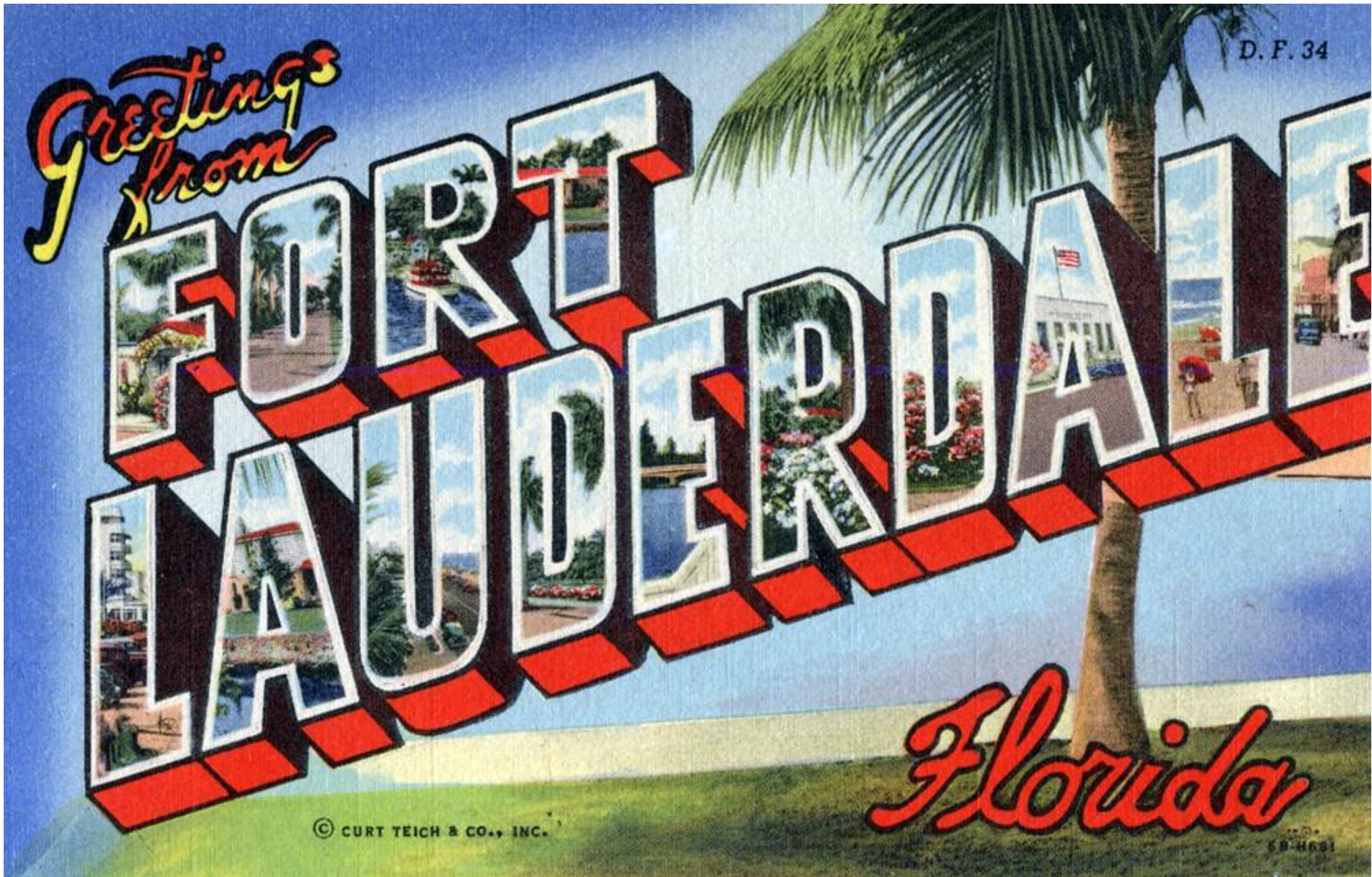




Credit Research Foundation
October 29, 2025



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So, what are you hearing about Ft Lauderdale?

- **The Venice of America:** Ft Lauderdale is known for its extensive network of inland waterways, with over 300 miles of navigable canals.
- **Yachting Capital of the World:** The city is home to more than 50,000 registered yachts, earning it the title of "Yachting Capital of the World".
- **Port Everglades:** It is a bustling cruise port and one of the busiest in the world, with millions of passengers passing through each year.
- **A One-Time Snowfall:** Fort Lauderdale had its only recorded snowfall on January 19, 1977, though it melted almost immediately.
- **Named for a Transient:** The city is named after Major William Lauderdale, who was only in the area for about a month during the Second Seminole War.

OPEN FORUM

October 29, 2025
Ft Lauderdale, Florida



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Open Forum Guidelines

- The Open Forum discussion is a unique opportunity to learn and help your colleagues by sharing your knowledge.
- Participation in the conversation by both practitioners and vendors 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

Jack Mauro

Packaging Corporation of America

- Impact of Tariffs - how to handle non-payment of tariff pass through costs

Sara Williams

Baker Distributing Company

- Credit Card Surcharge/Convenience Fee
- Are you charging it? For payment on account? For Point-of-Sale purchases?
- How much do you charge? How do you differentiate between "Credit" and "Debit" transactions?

Andy Malueg

Amcor Flexibles North America

- Are you monitoring your customer's debt trading on the secondary market? If so, what service are you using (attorney or vendor)?

Sela Rizo

WSM Industries

- How often are customer account reviews being done?

Curt Rothlisberger

Ardagh Metal Packaging USA Corp

- In terms of AI use cases involving cash application – can members share how they are either using or reviewing how to use AI??

Jami Seibert

Procter & Gamble

- I am integrating Canada Credit into my team – looking for any “wisdom” the group could provide on credit related topics. Below are a few.
- Requesting financials/financial disclosure from privately held companies.
- Cultural difference in credit
- Differences in territories

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- 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...

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- 2 Meetings Per Year

The End of Submitted Topics

Questions From the Group?

Thank you all...

Enjoy the Balance of the SUMMER!



Happy Halloween



Happy Thanksgiving



Happy holidays



Happy new year



Remember...

Share Your Toys!!!

See You in March!



**2026 MARCH
FORUM**

Charleston, SC
March 23-25, 2026

Decorative elements include a grid of white dots in the top right and a horizontal row of white dots in the bottom right of the blue section.