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Meet the AI Receivables Strategist: Finance's Next Critical Role

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Meet the AI Receivables Strategist: Finance's Next Critical Role

By: Elaine M. Nowak, Global VP Product Marketing, Sidetrade

AI is transforming credit and collections, but the challenge is bigger than automation alone. Predictive models, data pipelines, system integrations, and governance all need to work together inside daily receivables operations. That is creating a new need inside finance: someone who turns AI into measurable outcomes. Enter the AI Receivables Strategist, a role emerging at the intersection of finance, data, and enterprise systems.

1.1. A New Role is Emerging in Finance

Artificial intelligence and Machine learning models now analyze millions of transactions to identify patterns in payment behavior. Predictive analytics determine which customers are most likely to pay late. Intelligent automation prioritizes collections activities and recommends next-best actions for collectors.

Yet as organizations begin deploying these technologies, a new challenge is emerging. AI does not manage itself.

Predictive models must be monitored. Data must be integrated across systems. Insights must be translated into operational workflows. Governance must be maintained to ensure transparency and accountability.

The most likely role emerging from this realization is what many organizations are beginning to call an AI Receivables Strategist or Intelligent AR Operations Lead.

While the exact title will vary, the underlying function is consistent: someone responsible for operationalizing AI within credit and collections workflows.

1.2. Why Credit and Collections Needs New Capabilities

Traditional credit and collections structures were designed for a different era.

Credit analysts assessed risk using financial statements, credit reports, and payment history. Collections teams managed aging reports and prioritized outreach based on experience and intuition.

These approaches remain valuable, but they struggle to scale in modern environments where organizations manage thousands, even millions, of customer transactions.

AI introduces powerful new capabilities into this process. Predictive models identify payment risks earlier, allowing teams to intervene proactively. Automation streamlines routine communications and prioritizes accounts based on probability of recovery.

However, deploying these technologies introduces a new layer of operational complexity.

AI models require high-quality data drawn from multiple systems, including ERP platforms, CRM systems, billing systems, payment processors and external credit data providers.

These datasets must be integrated, standardized, and continuously updated. Models must be monitored and recalibrated as payment behavior changes. Insights must be embedded into daily collections workflows so that predictions translate into action.

In other words, AI is not simply a tool. It is an operational capability that must be managed.

This is the gap the AI Receivables Strategist fills.

1.3. The Role of the AI Receivables Strategist

The AI Receivables Strategist is responsible for ensuring that AI capabilities deliver measurable improvements in receivables performance. Rather than building models themselves, this role focuses on operationalizing AI within credit and collections processes.

Several core responsibilities define the role.

1.3.1. *Translating finance problems into AI use cases*

One of the most important responsibilities is identifying where AI generates real value.

Credit and collections teams face numerous operational challenges, including predicting payment delays, identifying high-risk accounts, and prioritizing collector workloads.

The strategist works closely with finance leaders to translate these challenges into analytical use cases. This ensures that AI initiatives focus on solving real operational problems rather than simply experimenting with technology.

1.3.2. *Managing predictive models*

Payment behavior evolves over time. Economic conditions change, industries experience volatility, and customer risk profiles shift. Predictive models must therefore be monitored continuously to maintain accuracy.

The strategist oversees model performance, working with data science and analytics teams to ensure models remain calibrated and relevant. If model outputs begin to drift or predictions lose accuracy, adjustments must be made.

Without this oversight, even the most sophisticated models quickly become unreliable.

1.3.3. *Embedding AI into daily workflows*

Predictive insights are only valuable if they influence operational behavior.

One of the strategist's key responsibilities is ensuring that AI outputs are embedded directly into the workflows used by credit and collections teams.

This might include payment risk scores attached to customer accounts, automated prioritization of collections tasks, alerts identifying emerging credit risks, and recommendations for next-best actions.

By integrating AI insights into operational systems, the strategist ensures that predictions translate into real improvements in collections performance.

1.3.4. *Coordinating finance and IT collaboration*

AI-driven receivables management requires close collaboration between finance and technology teams.

Predictive models rely on data pipelines, system integrations, and secure infrastructure. These capabilities typically sit within IT organizations.

The AI Receivables Strategist acts as the operational bridge between these groups. They help translate finance requirements into technical specifications while ensuring that AI tools integrate smoothly with systems such as ERP platforms, CRM systems, and payment processing tools.

This coordination is essential for moving AI initiatives beyond pilot projects and into production environments.

1.3.5. *Supporting governance and transparency*

Credit decisions and collections activities have legal, regulatory, and reputational implications. When AI becomes part of these processes, governance becomes essential.

Organizations must be able to explain how predictive models generate recommendations and ensure that automated actions remain transparent and auditable.

The strategist helps establish governance frameworks that document model logic, monitor outputs, and maintain oversight mechanisms. As regulatory scrutiny around AI increases, these governance responsibilities will become even more important.

1.4. **Why IT's Role is Expanding Alongside This Role**

The rise of the AI Receivables Strategist also reflects a broader shift within enterprise technology organizations.

AI-driven receivables management requires a strong technical foundation. Data must be aggregated across multiple systems. AI platforms must integrate with ERP and CRM environments. Security controls must protect sensitive financial information.

As a result, IT teams are playing a far more strategic role in finance transformation initiatives.

Rather than simply maintaining financial systems, IT departments are now responsible for enabling the infrastructure that supports predictive analytics and intelligent automation.

The AI Receivables Strategist depends heavily on this infrastructure, making collaboration between finance and IT more important than ever.

1.5. **Skills of an AI Receivables Strategist**

Because the AI Receivables Strategist operates at the intersection of multiple disciplines, the skill set required is unique.

Successful candidates typically combine expertise in three areas.

1.5.1. *Credit and collections expertise*

The role requires a deep understanding of receivables workflows, credit risk evaluation, dispute management, and customer payment behavior.

Without this operational context, it is difficult to identify where AI delivers meaningful improve-

ments. A strategist also considers technology that also reflects domain expertise in order-to-cash, so similarly to onboarding a new finance team member, AI software that is already versed in finance operations will be implemented more quickly, deliver more accurate outcomes, and speed the time to value realization.

1.5.2. *Data literacy*

The strategist must be comfortable working with data and interpreting analytical outputs. While they may not build machine learning models themselves, they must understand model performance metrics and the limitations of predictive analytics.

