercial collections environment, resolving past-due invoices isn't as simple as making a phone call and waiting for payment. The communication landscape has fractured—email inboxes overflow, phone calls go unanswered, and attention spans are shorter than ever. For AR and collections professionals, the challenge isn't just persistence—it's precision.

An **omnichannel communication strategy** has emerged as a critical solution. This approach integrates multiple outreach methods—phone, email, text messaging, digital portals, and even social media—into a cohesive plan designed to meet customers where they are, not where we hope they'll be.

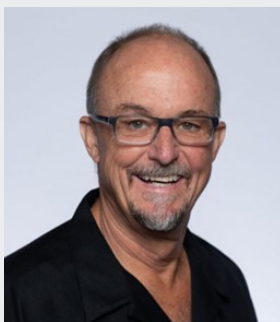
Omnichannel Methods Matter in Collections

Omnichannel outreach isn't about increasing the number of messages—it's about increasing their effectiveness. In collections, timing, tone, and delivery method are just as critical as the content itself. A well-executed strategy ensures that...

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About the Author



Rudy Schatzmann has spent nearly 20 years in AR Credit Collections, all with Altus Commercial Receivables, where he's widely regarded as an expert in Commercial Collections, Risk Management and Loss Mitigation. His deep industry knowledge is bolstered by a diverse career in sales, sales management, training, and business ownership across multiple industries. Rudy attributes his success to the broad range of experiences he's gained over the years, which provide valuable insights into his current role.

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