

NACM Regional Meeting- Detroit

# The End of the Traditional Credit Check

Why Modern Fraud Requires Modern Defense

# Speaker Team



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# Agenda

## What We'll Cover Today

01



### **The State of Credit Fraud**

Why traditional checks are failing in 2026.

02



### **Anatomy of a Modern Attack**

Deconstructing the "Slow Burn" bust-out strategy.

03



### **The Unified Solution**

Building a unified, automated defense stack.

04



### **Q&A**

Answering your questions on implementation and strategy.

# The Silent Profit Killer

Fraud isn't just a cost of doing business—it's an existential threat.



**\$50k+**

Average loss per B2B fraud incident



**45 Days**

Average time to detect synthetic identity fraud



**60%**

Credit teams relying on manual verification

*"Traditional credit checks were built for accidental defaults, not professional criminals."*

# Digital Footprint Analysis

## Signal 1: The Disposable Email Trap



### Domain Age < 30 Days

Fraudsters create new domains for specific attacks. Legitimate businesses rarely use brand new domains.



### Gibberish Patterns

Random alphanumeric strings (e.g., "jks892@...") indicate automated creation.



### No Digital History

A valid business email should have a footprint—LinkedIn, social media, or website presence.

### Email Analysis

Input: **purchasing@swift-logistix.net**

Domain Age: **2 Days**

Deliverability: **Valid**

RISK ASSESSMENT

**HIGH RISK**

# Digital Footprint Analysis

## Signal 2: The Geography Gap



### The "Impossible Commute"

Billing address in Chicago, but the application is submitted from an IP address in Lagos or Moscow.



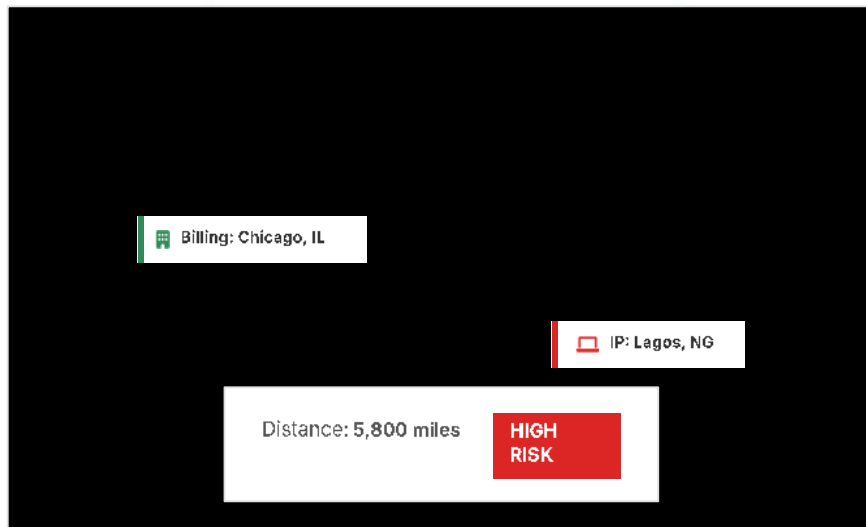
### Proxy/VPN Detection

Fraudsters use VPNs to mask location. Residential proxies are the new threat vector.



### Shipping Address Mismatch

Goods requested to be shipped to a residential address or freight forwarder instead of a business dock.



# Digital Footprint Analysis

## Signal 3: The Phone Line



### VOIP & Burner Phones

Non-fixed VOIP lines (Google Voice, etc.) are a primary tool for synthetic identities. Easy to discard.



### Carrier Data Mismatch


The name on the carrier contract doesn't match the applicant's name.



### Prepaid vs. Postpaid

Prepaid phones lack the credit history trail of postpaid contracts.

### Phone Carrier Lookup



Line Type:	<b>Non-Fixed VOIP</b>
Carrier:	<b>Google Voice</b>
Name Match:	<b>N/A (No Data)</b>

RISK ASSESSMENT

**MEDIUM RISK**

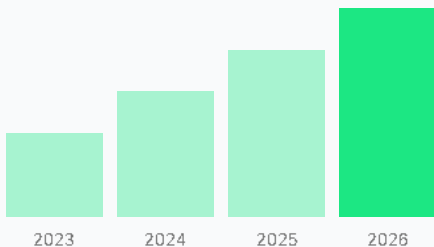
# The New Face of B2B Fraud

## Three Growing Threats in 2026

### Synthetic Identity

**+48%**

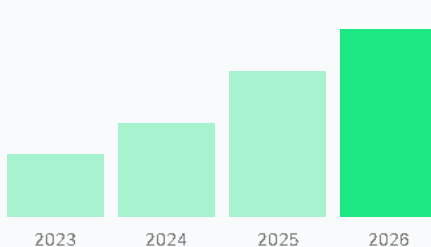
Increase in synthetic IDs using real TINs with fake names.