Additionally, AI tools are evolving to the point that a user simply asks a question in natural language and AI delivers insights, recommendations, and autonomous action within a few seconds.

1.5.3. *Technology fluency*

Because AI systems depend on enterprise data infrastructure, the strategist must understand how financial systems interact with data platforms, automation tools, and AI technologies.

This technical fluency allows them to collaborate effectively with IT and data engineering teams.

1.6. **A New Layer of Leadership in Finance**

Over the past decade, finance organizations have introduced new roles focused on operational optimization, such as revenue operations leaders and financial analytics specialists. The AI Receivables Strategist represents the next evolution of this trend.

As AI becomes embedded within credit and collections processes, organizations will need leaders responsible for managing intelligent systems that drive working capital performance.

These professionals will ensure that predictive insights translate into operational improvements, that models remain reliable, and that AI initiatives align with broader financial objectives.

1.7. **Agent Platforms as a Force Multiplier for Finance**

Another path organizations may take is to augment the AI Receivables Strategist with platforms that allow finance teams to design and deploy intelligent workflows themselves. Tools such as an agent builder enable credit and collections leaders to create AI agents that interpret payment data, prioritize accounts, recommend next actions, and automate routine outreach without requiring full custom development.

Instead of relying solely on IT or data science teams to operationalize predictive models, the strategist would configure agents that translate analytics into daily operational tasks. In this way, platforms such as an agent builder act as a force multiplier for the role, allowing finance teams to experiment with AI-driven collections strategies and embed intelligence directly into receivables processes while still operating within the secure infrastructure maintained by IT.

1.8. **The Future of Credit and Collections**

AI is poised to fundamentally reshape receivables management. Predictive models, automation, and intelligent workflows will increasingly replace reactive processes and manual prioritization.

But the success of these technologies will depend on more than sophisticated algorithms. It will depend

on the people responsible for managing them.

The emergence of the AI Receivables Strategist reflects a broader shift in finance: the move toward intelligent operations supported by advanced technology and cross-functional expertise.

Organizations that recognize this shift early - and invest in the roles required to manage it—will be best positioned to unlock the full potential of AI in credit and collections.

Together, these changes represent a fundamental shift in how organizations manage working capital.

Credit and collections are no longer purely operational functions. They are becoming intelligent, data-driven systems supported by advanced technology and cross-functional expertise.

Organizations that recognize this shift - and invest in both the technology and the talent required to support it - will be best positioned to unlock the full potential of AI in managing customer risk and accelerating cash flow.

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About the Author



Elaine M. Nowak is the Global VP of Product Marketing at Sidetrade where she focuses on crafting compelling value propositions and targeted content that highlight the transformative potential of Agentic AI. She collaborates closely with thought leaders, industry experts, and analysts to effectively communicate the benefits and impact of these innovations. With almost three decades of educational content development, messaging, positioning, and thought leadership, she works cross-functionally to ensure finance practitioners and organizations remain aligned with evolving technological needs.



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Christmas Tree Shops Preference Dismissal for Failure to Plead Pre-Lawsuit Due Diligence: An Early Holiday Gift for Trade Creditors

By: Gianfranco Finizio and Colleen M. Restel, Partners, Bankruptcy & Restructuring Department, Lowenstein Sandler LLP

Credit managers increasingly find themselves navigating preference exposure in bankruptcy cases—both as custodians of payment histories and as first-line recipients of pre-suit communications from trustees. Preference law is designed to prevent unequal treatment among creditors in the run-up to bankruptcy, but it has long imposed substantial costs on trade creditors who received routine payments in the ordinary course. The Small Business Reorganization Act of 2019 amended 11 U.S.C. § 547(b) in an attempt to rebalance these dynamics by requiring trustees to conduct and plead “reasonable due diligence” and to take into account a creditor’s known or reasonably knowable affirmative defenses before suing.

On December 5, 2025, the Delaware bankruptcy court dismissed a Chapter 7 trustee’s preference complaint in the *Christmas Tree Shops* bankruptcy case for failing to adequately plead Section 547(b)’s “reasonable due diligence” requirement. The opinion is a practical road map for what preference plaintiffs must allege—and, by implication, what trade creditors and defendants should expect to see—in a properly pled preference complaint. It also frames an open question for the market: whether this due diligence obligation has implications for pre litigation preference demand letters (as opposed to filed preference complaints).

Small Business Reorganization Act Revisions to Section 547(b)

The Small Business Reorganization Act of 2019 added a new introductory clause to Section 547(b). Under the current language, a trustee “may, **based on reasonable due diligence in the circumstances of the case and taking into account a party’s known or reasonably knowable affirmative defenses under subsection (c)**, avoid any transfer of an interest of the debtor in property” This clause became effective on February 19, 2020.

Courts have treated this added clause as a condition precedent that plaintiffs must satisfy and plead. Practically, this means a trustee’s complaint should not merely recite the statutory elements of a preference. It should also state, at least in general terms, what due diligence was performed and how affirmative defenses were evaluated based on information available before filing the suit, such as debtor records and any information the creditor provided pre-suit. Courts have recognized that alleging proper due diligence can be done concisely, but it must be more than a bare assertion that the defendant “might” have defenses.

The *Christmas Tree Shops* Decision

In *Miller v. Prestige Patio Co., Ltd.*, an adversary proceeding brought in connection with the *Christmas Tree Shops* bankruptcy case, the Chapter 7 trustee sued a trade vendor to avoid \$736,820.85 as alleged preferences. The complaint did not state whether any due diligence was performed pre-suit. In fact, the complaint did not mention the words “due diligence” at all. Instead, the trustee alleged that the defendant bears the burden to prove any affirmative defenses it may have.

The defendant moved to dismiss, arguing the complaint failed to plead the threshold due diligence condition required by Section 547(b). The Bankruptcy Court for the District of Delaware agreed and dismissed the complaint without prejudice, noting that the defendant always bears the burden of proving its defenses but that Section 547(b) now requires the trustee to plead that it performed diligence and has taken into account known or reasonably knowable affirmative defenses (which the trustee had not done).

The court contrasted this complaint with a preference complaint filed in connection with the *Pack Liquidat-*

ing bankruptcy case. There, sufficient allegations included that the plaintiff reviewed books and records, identified potential subsequent new value by invoice, acknowledged that shipping or service dates may alter those amounts, and nevertheless concluded the transfers remained avoidable even after accounting for the defense. The court found this kind of articulation demonstrated both the diligence performed and the consideration of reasonably knowable defenses.

