

2014

PURCHASING CARD BENCHMARK SURVEY[®]

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INTRODUCTION TO THE 2014 PURCHASING CARD BENCHMARK SURVEY®

Welcome to the 2014 Purchasing Card Benchmark Survey. Thanks 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 purchasing card 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 “2014 Purchasing Card 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 purchasing card program statistics, controls, card uses, and future trends against those of top card programs by company size, industry, or type of governmental agency;
- Obtain *best practice* information to improve purchasing card program performance and enhance satisfaction with the card product;
- Identify *key drivers to unlock the growth potential* of purchasing card spending;
- Get information on *emerging trends* in purchasing card use;
- Identify value-adding governance and *control practices* over card spending;
- Evaluate *card payment integration practices*; and
- Provide card issuers insight into how to *better serve your needs*.

In addition, you will receive:

- a PDF copy of the “2012 Purchasing Card Benchmark Survey Results” (a \$949 value) downloadable immediately upon completion of this survey,
- any early response incentives as identified in your invitation letter.

Important Survey Instructions

The “2014 Purchasing Card Benchmark Survey” is an in-depth examination of how organizations use and benefit from the purchasing card. Participants will derive the greatest benefit if all questions are answered. **Most questions in this survey can be answered by the purchasing card program administrator with simple checkmarks or by providing well known program statistics.** 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 **45-90 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:
Richard Palmer
RPMG Research Corporation
1616 West Main Street, Suite 506
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 “2014 Purchasing Card 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 card issuer shall be kept confidential and shall be released only to that specific card issuer. 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 purchasing cards 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 2014 Purchasing Card Benchmark Survey including questions and other content herein are the copyrighted works of Richard Palmer and Mahendra Gupta. Any unauthorized use or duplication of the questions or content of this survey will be a violation of copyright law.

SECTION 2. Respondent Data

1. Your company or organization name: _____

2. Information about the person responsible for completion of the survey.

a. Name: _____

b. Title: _____

c. Phone Number: (____) _____ - _____ Ext.: _____

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

e. Street Address: _____

f. City: _____

g. State or Province: _____

h. Country: _____

i. Postal Code: _____

* *To receive the free copy of the 2014 Purchasing Card Benchmark Survey Results, you must include your e-mail address at your company or organization. Further, gift certificates for early response will only be sent to your company or organization e-mail address.*

j. May we contact you regarding future commercial card surveys or reports? Yes No

k. If selected, would your organization be willing to participate in a “case study” write-up of its purchasing card program? Yes No

l. What is the name of the primary bank or financial institution that provides your organization with most or all of its purchasing card accounts?

- | | | |
|---|---|--|
| <input type="checkbox"/> American Express | <input type="checkbox"/> Comerica | <input type="checkbox"/> Regions Bank |
| <input type="checkbox"/> Arvest Bank | <input type="checkbox"/> Commerce Bank | <input type="checkbox"/> Royal Bank of Canada |
| <input type="checkbox"/> Bank of America | <input type="checkbox"/> Diner’s Club | <input type="checkbox"/> Scotiabank |
| <input type="checkbox"/> Bank of the West | <input type="checkbox"/> Fifth Third Bank | <input type="checkbox"/> Southwest Bank of Texas |
| <input type="checkbox"/> Barclays | <input type="checkbox"/> First Tennessee Bank | <input type="checkbox"/> SunTrust Bank |
| <input type="checkbox"/> BB&T | <input type="checkbox"/> FNBO | <input type="checkbox"/> TD Bank |
| <input type="checkbox"/> BMO/Harris Bank | <input type="checkbox"/> HSBC | <input type="checkbox"/> UMB |
| <input type="checkbox"/> BNY Mellon Bank | <input type="checkbox"/> JPMorgan Chase | <input type="checkbox"/> US Bank |
| <input type="checkbox"/> Capital One | <input type="checkbox"/> KeyBank | <input type="checkbox"/> US Bank Canada |
| <input type="checkbox"/> CB&T | <input type="checkbox"/> M&T Bank | <input type="checkbox"/> Wells Fargo Bank |
| <input type="checkbox"/> Citibank | <input type="checkbox"/> PNC Bank | <input type="checkbox"/> Wright Express |
| <input type="checkbox"/> Comdata | <input type="checkbox"/> Popular Community Bank | <input type="checkbox"/> Other (please name):
_____ |

m. Identify the brand of purchasing card account(s) used by your company.