### Account Takeover (ATO)

**1 in 5**

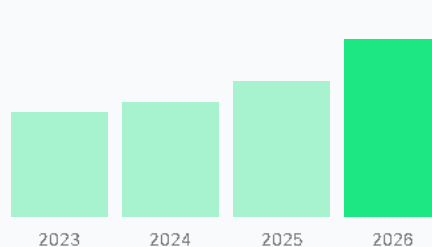
Attacks target existing, trusted accounts via BEC.



### Bust-Out Fraud

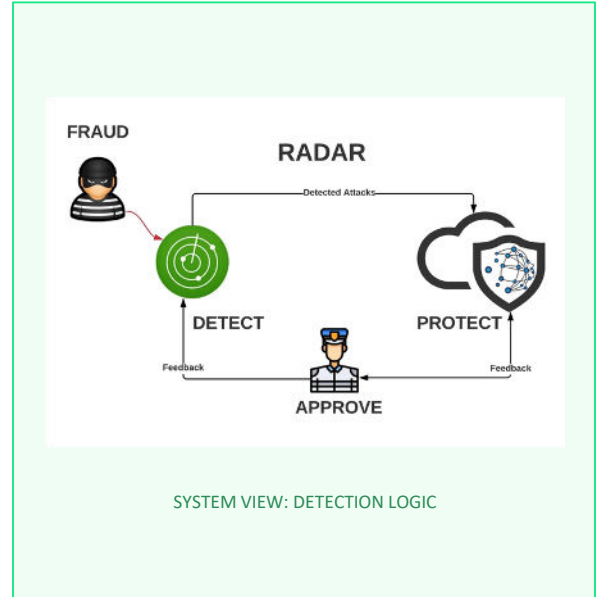
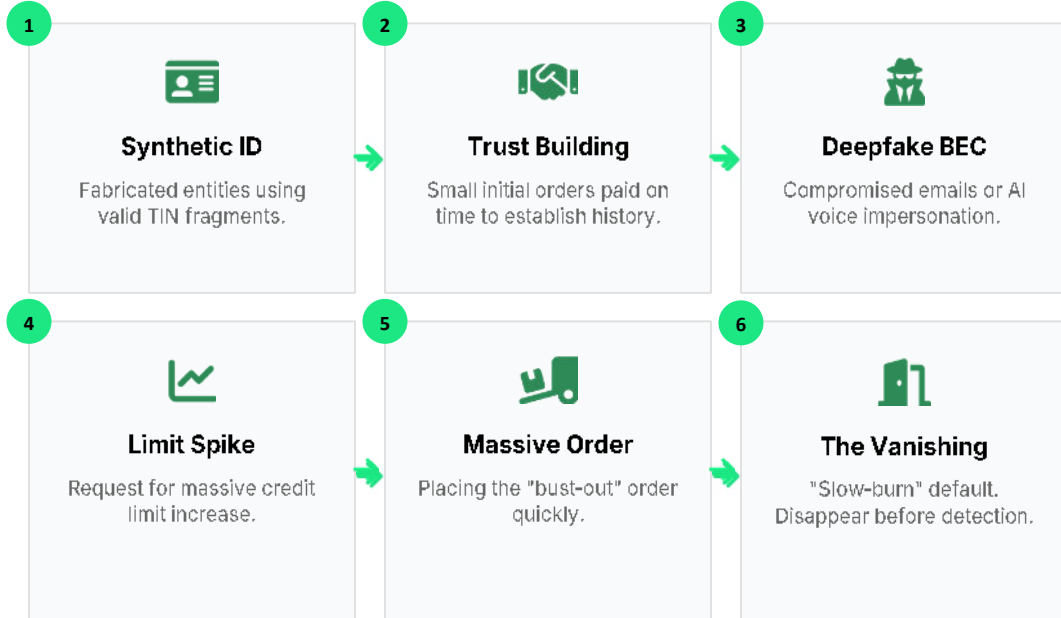
**\$200k**

Avg. loss per bust-out event (credit limit max-out).



