

**2015 RPMG
ELECTRONIC ACCOUNTS PAYABLE
BENCHMARK SURVEY[©]**

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2015 ELECTRONIC ACCOUNTS PAYABLE BENCHMARK SURVEY®

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INTRODUCTION TO THE 2015 ELECTRONIC ACCOUNTS PAYABLE BENCHMARK SURVEY

Welcome to the 2015 Electronic Accounts Payable Benchmark Survey and thank you for your willingness to participate. The Results of the survey should provide you with a wealth of information that will help your organization achieve the greatest benefit from electronic accounts payable technology.

Benefits of Participation

In recognition of your contribution of time and effort, all organizations completing this survey will receive an electronic copy of the “2015 Electronic Accounts Payable Benchmark Survey Report” (a \$999 value) free of charge. The Report will include comprehensive information and expert analyses that will enable your organization to:

- Benchmark its EAP program statistics against those of top EAP programs by company size, industry, or type of governmental agency;
- Identify key drivers to unlock the growth potential of EAP spending and enhance satisfaction with the product;
- Get information on emerging trends in EAP use;
- Identify implementation, control, card number delivery, and supplier acceptance strategies;
- Evaluate EAP impact on overall purchasing card program performance; and
- Provide EAP providers insight into how to better serve your organization’s EAP needs.

In addition, you will receive:

- an electronic copy of the “2012 Electronic Accounts Payable Benchmark Survey Results” (an \$849 value) downloadable immediately upon completion of this survey, and
- any early response incentives as identified in your invitation letter.

Important Survey Instructions

The “2015 Electronic Accounts Payable Benchmark Survey” is an in-depth examination of how organizations use and benefit from EAP technology. Participants will derive the greatest benefit if all questions are answered. **Most questions in this survey can be answered by the EAP program administrator with simple checkmarks or by providing common program statistics.** With the exception of nine “required” questions, if any question does not apply to your organization or if the answer to a question is unavailable for any reason, simply leave the item blank. Survey completion should take approximately **30-90 minutes**, depending on information availability.

If you have any questions about the survey, contact Professor Richard Palmer by e-mail (Richard.Palmer@RPMGresearch.net) or phone (618.559.5137).

Please send the completed survey to:

RPMG Research Corporation
1616 West Main Street
Suite 502
Marion, IL 62959

SECTION 1. *Consent to Use*

RPMG Research Corporation maintains a policy of strict confidentiality with respect to your responses to this survey. RPMG Research Corporation, its employees and agents, shall keep all individual responses to the “2015 Electronic Accounts Payable (EAP) Benchmark Survey” confidential and shall not disclose the responses to any person or other entity. In addition, all information, analysis, responses, and other data that is specific to or identifies a specific EAP provider shall be kept confidential and shall be released only to that EAP provider. This confidentiality agreement will apply to any person assisting RPMG Research Corporation in the analysis of survey data or compilation of survey results. Notwithstanding the fact that individual responses are and shall remain confidential, the aggregated responses of survey participants shall be made public in benchmark results, professional presentations, and published and unpublished documents authored by RPMG Research Corporation personnel bound by this confidentiality agreement.

By providing responses to this survey, you agree to allow RPMG Research Corporation to combine your response with others to create survey reports, presentations, and other analyses that describe best use and value delivered by EAP in the market. ***(Required)***

Agree

Do Not Agree

Note: *Without consent, you may not participate in the survey. If you would like to obtain more information about the survey or the benchmark report, please contact Richard Palmer by phone (618.559.5137) or by e-mail (Richard.Palmer@RPMGresearch.net).*

Please note:

The 2015 Electronic Accounts Payable Benchmark Survey, including questions and other content herein, is the copyrighted work of Richard Palmer and Mahendra Gupta. Any unauthorized use or duplication of the questions or content of this survey will be a violation of United States copyright law.

SECTION 2. Respondent Data

1. Your organization's name: _____

Information about the person responsible for completion of the survey:

2(a). Name: _____

2(b). Your Title at the Organization: _____

2(c). Your Work Phone Number: (____) _____ - _____ Ext.: _____

2(d). Your Organization's Street Address: _____

2(e). City: _____ 2(f). State or Province: _____

2(g). Country: _____ 2(h). Postal Code: _____

2(i). Your e-mail address at your company or organization **(Required)***:

* *To receive the free copy of the 2015 Electronic Accounts Payable Benchmark Survey Results, you must include your e-mail address at your company or organization. Further, any incentives for early response will only be sent to your company or organization e-mail address.*

2(j). In the event that we need to clarify your responses to the survey may we contact you? Yes No

2(k). Would you like to be notified about future commercial card surveys or reports? Yes No

2(l). What is the name of the bank or financial institution that provides your organization with most or all of its "electronic accounts payable" accounts?

"Electronic Accounts Payable" (EAP) accounts are defined as non-plastic purchasing card accounts used to pay for goods and services after an invoice has been received for those goods or services. EAP accounts may be referred to as "e-payables," "single-use accounts," "buyer-initiated payments," "virtual cards," "straight-through processing," or other similar terms.

- | | | |
|---|--|--|
| <input type="checkbox"/> American Express | <input type="checkbox"/> Diner's Club | <input type="checkbox"/> Royal Bank of Canada |
| <input type="checkbox"/> Bank of America | <input type="checkbox"/> Electronic Funds Source (EFS) | <input type="checkbox"/> Scotiabank |
| <input type="checkbox"/> Bank of the West | <input type="checkbox"/> Diner's Club | <input type="checkbox"/> Silicon Valley Bank |
| <input type="checkbox"/> Barclays | <input type="checkbox"/> Fifth Third Bank | <input type="checkbox"/> SunTrust Bank |
| <input type="checkbox"/> BB&T | <input type="checkbox"/> First Hawaiian Bank | <input type="checkbox"/> Synovus |
| <input type="checkbox"/> BMO/Harris Bank | <input type="checkbox"/> First Tennessee Bank | <input type="checkbox"/> TD Bank |
| <input type="checkbox"/> BNY Mellon Bank | <input type="checkbox"/> FNBO | <input type="checkbox"/> UMB |
| <input type="checkbox"/> Capital One | <input type="checkbox"/> HSBC | <input type="checkbox"/> US Bank |
| <input type="checkbox"/> CB&T | <input type="checkbox"/> JPMorgan Chase | <input type="checkbox"/> US Bank Canada |
| <input type="checkbox"/> Citibank | <input type="checkbox"/> M&T Bank | <input type="checkbox"/> Wells Fargo Bank |
| <input type="checkbox"/> Comdata | <input type="checkbox"/> PNC Bank | <input type="checkbox"/> Wright Express |
| <input type="checkbox"/> Comerica | <input type="checkbox"/> Regions Bank | <input type="checkbox"/> Other (please name):
_____ |
| <input type="checkbox"/> Commerce Bank | | |

2(m). Identify the brand associated with the EAP account(s) used by your company.

- American Express
- Discover
- MasterCard
- Visa
- Other (please name): _____

2(n). Has your organization's EAP program implementation and maintenance been assisted by a 3rd party service provider? Yes No

If you responded "Yes" to Question 2(n), please answer Question 2(n)(1). If you responded "No," please skip to Question 2(o).

2(n)(1). Please identify the name of your 3rd party service provider. _____

2(o). By whose invitation are you responding to this survey (check all that apply):

- Your EAP provider
- National Association of Purchasing Card Professionals (NAPCP)
- The Accounts Payable Network (TAPN) or Institute of Finance and Management (IOFM)
- National Institute of Government Purchasing (NIGP)
- RPMG Research Corporation
- Other (please name): _____

Please note:

All questions in this survey relate to EAP account activity by North American businesses, unless specified otherwise. Questions about EAP account use at business units located outside of North America are contained in Section 13 of this survey.