The *Christmas Tree Shops* decision emphasized that the court is not imposing “magic words” but does expect language that plausibly indicates the trustee undertook an inquiry into potential Section 547(c) defenses based on the circumstances and information at hand. In this case, the absence of the term “due diligence” or any equivalent description of an inquiry into known or reasonably knowable defenses proved fatal at the pleading stage.

As the dismissal was without prejudice, the trustee had the opportunity to file a motion for leave to amend the complaint, attaching a copy of the proposed amended complaint, which he did on December 19, 2025. The proposed amended complaint adds allegations that the trustee reviewed the debtor’s books and records to identify any invoices that may qualify for the subsequent new value or ordinary course of business defenses. However, the trustee reiterated that he has no direct knowledge of or involvement in the prepetition business operations of the debtors, and therefore certain information relating to potential defenses may only be in the defendant’s possession. The defendant trade creditor opposed the request to amend the complaint, and the parties are currently awaiting a decision from the bankruptcy court. Therefore, it remains to be seen whether the trustee’s proposed amended complaint meets the “reasonable due diligence” requirement.

Regardless of the ultimate outcome, the *Christmas Tree Shops* opinion provides pleading benchmarks that, in turn, spotlight the diligence workstreams trustees should complete before filing a preference complaint. A trustee must be prepared to allege—at least generally—that it performed a pre filing inquiry into the trade relationship and considered defenses that were known or reasonably knowable from available information. Complaints that simply recite the statutory elements or shift attention to the creditor’s ultimate burden under Section 547(g) will not suffice.

Implications and Action Points for Trade Creditors

For trade creditors frequently on the receiving end of preference actions, this decision fortifies a front end screening defense focused on the trustee’s pre suit diligence. Creditors should read complaints for clear allegations that the trustee did, in fact, both conduct reasonable due diligence and consider defenses—such as that the transfer(s) in question were made in the ordinary course of business or were a contemporaneous exchange for new value, and/or that new value was provided to the debtor after the transfer—based on records and information reasonably available before filing. If such allegations are missing, a motion to dismiss targeting the Section 547(b) condition precedent may be warranted.

In terms of practical defense posture, the *Christmas Tree Shops* court’s reliance on the *Pack Liquidating* opinion illustrates what trustees may start including in complaints—namely, tailored allegations about the dataset reviewed and the way potential defenses were considered. Creditors can anticipate more specific pleadings and should organize their records so they can promptly compare the complaint’s pre filing diligence narrative against vendor histories, invoice and shipping data, and communications.

Does Section 547(b)’s Due Diligence Requirement Apply to Preference Demand Letters?

In reality, most preference actions do not begin with a complaint. Rather, trade creditors often receive a “demand letter” sent in advance of a lawsuit that invites the creditor to set forth any affirmative defenses. The *Christmas Tree Shops* opinion addresses pleading requirements in a filed adversary complaint and a subsequent motion to dismiss; it does not weigh in on what, if any, diligence needs to be done in advance

of pre litigation demand letters. So whether the Section 547(b) due diligence condition precedent has any legal effect on demand practices remains an open question.

While the *Christmas Tree Shops* opinion does not extend its reasoning to demand letters, trustees would be prudent to incorporate diligence into their pre suit process, and creditors can reasonably ask that any demand reflect the trustee's assessment of readily knowable defenses.

From a practical standpoint, when a creditor receives a demand it is sensible to respond with organized, targeted information bearing on any potentially applicable defenses—both to educate the trustee's diligence and to set up a record that the defenses were "reasonably knowable." Although the opinion does not adjudicate demand letter sufficiency, creditors who raise defenses early may position themselves favorably if litigation ensues and the complaint lacks adequate diligence allegations.

Conclusion

This decision reinforces that Section 547(b)'s due diligence clause has teeth and must be pled, at least generally, in every preference complaint. For trade creditors and other preference defendants, it creates a threshold filter to challenge bare bones pleadings and incentivizes robust pre suit dialogue about potential defenses. While the ruling does not address demand letters (and therefore may still require that a creditor retain counsel early), aligning demand practices with the statute's diligence ethos—and responding to demands with evidence of applicable defenses—will likely reduce litigation risk and improve outcomes if a lawsuit follows.

About the Authors



Gianfranco Finizio focuses his practice on bankruptcy and insolvency matters. He represents a diverse range of clients including official committees of unsecured creditors, indenture trustees, debtors, bank agents, and other major secured and unsecured creditors in complex Chapter 11 bankruptcy cases, out-of-court restructurings, and other distressed situations. Gianfranco's extensive experience spans the pharmaceutical, healthcare, restaurant, and retail industries, to name a few. He can be reached at 212-419-5877 gfinizio@lowenstein.com



Colleen Restel advises clients on all aspects of complex financial restructuring matters. She represents creditors' committees, tort claimant committees, individual creditors, post-confirmation fiduciaries, securities plaintiffs, and other interested parties, whom she guides through the development and implementation of innovative solutions and strategies aimed at maximizing recoveries and achieving results. She can be reached at 973-597-6310 crestel@lowenstein.com



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Brian Mitteldorf, CEO

blm@cabcollects.com

818.990.4800

Karen Pollack, Client Relations

kpollack@cabcollects.com

818.990.4800

www.cabcollects.com

4340 Fulton Avenue, Third Floor, Sherman Oaks, CA 91423

The Business Case for Modern Credit Operations

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

Credit professionals are trained to notice patterns. Here is one that shows up in almost every department. The team feels the pain. The team sees the bottleneck. The team knows exactly where the process breaks down. The team watches the budget request get denied.

You have probably heard some version of this before.

We already have software.
We already have a data provider.
We can just hire another analyst.
Make it work with what we have.

When those answers stick, the work does not go away. It just moves. The credit team builds workarounds, adds manual steps, and carries more volume with the same tools. The exposure stays in the portfolio. It just becomes harder to see until it shows up later as write-offs, delayed shipments, or more cash tied up in receivables than anyone expected.

At the same time, the job itself has not gotten easier. Payment behavior is less predictable. Working capital targets are tighter. Portfolios are larger and more complex than they were even a few years ago. Credit usually sees the shift first.

Nothing moves until the loss makes the presentation for you. In many organizations, risk and credit improvements get funded right after something goes wrong – a write-off or a fraud event. Suddenly the conversation changes.