# The Anatomy of Modern B2B Fraud

Fraudsters Exploit the Credit-to-Warehouse Communication Gap



"Traditional verification methods are blind to multi-stage fraud strategies."

# Customer Case Study:

How a HVAC Leader Future-Proofed Their Credit Operations

## The Challenge



### High Volume Manual Apps

Overwhelmed by manual processing across a vast network.



### Fragmented Data

Reliance on disparate sources made it difficult to spot patterns.



### Reactive Detection

Identity theft often went unnoticed until it was too late.



## The Transformation



### Automated Workflows

Consolidated 4 manual checks into a single automated view.



### Unified Fraud Shield

Aggregating protocols into a single, actionable source of truth.



### Real-Time Prevention

Stopping fraud before the first order is shipped.

"Moving from manual lookups to a Unified Intelligence Core."

# The Multi-Layered Defense Stack

No Single Data Point Tells the Whole Story



## Layer 1: Identity Verification

KYC, Secretary of State validation, TIN matching.



## Layer 2: Device Intelligence

IP geolocation, device fingerprinting, proxy detection.



## Layer 3: Behavioral Biometrics

Typing speed, mouse movement, copy-paste detection.



## Layer 4: Network Analysis

Cross-referencing against known fraud consortiums.



# The Result: Consolidated Verification

One Dashboard to Rule Them All

## ✔ Unified Risk Score

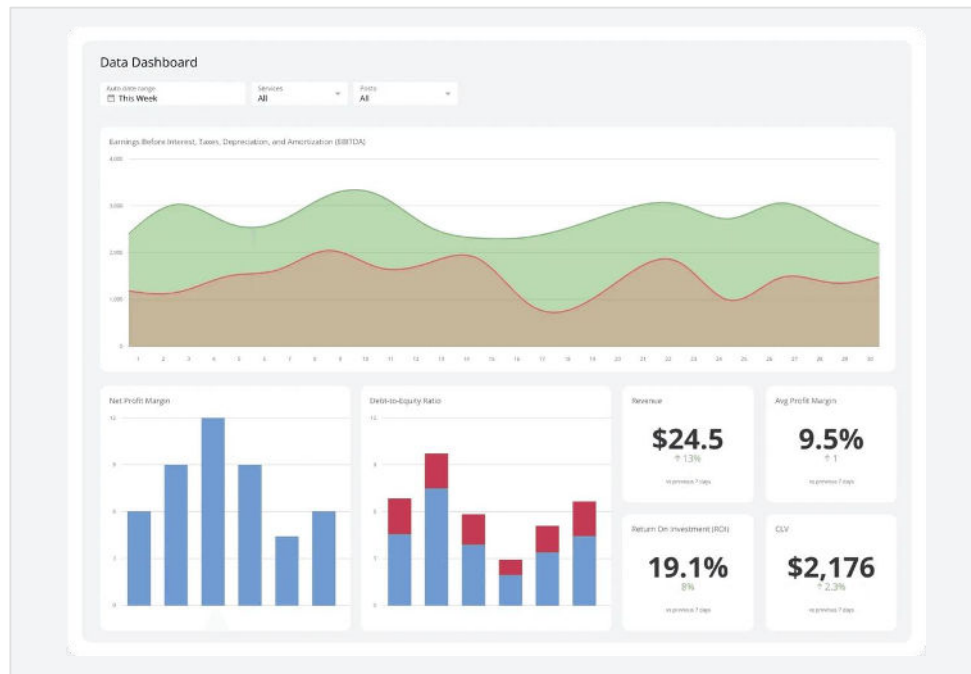
No more toggling between tabs. Get a single, weighted risk assessment instantly.

## ⚡ 90% Faster Decisions

Automate the low-risk approvals so your team can focus on the complex cases.

