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2nd Quarter, 2026

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By: Mya Corcoran, IAB Solutions

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Winning the Deduction Battle: Strategies and Trends for 2026

By: Mya Corcoran, Business Development Specialist, IAB Solutions

Deduction management in 2026 looks very different than it did just a few years ago. Across the consumer packaged goods (CPG) industry, organizations are seeing increased deduction volume, accelerated claim generation driven by automation, greater documentation challenges, expanding compliance requirements, and heightened post-audit scrutiny.

As a result, the deduction environment has become faster, more complex, and less forgiving. Success now depends on speed, accuracy, and consistent execution across functions.

What's Driving Deductions in 2026

Several key trends are reshaping how deductions are created, reviewed, and enforced across the retail landscape.

Automation and AI Acceleration

Retailers are increasingly leveraging automated systems to trigger deductions at scale. With less manual intervention, decisions are faster and more standardized, often leaving less room for exception handling. At the same time, AI-driven post-audits are expanding, identifying discrepancies well after transactions occur and introducing more complex claims.

Tighter Compliance and Expanding Requirements

Compliance programs are evolving beyond traditional On-Time In-Full (OTIF) metrics. Greater emphasis is being placed on data accuracy, labeling, packaging, and shipment execution. As requirements continue to expand, including emerging standards such as RFID and next-generation barcode initiatives, non-compliance can lead to both operational disruptions and financial penalties.

Shorter Timelines and Automated Decisions

Dispute windows are becoming shorter, and digital portals are increasingly decisive in claim resolution. In many cases, incomplete or late documentation may result in automatic denials, while missed deadlines can lead to claims being closed without review. This places greater pressure on teams to act quickly and submit accurate, complete information.

External Pressures

Macroeconomic and operational factors are also contributing to deduction complexity. Pricing fluctuations, shifting cost structures, and increased returns are driving higher volumes of price-related and unsaleable claims. At the same time, new industry initiatives are introducing additional compliance requirements, increasing the risk of errors and associated deductions.

Retailer Trends to Watch

While approaches vary by organization, several common patterns are emerging across retailer systems and processes.

Increasing Compliance Expectations

Many retailers are moving toward stricter compliance standards, where performance is closely tied to financial outcomes. Even minor discrepancies in documentation or execution can trigger deductions, reinforcing the need for precision across order management, shipping, and data processes.

Evolving Systems and Workflows

Ongoing system updates and platform consolidations are changing how deductions are communicated, tracked, and disputed. These transitions can introduce temporary complexity, including evolving workflows, data inconsistencies, and new validation requirements.

Variable Data and Documentation Availability

The level of detail and supporting documentation provided with deductions can vary significantly by claim type and channel. This variability requires organizations to develop strong internal processes for intake, interpretation, and validation of deduction data.

Greater Reliance on Portals

Retailer portals are becoming the central hub for remittance, dispute management, and communication. These platforms require consistent monitoring and timely action to ensure disputes are addressed within required windows and recovery opportunities are not missed.

Prevention: The Highest ROI Strategy

In today's environment, prevention has become the most effective way to reduce deduction volume and protect revenue. While not all deductions are avoidable, many stem from controllable issues such as data misalignment, process inconsistencies, and gaps in execution.

Purchase Order Validation

Many preventable deductions originate from discrepancies between purchase orders and execution. Early validation and clear communication, supported by time-stamped records, help ensure alignment and strengthen dispute positions.

Customer Requirements Management

Customer guidelines define expectations across routing, labeling, packaging, and shipping. Maintaining updated internal processes and ensuring consistent adherence are critical to minimizing compliance-related deductions.

Compliance Tracking

Tracking performance against customer requirements enables teams to identify trends, monitor risk areas, and support disputes with documented evidence. Internal scorecards and structured reporting can improve both visibility and outcomes.

Trade Contract Alignment

Clear definition and ongoing management of trade terms, including pricing, accruals, and promotional agreements, are essential. Regular audits and reconciliations help identify discrepancies and prevent inval-

id or excessive deductions.

Automation vs. Expertise: Finding the Right Balance

Automation plays a central role in managing today's deduction volume. It enables organizations to process large amounts of data, apply rule-based validations, and streamline workflows.

However, automation is not sufficient on its own. Complex deductions often require context, judgment, and cross-functional coordination. These scenarios benefit from experienced professionals who can interpret nuances, challenge assumptions, and pursue recovery opportunities.

High-performing organizations are adopting a balanced approach: leveraging automation for scale while relying on expertise for exception handling and strategy. This combination enables both efficiency and effectiveness.

Building a High-Performing Deduction Team

Strong deduction management is driven not just by tools, but by how teams operate.

High-performing teams typically focus on:

- Leveraging data and analytics to identify trends and root causes
- Aligning finance, sales, and supply chain functions
- Addressing underlying issues to reduce recurring deductions

Equally important is proactive communication. Many deduction drivers span multiple functions, making cross-functional collaboration essential to long-term improvement.

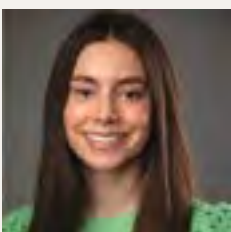
Conclusion: Winning the Deduction Battle

In a fast-moving, highly automated environment, success in deduction management comes down to control and consistency. The most effective organizations are not those disputing the most claims, but those preventing them in the first place.

When disputes do occur, outcomes depend on the strength of documentation, adherence to requirements, and the ability to act quickly. Clear records, aligned processes, and disciplined execution are critical to achieving favorable results.

