

CRF FORUM 2026

AI as an Enabler, Not a Threat: A Practical AI Approach for Credit Leaders

What 1,200+ credit team conversations reveal about AI readiness

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PEER-SOURCED INTELLIGENCE FROM THE CONSTRUCTION CREDIT ECOSYSTEM

TODAY'S SESSION

What We'll Cover

- 1 The real pressure on credit teams today**
Seven pain drivers from 1,200+ peer conversations
- 2 How credit leaders actually feel about AI**
Sentiment patterns across the construction supply chain
- 3 Where AI is landing first**
Five workflows driving early adoption
- 4 The cost of waiting**
Real revenue impact from delayed action
- 5 Practical recommendations you can act on**
Six steps for credit leaders evaluating AI

SETTING THE STAGE

What We Mean by AI in This Conversation

Beyond the buzzword: how AI is actually being applied in credit operations today



Pattern Recognition

Analyzing thousands of data points across deadlines, payment histories, and project risk to surface what humans would miss at scale.



Workflow Automation

Eliminating manual steps in compliance tracking, waiver exchange, and document management so teams focus on decisions, not data entry.



Market Intelligence

Turning unstructured conversations and industry signals into actionable insights that drive product development and strategy.

Why we're qualified to talk about this: At Handle, we don't just build AI-powered tools for credit teams. We use the same technology to analyze market conversations, understand your challenges, and direct our innovation. The insights in this presentation come from that process.

THE DATA

Where This Intelligence Comes From

Anonymized patterns from real credit team conversations across the construction supply chain

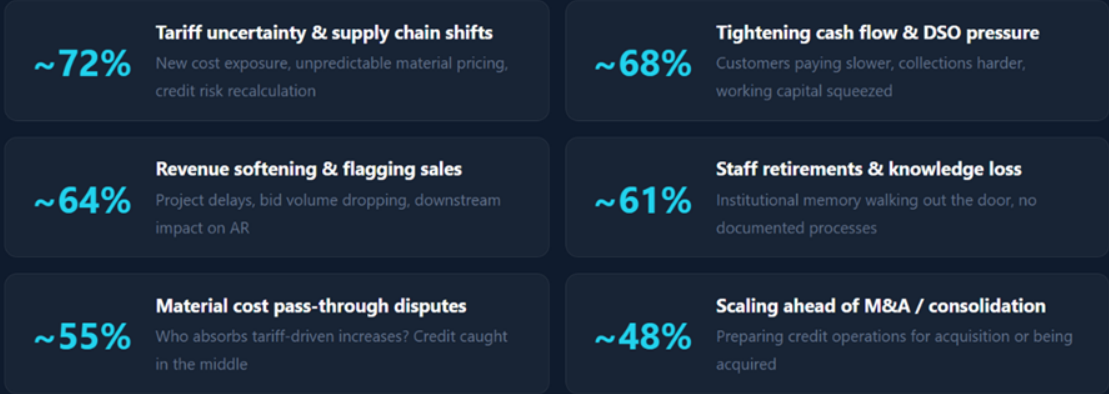


How to interpret: These are peer-sourced patterns, not Handle opinions. Every insight comes from what credit professionals are actually saying about their daily challenges, tools, and goals.

THE LANDSCAPE

What's Top of Mind for Your Peers

Percentage of credit team conversations where these topics surface



These aren't future concerns — they're active conversations happening right now across the supply chain.

FINDING 1

Credit Teams Are Overwhelmed, and It's Not Just Headcount

Seven pain drivers ranked by frequency in credit team conversations



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We lost two people on the credit team last quarter. We haven't replaced either one. The work didn't go away — it just shifted to the people who stayed.

Credit Manager, Mid-size Supplier

The pattern: 92% of credit conversations reference staffing pressure. Teams aren't just short-handed — they're absorbing more complexity with fewer people.

FINDING 2

Teams Don't Fear AI — They Fear Uncertainty

How credit leaders describe their relationship with AI tools



Key takeaway: The largest group (45%) isn't saying no — they're saying "prove it." The skepticism isn't about AI itself — it's about past technology promises that didn't deliver.