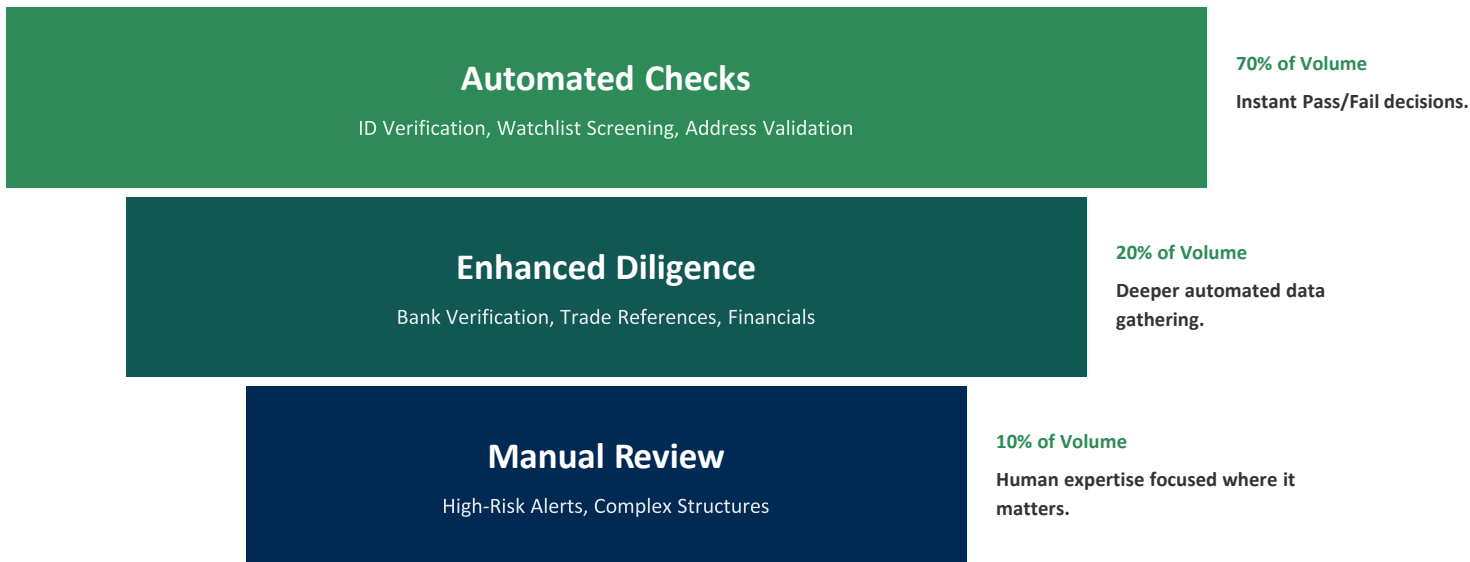
## 🕒 Total Visibility

See the full audit trail of every check performed, from IP to Secretary of State.