That is why so many credit initiatives stall. Not because the need is unclear, but because the case is framed the wrong way. When the request sounds like workflow improvement, it competes with every other operational project. When it sounds like margin protection, cash flow, or loss prevention, people start paying attention.

Credit sits in an awkward place in most budgets. It touches revenue, cash, and risk, but it is often funded like an administrative function. The teams that get support are not always the ones with the biggest problems. They are usually the ones that learned how to explain those problems in financial terms the rest of the business already understands.

Why Credit Gets Stuck in the Operational Bucket

Every finance organization has an unofficial priority list. Projects tied to revenue move first. Compliance gets funded when it has to. Cost reduction gets attention when the savings are obvious. Operational improvements usually wait.

Credit projects tend to fall into that last category.

The turning point usually comes when the language changes.

Slow onboarding is delayed revenue.

Every day between an application and the first order is a day the customer is ready to buy but cannot. In high-volume environments, even a small reduction in approval time can move millions of dollars forward.

Manual data gathering is expensive labor.

When senior analysts spend hours re-keying financials, managing disconnected spreadsheets, or pulling reports from multiple systems, the business is paying for judgment and getting clerical work. As volume grows, the only way to keep up is to add headcount.

Reactive management means losses are discovered late.

When limits are reviewed periodically instead of continuously, exposure can build long before a problem shows up in aging. By the time it does appear, most of the risk is already on the books.

Unprioritized collections keep cash trapped in receivables.

A single day of outstanding payments can represent millions in working capital on a large portfolio. Small inefficiencies turn into real dollars very quickly.

Weak verification creates avoidable loss exposure.

One bad account can erase months of cost savings. Catching a single high-risk customer earlier can justify stronger controls.

Once the conversation moves into those terms, credit stops sounding like administration and starts sounding like what it actually is: a control point.

In many organizations, workload problems get solved by adding people instead of improving systems. Headcount feels easier to approve than technology, even when the long-term cost is higher. Over time the process becomes harder to scale and more dependent on manual work.

Benchmarks help start the conversation, but internal numbers are what close it – revenue, bad debt, headcount cost, total exposure. Those are the figures that get attention in a budget meeting.

The Second Project Problem

Another pattern shows up often, especially in larger companies. The first system is usually much easier to approve than the second.

The first purchase happens when the pain is obvious. The process is broken, the workload is high, or the loss is visible enough that everyone agrees something has to change.

The second request runs into a different question. Didn't we already solve this? Don't we have a system for that? Can't this live in a spreadsheet for now?

Most credit teams are working in environments that already include an ERP, one or more data providers, and some kind of order-to-cash platform. On paper, the tools are there. In practice, some of the same gaps remain while new ones appear. But once a large system has been purchased, leadership naturally becomes more cautious about adding anything else.

Part of that is economics because fewer vendors feels safer. Part of it is psychology because people want to believe the problem is solved after a big investment. And part of it is simple risk avoidance.

In capital decisions, doing nothing often feels safer than approving something new, even when the math says otherwise. If the new system fails, the decision is visible. If the current process keeps running, the cost is harder to trace and easier to live with.

That is why strong business cases do not just show the benefit of a new tool – they show the cost of staying where you are.

The Persuasion Layer: Why Good Projects Still Get Rejected

Here is an uncomfortable truth. Not every budget decision is purely analytical, even when we want to think it is.

You can walk in with a clean ROI model, reasonable assumptions, and solid math, and still hear “not right now.” Budget decisions are made by people, and people bring their own instincts, concerns, and biases into the room whether they admit it or not.

There are a few realities worth keeping in mind.

Loss gets attention faster than upside.

People react more strongly to the idea of losing money than to the idea of saving time. Finance leaders are no different. A proposal that starts with efficiency or convenience often feels optional. A proposal that starts with margin at risk, cash tied up, or exposure building in the portfolio usually gets attention right away.

People want proof that someone else did it first.

Almost every technology decision includes the unspoken question: who else tried this, and how did it go? When the numbers come from your own portfolio, your own aging, and your own loss history, the decision feels easier to defend. Internally built models tend to carry more credibility than projections coming from a vendor.

Simple stories get approved faster than complicated ones.

The person signing off on a project is usually reviewing dozens of requests at the same time. If the case takes too long to explain, it gets pushed aside. The strongest proposals are easy to follow. The problem is clear. The math is visible. The conclusion makes sense without a long presentation.

Career risk is always part of the decision.

Here is the one most people rarely say out loud. Approving a system purchase is a professional bet. If the project works, everyone moves on. If it does not, the person who sponsored it may carry that reputation for a long time. In the early days of enterprise computing, companies often chose IBM not because it was the only option, but because it was the safest one to defend if something went wrong. That instinct still shows up today. When the outcome is uncertain, the default choice is often the one that feels easiest to justify later.

For credit leaders, the takeaway is fairly simple. Reduce the perceived risk for the person signing off. Use conservative assumptions. Use your own data whenever possible. Show examples from peers. Connect the request to something the business already measures.

What This Looks Like in Practice

Strong business cases start with numbers the finance team actually cares about rather than the technology to resolve it. That comes later.

At one distributor, approvals could take close to a week. Everyone inside the department knew the process was slow, but requests for automation kept getting pushed back because it sounded like a workflow issue. The conversation changed when the credit team looked at how many orders were waiting on approval and how much revenue moved each week after clearance. Cutting a few days out of the cycle meant millions of dollars shipping sooner, without adding staff. Once the impact was framed in terms of revenue and capacity, the project moved quickly.

At another company, a large order-to-cash platform was already in place. On paper, the system covered everything. In practice, credit was still tracking private accounts manually and reviewing limits in spreadsheets. The request for additional monitoring stalled until the team calculated how much exposure sat in accounts that had not been reviewed in over a year, and what one extra day of outstanding receivables represented in dollars. The proposal stopped sounding like another tool and started sounding like risk control.

In both cases, the turning point was the same. The request stopped sounding operational and started sounding financial.

Conclusion

Credit has always had a direct impact on margin, cash flow, and risk, but it does not always get treated that way when investment decisions are made. Slow onboarding delays revenue. Weak monitoring increases exposure. High DSO ties up cash. Manual work limits capacity. Fraud slips through when verification is thin. Most credit teams see some version of this every quarter.