SECTION 3. *Organization Demographics*

3. Please provide a brief description of your organization's business activity or primary product/service: _____

4. Please select the best description of your organization (**Required**):

- | | |
|--|---|
| <input type="checkbox"/> Public corporation | <input type="checkbox"/> State/province or state/provincial government agency |
| <input type="checkbox"/> Privately-owned corporation | <input type="checkbox"/> Municipal government agency (cities, counties, etc.) |
| <input type="checkbox"/> Public college or university | <input type="checkbox"/> Federal government agency |
| <input type="checkbox"/> Private college or university | <input type="checkbox"/> Not-for-profit entity |
| <input type="checkbox"/> School district | <input type="checkbox"/> Other (please describe): _____ |

If you checked "Public corporation," "Privately-owned corporation," or "Other" in Question 4, please answer Question 4(a). Otherwise, skip to Question 5.

4(a). Please select the best description of your company's geographic footprint.

- A North American company with all operations and sales in North America.
- A North American company with all operations in North America but significant sales to customers outside of North America.
- A multinational company with significant operations and sales in multiple continents around the globe.
- Other (please describe): _____

5. Please select the industry classification(s) associated with your organization's primary work activities (please check all that apply):

- | | |
|--|---|
| <input type="checkbox"/> Administrative and support services | <input type="checkbox"/> Pipeline and refining services |
| <input type="checkbox"/> Advertising and marketing | <input type="checkbox"/> Publishing and media |
| <input type="checkbox"/> Agriculture, forestry, and fishing | <input type="checkbox"/> Professional, scientific, and technical services |
| <input type="checkbox"/> Arts and entertainment | <input type="checkbox"/> Public administration (all <i>governmental</i> entities) |
| <input type="checkbox"/> Automotive retailing and service | <input type="checkbox"/> Real estate |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Rentals and leasing |
| <input type="checkbox"/> Consulting | <input type="checkbox"/> Retail trade |
| <input type="checkbox"/> Educational services | <input type="checkbox"/> Social services |
| <input type="checkbox"/> Energy | <input type="checkbox"/> Software and information technology |
| <input type="checkbox"/> Finance, insurance, and banking | <input type="checkbox"/> Telecommunications and data processing services |
| <input type="checkbox"/> Food service and restaurants | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Healthcare | <input type="checkbox"/> Tourism and leisure |
| <input type="checkbox"/> Hotel/Hospitality | <input type="checkbox"/> Utilities (gas, electrical, and water) |
| <input type="checkbox"/> Life sciences | <input type="checkbox"/> Warehousing and distribution services |
| <input type="checkbox"/> Management of facilities/companies | <input type="checkbox"/> Wholesale trade |
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Other services (religious and civic organizations) |
| <input type="checkbox"/> Mining | <input type="checkbox"/> Other (please describe): _____ |
| <input type="checkbox"/> Oil and gas extraction | |

6. Please identify the organizational scope of EAP spending to which your answers on this survey relate.

- A unit or subsidiary of a larger organization
- An entire organization or company
- Other (please describe): _____

7. Please select your company's approximate *annual* sales revenue (or annual budget for governmental or not-for-profit organizations): **(Required)**

- less than \$1 million per year
- equal to or greater than \$1 million but less than \$10 million per year
- equal to or greater than \$10 million but less than \$25 million per year
- equal to or greater than \$25 million but less than \$100 million per year
- equal to or greater than \$100 million but less than \$250 million per year
- equal to or greater than \$250 million but less than \$500 million per year
- equal to or greater than \$500 million but less than \$1 billion per year
- equal to or greater than \$1 billion but less than \$2 billion per year
- equal to or greater than \$2 billion but less than \$5 billion per year
- equal to or greater than \$5 billion but less than \$10 billion per year
- equal to or greater than \$10 billion but less than \$20 billion per year
- equal to or greater than \$20 billion per year
- Don't know or unsure

8. The approximate number of employees in your organization
(Required):

_____, _____, _____

SECTION 4. *Electronic Accounts Payable Use and Goals*

Important instructions: “*Electronic Accounts Payable*” (EAP) accounts are defined as non-plastic purchasing card accounts used to pay for goods and services *after* an invoice has been received for those goods or services. A key feature of EAP accounts is a dynamically adjustable spending limit that is assigned to match each transaction amount. EAP accounts may be referred to as “e-payables,” “single-use accounts,” “buyer-initiated payments,” “virtual cards,” “straight-through processing,” or other similar terms.

9. Does your organization use EAP to pay suppliers? (**Required**): Yes No

If you responded “No” to Question 9, please answer Questions 9(a) and 9(b). If you responded “Yes” to Question 9, please skip to Question 10.

9(a). Please check the statement that best represents your organization’s future plans related to EAP.

- My organization plans to adopt use of EAP accounts by next year
- My organization plans to adopt use of EAP accounts in the next three years
- My organization does not plan to adopt use of EAP
- My organization is unsure of its plans with regard to EAP

If you responded “My organization plans…” to Question 9(a), please answer Question 9(a)(1). Otherwise, skip to Question 9(b).

9(a)(1). When fully implemented, what will be the expected average monthly spending on EAP? \$ _____, _____, _____ .00

9(b). What are the three most important factors explaining your organization’s lack of EAP use?

- Unsure of the benefit to our organization
- Too difficult to set up
- Actual or anticipated resistance of suppliers to EAP payment
- Lack of appropriate staff to implement
- Fear of misuse
- Lack of management support
- Fees and transaction-related costs are too high
- Our card issuer is not promoting or unable to provide this payment service
- Other (please describe): _____

Please skip to Question 75 to complete your survey.

10. When did you first adopt EAP?

- 2007 or Earlier
- 2008
- 2009
- 2010
- 2011
- 2012
- 2013
- 2014 or later

If you answered, “2014 or later,” please skip to Question 11. Otherwise, go to Question 10(a).

10(a). Average **monthly spending** on EAP accounts one year ago was:

\$ _____ .00

11. How long did it take your organization to ramp up its EAP program to “a fully implemented” state?

- | | |
|---|---|
| <input type="checkbox"/> Less than 3 months | <input type="checkbox"/> 3 to 4 years |
| <input type="checkbox"/> 3 to 6 months | <input type="checkbox"/> Longer than 4 years |
| <input type="checkbox"/> 7 to 11 months | <input type="checkbox"/> My organization has yet to reach a “fully implemented” state |
| <input type="checkbox"/> 1 to 2 years | |

12. Please rate the importance of the following goals to your organization’s decision to adopt and use EAP.

A Goal for EAP to ...	Importance of Goals to Organization’s Decision to Adopt and Use EAP <i>Where: 1=Unimportant 2=Of Little Importance 3=Moderately Important 4=Important 5=Very Important</i>
Finance	
Purchase goods and services of higher value	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improve cash flow by extending time to payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Maximize rebates and incentives for the organization	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Avoid late fees by faster (EAP) payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Purchase goods and services that organization would not buy with plastic purchasing cards	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Reduce currency exchange costs associated with purchasing goods and services from vendors outside of North America	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Obtain discounts by faster (EAP) payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Suppliers and Process	
Increase organizational efficiency associated with payment of suppliers	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Simplify the process for paying suppliers	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Reduce the number of checks written	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Create a new payment option within a larger payment strategy for our supply base.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Transparency and Control	
Reduce potential for waste, fraud, and misuse in procure-to-pay process	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improve tracking of payments to suppliers (e.g., no checks lost in the mail)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Obtain data that is not consistently provided with plastic card products.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Consolidate spending data across different business units and software platforms to support discount discussions.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improve compliance with contractual terms (e.g., identifying discounts to be received if spending rises above a threshold)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5

13(a). Below are definitions of some of the EAP account types available. Each type of EAP account is “dynamically adjustable” such that the available credit on the card account is adjusted to match each transaction to be charged to the card. Please indicate what types of EAP accounts are used by your organization. **(Required)**