- American Express
- Diner's Club
- Discover
- MasterCard
- Visa
- Other (please name): _____

n. You are responding to this survey on the basis of invitation from (check all that apply):

- Your card issuer
- 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:

Except where noted, the term "purchasing cards," "purchase cards," or "p-cards" will be used interchangeably throughout this survey and is intended to include all plastic, non-plastic (cardless), ghost, and "electronic accounts payable" charge accounts maintained by your organization for the purchase of goods and services. These different types of p-cards will be defined later in the survey.

Except where identified in the survey, all questions relate to North American p-card account activity. Questions about p-card accounts held and used by employees at business units located outside of North America are contained in Section 14 of this survey.

SECTION 3. *Organizational Description and Key Purchasing Card Statistics*

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

4. Organization description (please select one) (*Required*):

- | | |
|--|---|
| <input type="checkbox"/> Public corporation | <input type="checkbox"/> State/province or state/province government agency |
| <input type="checkbox"/> Privately-owned corporation | <input type="checkbox"/> City/county or city/county government agency |
| <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 check the industry classification/activities of your organization (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 scope of the purchasing card program to which your answers on this survey will relate:
- A unit or subsidiary of a larger organization.
 - An organization or company-wide operation.
 - Other (please describe): _____
7. How long has your organization had a purchasing card program in place?
- Less than 1 year
 - 1-2 years
 - 3-5 years
 - 6-10 years
 - 11-15 years
 - 16-20 years
 - Longer than 20 years
8. Your company's approximate *annual* sales revenue (or annual budget if organization is a governmental or not-for-profit entity) (**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.
9. The approximate number of employees in your organization _____, _____, _____
(Required):

Spending Activity on Plastic Purchasing Cards

Important instructions: Questions 10(a) through 10(d) address your organization's use of plastic purchasing cards in North America. Do **NOT** include any information about "cardless," "ghost," or "electronic accounts payable" accounts in your answer to these questions. Information about these accounts will be asked later. Please note: if your organization does not use plastic purchasing cards, please enter the number "0" in the response box.

- 10(a). The total number of **plastic purchasing cards** currently is
(Required): _____
- 10(b). Total **monthly spending** on *plastic* purchasing cards
currently is **(Required)**¹ \$ _____ .00
- 10(c). Total number of **monthly transactions** on *plastic*
purchasing cards currently is **(Required)**¹ _____
- 10(d). In an average month, what percent of your organization's
purchasing cards are **inactive**, having *no charges* placed on
them? **(Required)** _____ %

¹ *NOTE: If the most recent month of plastic purchasing card spending/transaction activity is not representative of your typical activity, please report your activity for an average month.*

Spending Activity on “Non-Plastic” (Cardless) Accounts

Important instructions: *Question 11 addresses your organization’s use of non-plastic (cardless) purchasing card accounts in North America. Non-plastic (or “cardless”) purchasing card accounts are accounts held and maintained by your organization that are not associated with a plastic card. Cardless accounts have fixed credit limits that are not adjusted for each transaction and can be used, for example, to support organizational e-procurement systems.*

*Do **NOT** include any information about “ghost accounts” (i.e., card accounts held in trust by vendors) or “electronic accounts payable” (e.g., dynamically adjustable, single-use, or buyer-initiated payments) in your answer to these questions.*

11. Does your organization use non-plastic (cardless) purchasing card accounts? Yes No

If you responded “Yes” to Question 11, please answer Questions 11(a) and 11(b). If you responded “No,” please skip to Question 12.

11(a). Total **monthly spending** on *cardless* purchasing cards currently is:² \$ _____, _____, _____ .00

11(b). Total number of **monthly transactions** on *cardless* purchasing cards currently is:² _____, _____, _____

² *NOTE: If the most recent month of cardless purchasing card account spending/transaction activity is not representative of your typical activity, please report your activity for an average month.*

Spending Activity on Ghost Accounts

Important instructions: *Question 12 addresses your organization's use of ghost accounts in North America. Ghost accounts are defined as any arrangement in which a purchasing card account number is held in trust by a vendor who charges the account at your instruction. The available credit on the card is a fixed amount that is not adjusted for each transaction.*

*Ghost cards do **NOT** include "Electronic Accounts Payable"-- non-plastic purchasing card accounts used to pay for goods and services after an invoice has been received for those goods or services --which will be discussed next in the survey.*

12. Does your organization use "ghost" purchasing card accounts? Yes No

If you responded "Yes" to Question 12, please answer Questions 12(a) and 12(b). If you responded "No," please skip to Question 13.

