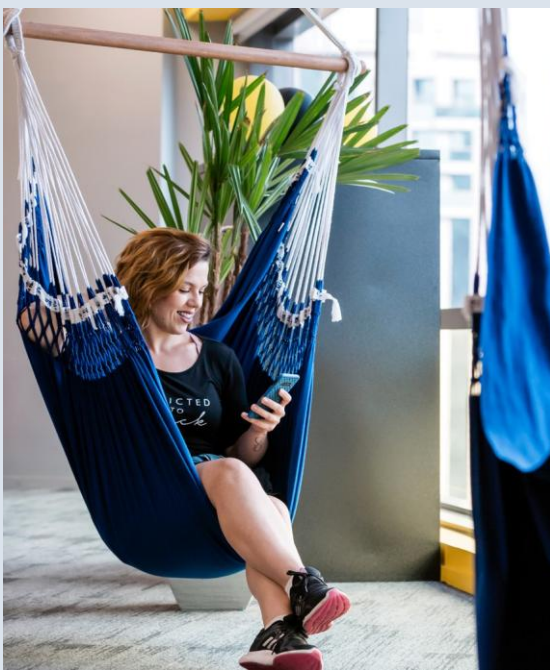




June 2025



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Credit Management
Institute of Ireland



Hello!

Seán Mac Mahon

AUTHOR



Seán is Executive Director of the Credit Management Institute of Ireland.

He has over 25 years' experience in Senior Credit Management, project management and change. Over those years he has worked with large and small organisations, across several industries including many familiar brand names.

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Leadership through action: tackling late payments in EU G2B transactions

This webinar on 11th March 2025 by the European Payment Observatory focuses on the impact of late government payments on businesses across the EU. Antonella Correra from the European Commission introduces the problem, explaining that delayed payments hurt cash flow, stifle competitiveness, and slow important investments, particularly affecting SMEs.

Panelists from France, Italy, and Spain detailed the challenges with inconsistent and limited data—some suppliers report average delays of up to 88 days. In Italy, Alexandro Balone highlights improvements made with centralized electronic invoicing, which reduced average payment periods from 48 to about 30 days, though issues persist in sectors like construction due to slow verification processes.

Meanwhile, Kelly from the Luxembourg Chamber of Commerce explains that many companies face significant public-sector payment delays, with 35% experiencing disruptions that affect a meaningful portion of their turnover, and few receiving compensatory interest or fees.

Overall, the webinar underscores that while the issue varies by country and sector, solutions such as improved digital invoicing, better budgeting, transparent monitoring, and effective sanctions are essential. Governments need to lead by example to foster a long-term cultural shift in prompt payment practices.

A full recording of the webinar is here on YouTube.

<https://www.youtube.com/watch?v=uyWS00Z0VmU>

CMII is a member of the EU Payment Observatory Stakeholder's Forum



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- Timely Payments
- Client-focused Customer Approach
- White Label Service

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- Data analytics on debtor behaviour

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- Payment accepted at any stage
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Irish Credit Management Network

ICMN



A forum in credit management can be an invaluable resource for professionals and businesses alike.

CMII attends and supports ICMN Forums in Ireland.

**Next ICMN Forum is on
3rd July 2025**

If interested contact CMII

One of the primary benefits of a forum in credit management is the opportunity for networking. Credit management professionals can connect with peers from various industries, allowing them to exchange ideas and insights. This networking can lead to the discovery of new techniques and approaches that can be applied to one's own credit management practices, ultimately enhancing efficiency and effectiveness.

Irish Credit Management Network

ICMN



02 Continued

Additionally, forums provide a space for continuous learning. Members can stay updated on the latest trends, regulations, and technologies in credit management.

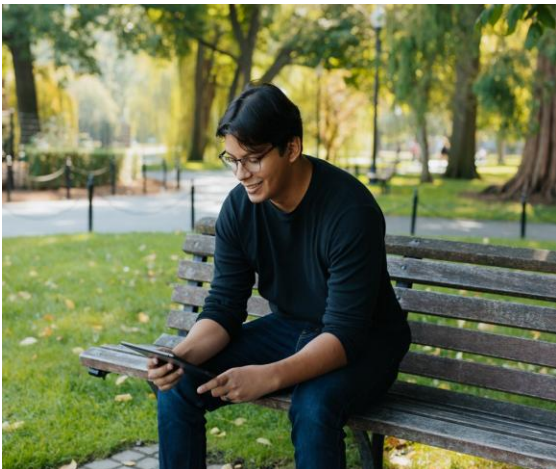
This is particularly important in an ever-evolving field where staying informed can make a significant difference in managing credit risk and ensuring compliance with legal requirements.

Forums also offer a platform for problem-solving. Credit management professionals can seek advice and solutions to specific challenges they face. By leveraging the collective knowledge and experience of the forum members.