The companies with the strongest credit operations are not always the ones with the biggest budgets. They are usually the ones that understand how their work affects the balance sheet, and know how to explain that impact in terms the business already uses to make decisions.

Sometimes the real cost is not the loss itself, but the constraint it creates.

If building the numbers from scratch feels overwhelming, start small. Even simple models built from your own portfolio data can change the conversation.

In the end, the challenge is rarely proving that credit matters. It is proving what it costs when it doesn't get the attention it needs.

Let Us Help You Get Started

If building the numbers from scratch feels daunting, we also built a [Business Case Builder](#) that helps credit leaders model the ROI using their own portfolio data. It is a simple AI tool designed to turn credit problems into the kind of financial story CFOs actually approve.

About the Author



Melanie helps finance leaders modernize credit operations by bringing together technology, process, and people. As a founding leader at several high-growth startups, she has built customer strategies that scale alongside rapidly growing businesses. At Credit Pulse, she partners with credit and finance teams to transform risk assessment with AI-driven insights, helping reduce bad debt while enabling growth.

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Tips for ACH Originators to Comply with Nacha's 2026 Risk Management Rules

By: Jordan Bennett, Senior Director, Network Risk Management, Nacha

Nacha released a new ACH Risk Management Framework for the Era of Credit-Push Fraud in 2022 and has been working tirelessly to bring awareness to credit-push fraud schemes and to find solutions ever since. Fraudsters are crafty and intentionally use schemes designed to foil the victims and every participant in the chain of an ACH transaction from origination to receipt. Financial institutions play a key role in detecting and preventing fraud, but they can't do it alone.

The Risk Management Framework recognizes all participants have a role to play in detecting, preventing, and recovering from frauds that utilize ACH and other credits. [New Nacha Rule amendments](#) become effective in 2026 requiring processes and procedures that are reasonably intended to identify entries that are suspected of being unauthorized or authorized under False Pretenses. These fraud monitoring amendments affect Receiving Depository Financial Institutions (RDFIs), Originating Depository Financial Institutions (ODFIs), non-consumer Originators, Third-Party Senders (TPSSs), and Third-Party Service providers (TPSPs).

Nacha and its Risk Management Advisory Group (RMAG) have previously published best practices and asked Originators to help protect themselves and their customers from fraudsters, but this is the first time Originators are required to implement fraud monitoring and detection under the Rules. The controls, processes, and procedures used should be risk based and scaled for the size and operational complexities of the organization. Originator controls can be developed internally, provided by an Originator's financial institution, or created by third-party solution providers. Many of these controls can be used in concert to provide layered security.

- **Dual Controls** – Dual control requires more than one individual to initiate a payment. One individual may authorize the creation of an ACH entry with another confirming the entry and releasing it to the financial institution. A fraudster may be able to get past one individual, but will have difficulty tricking two. Dual control is often offered by financial institutions to their corporate customers, and it may even be required.
- **Account Validation** – Account validation tools are used to assess new accounts and changes on existing accounts. These tools can be used to confirm that, at a minimum, an account with that account number is open at the RDFI. Other account ownership verification tools may go beyond simple account validation and into Know Your Customer (KYC) identification. These tools provide much richer data about the account owner, including details such as the name, address, balance of the account, and even the IP address associated with the location of the account owner. These services are regularly offered by third parties.
- **Multi-factor Authentication** – Multi-factor authentication is considered more robust than password-only authentication. A second factor in addition to the password can be a second credential, operator intervention, or a biometric input. A fraudster can use social engineering to steal a username and password but cannot obtain the second factor required to access the system. A physical token or biometric solution is preferred to a solution using a code via text or email because fraudsters have developed tools to intercept the content of these channels.
- **Out-of-Band Authentication** – Authenticate payment requests or changes to payment instructions by independently verifying the request/change using a method other than the method used by the original request. For example, if a vendor calls to request a change to their routing and account information for future payments, use contact information contained within your organization's internal database to contact the vendor via phone or email.

- Routine and Red Flag Reporting – Review and reconcile accounts daily. Generate regular reports that identify transactions to new relationships, transactions of existing customers to new accounts, or abnormal activity. Verify that these transactions were intentional.
- Review User Rights – Review user rights to online banking systems regularly and promptly remove access for terminated or transferred employees who no longer require access.
- Secure Systems and Applications – Ensure maintenance of firewalls and make sure antivirus software is up to date. Ensure all system components and software have the latest vendor-supplied security patches installed.

Credit-push fraud schemes rely on social engineering to trick victims into sending the fraudster money. Social engineering fraud isn't complex; controls can be simple, but they must be utilized to be effective. Financial institutions should encourage their Originators to utilize services offered by their organization and to seek other tools to ensure payments are originated only by their employees for verified and authorized purposes.

About the Author



Jordan Bennett joined Nacha in 2016 as Senior Director of Network Risk Management. His focus is on educating the industry on strong risk management practices, and expanding and promoting the Nacha Certified program which is a voluntary accreditation program for Third-Party Senders in the ACH Network to demonstrate that they are meeting standards established by Nacha that signal sound core practices associated with ACH payment processing. Prior to joining Nacha, he was a Senior Credit and Risk Analyst at the Federal Reserve.



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Why Your ERP Can't Keep Up with Modern Accounts Receivable

By: Amanda Wilson, Senior Vice President of Sales, Billtrust

ERP systems were never designed to be accounts receivable platforms. They were designed to be systems of record: repositories for transactions, ledgers for compliance, and engines for batch processing. They do these things well. But AR has evolved into something else entirely, and the architecture that made ERPs indispensable in the 1990s is now the same architecture holding finance teams back.

The shift happened gradually. Invoice volumes grew, payment channels multiplied, and customers started expecting the same real-time visibility from B2B suppliers that they get from consumer apps. Consequently, AR teams, still working inside ERP constraints, found themselves exporting data to spreadsheets, manually reconciling across systems, and making decisions with incomplete information.

This isn't an indictment of ERPs. But AR has become a specialized discipline with requirements that ERPs were never built to meet.

The Visibility Problem

The most fundamental gap is visibility. ERPs excel at storing data. They struggle to surface it in ways that support real-time decision-making necessary to AR.

Consider a basic scenario: a longtime customer who's always paid on time suddenly switches from autopay to manual check payments. That behavioral shift is a leading indicator of cash flow stress on their end, and it should trigger a different collections approach. But most ERP systems can't detect that pattern, let alone act on it. The data exists somewhere in the system, but extracting it requires custom reports, IT involvement, and time that AR teams don't have.