12(a). Total **monthly spending** on ghost accounts currently is:³ \$ _____, _____, _____ .00

12(b). Total number of **monthly transactions** on ghost accounts currently is:³

_____, _____, _____

³ *NOTE: If the most recent month of "ghost account" spending/transaction activity is not representative of your typical activity, please report your activity for an average month.*

Spending Activity on “Electronic Accounts Payable”

Important instructions: Question 13 addresses your organization’s use of “Electronic Accounts Payable” accounts in North America. “Electronic Accounts Payable” or 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 the transaction amount. EAP accounts may be referred to as “single-use accounts,” “buyer-initiated payments,” “virtual cards,” “straight-through processing,” or other similar terms.

13. Does your organization use “electronic accounts payable” purchasing card accounts? Yes No

If you responded “No” to Question 13, please answer Questions 13(a) through 13(b) and then skip to Question 14. If you responded “Yes” to Question 13, please skip to Question 13(c).

- 13(a). Please check the statement that expresses your organization’s plans related to future use of EAP accounts.
- 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 accounts in the near future
 - Other (please describe): _____

If you responded “My organization plans to adopt...” or “Other” to Question 13(a), please answer Question 13(a)(1). If you responded “My organization does not plan to adopt use of EAP accounts in the near future,” please skip to Question 13(b).

- 13(a)(1). When fully implemented, what is the expected **average monthly spending** on “electronic accounts payable” accounts in North America? \$ _____ , _____ , _____ .00

- 13(b). What are the three most important factors explaining your organization’s lack of involvement with EAP?
- Unsure of benefit to our organization.
 - Too difficult to set up.
 - Actual or anticipated resistance of suppliers to payment with EAP.
 - Lack of appropriate staff to implement.
 - 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 14 in order to continue the survey.

Questions 13(c) through 13(i) are only for respondents that responded “Yes” to Question 13.

13(c). Total monthly spending on “electronic accounts payable” currently is:⁴ \$____,____,____.00

13(d). Total number of monthly transactions on “electronic accounts payable” currently is:⁴ _____,_____,_____

13(e). An average “electronic accounts payable” transaction amount at your organization is: \$____,____,____.00

⁴ NOTE: 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.

- 13(f) How long has your organization used “electronic accounts payable?”
- [] Less than one year
- [] 1 – 2 years
- [] 3 – 4 years
- [] 5 – 6 years
- [] Longer than 6 years

If you responded “Less than one year” or “1-2 years,” please skip to Question 13(g). Otherwise, continue with Question 13(f)(1).

13(f)(1). You reported that current monthly spending on “electronic accounts payable” is [insert \$XX from Q 13(c)]. What was average monthly spending on “electronic accounts payable” in North America two years ago? \$____,____,____.00

- 13(g). Describe the timing of your organization’s typical EAP account payment to its suppliers.
- [] EAP account is charged on or about the date the invoice is received
- [] EAP account is charged within ten days of the invoice being received.
- [] EAP account is charged at the due date specified on the invoice (e.g., invoice terms of “net 30 days” will get paid by EAP account 30 days from the date of the order).
- [] Other (please describe): _____

- 13(h). Please complete the following statement: Our EAP account spending has _____ the amount my organization spends on plastic purchasing card accounts.
- [] had little or no impact on
- [] caused a modest reduction in
- [] caused a moderate reduction in
- [] caused a significant reduction in
- [] Not applicable -- My organization does not use plastic purchasing cards.

13(i). 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.
- Not applicable -- My organization does not use plastic purchasing cards.

If you answered “Goods and services that are different” to Question 13(i), please answer Question 13(i)(1) below. Otherwise, skip to Question 14.

13(i)(1). Please check the statement(s) below that describe how purchases via EAP accounts differ from purchases via plastic purchasing cards (Please check all that apply).