EAP Account Type	Description	Does your organization use EAP account type? (Yes/No to each line)
Virtual account maintained by supplier	<i>Account number assigned to a specific supplier and held in trust by that supplier, who charges the account to receive payment for approved invoices.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Virtual account maintained by buyer	<i>Account number is assigned to a specific supplier but <u>not</u> held by that supplier. The account number is transmitted to and charged by the supplier at time of payment.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Single-use or rotating pool of accounts	<i>Randomly generated account number is transmitted to and charged by the supplier at the time of payment.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Straight-through processing/buyer-initiated transactions	<i>A card account that your company charges on behalf of your vendor, resulting in funds being deposited in the vendor’s bank account. Vendor agrees to accept payment by card but does not input the card transaction data.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other	<i>Please describe: _____</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

13(b). Average **monthly spending** on EAP (all account types combined) currently is: **(Required)** * \$ _____, _____, _____ .00

13(c). Average number of **monthly transactions** on EAP (all account types combined) currently is: **(Required)** * _____, _____, _____

 * *If the most recent month of EAP spending/transaction activity is not representative of your typical activity, please report your activity for an average month.*

14. Please estimate the percentage of your organization's monthly EAP transactions paid by each account type below. Insert "0" if the account type is not used. The sum of the column will be 100%.

Type of EAP	Estimated Percentage of Monthly Transactions Paid by EAP Account
Virtual account <i>maintained by supplier</i>	_____ %
Virtual account <i>maintained by buyer</i>	_____ %
Single-use or rotating pool of accounts	_____ %
Straight-through processing/buyer-initiated transactions	_____ %
Other	_____ %
TOTAL	100%

15. Is there a reason that your organization conducts more transactions on any one type of EAP account than another? If so, please describe that reason.

16. Please estimate the percentage of your organization's EAP transactions that fall within the dollar amount ranges listed below. Insert "0" if transactions do not occur in a particular range. The column should add up to 100%.

EAP Transaction Amount	Estimated Percentage of Monthly EAP Transactions
\$2,500 or less	_____ %
Between \$2,501 and \$5,000	_____ %
Between \$5,001 and \$10,000	_____ %
Between \$10,001 and \$100,000	_____ %
Over \$100,000	_____ %
TOTAL (should sum to 100%)	100%

17. What is the highest dollar value for a single transaction paid by EAP at your organization in the past year? \$_____,_____,_____.00

18. What is the lowest dollar value for a single transaction paid by EAP at your organization in the past year? \$_____,_____,_____.00

19. Please estimate the percentage of all transactions currently paid by the payment methods specified below. Each column should add up to 100%.

Payment Method	<i>Percentage of All Transactions of \$2,500 or Less</i>	<i>Percentage of All Transactions between \$2,501 and \$10,000</i>	<i>Percentage of All Transactions between \$10,001 and \$100,000</i>	<i>Percentage of All Transactions between \$100,001 and \$1 Million</i>
Electronic accounts payable	_____ %	_____ %	_____ %	_____ %
Other card accounts (p-card, travel, etc.)	_____ %	_____ %	_____ %	_____ %
Paper checks	_____ %	_____ %	_____ %	_____ %
Automated Clearing House (ACH)	_____ %	_____ %	_____ %	_____ %
Wire Transfer	_____ %	_____ %	_____ %	_____ %
Other (please describe): _____	_____ %	_____ %	_____ %	_____ %
TOTAL (should sum to 100%)	100%	100%	100%	100%

20. Which department decides if EAP is a suitable payment method?

- Accounts Payable
- Purchasing
- Other (please describe): _____

21. Who was most responsible for the setup and implementation of EAP payments at your organization?

- Member of my organization
- Our bank or EAP provider
- 3rd party provider (please identify): _____
- Other (please identify): _____

If you responded “Our bank or EAP provider” to Question 21, please answer Question 21(a). Otherwise, skip to Question 22.

21(a). Does the bank that provides your organization with EAP technology also provide your organization with check, ACH, wire transfer, and other payment tool needs? Yes No

22. Does your organization have a “payment strategy” which calls for the use of different payment methods (check, ACH, EAP, p-card) under different conditions? Yes No

If you responded “Yes” to Question 22, please go to Question 22(a). Otherwise, skip to Question 23.

22(a). What are the conditions associated with EAP payment at your organization?

23. Earlier, you indicated that your monthly spending on EAP is [INSERT \$XX from Q13(b)]. Please provide an approximate breakdown of that spending among each of the good and service categories listed below. If you did not conduct spending in a given category, please leave the row blank. **Please note: Your total spending should equal [INSERT \$XX from Q13(b)].**

Category of Goods and Services Paid with EAP	Of your average monthly EAP spending about how much was for the items below? <i>Note: the combined answers should add up to your total reported monthly spending of [Insert \$XX from Q13(b)]</i>
Consumables	
Computer and mobile hardware, software, and peripherals	\$ _____, _____, _____ .00
Office equipment and supplies (e.g., desks, printer ink, paper, etc.)	\$ _____, _____, _____ .00
Operating goods and supplies (e.g., general maintenance, industrial supplies, lab supplies, shop supplies, uniforms, fuel, tools, and other goods)	\$ _____, _____, _____ .00
Assets	
Construction materials and capital assets (depreciable asset purchases other than office equipment, computers, software, or infrastructure)	\$ _____, _____, _____ .00
Infrastructure (buildings, roads, bridges, water systems, etc.)	\$ _____, _____, _____ .00
Inventory	\$ _____, _____, _____ .00
Business Services	
Catering/cafeteria/food service	\$ _____, _____, _____ .00
Contractual repair and maintenance (e.g., general repairs, maintenance, electrical contractor, carpentry, HVAC, roofing, plumbing)	\$ _____, _____, _____ .00
Insurance	\$ _____, _____, _____ .00
Lease and rental payments	\$ _____, _____, _____ .00
Mail delivery	\$ _____, _____, _____ .00
Media and advertising	\$ _____, _____, _____ .00
Printing and duplication	\$ _____, _____, _____ .00
Temporary help	\$ _____, _____, _____ .00
Transportation (delivery of goods)	\$ _____, _____, _____ .00
Professional Services and Utilities	
Education and training	\$ _____, _____, _____ .00
Professional services (e.g., engineering, architectural, legal, accounting, medical, and consulting services)	\$ _____, _____, _____ .00
Telecommunications services	\$ _____, _____, _____ .00
Other utilities (water, sewer, electric, gas)	\$ _____, _____, _____ .00
Other Purchases	
Grant payments	\$ _____, _____, _____ .00
Travel	\$ _____, _____, _____ .00
ALL OTHER purchases (please describe): _____	\$ _____, _____, _____ .00
TOTAL	[Insert \$XX from Q13(b)]

27. Approximately how many suppliers do you currently pay via EAP?

- Less than 10
- 10 to 25
- 26 to 50
- 51 to 100
- 101 to 500
- More than 500

28. Your suppliers' "due date" for payment of a typical transaction is:

- upon receipt of invoice.
- 15 days from the invoice date.
- 30 days from the invoice date.
- 45 days from the invoice date.
- 60 days from the invoice date.
- Other (please describe): _____

29. Do your suppliers usually provide a discount for early payment? Yes No

If you responded "Yes" to Question 29, please answer Questions 29(a) and 29(b) below. If you responded "No," please skip to Question 30.

29(a). What is the most common discount percentage for a typical transaction?

- | | |
|-------------------------------|---|
| <input type="checkbox"/> 1.0% | <input type="checkbox"/> 5.0% |
| <input type="checkbox"/> 1.5% | <input type="checkbox"/> 6.0% |
| <input type="checkbox"/> 2.0% | <input type="checkbox"/> 7.0% |
| <input type="checkbox"/> 2.5% | <input type="checkbox"/> 8.0% |
| <input type="checkbox"/> 3.0% | <input type="checkbox"/> 9.0% |
| <input type="checkbox"/> 3.5% | <input type="checkbox"/> 10.0% |
| <input type="checkbox"/> 4.0% | <input type="checkbox"/> Other (please describe): _____ |
| <input type="checkbox"/> 4.5% | |

29(b). How has the use of EAP affected early payment discounts offered by suppliers?

