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The Hidden Cost of Technology Fragmentation

By Chad Bruffey, Vice President, Corporate Sales, Billtrust

Your team is working overtime. Reconciliation backlogs are growing. Customer inquiries about payment status are piling up. If this sounds familiar, you are not alone. While it is tempting to blame staffing levels or customer payment behavior, new research reveals a more fundamental problem: the tangled web of technology systems forcing your AR team to be professional jugglers rather than strategic finance professionals.

The harsh reality of modern accounts receivable operations is not just about workload – it is about the invisible barriers created by fragmented technology. According to recent Datos Insights research, 46% of finance teams struggle with payment settlement speed, while 44% lack real-time visibility into their operations. These are not just inconveniences -- they are symptoms of a deeper structural problem in how we have built our financial technology infrastructure.

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February Dates to Remember:

14th: Valentine's Day

17th: President's Day



The Daily Reality of System Overload

Consider a typical day in your AR department. Your team members start their morning logging into multiple systems – the ERP system, bank portals, and third-party payment platforms. Each system was implemented to solve a specific problem, but together they have created a new one: your skilled finance professionals spend more time being system integrators than strategic analysts. When a customer claims they have paid, but it is not showing in your system, what should be a simple verification becomes a complex investigation across multiple platforms.

This technology fragmentation has created a perfect storm of inefficiency. When payments arrive without proper remittance information, your team must play detective across various systems. Month-end reconciliation becomes an exercise in data hunting rather than financial analysis. Treasury requests for real-time cash positions trigger a manual consolidation process across multiple platforms. The research shows this fragmentation hits hardest where it matters most – 42% of businesses struggle to integrate payments data into their accounting systems, while 37% face challenges resolving customer inquiries efficiently.

The Market's Wake-Up Call

The market is beginning to recognize this fundamental problem. New research shows that forward-thinking finance departments are shifting their focus from individual point solutions to comprehensive platform approaches. A striking 62% of businesses have allocated moderate budgets for payment technology improvements, while another 14% have earmarked significant investments. This signals a growing recognition that the status quo is unsustainable.

What is particularly telling is how this technology fragmentation impacts strategic initiatives. When your team spends their days navigating between systems, manually matching payments, and responding to basic customer inquiries, they cannot focus on the analytical work that drives business value. The cost is not just in delayed cash flow – it is in the strategic initiatives that never get off the ground because your talented team is trapped in a cycle of manual processes.

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The Transformation Imperative

The most innovative finance departments are approaching this challenge differently. Rather than adding more systems to their technology stack, they are focusing on unification and integration. They recognize that real-time payment visibility is not just a nice-to-have – it is a fundamental requirement for modern financial operations. Already, 35% of organizations are leveraging AI capabilities in their payment operations, with another 32% planning to implement AI solutions within the next year.

This shift is not just about technology – it is about empowering finance professionals to work at their highest level. When payments automatically reconcile across all channels, when customer inquiries can be resolved through self-service portals, and when cash positions update in real-time, your team can focus on what they were hired to do: drive financial strategy and optimize working capital.

The Path Forward

For finance leaders, the implications are clear. The technology debt in your AR operations isn't just a technical problem – it's actively holding back your team's potential. The research shows that 75% of businesses plan to implement automated receivables solutions within the next two years – a clear indication that the market recognizes the urgency of this transformation.

The question facing finance leaders isn't whether to address this technology fragmentation – it is whether they'll do it before their teams burn out or their competitors gain an insurmountable advantage in operational efficiency. In an era where instant payments are becoming the norm through solutions like RTP and FedNow, operating with fragmented systems and delayed visibility is not just suboptimal – it is increasingly untenable for competitive businesses.

About the Author

Chad Bruffey is Vice President, Corporate Sales at Billtrust. His focus is helping organizations drive value through automation, optimization and standardization. Before Billtrust, he had senior-level positions with C2FO, Tungsten Network (formerly OB10), Verian and Kofax.