Compared to purchases on plastic p-cards, EAP account purchases are:

- 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): _____

Capture of Transactions and Purchasing Card Activity

14. Please estimate the percent of under \$2,500, \$2,500 to \$10,000, and \$10,000 to \$100,000 transactions paid by each of the payment modes listed below. **(Required)**

Payment Mode	<i>Percent of All Transactions of \$2,500 or Less Paid by...</i>	<i>Percent of All Transactions Over \$2,500 But Less Than \$10,000 Paid by...</i>	<i>Percent of All Transactions Over \$10,000 But Less Than \$100,000 Paid by...</i>
Plastic purchasing card accounts	_____ %	_____ %	_____ %
Cardless (non-plastic) p-card accounts	_____ %	_____ %	_____ %
Ghost p-card accounts	_____ %	_____ %	_____ %
“Electronic Accounts Payable”	_____ %	_____ %	_____ %
Other card accounts	_____ %	_____ %	_____ %
Non-Card Payments			
Paper check	_____ %	_____ %	_____ %
Automated Clearing House (ACH) transfers	_____ %	_____ %	_____ %
Wire transfer	_____ %	_____ %	_____ %
Other non-card method	_____ %	_____ %	_____ %
TOTAL (answers should sum to 100%)	100%	100%	100%

SECTION 4. *Past and Future Purchasing Card Use*

Purchasing Card Use Two Years Ago

15. You reported current monthly spending on traditional purchasing card accounts (including plastic, cardless, and ghost) in North America to be [insert SUM {\$XX from Q 10(b)}, {\$YY from Q 11(a)}, & {\$ZZ from Q 12(a)}]. What was **average monthly spending** on these accounts **two years ago**? \$ _____, _____, _____ .00

Expected Change in Traditional Purchasing Card Spending

16. Over the next 5 years, what is the expected change in traditional purchasing card spending (including plastic, cardless, and ghost accounts) at your organization? (*Required*)
- Increase
 - Decrease
 - Stay the same

If you responded “Increase” to Question 16, please answer Questions 16(a) and 16(b). If you responded “Decrease,” please answer Questions 16(c) and 16(d). If you responded “Stay the same,” please skip to Question 17.

16(a). Please identify the three most important reasons for expecting an increase in traditional p-card spending at your organization over the next five years.

MY ORGANIZATION EXPECTS INCREASED SPENDING DUE TO:

- an increase in overall budget due to improving economic conditions.
- an increase in overall budget due to acquisitions or mergers.
- an increase in the number of employees who are issued a p-card.
- efforts to target commodities for card payment.
- efforts to target vendors for card payment.
- efforts to target all transactions below a certain dollar amount for card payment.
- efforts to target high-dollar transactions for card payment.
- an increase in p-card spending limits.
- greater acceptance of cards by vendors.
- increased use of p-card outside of North America.
- enactment or improved enforcement of policies requiring p-card payment.
- changes in internal organizational incentives for card payment.
- expansion of the types of goods and services that can be bought with the purchasing card.
- other (please describe): _____

16(b). Please indicate (by one checkmark in each column) the expected growth in traditional purchasing card spending (including plastic, cardless, and ghost accounts) at your organization in each of the next five years. **Do not include expected changes in “electronic accounts payable” (dynamically adjustable single-use accounts or buyer-initiated payments) in this projection.**

	Change in 2014 P-Card Spending Over 2013 Level	Change in 2015 P-Card Spending Over 2014 Level	Change in 2016 P-Card Spending Over 2015 Level	Change in 2017 P-Card Spending Over 2016 Level	Change in 2018 P-Card Spending Over 2017 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 100% increase [#]	<input type="checkbox"/> 51% to 100% increase [#]	<input type="checkbox"/> 51% to 100% increase [#]	<input type="checkbox"/> 51% to 100% increase [#]	<input type="checkbox"/> 51% to 100% increase [#]
<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	

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

16(c). Please identify (by checkmark) any reason for expecting a decrease in traditional p-card spending at your organization over the next five years.

MY ORGANIZATION EXPECTS:

- a decrease in overall budget due to declining economic conditions.
- a decrease in overall budget due to the closing or sale of business units.
- to reduce overall headcount or number of p-cards across the organization.
- greater use of alternate payment methods (please identify the preferred alternate method): _____
- other (please describe): _____

16(d). Please indicate (by one checkmark in each column) the expected decrease in traditional purchasing card spending (including plastic, cardless, and ghost accounts) at your organization in each of the next five years. **Do not include expected changes in “electronic accounts payable” (dynamically adjustable single-use accounts or buyer-initiated payments) in this projection.**

	Change in 2014 P-Card Spending Over 2013 Level	Change in 2015 P-Card Spending Over 2014 Level	Change in 2016 P-Card Spending Over 2015 Level	Change in 2017 P-Card Spending Over 2016 Level	Change in 2018 P-Card Spending Over 2017 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 previous year level.

Expected Change in Electronic Accounts Payable Spending

17. If you currently use “Electronic Accounts Payable” (EAP) accounts to pay for goods and services, what is the expected change in EAP spending at your organization over the next 5 years?
- Increase.
 - Decrease.
 - Stay the same.
 - Not applicable. We do not currently use “electronic accounts payable.”