- No change--we typically continue to receive early payment discounts.
- Discount is not offered if payment is made with EAP.

30. Your organization typically pays suppliers by EAP:

- upon receipt of invoice.
- within 10 days from the receipt of invoice.
- within 11-15 days from the receipt of the invoice.
- within 16-30 days from the receipt of the invoice.
- within 31-45 days from the receipt of the invoice.
- on the **due date** of the invoice.
- Other (please describe): _____

SECTION 6. EAP Capture of Spending and Growth Expectations

31. Please estimate (a) the **percent** of total spending on each category of good or service that is *currently* being paid with EAP and (b) indicate whether your organization believes that there is significantly more EAP spending potential in each category.

*NOTE: If your organization does not spend on a particular good/service, leave the row blank. Answers for each row are independent and Column A should **not** add up to 100%.*

Category of Purchase	(a) Estimated Percent Of Total Spending on This Good or Service Currently Paid by EAP <i>(Note: the answer for each item is independent and can range from 0% to 100%)</i>	(b) Check if there is significantly more EAP spending potential in this category for your organization
Consumables		
Computer and mobile hardware, software, and peripherals	___ ___ %	<input type="checkbox"/>
Office equipment and supplies	___ ___ %	<input type="checkbox"/>
Operating goods and supplies	___ ___ %	<input type="checkbox"/>
Assets		
Construction materials and capital assets	___ ___ %	<input type="checkbox"/>
Infrastructure	___ ___ %	<input type="checkbox"/>
Inventory	___ ___ %	<input type="checkbox"/>
Business Services		
Catering/cafeteria/food service	___ ___ %	<input type="checkbox"/>
Contractual repair and maintenance	___ ___ %	<input type="checkbox"/>
Insurance	___ ___ %	<input type="checkbox"/>
Lease and rental payments	___ ___ %	<input type="checkbox"/>
Mail delivery	___ ___ %	<input type="checkbox"/>
Media and advertising	___ ___ %	<input type="checkbox"/>
Printing and duplication	___ ___ %	<input type="checkbox"/>
Temporary help	___ ___ %	<input type="checkbox"/>
Transportation (delivery of goods)	___ ___ %	<input type="checkbox"/>
Professional Services and Utilities		
Education and training	___ ___ %	<input type="checkbox"/>
Professional services	___ ___ %	<input type="checkbox"/>
Telecommunications services	___ ___ %	<input type="checkbox"/>
Other utilities	___ ___ %	<input type="checkbox"/>
Other Purchases		
Grant payments	___ ___ %	<input type="checkbox"/>
Travel	___ ___ %	<input type="checkbox"/>
ALL OTHER purchases	___ ___ %	<input type="checkbox"/>

32. Briefly describe any action your organization has taken that has had a significant positive impact on EAP spending at your organization.

33. What is the expected change in EAP spending at your organization over the next 5 years?

- Increase
- Decrease
- Stay the same

If you responded “Increase” to Question 33, please answer Questions 33(a) and 33(b). If you responded “Decrease,” please answer Questions 33(c) and 33(d). If you responded “Stay the same,” please skip to Question 34.

33(a). Please identify the three most important reasons for the expected increase in EAP spending over the next five years.

MY ORGANIZATION EXPECTS INCREASED SPENDING DUE TO:

- an increase in overall purchasing budget.
- efforts to target commodities for EAP payment.
- efforts to target vendors for EAP payment.
- efforts to target high-dollar transactions for EAP payment.
- improvements in supplier acceptance of EAP payment.
- enactment or improved enforcement of policies requiring EAP use.
- changes in organizational incentives for EAP use.
- expansion of the types of goods and services that can be paid for with EAP.
- other (please describe): _____

33(b). Please indicate (by one checkmark in each column) the expected growth of **EAP** spending in each of the next five years.

	Change in 2015 EAP Spending Over 2014 Level	Change in 2016 EAP Spending Over 2015 Level	Change in 2017 EAP Spending Over 2016 Level	Change in 2018 EAP Spending Over 2017 Level	Change in 2019 EAP Spending Over 2018 Level
I N C R E A S E	<input type="checkbox"/> 1% to 2% increase	<input type="checkbox"/> 1% to 2% increase	<input type="checkbox"/> 1% to 2% increase	<input type="checkbox"/> 1% to 2% increase	<input type="checkbox"/> 1% to 2% increase
	<input type="checkbox"/> 3% to 4% increase	<input type="checkbox"/> 3% to 4% increase	<input type="checkbox"/> 3% to 4% increase	<input type="checkbox"/> 3% to 4% increase	<input type="checkbox"/> 3% to 4% increase
	<input type="checkbox"/> 5% to 6% increase	<input type="checkbox"/> 5% to 6% increase	<input type="checkbox"/> 5% to 6% increase	<input type="checkbox"/> 5% to 6% increase	<input type="checkbox"/> 5% to 6% increase
	<input type="checkbox"/> 7% to 8% increase	<input type="checkbox"/> 7% to 8% increase	<input type="checkbox"/> 7% to 8% increase	<input type="checkbox"/> 7% to 8% increase	<input type="checkbox"/> 7% to 8% increase
	<input type="checkbox"/> 9% to 10% increase	<input type="checkbox"/> 9% to 10% increase	<input type="checkbox"/> 9% to 10% increase	<input type="checkbox"/> 9% to 10% increase	<input type="checkbox"/> 9% to 10% increase
	<input type="checkbox"/> 11% to 12% increase	<input type="checkbox"/> 11% to 12% increase	<input type="checkbox"/> 11% to 12% increase	<input type="checkbox"/> 11% to 12% increase	<input type="checkbox"/> 11% to 12% increase
	<input type="checkbox"/> 13% to 15% increase	<input type="checkbox"/> 13% to 15% increase	<input type="checkbox"/> 13% to 15% increase	<input type="checkbox"/> 13% to 15% increase	<input type="checkbox"/> 13% to 15% increase
	<input type="checkbox"/> 16% to 25% increase	<input type="checkbox"/> 16% to 25% increase	<input type="checkbox"/> 16% to 25% increase	<input type="checkbox"/> 16% to 25% increase	<input type="checkbox"/> 16% to 25% increase
	<input type="checkbox"/> 26% to 50% increase	<input type="checkbox"/> 26% to 50% increase	<input type="checkbox"/> 26% to 50% increase	<input type="checkbox"/> 26% to 50% increase	<input type="checkbox"/> 26% to 50% increase
	<input type="checkbox"/> 51% to 75% increase	<input type="checkbox"/> 51% to 75% increase	<input type="checkbox"/> 51% to 75% increase	<input type="checkbox"/> 51% to 75% increase	<input type="checkbox"/> 51% to 75% increase
	<input type="checkbox"/> 76% to 100% increase #	<input type="checkbox"/> 76% to 100% increase #	<input type="checkbox"/> 76% to 100% increase #	<input type="checkbox"/> 76% to 100% increase #	<input type="checkbox"/> 76% to 100% increase #
	<input type="checkbox"/> 101% to 200% increase #	<input type="checkbox"/> 101% to 200% increase #	<input type="checkbox"/> 101% to 200% increase #	<input type="checkbox"/> 101% to 200% increase #	<input type="checkbox"/> 101% to 200% increase #
	<input type="checkbox"/> More than triple	<input type="checkbox"/> More than triple	<input type="checkbox"/> More than triple	<input type="checkbox"/> More than triple	<input type="checkbox"/> More than triple

For example, a 100% increase indicates that spending is expected to double the level of the previous year. A 200% increase indicates that spending is expected to triple the level of the previous year.

33(c). Please identify (by checkmark) any reason for the expected decrease in EAP spending over the next five years.

