



Profit From The Fine Print: Turning Unconventional Strategies into Real Cash Flow & Revenue

3/24/26





Subject Matter Experts



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Research Project

Blueprint for the Future of Credit & AR Professionals (2030 and Beyond)

Blueprint:



The Future Credit & Accounts Receivable Professional



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Individuals That Will Engage, Research and Devise the Blueprint of The Future....



Research Project **PRELIMINARY** Update



Credit is one of the least automatable functions in finance... Requires judgement, to navigate imperfect data, shifting risk appetite & complex business dynamics

The Emerging Risk

The greatest threat is not automation, it is **misapplied automation**.

Organizations risk:

- Over-reliance on AI-driven decisions without context
- Loss of experienced credit judgment
- Increased exposure from rigid, rules-based systems

Bad decisions scale faster than ever

The 2030 Operating Model

1. Full Automation

Routine, low-risk, rules-based processes

2. Human-in-the-Loop

Exception handling and judgment-based decisions

3. Centralized Excellence

Scaled, standardized functions

4. Decentralized Leadership

Market-facing credit leaders driving complex decisions

The Shift in Role

The Credit Executive of 2030 will:

- **Lead automation strategy**, not react to it
- **Define risk frameworks**, not just enforce policy
- **Balance growth and protection** at a strategic level

From operator → **orchestrator of risk, data, and decisioning**

What This Means for Leadership

- Technology will handle **speed and scale**
- Credit leaders will own **judgment and accountability**
- Competitive advantage shifts to those who **integrate both effectively**



Question #1

Where have you seen non-traditional revenue streams emerge inside Credit or OTC that leadership usually overlooks, and what made them viable?





Question #2

Which AOP-driven productivity levers have delivered the biggest “quiet wins” for your teams without requiring new headcount or major tech spend?





Question #3

If you had to cut 5–10 percent of departmental cost tomorrow, which process or tool would you target first and why?





Question #4

What's one area where data you already have could be monetized or leveraged more intelligently for revenue protection or fee recovery?





Question #5

How have you used cross-functional partnerships to unlock savings or efficiencies that your department couldn't achieve on its own?





Question #6

What's an unconventional outsourcing, automation, or “stop doing” decision that paid off more than expected?





Question #7

When AOP planning feels like a squeeze play, what metrics or ROI arguments have been most successful in getting leadership to invest instead of shrink?





Any questions?