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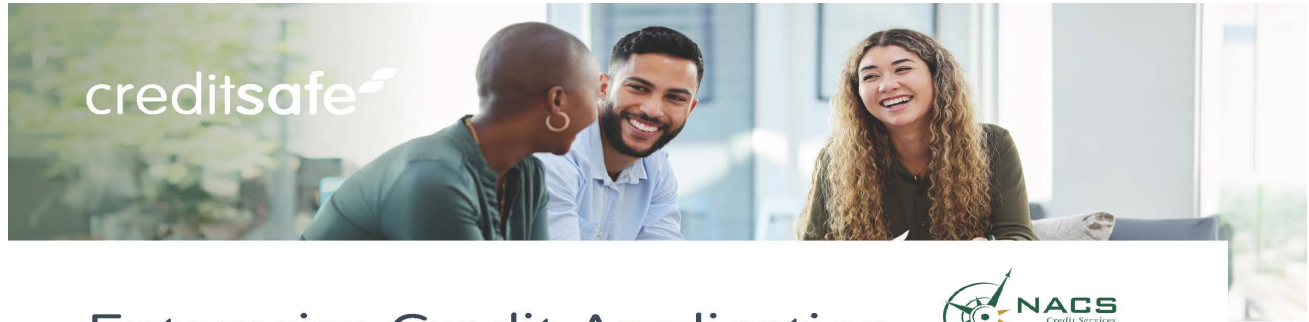
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1. **Refer a Company:** Simply introduce us to other companies within your industry who could benefit from participating in our group meetings. These meetings provide an invaluable opportunity for industry professionals to share insights, collaborate, and stay ahead of the curve.
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3. **Enter Our \$500 Gift Card Drawing:** Each referral you make also earns you one ticket into a drawing for a \$500 gift card, to be held at our December board meeting.

*Must meet group membership criteria. Please contact NACS for more details





Enterprise Credit Application



Automate your credit process and protect your business from risky customers in an instant

Processing large amounts of credit applications can suck valuable time out of your team's workday. Our research has found that 75% of finance managers take up to 8 hours to reach a credit decision on a single customer. When your business needs to quickly make decisions about hundreds, or even thousands, of credit applications, automation can help your sales team close deals and boost your cash flow much faster than traditional, manual applications.

How the Enterprise Credit Application Tool Will Help You



Use our integrated Check and Decide technology to vet prospects. Get answers about how much credit you can safely extend to a customer in seconds.



Your credit application is completely customizable. Make changes to your policy as your business needs evolve and automate your credit decisions.



Your team's job just got easier: our credit application tool's intuitive, easy-to-use interface removes the headaches that come with manually reviewing applications.



57% of businesses reported that their DSO increased in the last 12 months. Protecting your business from unreliable, late-paying customers will help you reduce your DSO and maintain your cash flow.



Help sales and finance teams work in harmony with an easy, instant approval process. Sales can close deals faster and finance can rest assured the decisions are backed up by our accurate, up-to-date data.



Our intuitive dashboard gives you a 360-degree view of your credit applications. Never let an application fall through the cracks again and easily manage all outstanding, pending and approved credit applications.

When to Use the Enterprise Credit Application Tool

Before signing new customer and supplier contracts: Vet your customers and suppliers before the contract stage to avoid late payers and protect your cash flow. Get a clear yes or no answer based on your existing credit policy instantly.

When determining credit limits for customers: Not sure whether a customer's credit limit should be increased? Your credit policy teams up with our Check and Decide technology, checking customers' financial profiles in the blink of an eye. Your team will have a recommended credit limit in just a few clicks.

For more information on how to get started please contact Rhonda Ross
ross@nacskc.com



Credit Professionals Alliance has been working hard to provide our clients with the most up-to-date webinars concerning today's challenges in the credit field. Watch your email for upcoming registration information on all of the following webinars.

February 19th: **Construction Law & Bond Rights in Wisconsin**

February 20th: **The Future of Credit Management: Insights from 400 Credit Leaders**

Be sure to check out our website www.nacskc.com/education.html for additional educational opportunities as these are constantly being updated.

Are you looking for Certification and Certificate opportunities? Credit Professionals Alliance can lead you in the right direction, contact Rhonda Ross for additional information at rross@nacskc.com or (913) 383-9300.

**Educational Update:
Credit Research Foundation Webinars**

February 2025

CRF offers a variety of educational programs: Proctored Courses, On-Demand Courses as well as webinars.

March 17-19, 2025 March Forum—San Diego, CA
August 18-20, 2025 August Forum & Expo—Austin, TX
October 27-29, 2025 October Forum—Ft. Lauderdale, FL

It is very simple to participate: Go to <http://www.crfonline.org> and click on the Education.

Now offering a Certificate Program!

For additional information go to <http://www.crfonline.org/events/current.asp>

The following webinars are being offered by NCS Credit to register for these go to: <https://www.ncscredit.com/education-center/events/>

February 25th: An Advanced Look at the UCC Process