



**CREDIT RESEARCH**  
FOUNDATION  
BUILDING LEADERS IN CREDIT RISK  
& REVENUE CYCLE MANAGEMENT

Credit Research Foundation  
March 25, 2026

*Greetings*  
FROM

CHARLESTON

SOUTH CAROLINA



# Did You Know?

- Founded in 1670, Charleston, SC, is a historic "Holy City" known for having America's first museum (1773), first theater (1736), and first 4-year college (1770).
- It was the fourth largest and wealthiest city in colonial America. The Civil War began in its harbor at Fort Sumter in 1861, and it was the first state to secede from the Union.
- The infamous pirate Blackbeard once blockaded the harbor demanding medicine, not treasure. The city also has the oldest historic district in the United States.
- The pineapple is used as a symbol of hospitality throughout the city.

# OPEN FORUM

March 25, 2026



# 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

# Angie Vanek

## Land O'Lakes, Inc.

- Are you leveraging customer financial statement data to create internal benchmarks for peer, industry comparison, or portfolio health? If so, did your team build these benchmarks in-house, or are they provided through a vendor solution?
- Privacy policy on sharing detail - Do you have a specific company policy on sharing financial statement details or benchmarking detail across company?

# Adam Easton Ferguson

- Is anyone using agentic AI to create “collection agents.” These agents would engage in two-way natural language communication via email or SMS. These agents could answer basic questions (i.e., Can you send me a statement?), process payments, or even negotiate short-term payment plans within pre-approved parameters.

# Bob Anderson

## Hubbell Inc

- Does anyone use different collections KPIs for types of AR vs. brands, etc. For example, for "widget" manufacturing DSO, and for "Project/Milestone work" CEI.

# Yvette Maxwell

## Ventura Foods

- Does anyone use a software to translate international financial statements? For both language and foreign exchange conversion.

# Kelsey Rivard Uline

- How does your company handle small-dollar credit balances (<\$25) for unclaimed property purposes? Do you follow state requirements, or do you use an internal company policy for resolving small amounts?

# Credit Research Foundation

**We heard you** – so beginning in 2027, CRF will host  
2 Primary Forums per year and add a separate  
“Niche Executive Summit”!

# The End of Submitted Topics

Questions From the Group?

Thank you all...



**Remember...**

**Share Your Toys!!!**

See You in August!