This is what practitioners mean when they talk about ERP rigidity. The system records everything but reveals little. As one finance leader in retail indicated in a recent [Billtrust and Vanson Bourne study](#): "Whenever we need a simple custom report, it feels like we're about to have a congressional hearing with the IT department. The ERP system is terribly rigid and no longer suited to how our business actually operates."

The Fragmentation Multiplier

The visibility problem compounds in organizations running multiple ERPs, which is increasingly common after acquisitions or as companies scale across regions and business units. Each system becomes its own data silo. Reconciling AR performance across three or four ERPs means exporting to spreadsheets, standardizing formats manually, and losing days to administrative work that adds no strategic value.

The result is a patchwork: disparate data sources, fragmented workflows, and a chronic inability to see AR performance holistically. AR teams compensate by adding headcount or accepting slower collections. Neither is sustainable.

So why do so many organizations continue to rely on them? It's mostly because of sunk costs and convenience. The ERP is already in place, and it's already integrated with other systems. Adding specialized AR software feels like introducing complexity rather than reducing it. In fact, according to our survey, half of organizations continue to use their ERP for AR processes because it's already part of their software package.

But this framing inverts reality. ERP-only approaches mask inefficiency behind familiarity. The manual workarounds, the spreadsheet reconciliations, and the delayed reporting are hidden costs that accumulate

over time. Organizations don't see them because they've normalized them.

The Architecture Question

The real question isn't whether ERPs are good systems. They are. The question is whether a system designed for transaction recording can also deliver the workflow automation, predictive intelligence, and cross-system visibility that modern AR requires. For most organizations, the answer is no.

This is why the conversation in finance has shifted from optimization to architecture. The emerging model treats the ERP as what it was always meant to be: a system of record. Then it layers purpose-built AR software on top to handle the specialized work of collections, cash application, dispute management, and payment analytics. The ERP retains its role as the financial backbone. The AR layer handles execution.

Organizations that have adopted this approach report meaningful improvements in DSO and DTP, often in the 20-25% range. More importantly, they report something harder to quantify: their AR teams stop fire-fighting and start operating strategically. They gain the visibility to intervene early, the automation to scale without adding headcount, and the data infrastructure to support AI-driven forecasting as those capabilities mature.

The Predictive Imperative

This last point deserves emphasis. Finance is moving from reactive to predictive, and AR is at the center of that shift. The ability to forecast cash flow accurately is imperative, as is the ability to identify at-risk accounts before they become write-offs and to optimize collections timing based on customer payment patterns. These capabilities require data infrastructure that most ERPs simply don't provide.

Predictive AR isn't a future-state aspiration. Finance teams are already deploying machine learning for cash application matching and using behavioral analytics to prioritize collections outreach. But these capabilities require clean, unified, real-time data. They require systems designed for analysis and action, not just storage. ERPs, with their batch-processing heritage and siloed architectures, struggle to provide that foundation.

How to Strike the Right Balance

None of this requires abandoning your ERP investment. Augmentation, not replacement, is the operative model. The goal is to preserve the ERP's strengths while addressing its limitations through specialized tooling.

For AR professionals evaluating this path, the key questions aren't technical. They're operational: Where do your teams spend the most time on manual work? Where do you lack visibility? What decisions would you make differently if you had real-time data? The answers will point toward the gaps that purpose-built AR software is designed to close.

ERPs will remain central to finance infrastructure for the foreseeable future. But the assumption that they can handle everything AR requires has reached its limits. The organizations that recognize this, and architect accordingly, will be better positioned to protect cash flow, scale efficiently, and compete in an environment where speed and visibility are no longer optional.

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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Same Titles, New Demands: Three Capabilities Redefining Credit Roles

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

Roles didn't change. Expectations did.

Walk into most mid-market or enterprise credit departments today and the org chart looks remarkably familiar. There's a Credit Manager. An AR Supervisor. A Collections Lead. Maybe a Senior Credit Analyst or two. The titles haven't moved much in a decade, and in many companies, neither have the reporting lines.

But sit in on a quarterly business review, a cross-functional planning meeting, or even a routine conversation between credit and sales leadership, and something has clearly shifted. The questions being directed at credit professionals are broader. The speed at which answers are expected is faster. The assumption about what a credit leader should know and be able to explain reaches further than it used to.

This is the quiet transformation happening across corporate credit. It isn't showing up as sweeping reorganizations or dramatic new titles. It's showing up as an expanding set of expectations layered on top of roles that were already demanding. And the professionals who are stepping into those expectations most effectively are the ones developing three specific capabilities that are increasingly defining what excellent credit work looks like.

Those capabilities are: practical fluency with data and metrics, the ability to place credit decisions within the broader order-to-cash ecosystem, and a stronger role in communicating risk and cash implications to non-credit stakeholders.

None of these are entirely new ideas. Most experienced credit professionals already exercise some version of each one. But the degree to which they now define what "excellent" looks like, and the degree to which the business is actively asking for them, is new. And it's worth examining each one carefully, because the shift has real implications for how credit teams are built, evaluated, and led over the next three to five years.

Practical Data Fluency and the Credibility it Builds

There is a persistent misunderstanding about what "data skills" means in the context of a working credit department. It does not mean building predictive models. It does not mean writing SQL queries or mastering business intelligence platforms. For the vast majority of credit professionals, the relevant skill is something more fundamental and, frankly, more useful: the ability to pull the right numbers, understand what they're actually saying, and use them to support a decision or make a case.

This is what practical data fluency looks like. It's the Credit Manager who can walk into a meeting and say, "Our average days-to-decide on new accounts has dropped from seven to three over the past two quarters, and our bad debt rate hasn't moved. Here's what that tells us about where we can push further." It's the Collections Lead who tracks not just dollars collected but recovery cost per dollar and uses that ratio to allocate team effort differently across aging buckets. It's the AR Supervisor who notices that a specific customer segment is consistently paying eight days past terms and connects that pattern to an invoicing timing issue rather than a credit risk problem.

In each case, the professional isn't doing anything that would impress a data scientist. But they're doing something genuinely powerful: turning operational data into a narrative that drives action.

Many credit professionals already do this instinctively with their most critical accounts or during high-stakes reviews. The shift underway is one of consistency and scope: applying that same analytical habit

across the full portfolio as a routine discipline rather than a situational response.