MY ORGANIZATION EXPECTS:

- a decrease in overall purchasing budget-
- weaker supplier acceptance of EAP payment.
- changes in organizational incentives for EAP use.
- changes in the categories of goods and services paid for with EAP.
- dissatisfaction with the EAP program.
- greater use of an alternate payment method (please identify the preferred alternate method): _____
- other (please describe): _____

33(d). Please indicate (by one checkmark in each column) the expected decrease of EAP spending in **each** of the next five years.

	Change in 2015 EAP Spending Over 2014 Level	Change in 2016 EAP Spending Over 2015 Level	Change in 2017 EAP Spending Over 2016 Level	Change in 2018 EAP Spending Over 2017 Level	Change in 2019 EAP Spending Over 2018 Level
D E C R E A S E	<input type="checkbox"/> 1% to 2% decrease	<input type="checkbox"/> 1% to 2% decrease	<input type="checkbox"/> 1% to 2% decrease	<input type="checkbox"/> 1% to 2% decrease	<input type="checkbox"/> 1% to 2% decrease
	<input type="checkbox"/> 3% to 4% decrease	<input type="checkbox"/> 3% to 4% decrease	<input type="checkbox"/> 3% to 4% decrease	<input type="checkbox"/> 3% to 4% decrease	<input type="checkbox"/> 3% to 4% decrease
	<input type="checkbox"/> 5% to 6% decrease	<input type="checkbox"/> 5% to 6% decrease	<input type="checkbox"/> 5% to 6% decrease	<input type="checkbox"/> 5% to 6% decrease	<input type="checkbox"/> 5% to 6% decrease
	<input type="checkbox"/> 7% to 8% decrease	<input type="checkbox"/> 7% to 8% decrease	<input type="checkbox"/> 7% to 8% decrease	<input type="checkbox"/> 7% to 8% decrease	<input type="checkbox"/> 7% to 8% decrease
	<input type="checkbox"/> 9% to 10% decrease	<input type="checkbox"/> 9% to 10% decrease	<input type="checkbox"/> 9% to 10% decrease	<input type="checkbox"/> 9% to 10% decrease	<input type="checkbox"/> 9% to 10% decrease
	<input type="checkbox"/> 11% to 12% decrease	<input type="checkbox"/> 11% to 12% decrease	<input type="checkbox"/> 11% to 12% decrease	<input type="checkbox"/> 11% to 12% decrease	<input type="checkbox"/> 11% to 12% decrease
	<input type="checkbox"/> 13% to 15% decrease	<input type="checkbox"/> 13% to 15% decrease	<input type="checkbox"/> 13% to 15% decrease	<input type="checkbox"/> 13% to 15% decrease	<input type="checkbox"/> 13% to 15% decrease
	<input type="checkbox"/> 16% to 25% decrease	<input type="checkbox"/> 16% to 25% decrease	<input type="checkbox"/> 16% to 25% decrease	<input type="checkbox"/> 16% to 25% decrease	<input type="checkbox"/> 16% to 25% decrease
	<input type="checkbox"/> 26% to 50% decrease*	<input type="checkbox"/> 26% to 50% decrease*	<input type="checkbox"/> 26% to 50% decrease*	<input type="checkbox"/> 26% to 50% decrease*	<input type="checkbox"/> 26% to 50% decrease*
<input type="checkbox"/> Greater than 50% decrease	<input type="checkbox"/> Greater than 50% decrease	<input type="checkbox"/> Greater than 50% decrease	<input type="checkbox"/> Greater than 50% decrease	<input type="checkbox"/> Greater than 50% decrease	

* For example, a 50% decrease indicates that spending is expected to be one-half of the level in the previous year.

SECTION 7. *Supplier Recruitment Strategy and Implementation*

34. Did your organization (or an entity on behalf of your organization) engage in an effort to enlist suppliers to accept payment by EAP? Yes No

If you responded “Yes” to Question 34, please answer Questions 34(a) through 34(i) below. If you responded “No” please skip to Question 35.

34(a). How did your organization or its representatives contact suppliers about acceptance of EAP? (Select all that apply)

- By phone
- By e-mail messages
- By land mail (including “check stuffers”)
- Other (please describe): _____

34(b). Your organization’s effort to get suppliers to accept EAP...

- is situated within a larger strategy to identify the “best payment” options (including ACH, checks, plastic purchasing cards, and wire transfers) between buyer and seller
- is tightly focused on EAP acceptance by suppliers.
- Other (please describe): _____

34(c). Who conducted most of the key steps to encourage suppliers to accept EAP?

- Members of my organization
- Bank or EAP provider
- 3rd party service provider (please identify): _____
- Other (please describe): _____

If you responded “Members of my organization” to Question 34(c), please answer Question 34(c)(1) below. If you responded otherwise, please skip to Question 34(d).

34(c)(1). Were there any internal incentives provided to employees of your organization for enlisting suppliers to accept payment by EAP? Yes No

34(d). Did senior leadership at your organization reach out to suppliers regarding EAP acceptance?

- Yes No Not sure

34(e). For suppliers that did not accept EAP payment after the initial recruitment effort, how often does your organization revisit the issue with the supplier?

- Monthly My organization does not revisit the issue after the initial recruitment push
- Bi-annually (twice a year)
- Annually Other (please describe): _____

34(f). How did your organization identify suppliers to target for EAP payment? (Select all that apply)

- Our EAP provider identified suppliers that already accept EAP payment
- Our EAP provider identified suppliers that already accepted plastic card payment
- Our organization identified suppliers with whom we conduct a high volume of activity amenable to EAP payment
- Our organization identified suppliers associated with certain categories of spending
- Other (please describe): _____

34(g). Overall, how successful has your effort been to enlist suppliers to accept EAP payment?

- Very successful
- Successful
- Neutral
- Unsuccessful
- Very unsuccessful

34(h). What aspect(s) of your effort to enlist suppliers to accept EAP payment had the most positive impact on supplier enrollment?

34(i). What, if anything, did your organization do to overcome any objections raised by suppliers with respect to EAP payment?

35. Compared to two years ago, the number of suppliers you pay via EAP has:

- Increased by 1% to 10%
- Increased by 11% to 25%
- Increased by 26% to 50%
- Increased by 51% to 100% (e.g., doubled)
- More than doubled
- Not applicable. We did not use EAP two years ago.
- Decreased (Please identify the percentage decline): ___ %

36. The current number of suppliers that accept payment by EAP represents approximately what percentage of your total supplier base? _____%

37(a). Has your organization changed its payment terms in ways that promote supplier acceptance of EAP (e.g., has your organization pushed check payment back from 30 to 60 days or has payment by EAP been expedited in some way)? Yes No

If you responded “Yes” to Question 37(a), please answer Question 37(a)(1) below. If you responded “No,” please skip to Question 37(b).

37(a)(1). Please describe how your organization’s payment terms have been altered to promote EAP transactions.

37(b). Do any of the suppliers that your organization pays with EAP receive a lower large ticket interchange rate? Yes No
 Don’t Know

If you responded “Yes” to Question 37(b), please answer Question 37(b)(1) below. Otherwise, skip to Question 38.

37(b)(1). Please estimate the percentage of your EAP-accepting suppliers that benefit from lower large-ticket interchange rates?