Recall that “Electronic Accounts Payable” or 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 the transaction amount. EAP accounts may be referred to as “single use accounts,” “buyer-initiated payments,” “virtual cards,” “straight-through processing,” or other similar terms.

If you responded “Increase” to Question 17, please answer Questions 17(a) and 17(b). If you responded “Decrease,” please answer Questions 17(c) and 17(d). If you responded “Stay the same” or “Not applicable,” please skip to Question 18.

17(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.
- increased use of EAP accounts
- efforts to target commodities for EAP payment.
- efforts to target vendors for EAP payment.
- efforts to target high-dollar transactions for EAP payment.
- greater acceptance of EAP by vendors.
- 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 bought with EAP.
- other (please describe): _____

17(b). Please indicate (by one checkmark in each column) the expected growth of “Electronic Accounts Payable” spending in each of the next five years.

	Change in 2014 EAP Spending Over 2013 Level	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
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 100% increase #	<input type="checkbox"/> 51% to 100% increase #	<input type="checkbox"/> 51% to 100% increase #	<input type="checkbox"/> 51% to 100% increase #	<input type="checkbox"/> 51% to 100% increase #
	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double	<input type="checkbox"/> More than double

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

17(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;
- greater use of alternate payment method (please identify the preferred alternate method): _____
- other (please describe): _____

17(d). Please indicate (by one checkmark in each column) the expected decrease of “Electronic Accounts Payable” spending in **each** of the next five years.

D E C R E A S E	Change in 2014 EAP Spending Over 2013 Level	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	
	<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"/> 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"/> 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"/> 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"/> 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"/> 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"/> 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"/> 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"/> 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"/> 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	<input type="checkbox"/> Greater than 50% decrease	

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

SECTION 5. Capture and Opportunity

18. Not all spending is appropriate for payment by p-card and in every spending category there is an optimum amount which could be paid with p-cards under ideal conditions. Please indicate (a) the **percent** of total spending on each category of good or service that is *currently* being paid with any type of p-card account (plastic, cardless, ghost, or EAP), and (b) whether your organization estimates that there is more purchasing card 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 the column should **not** add up to 100%. For example, 2012 survey respondents indicated that 89% of their total spending for office equipment/supplies was paid by p-cards.*

Category of Purchase	(A)	(B)
	Percent Of Total Spending on This Good or Service Currently Paid by Any Type of P-Card Account <i>(Note: the answer for each item is independent and can range from 0% to 100%)</i>	Is there more p-card spending potential in this category for your organization?
Maintenance, Repair, and Operating (MRO) Goods		
Office equipment and supplies (e.g., desks, fax machine, stationary, etc.)	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Computer and mobile hardware, software, and peripherals	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Operating goods and supplies (e.g., general maintenance, industrial supplies, lab supplies, shop supplies, uniforms, fuel, tools, and other goods)	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Other MRO goods (please describe): _____	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Non-MRO goods		
Construction materials and capital assets (depreciable asset purchases of goods other than office equipment or computers or software)	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Inventory	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Services		
Business services (e.g., catering, insurance, lease payments, mail, media and advertising, printing and duplicating, telecommunications, and temporary help)	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Contractual repair and maintenance services (e.g., general repairs, maintenance, electrical contractor, carpentry, AC, roofing, plumbing)	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Education and training	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Professional services (e.g., engineering, architectural, legal, accounting, medical, and consulting services)	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Transportation and delivery services	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Travel	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Utilities	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
Other services (please describe): _____	□□□%	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure

19(a). Please rate the importance of the following actions/policies on the level of success of your purchasing card program.

Action / Policy	Importance to Success of Your Purchasing Card Program Where: 1= Unimportant to success of p-card program 2= Of little importance 3= Moderately important 4= Important 5= Very important to success of p-card program
Targeting: Our organization targets purchasing card payment for...	
commodities.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
vendors.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
high-dollar transactions.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Policy: Our organization has a policy requiring...	
the Purchasing department to refuse requisitions that can be paid with p-card.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
a memo be sent to employees who requisition the purchase of goods/services stating that the items can be bought with p-card.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
p-card use for purchases below a certain dollar amount.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Program Management: Our organization...	
reviews purchase requisition traffic to identify employees who need p-cards.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
has expanded the types of goods/services that can be bought with p-cards.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
has raised purchasing card spending limits.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
has added other types of purchasing card accounts (ghost, EAP, etc.) to expand card spending.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
compares our p-card program performance against published benchmark figures to assess program potential.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Support: Our organization...	
has had its card issuer analyze our Accounts Payable payments to identify merchants that can be paid with the purchasing card.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
has strong top management support for the purchasing card program.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
provides financial incentives for business units to increase their p-card spending.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5

19(b). Please identify any other action, policy, or innovative idea that has been important in driving spending to the purchasing card at your organization.