The opportunity sits less in accessing new data. Most companies now have more information than their credit teams can reasonably consume.

The opportunity sits in building the regular practice of asking metric-driven questions.

What is our approval-to-default ratio by customer segment? How does our DSO break down by credit tier versus by business unit? When we tightened terms last quarter, what actually happened to order volume and margin?

These are not abstract analytical exercises. They're the kinds of questions that, when a credit professional can answer them fluently, change the way that person is perceived by the rest of the organization. The credit leader who speaks in patterns and trends alongside experience and judgment earns a compounding kind of credibility. They get invited into conversations earlier.

Their recommendations carry more weight. They become the department that sees things other functions miss – because they can show what they see.

The practical implication for credit leaders is encouraging: this fluency is highly developable. It doesn't require new technology or advanced training. It can be built with nothing more sophisticated than a weekly discipline of asking "what does this number actually mean?" The professionals on your team who build this habit will find doors opening: in their influence, their visibility, and the kinds of conversations they're asked to contribute to.

Order-to-Cash Thinking: Seeing the System, Not Just the Silo

Credit has always been part of the order-to-cash process. But for most of its history, it has operated as a checkpoint within that process. Credit is the gate orders pass through on their way to fulfillment and invoicing. The credit decision happened, the order moved on, and whatever came next belonged to someone else's workflow. That design made sense when the connections between functions were harder to see and slower to measure.

That operating context is changing, and it's changing for reasons that have less to do with credit philosophy than with how companies now operate. ERP systems and integrated platforms have made the connections between credit, billing, fulfillment, and cash application more visible and more immediate. When a credit hold delays an order, the impact on warehouse scheduling, delivery commitments, and customer experience is now trackable in near real-time. When payment terms are set without considering invoicing cycles or customer procurement processes, the downstream friction is measurable. The walls between functions haven't disappeared, but they've become transparent enough that everyone can see through them.

For credit professionals, this creates a natural opportunity to expand the value they deliver. The Credit Manager who understands how the sales team structures deals and why certain terms create fulfillment bottlenecks makes sharper credit decisions than one evaluating each application in isolation. The AR Supervisor who understands the cash application process and can identify where payment delays originate (customer behavior, invoicing errors, pricing disputes, or internal processing lags) solves problems that would never surface in a traditional collections-focused review.

This is what order-to-cash thinking means in practice: treating the credit function as a connected node in a larger system rather than a standalone operation. It does not require credit professionals to become experts in logistics or billing. It requires them to be curious enough about adjacent processes to recognize when a credit-related problem is actually a symptom of something upstream or downstream.

The professionals who develop this capability tend to share a common trait: they ask questions outside their department. They spend time with the billing team understanding dispute patterns. They talk to sales operations about deal structures that consistently create collection challenges. They pay attention to fulfillment timelines and notice when credit holds are creating disproportionate disruption relative to the risk they're mitigating. Many experienced credit professionals already do some of this informally. The evolution is in making it deliberate and systematic.

Credit teams that operate with this kind of order-to-cash awareness tend to have smoother working relationships with sales, faster dispute resolution, and, arguably most importantly, a clearer picture of where cash is actually getting stuck in the business. That clarity is enormously valuable, and it's a natural extension of what credit professionals already do well. The shift is simply from asking "should we extend credit?" to also asking "what happens to the cash cycle after we do?"

For credit leaders building or developing teams, this capability is worth selecting for explicitly. When interviewing candidates or evaluating team members, the differentiating question isn't whether they understand debits and credits. It's whether they can describe how a credit decision connects to what happens before and after it in the revenue cycle. The ones who can are the ones who will add the most value as the boundaries between functions continue to blur.

Risk Translation: Speaking Credit Fluently to People Who Speak Revenue

Of the three capabilities reshaping credit roles, this one may carry the most upside and the most room to grow. Credit professionals have always possessed a particular kind of organizational intelligence. They see customer payment behavior across the portfolio. They understand concentration risk. They know which accounts are quietly shifting before anyone in sales or finance notices. They carry a real-time map of receivable quality that, in many companies, exists nowhere else.

This intelligence is genuinely valuable. And the opportunity in front of most credit teams is to make more of the organization able to act on it. That means reframing credit-specific insight in terms that resonate with a non-credit audience: cash impact, margin exposure, customer lifetime value, revenue concentration, or working capital implications. It is the difference between telling the CFO "we've downgraded 14 accounts this quarter" and telling the CFO "we've identified roughly \$2.3 million in receivables where payment behavior has shifted meaningfully over the past 90 days. Here's what that means for our cash forecast and here are the three scenarios we're managing toward."

The first statement is accurate. The second is actionable. And moving fluently between the two is a skill that amplifies everything else a credit team does well.

This capability matters more now than it did even five years ago because the conversations credit professionals are being pulled into have expanded. Cash forecasting has moved from a quarterly finance exercise to a continuous planning function, and credit's input is increasingly expected rather than optional. Sales teams are being asked to account for margin quality and payment reliability, not just revenue, and credit's perspective on customer risk directly supports that conversation. Boards and executive teams are paying closer attention to working capital efficiency, and receivable quality is a central variable in that equation.

In each of these scenarios, the credit professional who can translate portfolio risk into business language becomes a strategic contributor: not by changing what they know, but by changing how they share it.

The practical opportunity is significant because risk translation builds on strengths credit professionals already have. Deep expertise in financial analysis, customer evaluation, and collections strategy provides the raw material. The additional layer is communication: presenting to cross-functional groups, writing executive summaries that lead with business impact rather than credit mechanics, and building the habit

of asking “what does this mean for the person I’m talking to?” before sharing any analysis. These are learnable, practicable skills that tend to develop quickly once they become a conscious focus.

For credit leaders, this may be the single most valuable capability to model and develop within their teams. A credit department that can translate its insight into business language doesn’t just perform well. The department gets heard. And in an environment where credit’s seat at the strategic table is earned through demonstrated value, being heard is what turns a strong department into an indispensable one.

What This Means for How Credit Teams are Built and Run

These three capabilities—data fluency, order-to-cash thinking, and risk translation—are not replacements for traditional credit skills. Financial statement analysis, customer evaluation, collections expertise, and sound credit judgment remain foundational. Nothing described here diminishes their importance. These capabilities build on that foundation, extending its reach.