- | | | |
|-------------------------------------|-------------------------------------|---|
| <input type="checkbox"/> 1% to 10% | <input type="checkbox"/> 31% to 50% | <input type="checkbox"/> 71% to 90% |
| <input type="checkbox"/> 11% to 30% | <input type="checkbox"/> 51% to 70% | <input type="checkbox"/> Greater than 90% |

38. Does your organization require EAP payment as a condition for new vendor contracts? Yes No

39. What reasons have suppliers given for not accepting EAP payments? (check all that apply)

- Merchant fees are too high
- Fear of fraud associated with EAP payments
- Too difficult to setup
- Don't understand the benefits
- Not enough demand by buyers
- Lack of proper staff and/or training
- Other (please describe): _____

40. Which answer best describes your organization's most frequent response to the suppliers that do not accept EAP?

- Pay vendor by check
- Pay vendor by ACH
- Pay vendor by plastic p-card
- Pay vendor by wire transfer
- Switched to a different vendor who accepts EAP
- Negotiate with supplier
- Focus on educating supplier
- Other (please describe): _____

41. Do any of your organization's suppliers require a surcharge for EAP payment? Yes No

If you responded "Yes" to Question 41, please answer Questions 41(a) and 41(b) below. If you responded with "No" please skip to Question 42.

41(a). What is the typical surcharge added to your invoices when paying with EAP (as a percentage of the invoice total)?

- 0.5%
- 1.0%
- 1.5%
- 2.0%
- 2.5%
- 3.0%
- 3.5%
- Other (please specify): ____%

41(b). What percentage of your EAP suppliers presently require a surcharge? _____%

42. If all of the suppliers that your organization wanted to accept payment by EAP did accept payment by EAP, by how much would your organization's monthly EAP spending increase?

- Less than 10%
- 10% to 25%
- 26% to 50%
- 51% to 100%
- More than double
- Not sure

43. Overall, how satisfied is your organization with its EAP provider's effort to increase supplier acceptance of EAP?

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied

44. Overall, how satisfied is your organization with the level of supplier acceptance for EAP payment?

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied

SECTION 8. *EAP Delivery Mechanism and Integration*

45. How does your organization primarily transmit the card number to which an EAP purchase is charged?
- by traditional e-mail
 - by secure e-mail
 - by fax
 - by post to shared web portal
 - by a combination of methods (please describe): _____
 - by other means (please describe): _____
 - Not applicable – we do not transmit card numbers since we only use “straight-through processing” (charging card number on behalf of the supplier)

If you checked “by post to shared web portal” to Question 45, please answer Question 45(a) below. Otherwise, please skip to Question 46.

- 45(a). What features exist in your web portal for EAP payment? (Select all that apply)
- ability to self-manage supplier profile
 - password login access
 - downloadable remittance information related to payment
 - other (please describe): _____
46. How helpful has your organization’s method of card number delivery been in recruiting broader supplier acceptance?
- Very helpful
 - Helpful
 - Neutral
 - Unhelpful
 - Very Unhelpful
 - Not applicable – we do not transmit card numbers since we only use “straight-through processing” (charging card number on behalf of the supplier)
47. Describe how the line of credit is typically assigned to the card number used to pay a supplier for an EAP transaction:
- The line of credit is for a predetermined unchangeable agreed-upon amount.
 - The line of credit supports charges within a range (e.g., \$1 to \$5,000) of dollar values.
 - Our organization makes a choice – the line of credit can be for a predetermined unchangeable agreed-upon amount or a range (e.g., \$1 to \$5,000) of dollar values.
 - Other (please describe): _____
48. What percentage of your EAP transactions are manually reconciled by your organization?
- 0% (in other words, all EAP transactions are automatically reconciled)
 - 1% to 10%
 - 11% to 20%
 - 21% to 30%
 - 31% to 40%
 - 41% to 50%
 - More than 50%

If you checked anything but “0%...” please answer Question 48(a) on the next page. Otherwise, skip to Question 49.

- 48(a). What is the major reason that EAP transactions are not automatically reconciled by your organization?
- Our vendor can charge a different price than anticipated.
 - Our vendor refunds returned goods to the card number.
 - Our vendor charges for shipping costs unknown at time of purchase agreement.
 - Other (please describe): _____
49. A timely reconciliation of EAP spending _____ at my organization:
- occurs routinely and is no problem
 - occurs most of the time and is a minor problem
 - occurs some of the time and is a problem
 - occurs infrequently and is a major problem
 - Other (please describe): _____
50. Please indicate the type of accounting information or Enterprise Resource Planning system that supports Accounts Payable at your organization:
- | | |
|---|---|
| <input type="checkbox"/> Banner | <input type="checkbox"/> NetSuite |
| <input type="checkbox"/> Datatel | <input type="checkbox"/> Oracle |
| <input type="checkbox"/> ECI M1 | <input type="checkbox"/> Peoplesoft |
| <input type="checkbox"/> IBM AS400 | <input type="checkbox"/> Sage |
| <input type="checkbox"/> ICIM by Metasystems | <input type="checkbox"/> SAP |
| <input type="checkbox"/> J.D. Edwards | <input type="checkbox"/> Sungard |
| <input type="checkbox"/> Lawson | <input type="checkbox"/> xLedger |
| <input type="checkbox"/> M&D | <input type="checkbox"/> In-house constructed system |
| <input type="checkbox"/> Microsoft Dynamics | <input type="checkbox"/> Other ERP system (please identify): _____ |
| <input type="checkbox"/> Microsoft Great Plains | <input type="checkbox"/> Other standalone accounting software
(please identify): _____ |
51. *Please complete the following statement with the best answer:*
 My organization's EAP account spending is ___ integrated with our accounting information/ERP system.
- Not Minimally Moderately Significantly Completely
- If you responded with "Completely," please answer Question 51(a). Otherwise, go to Question 52.**
- 51(a). Approximately how long did it take for your organization to fully *integrate* the EAP program with your accounting information or ERP system?
- | | |
|---|--|
| <input type="checkbox"/> Less than six months | <input type="checkbox"/> 1 to 2 years |
| <input type="checkbox"/> 6 to 11 months | <input type="checkbox"/> More than 2 years |
52. How important has EAP integration been to the growth of EAP spending at your organization?
- Very important
 - Important
 - Neutral
 - Unimportant
 - Very unimportant

SECTION 9. EAP Provider Selection and Relationship

53. Please identify the single most significant factor in the choice of your EAP provider:
- Rebates and financial incentives
 - Expansion of an existing relationship (i.e., using the bank which provides the organization with checks, ACH, p-cards, etc.)
 - Features/functionality of EAP technology
 - Experience/market leadership of EAP provider
 - Support of EAP provider in supplier recruitment
 - Other (please describe): _____
54. How often does your organization communicate with your EAP provider's account manager (via phone call, site visit, e-mail, etc.)?
- Weekly
 - Monthly
 - Quarterly
 - Bi-annually (twice per year)
 - Annually
 - Other time frame (please specify): _____
55. How satisfied is your organization with the performance of your EAP provider's account manager?
- Very satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very dissatisfied

SECTION 10. EAP and Organizational Payment Choices

56. Please identify (by checkmark) the payment method that your organization thinks is “most preferred” with respect to meeting the criteria listed below. You may only select one payment method as “most preferred” for each row.

Criteria for Payment Method	Check the “Most Preferred” Payment Method for Criteria				
	ACH	Checks	EAP	Plastic Cards	Wire Transfer
Per-transaction charges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Technology investment required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Training requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank fees (aside from transaction costs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Incentives/rebates for use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount of information obtained about goods/services purchased via payment method	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Least likelihood of errors, corrections, or rework to complete payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security of payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acceptance of payment method in North America	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Global acceptance of payment method	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ease of “setting up” supplier for transactions via payment method	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quickest method to transmit payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supplier preference for payment method	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoidance of “bad debt” write-offs or debt collection activity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoidance of credit checking activity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ease with which refunds/returns can be processed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability of your organization to...					
control timing of settlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
transmit remittance information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
resolve disputes about payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
control spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
integrate with organizational software	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
track supplier receipt of payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 11. Relationship of EAP to Plastic Purchasing Cards

57. Does your organization use plastic purchasing cards? Yes No

If you responded “Yes” to Question 57, please continue with Question 57(a) through 57(k) below. If you responded “No” please skip to Question 58.