20. In earlier responses, you indicated that your monthly spending on all purchasing card accounts (plastic, cardless, ghost and EAP combined) is [Sum of \$WW from Q. 10(b), \$XX from Q. 11(a), \$YY from Q. 12(a), & \$ZZ from Q. 13(c)]. Please breakdown that amount of 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 or insert a zero.

Please note: The column total will automatically add for you. Your total spending should equal [Sum of \$WW from Q. 10(b), \$XX from Q. 11(a), \$YY from Q. 12(a), & \$ZZ from Q. 13(c)].

Category of Purchase	Of your average monthly purchasing card spending (all account types), how much was for the items below? <i>(Note: the combined answers should add up to your total reported monthly spending of \$[Insert \$WW + \$XX + \$YY + \$ZZ])</i>
Maintenance, Repair, and Operating (MRO) Goods	
Office equipment and supplies (e.g., desks, fax machine, stationary, etc.)	\$ _____ , _____ , _____ .00
Computer and mobile hardware, software, and peripherals	\$ _____ , _____ , _____ .00
Operating goods and supplies (e.g., general maintenance, industrial supplies, lab supplies, shop supplies, uniforms, fuel, tools, and other goods)	\$ _____ , _____ , _____ .00
Other MRO goods (please describe): _____	\$ _____ , _____ , _____ .00
Non-MRO goods	
Construction materials and capital assets (depreciable asset purchases of goods other than office equipment or computers or software)	\$ _____ , _____ , _____ .00
Inventory	\$ _____ , _____ , _____ .00
Services	
Business services (e.g., catering, insurance, lease payments, mail, media and advertising, printing and duplicating, telecommunications, and temporary help)	\$ _____ , _____ , _____ .00
Contractual repair and maintenance services (e.g., general repairs, maintenance, electrical contractor, carpentry, AC, roofing, plumbing)	\$ _____ , _____ , _____ .00
Education and training	\$ _____ , _____ , _____ .00
Professional services (e.g., engineering, architectural, legal, accounting, medical, and consulting services)	\$ _____ , _____ , _____ .00
Transportation and delivery services	\$ _____ , _____ , _____ .00
Travel	\$ _____ , _____ , _____ .00
Utilities	\$ _____ , _____ , _____ .00
Other services (please describe): _____	\$ _____ , _____ , _____ .00
TOTAL	[Insert \$WW + \$XX + \$YY + \$ZZ]

6. Purchasing Card Program Value Creation: Things that Matter

21. Please rate the importance of the following purchasing card benefits to your organization.

Benefit	Importance to Your Organization
	<i>Where:</i> 1= Unimportant 2= Of Little Importance 3= Moderately Important 4= Important 5= Very Important
Transparency and Accountability	
Improved transparency and accountability for spending	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improved control over the types of goods/services purchased	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improved tracking of spending with vendors	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improved 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
Consolidating spending data across multiple business units	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Financial Benefit	
Increased efficiency and reduced labor and administrative payroll costs associated with processing transactions	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Larger discounts from vendors based on p-card spending data	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Improved 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
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
Avoiding late fees or lost discounts by faster (card-based) payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Maintaining lower inventory of supplies because of the shorter time needed to obtain goods	<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
Time Savings	
Reducing the time needed to obtain goods and services	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Convenience	
Increasing the convenience of purchasing for employees	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Simplifying process for purchasing goods and services	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Other	
Reduced reliance on checks	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Reduced number of petty cash accounts	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Reduced number of cash advances	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5

Specifying Purchasing Activity Cost and Time Savings

Please report answers to Questions 22 and 23 below on a “full time equivalent” (FTE) basis where, for example, two half-time workers equal one FTE worker or three half-time employees equals 1.5 FTE.