“
Forums in credit management offer innovative solutions through collective problem-solving.
”

Education in Credit Management

Education in credit management is essential for individuals and businesses to understand and effectively manage their financial resources. It involves learning about credit policies, risk assessment, debt collection, and financial analysis. By acquiring knowledge in these areas, individuals can make informed decisions about extending credit, managing debt, and maintaining healthy cash flow.



Credit management education also covers legal and regulatory aspects, ensuring compliance with financial laws and regulations. Overall, it equips professionals with the skills needed to minimize credit risk, enhance profitability, and contribute to the financial stability of their organizations.



Accounts Receivable in Local Government

Late Payments and Accounts Receivable Management

In Local Government

Conference held on Thursday 8th May 2025



**Hosted by
Hugh J Ward & Co
Solicitors**

“With strong representation from across Ireland, we were thrilled to welcome over **50 attendees** from **23 Local Authorities**.

We covered everything from legal frameworks and compliance to practical innovations and sector case studies. It was a valuable day of shared learning and networking.”



held in
Bloomfield House Hotel, Mullingar, Co.
Westmeath

Accounts Receivable in Local Government

Hugh J Ward & Co Solicitors are proud to have jointly sponsored and organised the Conference on **Accounts Receivable in Local Government** with [CMOS Ltd](#) and **Ascendas Business Solutions** with support from the [Credit Management Institute of Ireland](#)



Jack Cooney - Former Westmeath Player & Manager, and now GAA's National Player Development Lead Speaking on "In search of excellence"



Seán Mac Mahon CMIIP speaking on the benefits of joining CMII as a professional



Dara Kiernan. Founder of KPI Consulting Ireland.

Discussing “The citizens experience”.

“

We’re grateful to have played a role in facilitating these important conversations, and we look forward to continuing them. – Hugh J Ward

”



Shay Waldron Director of Credit & Billing Operations in Magnet+ Who spoke on the use of partners in credit management.



Eimear McDermott (Area Manager, [Donegal County Council](#)) Spoke on their experience with legal debt recovery.

Other speakers included

Paul Mc Menemin Senior Staff Officer Commercial Rates Donegal Co Co.

Gerry Connolly MD in Ascendas Business Solutions



Special thanks to our speakers:

- **Jack Cooney** - Former Westmeath Player & Manager, [GAA](#)'s National Player Development Lead
- **Seán Mac Mahon CMIIP** (Executive Director, [Credit Management Institute of Ireland](#))
- **Paul McMenamin** (Senior Executive Officer, [Donegal County Council](#))
- **Eimear McDermott** (Area Manager, [Donegal County Council](#))
- **Gerry Connolly** (Managing Director, **Ascendas Business Solutions**)
- **Hugh Ward** (Group CEO, The Ward Group - [Hugh J Ward & Co Solicitors](#) and [CMOS Ltd](#))
- **Dara Kiernan IE** (Owner, [KPI Consulting Ireland](#))
- **Shay Waldron, ADPO FCICM FIICM BSc Credit** Waldron (Director of Credit and Billing, [Magnet+](#))



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05

In Nov 2025

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Team - Consumer Credit Team
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Why Outsource with CMOS:

- ✓ Faster collections while retaining customers' goodwill
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- ✓ Performance to KPIs
- ✓ No overheads
- ✓ Lower overall cost of ownership



"CMOS has demonstrated an ability to deliver excellent credit control and cash application services, comfortably matching any in-house alternative in terms of both quality and all-in cost of ownership."

*- Director of Credit and Billing,
Leading Telecom Provider*

Talk to Us

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ComReg launches SMS Sender ID Registry to help prevent text scams

ComReg has now launched an SMS Sender ID Registry in Ireland to help prevent text scams and to help protect SMS as a reliable and trustworthy communications channel

Business-to-person SMS messages typically include the sender's name (e.g. 234BANK) – this is known as the SMS Sender ID. However, scam texts have compromised SMS, impacting both organisations and consumers negatively.

From 3 July 2025, SMS from unregistered Sender IDs will be modified to “Likely Scam” to alert the recipient that the SMS may not be genuine. From 3 October 2025, these messages will be blocked and will not reach consumers.

Organisations using SMS Sender IDs in their communications to mobile customers in Ireland must register their Sender ID now. Please see comreg.ie/senderid

If you are a business using 5-digit SMS short codes (e.g. 53xxx, 57xxx etc.) you do not need to register these codes in the Registry



Billy O'Dwyer RIP

It is with profound sadness that we share the news of the passing of our esteemed director and dear friend, Billy O'Dwyer.

After completing a 10k marathon, Billy fell ill and was rushed to hospital, where medical staff made every effort to save him.

Billy was a founding director of the Credit Management Institute of Ireland, and was passionate about sharing his knowledge and experience.

He lectured on Credit Management at Griffith College during the evenings, while practicing his expertise during the day.

Billy was also deeply involved in sports, both as a coach and a participant.

He passed away unexpectedly in Nice, France, on April 28, 2025.

His absence will be deeply felt by all who knew him.



***Many thanks for supporting
Professional Credit
Management***

***For more
information
please contact
info@cmii.ie***