57(a). The number of **plastic purchasing cards** currently is: _____, _____, _____

57(b). Average **monthly spending** on *plastic* purchasing cards currently is:* \$ _____, _____, _____ .00

57(c). The number of **monthly transactions** on *plastic* purchasing cards currently is:* _____, _____, _____

* *If the most recent month of plastic card spending/transaction activity is not representative of your typical activity, please report your activity for an average month.*

57(d). *Please complete the following statement:*
Our EAP spending has _____ the amount my organization spends on plastic purchasing cards.
 had little or no impact on
 caused a modest reduction in
 caused a moderate reduction in
 caused a significant reduction in

57(e). *Please complete the following statement:*
In comparison to purchases my organization makes with plastic p-cards, EAP purchases are for ...
 goods and services of the same type and dollar amount.
 goods and services that are different.

If you answered “Goods and services that are different” to Question 57(e), please answer Question 57(e)(1) below. Otherwise, skip to Question 57(f).

57(e)(1). Compared to purchases on plastic p-cards, EAP account purchases are (select all that apply):
 for goods and services of higher dollar values.
 for purchases from vendors with whom the organization conducts a high number of transactions.
 for goods and services which are not allowed to be paid by plastic purchasing cards.
 for transactions requiring additional approvals/controls prior to payment.
 different in other ways (please describe): _____

57(f). Compared to purchases on plastic p-cards, EAP purchases are considered by my organization to be:
 significantly less prone to fraud or misuse
 less prone to fraud or misuse
 neither more nor less prone to fraud or misuse
 more prone to fraud or misuse
 significantly more prone to fraud or misuse

- 57(g). Has your organization reduced or does it plan to reduce the number of plastic purchasing cards? Yes No
- 57(h). Has your organization reduced or does it plan to reduce the monthly or per-transaction spending limits on its plastic purchasing cards? Yes No
- 57(i). What is the expected change in plastic purchasing card spending at your organization over the next 5 years?
- Increase
 - Decrease
 - Stay the same
- 57(j). Which answer best characterizes your organization's position about plastic p-cards?
- Plastic cards are an important payment tool to be distributed as widely and used as much as possible
 - Plastic cards are an important payment tool to be distributed to employees who have demonstrated need to purchase goods and services
 - Plastic cards are a useful payment tool, though its use is neither encouraged nor discouraged
 - Plastic cards are an acceptable, but not preferred, payment tool
 - Plastic cards are only given out and used on an "as needed" basis
- 57(k). Does the bank or other party that provides your organization with its EAP product also provide your organization with its plastic p-cards? Yes No

SECTION 12. Administration and Risk Management

Introductory Comment: For purposes of this survey, the term “EAP Administrator” is used to describe time commitment of personnel who have primary responsibility for oversight and functioning of the EAP program. *Please report information about EAP administrative time commitment in Questions 58 and 59 on a “full time equivalent” (FTE) basis where, for example, two half-time workers equal one FTE worker or three half-time workers equal 1.5 FTE.*

58. The current number of EAP Administrators at my organization is:
- | | |
|--|--|
| <input type="checkbox"/> Less than 0.25 FTE (quarter-time) | <input type="checkbox"/> 1.25 FTE |
| <input type="checkbox"/> 0.25 FTE (quarter-time) | <input type="checkbox"/> 1.50 FTE |
| <input type="checkbox"/> 0.50 FTE (half-time) | <input type="checkbox"/> 1.75 FTE |
| <input type="checkbox"/> 0.75 FTE (three-quarter time) | <input type="checkbox"/> 2 FTE |
| <input type="checkbox"/> 1 FTE (one full-time person) | <input type="checkbox"/> More than 2 FTE (please specify): _____ |
59. The current number of other personnel devoted to the administration of the EAP program is: _____ FTE
60. What is the most important performance metric, if any, used by your organization to evaluate the EAP program?
- | |
|--|
| <input type="checkbox"/> Dollar amount or number of EAP payments |
| <input type="checkbox"/> Number of suppliers accepting EAP payment |
| <input type="checkbox"/> Percentage of category spending or transactions paid with EAP |
| <input type="checkbox"/> Rebate or financial incentives received from the EAP provider |
| <input type="checkbox"/> Other (please describe): _____ |
| <input type="checkbox"/> No performance metrics are used to evaluate the EAP program |
61. Does your organization support program administrator attendance at “user conferences” to identify new ways to expand EAP spending? Yes No
62. Does your organization have an ongoing method of communicating information about the EAP program (e.g., bulletin boards, newsletters) to the organization? Yes No
63. Please identify the most common **per-transaction** spending limit in place for EAP transactions?
- | | |
|---|--|
| <input type="checkbox"/> \$1,000 or less | <input type="checkbox"/> \$50,001 to \$100,000 |
| <input type="checkbox"/> \$1,001 to \$2,500 | <input type="checkbox"/> Greater than \$100,000 |
| <input type="checkbox"/> \$2,501 to \$5,000 | <input type="checkbox"/> Not Applicable. Our organization does not have per-transaction limits with EAP payments |
| <input type="checkbox"/> \$5,001 to \$7,500 | |
| <input type="checkbox"/> \$7,501 to \$10,000 | |
| <input type="checkbox"/> \$10,001 to \$50,000 | |
64. Does your organization formally review and audit the EAP spending approval process? Yes No
65. Does your organization have EAP-issuer provided insurance related to fraudulent EAP use? Yes No

SECTION 13. Global EAP Payments

66. Does your organization pay suppliers outside of the U.S./Canada by EAP? Yes No

If you answered “Yes” to Question 66, please answer Questions 66(a) and 66(b). Otherwise, skip to Question 67.

66(a). Approximately how much total annual EAP spending is conducted by all business units with suppliers outside of the U.S. and Canada (in \$ U.S. dollars)? \$ __, __ __ __, __ __ __, __ __ __ .00

66(b). Please identify the global regions in which you pay suppliers by EAP.

Region	Check box if your organization pays suppliers with EAP in this region
Mexico	<input type="checkbox"/>
Africa	<input type="checkbox"/>
Asia and Asia Pacific Region	<input type="checkbox"/>
Australia	<input type="checkbox"/>
Europe	<input type="checkbox"/>
Middle East	<input type="checkbox"/>
South and Central America, Caribbean	<input type="checkbox"/>

SECTION 14. *Switching Behavior*

67. Is your organization currently considering switching its EAP provider? Yes No

If you answered “Yes” to Question 67, please answer Question 67(a) below. Otherwise, skip to Question 68.

67(a). Please rate the importance of the reasons for your organization’s consideration of switching its EAP provider.	<u>Not Important</u>				<u>Very Important</u>		
Drawing near or at the end of current contract term with provider	1	2	3	4	5	6	7
Desire for lower fees or service charges	1	2	3	4	5	6	7
Desire for greater revenue sharing or rebates	1	2	3	4	5	6	7
Desire for better spend reporting capabilities	1	2	3	4	5	6	7
Desire for better service and support	1	2	3	4	5	6	7
Desire to improve the integration of EAP data into organizational information systems	1	2	3	4	5	6	7
Desire to obtain benefits from consolidating all banking relationships with one financial institution	1	2	3	4	5	6	7
Desire to obtain an up-front financial incentive provided by another EAP provider	1	2	3	4	5	6	7
Desire for better supplier acceptance in North America	1	2	3	4	5	6	7
Desire for better supplier acceptance across the globe	1	2	3	4	5	6	7
Other (please describe): _____	1	2	3	4	5	6	7

SECTION 15. EAP and Fraud

For purposes of this survey, **fraud** occurs when any unauthorized user charges goods or services to an EAP account. Fraud can be broken down into two types:

- **External Fraud:** Purchases by a third party who is not a member of your organization (such as an internet hacker or an unscrupulous merchant), or
- **Internal Fraud:** Personal purchases by an employee who is not authorized to charge to the EAP account.