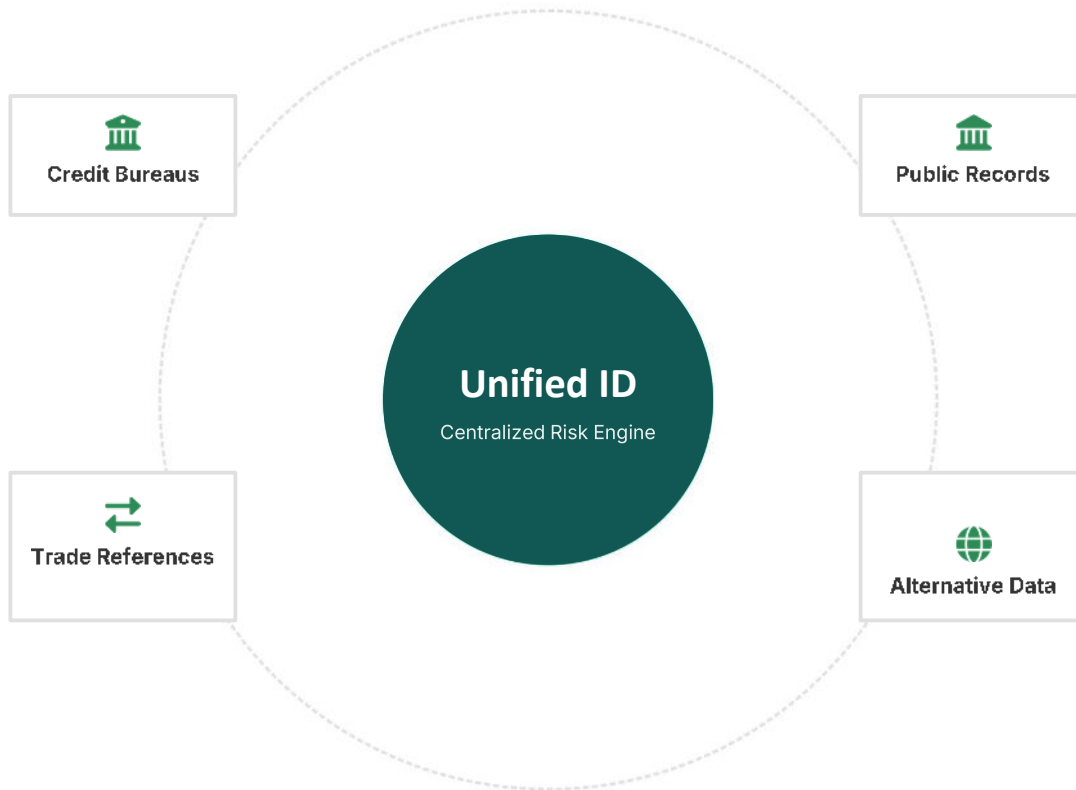
# The Automated Defense Funnel

Filtering Out Fraud Before It Reaches Your Team



# Unified Intelligence Core

Aggregating Data for a 360° Risk View



# Frictionless Defense

Security Doesn't Have to Mean Slowing Down Sales



## Heavy Friction

- ✗ Manual Document Uploads
- ✗ Days of Delay
- ✗ Customer Frustration

VS



## Invisible Security

- ✓ Passive Data Analysis
- ✓ Instant Decisions
- ✓ Zero Customer Effort

# Seamless ERP Integration

Pushing Verified Data Directly to Your System of Record

## Unified Platform

Verified Identity  
Risk Assessment  
Credit Limit  
Approval Audit

BI-DIRECTIONAL SYNC



## Your ERP

SAP

Oracle

NetSuite

Microsoft

LIVE POLL



**What is the most common fraud  
fraud signal you encounter today?  
today?**

LIVE POLL



**Are you currently using any  
automated tools for fraud  
detection?**

# Key Takeaways

## Building a Resilient Defense Strategy



### **Look Beyond the Credit Report**

Traditional data misses modern fraud signals like disposable emails and VOIP lines.



### **Layer Your Defenses**

Combine identity verification, device intelligence, and behavioral biometrics.



### **Automate for Speed**

Use technology to filter the noise so your team can focus on real risks.

# About Us

## Unified Platform for Credit, AR, and Collections

Our platform is the only platform engineered to unify the full order-to-cash ecosystem — spanning credit origination, risk decisioning, order hold management, invoicing, collections, disputes, payments, and cash application — into one unified, multi-connected workflow.

Global enterprises rely on us to replace fragmented tools with a single system of record that reduces risk exposure, accelerates cash flow, and strengthens financial control across multi-entity operations.

**Over \$5B+**

payments processed annually through the Self-Service Payment Portal



**\$3T+**

credit and contractor job sheet requests processed



**15+ Years**

of service excellence, delivering superior technology

**Serving \$200B+**

in revenue companies. From Medium – Large-Scale global organizations



**\$250B+**

invoices processed annually for collections and payments



# Customer Success Stories

**OUTFRONT**

**CHAMBERLAIN  
GROUP**

**reece**

**watsco**  
COOLING THE AMERICAS



FOODSERVICE DISTRIBUTORS

**FERGUSON**

**PFG** Performance  
Food Group

**INGRAM**

 **woodgrain**

 **Core-Mark**



**BEACON**

  
**SRS**  
Distribution

**US.**  
**FOODS**  
KEEPING KITCHENS COOKING.™

 **Lhoist**

 **Keurig  
DrPepper**

**ABC**  
Supply Co. inc.

**FLOOR  
DECOR &**

  
**MICHELIN**

**WAXIE**  
SANITARY SUPPLY

 **Bectran**

# Q&A

Thank you for joining us!

# CONTACT

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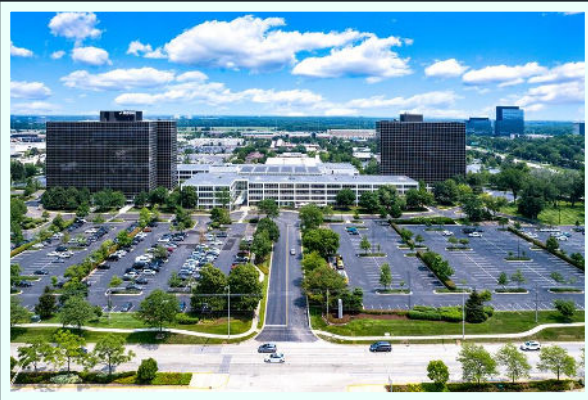
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