Automation will continue to shape the future of deduction management, but it must be paired with oversight and expertise. Organizations that strike this balance by prioritizing prevention while maintaining strong recovery capabilities will be best positioned to protect revenue and reduce risk in 2026 and beyond.

About the Author



Mya Corcoran is a Business Development Specialist at IAB Solutions. She works closely with CPG companies to understand their unique challenges and demonstrate how IAB can improve and streamline their deductions processes. She is dedicated to helping organizations capture more revenue and improve their overall financial performance.

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Uninvestable Cities

By: Paul Hill, Founder and President of JSI Analytics

We have raised the issue previously regarding unrealized municipal bond risk in cities with excessive debt and deteriorating economies. We've also highlighted the credit risks related to doing business in these same cities.

26 of the 30 largest municipalities in the US will experience a decline in tax and related revenues of at least 8% in 2026. These same cities have been running deficits since at least 2024. The issue of unfunded pension and benefits liabilities are being exacerbated by near fiscal issues.

There are numerous causes for the fiscal deterioration of the cities we describe. None more impactful than the loss of...

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About the Authors



Paul Hill is a business economist, inventor/holder of multiple patents, developer of risk management tools and hedging strategies, Founder and President of JSI Analytics, Co-founder of [EducateToCareer.org](https://www.educate-to-career.org), and an undergrad of California State University at Northridge, 1989.



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The Role of the Credit Manager in a Difficult Sales Conversation

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

By the time most credit managers are invited into a customer conversation, the difficult part has already happened. The order shipped. The terms were promised. The account is sixty days past due, the salesperson is frustrated, and the customer has gone quiet. Credit walks in to clean up a situation it had no hand in shaping, and predictably, it gets cast as the obstacle.

This is the reactive pattern that defines how many organizations use their credit function. Credit is the call you make once something has gone wrong: the late payment, the disputed invoice, the order that should never have been approved at those terms. In that role, the credit manager is set up to be the bad news. The deal has already been framed by sales, the customer has already formed expectations, and credit's job is reduced to confirming or denying within a box someone else built.

The argument here is simple. The credit voice is most valuable...

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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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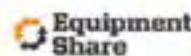


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Business Email Compromise Attempts Rose Sharply in 2025, Report Finds

By: Michael Kahn, Director, ACH Network Communications, Nacha

Business email compromise attempts soared last year, with nearly three-quarters of organizations reporting incidents, a new survey found.

According to the Association for Financial Professionals (AFP) 2026 Payments Fraud and Control Survey Report, 74% of organizations experienced BEC last year, up from 63% in 2024. And it said there's a simple reason why.

"Fraud via email continues to be prevalent because...

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About the Author



Michael W. Kahn is Nacha's Director of ACH Network Communications. He has also worked in various capacities for The Associated Press, CBS, 1010-WINS, and other news organizations.



Same Day ACH Per Payment Limit to Rise to \$10 Million

Announced in April 2026, the Same Day ACH per payment limit will rise to \$10 million under a Rule change approved by the Nacha membership. The increase takes effect September 17, 2027, and will be the third increase in the history of Same Day ACH.

Since its launch in 2016, Same Day ACH has seen sustained growth, driven in part by Rule changes that expanded its capabilities. The per payment limit increased from \$25,000 to \$100,000 in 2020, and to \$1 million in 2022, which supported broader B2B and higher-value use cases. In 2024, Same Day ACH surpassed 1 billion annual payments. In 2025, there were 1.4 billion Same Day ACH payments, valued at \$3.9 trillion.

Passport to Relief

How Distressed U.S. Companies Are Restructuring Abroad

By: Andrew Behlmann, Lowenstein Sandler LLP

If you were a CFO staring down a wall of unsecured notes maturing in eighteen months, would you automatically reach for Chapter 11? Increasingly, the answer is no. A growing number of U.S. companies are heading to London, Toronto, or Amsterdam to fix specific aspects of their balance sheets, then coming home to have U.S. courts enforce the result. This isn't an exotic fringe tactic deployed only by offshore holding companies. Fossil Group, a public company listed on the Nasdaq and based in Texas, blazed this trail with a Part 26A restructuring in the United Kingdom in late 2025. Others have followed the same playbook in an assortment of other jurisdictions. In an elevated interest rate environment and with significant corporate debt maturities on the horizon in 2026 through 2028, selective international restructurings of this type are likely to occur with increasing frequency.

The Surgical Strike

The primary appeal of foreign restructuring is...

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About the Author



Andrew Behlmann leverages his background in corporate finance and management to approach restructuring problems from a practical, results-oriented perspective. With a focus on building consensus among multiple parties that have competing priorities, Andrew is equally at home both in and out of the courtroom, and he has a track record of turning financial distress into positive business outcomes. Clients value his counsel in complex Chapter 11 cases, where he represents debtors, creditors' committees, purchasers, and investors.



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The Aging Report Stopped Telling You What It Used To

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

A customer you have carried for nine years, one who has never given your team a reason to worry, slides from net-30 to net-45 over two quarters, and then to net-50. Nothing else about the account changes; they still answer the phone, still place orders, and keep their disputes rare and legitimate. Your aging report flags the drift, and the instinct your team has built over years says to tighten. In this cycle, that instinct may be exactly wrong.

For most of the last decade, a slow-paying customer meant one of a small number of things, and most of them were some flavor of trouble. That is no longer a safe assumption. The cost of money has changed the math on every balance sheet in your portfolio, and a growing share of the slow payment landing in your aging has nothing to do with distress and everything to do with...

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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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