68. Has your organization experienced any incident of fraudulent charges to an EAP account in the past twelve months? Yes No

(Important note: For this question, an “incident” is defined as an event that resulted in an internal organizational record of what occurred)

If you answered “Yes,” to Question 68, please answer Questions 68(a) and 68(b). If you answered “No,” please skip to Question 69.

68(a). Please provide the number of incidents of fraudulent EAP charges in the past year that resulted in an internal organizational record of the event.

Type of Fraudulent EAP Charges	Number of Incidents in Past Year That Resulted in an Internal Organizational Record of the Event
Purchases by a third party who is not a member of your organization (such as an internet hacker or an unscrupulous merchant).	_____
Personal purchases by an employee who is not authorized to charge to the EAP account.	_____
Other (please describe): _____	_____

68(b). Please provide the total dollar loss to your organization due to fraudulent EAP charges.

Type of Fraudulent EAP Charges	Total \$ Loss to Your Organization Due to Fraudulent EAP Charges
Purchases by a third party who is not a member of your organization (such as an internet hacker or an unscrupulous merchant).	\$ _____
Personal purchases by an employee who is not authorized to charge to the EAP account.	\$ _____
Other	\$ _____

69. Please complete the following statement by checking the one most appropriate response:
 In comparison to other payment methods, payment by EAP at my organization is associated with a _____ likelihood of fraudulent spending.

- significantly higher
- similar
- significantly lower

SECTION 16. Satisfaction with EAP Provider

Economic Elements

70. Please rate the importance of and satisfaction with the factors listed below that influence EAP economics.		<u>Importance of Economic Factor to Your Organization</u>							<u>Satisfaction with Your EAP Provider on Economic Factor</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>				<u>Very Satisfied</u>		
(a)	Bank fees associated with EAP.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Rebates/incentives tied to EAP spending.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	Liability protection from employee misuse of EAP.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	Transaction costs	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(e)	Foreign exchange fees.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(f)	Overall economic relationship with EAP provider in relation to EAP.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Customer Service

71. Please rate the importance of and satisfaction with the EAP provider customer service and support items listed below.		<u>Importance of Service and Support Item to Your Organization</u>							<u>Satisfaction with Your EAP Provider on Service and Support Item</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
(a)	Training materials and support.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Knowledge of your organization's purchasing/payables software and business processes.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	Friendliness and respect shown by EAP provider support personnel.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	Service and support in EAP implementation.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(e)	Assistance identifying best applications for EAP.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(f)	Assistance in getting suppliers to accept EAP payment.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(g)	Quality of help from help desk.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(h)	Hours of help desk availability.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(i)	Average time elapsed for help desk to resolve a problem.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(j)	Handling of disputed transactions.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(k)	Sponsorship of "user conferences" or other training programs.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(l)	Support in development of EAP spending reports.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(m)	Handling of disputed transactions.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(n)	Overall customer service and support	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Reporting and Integration Elements

72. Please rate the importance of and satisfaction with the aspects of reporting listed below.		<u>Importance of Reporting Item to Your Organization</u>							<u>Satisfaction with Your EAP Provider on Reporting Item</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
(a)	Ability to reconcile EAP spending to internal spending records.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Overall EAP reporting package.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

73. Please rate the importance of and satisfaction with the aspects of data integration listed below.		<u>Importance of Integration Item to Your Organization</u>							<u>Satisfaction with Your EAP Provider on Integration Item</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
(a)	Ability to integrate EAP data into resource planning, general ledger, Accounts Payable, or other internal information systems.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Ability to consolidate EAP spending from multiple North American sites into one single report.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	Ability to consolidate EAP spending from multiple global sites into one single report	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	Overall integration of EAP data with organizational information systems.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Additional Comments

74. What *improvement(s)* would you recommend to your EAP provider to increase your organization's satisfaction with and use of EAP?

SECTION 17. EAP Acceptance Statistics

75. Does your organization accept payment from its customers via EAP? Yes No

If you responded, “No” to Question 75, please answer Questions 75(a) and 75(b). If you responded “Yes” please skip to Question 75(c) and continue.

75(a). What are the three most important reasons behind your organization’s current non-acceptance of payment by EAP?

- Merchant fees are too high
- Fear of fraud associated with EAP payments
- Too difficult to setup
- Don’t understand the benefits
- Not enough demand from buyers
- Lack of proper staff and/or training
- Other (please describe): _____

75(b). *Please complete the following sentence:*

My organization plans to accept EAP as a payment method...

- within the next year
- within the next 3 years
- within the next 5 years
- No plans to accept EAP in the near future
- Other (please describe): _____

The End!!

Thank you for your participation! You will receive an electronic version of the 2012 Electronic Accounts Payable Benchmark Survey Results within 5 business days of receipt of this survey. A complete analysis of this 2015 survey, including benchmark data, will be sent to you around July 2015.

FOR RESPONDENTS THAT CURRENTLY ACCEPT EAP PAYMENT

75(c). Average **monthly EAP payments** received by my organization are currently: \$ _____, _____, _____ .00

75(d). The average number of **monthly EAP transactions** received by my organization currently is: _____, _____, _____

75(e). An average EAP payment received by my organization is: \$ _____, _____, _____ .00

75(f). How long has your organization accepted EAP?

- Less than one year
- 1 – 2 years
- 3 – 4 years
- Longer than 4 years

75(g). Rate the importance of each of the benefits associated with accepting EAP.

Benefit of Accepting EAP	Importance to Your Organization Where: 1=Unimportant 2=Of Little Importance 3=Moderately Important 4=Important 5=Very Important
Faster receipt of payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improved cash flow	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Guaranteed payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Ease of process	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
To be classified as a “preferred” vendor	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Increased sales (e.g., competitive advantage) as acceptance of EAP is a “must-have” for some customers.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Lower AR processing costs	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Reduction or reassignment of AR staff	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Other (please describe): _____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5

75(h). Does your organization have a transaction size cutoff at which you would refuse to accept EAP payment? Yes No

If you responded “Yes” to Question 75(h), please answer Question 75(h)(1). If you responded “No,” please skip to Question 75(i).

75(h)(1). The transaction size at which your organization refuses to accept EAP payment is: \$____,____,____.00

75(i). Please identify any arrangements your organization requires in exchange for accepting EAP payment? (Select all that apply)

- Account is charged upon delivery of goods
- Increased sales price (i.e., surcharge)
- Minimum transaction amount
- Reduced discounts
- Eliminate invoice
- Consolidation of charges (e.g., one charge for all purchases in a month)
- Other (please describe): _____

The End!!

Thank you for your participation! You will receive an electronic version of the 2012 Electronic Accounts Payable Benchmark Survey Results within 5 business days of receipt of this survey. A complete analysis of this 2015 survey, including benchmark data, will be sent to you around July 2015.

SECTION 18. *About the Authors*

Richard Palmer is a Professor of Accounting and Copper Dome Faculty Fellow in the Harrison College of Business at Southeast Missouri State University. Prior to academic work, he held management positions in both public accounting and the banking industry. Richard is a frequent speaker at commercial card conferences and is the author of over 50 professional and academic publications, including award-winning articles about industry use of e-procurement tools and bank commercial cards. His e-commerce and commercial card insights have been quoted in U.S. Senate hearings, the Wall Street Journal, ABC News Good Morning America, CNN Money, CBS News MarketWatch, American Banker, Business Finance, Purchasing, CFO, Cost Management, Treasury and Risk Management, Financial Executive, Credit Card News, Cards International, Credit Card Management, Federal Times, Government Procurement, and Business Integration.

Mahendra Gupta is a Virgil Professor of Accounting and Management at the Olin School of Business at Washington University in St. Louis. He received his Ph.D. from Stanford University and M.S. from Carnegie Mellon University. Mahendra has been a consultant to various manufacturing firms and government agencies. His writings have appeared in top accounting and management journals. Professor Gupta also served on the editorial board of several top journals in the accounting profession and currently serves on the board of several organizations. He has written extensively and speaks frequently on commercial card products.