FINDING 2 CONTINUED

The Vendor Trust Gap

Four patterns that fuel skepticism when evaluating new technology

Service Quality Fade
Support that started strong but deteriorated after implementation.

Stale Product
Tools that stopped evolving while the landscape kept changing.

Promised, Not Delivered
Capabilities discussed in evaluation that never materialized.

Accountability Gaps
When things go wrong, teams feel on their own to fix it.

Credit leaders aren't anti-technology. They want partners who stay invested after the contract is signed.

FINDING 3

Different Segments, Different Pain Points

Pain Driver	Suppliers	Subcontractors	Rental / Equip	GCS
Multi-state compliance	High	High	Med	Low
Lien rights exposure	High	High	Med	Med
Cash application	High	Med	High	Low
ERP integration	High	Low	High	Med
Fraud / bad actors	Med	High	Low	Med
Job-level visibility	Med	High	Med	High

Implication: AI readiness varies by segment. Suppliers and subcontractors face the broadest compliance pressure. There is no one-size-fits-all approach.

FINDING 4

Five Workflows Where AI Is Landing First

Ranked by frequency of mention as an AI use case

1	Deadline tracking and compliance alerts Automated monitoring of preliminary notice and lien deadlines	78%
2	Waiver exchange and document management Automated collection, matching, and filing of lien waivers	72%
3	ERP data integration and reconciliation Bridging gaps between credit tools and accounting systems	65%
4	Short pay and dispute tracking Identifying payment shortfall patterns before escalation	58%
5	Risk scoring and credit decisioning AI-assisted credit limits and project risk assessment	51%

FINDING 5

The Cost of Waiting Is Already Measurable

\$47K

Average reported annual loss from missed lien deadlines

23hrs

Weekly hours spent on manual compliance tracking per team

34%

Of teams report losing revenue to preventable process failures

We found out we missed a preliminary notice deadline on a \$200K job. By the time we caught it, our lien rights were gone. That's not a technology problem — that's a 'we're doing too much with too little' problem.

Credit Director, Regional Supplier

THE BENCHMARK

The Gold Standard Credit Team Scorecard

How many of these does your team do today? Based on patterns from the highest-performing credit operations we've observed.

**Automated compliance tracking across all active states**

No manual spreadsheet monitoring of deadlines or preliminary notices

~18%

**Proactive lien rights management (not reactive)**

Filing and tracking rights before they're at risk, not after a miss

~22%

**Documented knowledge transfer for key roles**

Process documentation that survives staff transitions and retirements

~14%

**Real-time AR visibility tied to project-level data**

Can see exposure by job, GC, and region — not just customer totals

~25%

**AI or rules-based risk scoring on new credit applications**

Automated risk flags supplement human judgment on credit decisions

~12%

**Integrated waiver exchange with ERP reconciliation**

Waivers flow digitally and tie back to invoices without manual matching

~16%

5-6 Checks

Gold Standard

3-4 Checks

On Track

0-2 Checks

At Risk

WHAT THIS MEANS

Six Recommendations for Credit Leaders

1 Start with the workflow, not the technology

Identify your highest-friction process first

2 Measure what you're losing today

Quantify missed deadlines, manual hours, rework

3 Build internal champions before buying tools

One advocate per team accelerates adoption 3x

4 Demand transparency from AI vendors

Ask how AI works, where data goes, what it can't do

5 Evaluate partners on trajectory, not features

Roadmap and support matter as much as day one

6 Pilot before you commit

30-60 day pilots with real data reveal what demos can't

LOOKING AHEAD

Where This Is Heading

- Credit teams that adopt AI for compliance workflows will **reclaim 15-20 hours per week** within the first 90 days
- The gap between AI-enabled and manual-only teams will **widen significantly** over the next 12-18 months
- The biggest risk isn't adopting AI too early — it's **waiting while your competitors don't**

The credit teams that thrive in 2027 won't be the ones with the most people. They'll be the ones who figured out how to **multiply their existing team's capacity** with intelligent automation.

HANDLE

Thank You

Questions, reactions, and pushback welcome.



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Full report available: "What Your Peers Are Saying About AI in Credit Operations"





How has your company's credit risk tolerance changed in the past year?