22. The total current number of employees working in:
- (a) Accounts Payable _____ FTE
 - (b) Purchasing _____ FTE
23. Approximately how many *additional* personnel in Accounts Payable and/or Purchasing would your organization need to hire if it completely eliminated its p-card program?
- (a) Accounts Payable _____ FTE
 - (b) Purchasing _____ FTE
24. Please provide your estimate of the average time elapsed from determination of employee need to the receipt of the ordered good when goods are bought:
- (a). using the traditional purchase order method in a paper-based format: _____ Days
 - (b). using the traditional purchase order method in an electronic format: _____ Days
 - (c). using a plastic purchasing card: _____ Days
25. Assume that a “transaction cost” to acquire and pay for a good should include the cost of activities to (a) source, (b) purchase, (c) receive, (d) review and match purchase documentation and invoice, (e) resolve discrepancies, (f) input appropriate data into accounting records, (g) generate payment instructions, (h) file documents, (i) generate and transmit payment, and (j) reconcile transaction to bank records. Please provide your estimate of the transaction cost at your organization to acquire and pay for an item when:
- (a). using the traditional purchase order method in a paper-based format: \$_____.00 per transaction
 - (b). using the traditional purchase order method in an electronic format: \$_____.00 per transaction
 - (c). using a plastic purchasing card: \$_____.00 per transaction
26. On average, how many managerial approvals (manual or electronic) are required prior to a payment of \$2,000 for goods at your organization?
Note: Please count all approvals on requisitions, purchase orders, and other documents
- (a). using the traditional purchase order method: _____ Approvals
 - (b). using a plastic purchasing card: _____ Approvals

27. If your organization stopped its use of purchasing cards, please estimate how many more petty cash accounts and cash advances would be needed to support operations?	<i>Number of Additional Units Needed (Leave blank if unsure or unknown)</i>
Petty cash accounts	_____
Cash advances	_____

If respondent provides an answer greater than zero to either line in Question 27, please answer Question 27(a). Otherwise, skip to Question 28.

27(a). What is the approximate cost of ...	<i>Approximate Cost (Leave blank if unsure or unknown)</i>
Supporting a petty cash account for one year (include the cost of processing transactions, document retention, audit activities, and reconciliations).	\$ _____ .00
Processing a cash advance transaction	\$ _____ .00

28. If your organization stopped its use of purchasing cards, approximately how much more cost (if any) would your organization incur with respect to...	<i>Approximate Additional Cost (Leave blank if unsure or unknown)</i>
Late fees or lost discounts incurred by using non-card-based payment	\$ _____ .00
Currency exchange fees associated with purchasing goods and services from vendors outside of North America.	\$ _____ .00

Float, Refunds, and Payment Timing

29. Every organization makes trade-offs between “float” (the length of time allowed before you must pay card issuer) and card issuer incentives (which may encourage early payment for card purchases). How often does your organization make payments to the card issuer for purchasing card spending?

- Daily
- Weekly
- Bi-weekly (every two weeks)
- Monthly
- Other (please describe): _____

30. Did your organization receive a rebate from its card issuer for the last full year of p-card spending? Yes No

If you answered “Yes” to Question 30, please answer Questions 30(a) and 30(b). Otherwise, skip to Question 31.

30(a). Please identify the level of rebate (as a percent of purchasing card spending) nearest to that received by your organization.

- | | |
|---|---|
| <input type="checkbox"/> up to 0.10% | <input type="checkbox"/> 0.81% to 0.90% |
| <input type="checkbox"/> 0.11% to 0.20% | <input type="checkbox"/> 0.91% to 1.00% |
| <input type="checkbox"/> 0.21% to 0.30% | <input type="checkbox"/> 1.01% to 1.10% |
| <input type="checkbox"/> 0.31% to 0.40% | <input type="checkbox"/> 1.11% to 1.20% |
| <input type="checkbox"/> 0.41% to 0.50% | <input type="checkbox"/> 1.21% to 1.30% |
| <input type="checkbox"/> 0.51% to 0.60% | <input type="checkbox"/> 1.31% to 1.40% |
| <input type="checkbox"/> 0.61% to 0.70% | <input type="checkbox"/> Greater than 1.40% (please specify): _ _ . _ _ % |
| <input type="checkbox"/> 0.71% to 0.80% | <input type="checkbox"/> Not sure |

30(b). Does your organization apply rebate amounts back to the departments/cost centers proportionate to their p-card spending? Yes No

Purchasing Card Use and Vendor Discounts

31. Has p-card spending data been used to obtain a discount for goods or services from any vendor? Yes No

If you answered “Yes,” to Question 31, please answer Question 31(a). If you answered “No,” please skip to Question 32.