What is changing is that the business is asking more of credit professionals than strong technical skills alone. The professionals who combine deep credit expertise with even moderate fluency in data, systems thinking, and stakeholder communication are finding their influence expanding in ways that compound over time. They’re being asked into new rooms, contributing to broader decisions, and shaping how the organization thinks about customer risk and cash.

For credit leaders, this creates a genuine team-building opportunity. These capabilities don’t develop automatically through years on the job, but they also don’t require elaborate training programs. Cross-functional projects, regular opportunities to present outside the department, mentoring relationships that emphasize business context alongside technical skill – these are the kinds of investments that develop versatile credit professionals. A credit leader who models these capabilities and creates space for their team to practice them is building a department that the business relies on differently: not just as a risk management checkpoint, but as a source of insight about customer health, cash behavior, and revenue quality that no other function is positioned to provide.

That shift from operational gatekeeper to strategic contributor has been discussed in credit circles for years. What’s different now is that the capabilities required to make it real are clear enough to develop deliberately. And most credit teams are closer to that standard than they think.

Looking Forward: Three Questions Worth Asking

The evolution described here is a natural progression that builds on the expertise credit professionals have spent their careers developing. The professionals and leaders leaning in this direction have a real advantage, especially because incremental investments in the right capabilities can produce outsized returns in credibility, influence, and team effectiveness.

As a starting point, three questions are worth sitting with:

First: If someone outside credit pulled your department’s data and metrics tomorrow, could they reconstruct the story of your portfolio’s health and trajectory? Or does that story live primarily in the experience and judgment of your team? Both matter. The question is whether the data tells the story as well as your people do.

Second: Can your team describe, with specificity, how a credit decision made today affects the cash cycle thirty, sixty, and ninety days from now? And is that understanding factored into how they set terms, manage holds, and prioritize collections?

Third: When was the last time someone outside the credit department changed a business decision because of insight your team provided? If the answer comes easily, you're already operating as a strategic function. If it takes a moment, the opportunity is in finding the language that makes the insight your team already has land.

The titles on the org chart may not change much in the next three to five years. But what it means to hold those titles exceptionally well is already evolving. The credit professionals who see that evolution clearly and lean into it won't just keep pace – they'll define what effective credit leadership looks like for the next generation of the profession.

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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The Evolving CFO Role in 2026: Real Time Insight as a Strategic Imperative

By: Sarah-Jayne Martin, Global Senior Director of Financial Automation Solutions, Quadient

The CFO role in 2026 has shifted from financial stewardship to enterprise-wide strategic orchestration, driven by economic volatility, AI maturity, and the need for continuous, data driven decisions. What distinguishes successful finance leaders now is their ability to convert continuous data flows into decisions, not just report on the past. This shift is inseparable from a broader operational change: the real-time automation of transactional finance, particularly accounts payable (AP) and accounts receivable (AR), which form the heartbeat of working capital and the primary source of cash signal. As Workday notes, modern CFOs are now *"strategic navigators, co piloting the business alongside the CEO"*—a role impossible to fulfill without real-time financial visibility. [[workday.com](https://www.workday.com)]

This transformation exposes a long-standing constraint: manual AP and AR processes block strategic finance. Eye Share highlights that outdated processes *"create delays... produce inconsistent data... and hide problems instead of surfacing them,"* preventing CFOs from acting on accurate information at speed. [[eye-share.com](https://www.eye-share.com)]

Markets move in minutes, not months. Pricing shocks, rate changes, supply disruptions, and credit events require same-day responses. Static reports cannot support these moments. Real-time visibility into cash positions, DSO/DPO, aging, disputes, early-pay opportunities, credit risk signals, and exceptions are foundational for agility.

AP and AR contain granular, high-frequency, high-fidelity signals: line-item prices, delivery proofs, invoice terms, discount windows, dispute reasons, and payment behaviors. With modern extraction and matching, these signals—once segregated—can be normalized, scored, and streamed to drive decisions on credit limits, dynamic discounting, supplier prioritization, and collections strategies.

Automation and AI, especially in accounts payable and accounts receivable, provides the foundation for this new mandate. AP and AR data hold a company's most precise cash signals, and real-time automation unlocks predictive forecasting, working capital optimization, and early risk detection. Agentic AI is fundamentally reshaping the transactional core of Accounts Payable and Accounts Receivable by moving finance operations from *automated to autonomous*. Unlike traditional automation or even generative AI, agentic AI does not just assist with tasks—it decides, acts, and adapts on its own.

Regulatory pressure compounds the urgency. With structured digital invoicing and real time reporting mandates expanding globally, Eye Share warns that *"manual AP handling simply cannot meet these expectations"* as compliance and auditability requirements intensify. [[eye-share.com](https://www.eye-share.com)]

The shift is also reflected in CFO sentiment. Deloitte reports that 50% of North American CFOs rank digital transformation as their top priority for 2026, and 87% say AI will be *"extremely or very important"* to finance operations this year. [[deloitte.com](https://www.deloitte.com)]

In this environment, AP/AR automation is no longer a back-office enhancement – it is the core engine of real time finance. With live cash insights, predictive payments analytics, and automated dispute and match handling, CFOs can shape enterprise strategy with clarity, speed, and confidence.

A well designed dashboard that brings AP and AR data together in one real time view is one of the most powerful tools a CFO can use. It transforms fragmented information into a single source of truth for cash, risk, and operational performance, enabling faster, more confident decision making. These dashboards give true, real-time visibility into cash position and can accurately show what is coming in and what is going out and provide instant insights into cash availability, liquidity risks and working capital health, with-

out having to wait for daily or weekly reports. They provide faster identification of risks and bottlenecks because side-by-side visibility can expose patterns that siloed systems hide. This enables CFOs to quickly communicate trends, decisions and impacts making strategy conversations more grounded and actionable.

In 2026, the CFO's power comes not from reporting the past, but from seeing, and acting on, the present.

About the Author



As the Global Senior Director of Financial Automation Solutions at Quadiant, Sarah-Jayne draws on her 20+ years of experience in the accounts receivable space to leverage technology and process improvement strategies to solve her clients' credit, collections, and payment challenges. A former finance professional herself, SJ has managed global teams and owned many AR-related initiatives, including implementing credit and collections software and partnering with fintech solution providers to improve the customer payment experience. Sarah-Jayne is considered an industry expert and is a frequent featured speaker on panel discussions and webinars, as well as in-person events.

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