31(a). Have the discounts negotiated by your organization been higher as a result of the use of p-card data? Yes No

If you answered “Yes,” to Question 31(a), please answer Question 31(b). If you answered “No,” please skip to Question 32.

31(b). On average, how much higher are the vendor discounts that are driven by p-card data?

For example, if an average discount prior to use of p-card data was 3% and an average discount after using p-card data in supplier negotiation is 5%, the vendor discount is 2% higher.

- | | | |
|---|---|---|
| <input type="checkbox"/> up to 0.50% | <input type="checkbox"/> 2.01% to 2.50% | <input type="checkbox"/> 4.01% to 4.50% |
| <input type="checkbox"/> 0.51% to 1.00% | <input type="checkbox"/> 2.51% to 3.00% | <input type="checkbox"/> 4.51% to 5.00% |
| <input type="checkbox"/> 1.01% to 1.50% | <input type="checkbox"/> 3.01% to 3.50% | <input type="checkbox"/> Greater than 5.00% |
| <input type="checkbox"/> 1.51% to 2.00% | <input type="checkbox"/> 3.51% to 4.00% | (please specify): _ _ . _ _ % |

SECTION 7. Governance, Control, and Risk Management

Spending Limits

32. Please identify the most common **monthly** spending limit placed on plastic purchasing cards at your organization:
- \$1 to \$1,000
 - \$1,001 to \$2,500
 - \$2,501 to \$5,000
 - \$5,001 to \$7,500
 - \$7,501 to \$10,000
 - \$10,001 to \$20,000
 - \$20,001 to \$50,000
 - Greater than \$50,000
33. Does your organization have **per transaction** spending limits on its plastic purchasing cards? Yes No

If you answered “Yes” to Question 33, please answer Question 33(a) below. If you answered “No” to Question 33, skip to Question 34.

- 33(a). Please identify the most common **per transaction** spending limit placed on plastic purchasing cards at your organization:
- \$1 to \$500
 - \$501 to \$1,000
 - \$1,001 to \$2,000
 - \$2,001 to \$3,000
 - \$3,001 to \$5,000
 - \$5,001 to \$7,500
 - \$7,501 to \$10,000
 - More than \$10,000
34. Spending limits at your organization are:
- the same or similar for all employees.
 - of different dollar amounts based on employee category (i.e., executive, manager, supervisor, regular associate, etc.).
 - customized to each cardholder’s individual spending needs.
 - Other (please describe): _____
35. How often does your organization analyze cardholder spending limits for agreement with employee spending needs?
- Monthly
 - Quarterly
 - Bi-Annually (twice a year)
 - Annually
 - Not done after the initial assignment to the cardholder
 - Other (Please identify): _____

General Purchasing Card Policy

36. Does your organization provide each cardholder with written policies and/or guidelines related to purchasing card spending? Yes No
37. **Does your organization's purchasing card policy:**
- (a) require that the employee acknowledge (by initials or signature) the consequences for p-card spending that violates policy? Yes No
 - (b) specify disciplinary actions against *cardholders* who violate purchasing card policies? Yes No
 - (c) specify disciplinary actions against *supervisors* who fail to adequately review cardholder spending and related documentation? Yes No
 - (d) prohibit those who approve p-card spending from having a p-card? Yes No
 - (e) restrict card use to managers or supervisors? Yes No
 - (f) restrict card use to one person per department (where the card is in the name of the person who acquires goods)? Yes No
 - (g) require supervisory approval before an employee can make a p-card payment? Yes No
 - (h) require independent evidence of the receipt of goods purchased with the p-card? Yes No
 - (i) provide guidance on "who to tell" in the event an employee suspects a cardholder of violating company p-card policy? Yes No
 - (j) limit the number of cardholders reporting to a single supervisory official? Yes No

If you answered "Yes" to Question 37(j), please answer Question 37(j)(1). If you answered "No," skip to Question 38.

- 37(j)(1). According to your policy, one supervisor is to be responsible for reviewing the spending of no more than how many cardholders? _____

Electronic Controls, Risk Management, and Data Mining

38. **Please complete the sentence below** by identifying the best response relating to the nature of technology-driven control over p-card activity used at your organization.

MY ORGANIZATION USES CARD ISSUER TECHNOLOGY TO...

Identify and report	Decline transaction and report	Neither identify nor decline	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ transactions in excess of a per transaction or monthly spending limit.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ card use with suppliers in prohibited merchant category codes.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ transactions which exceed a particular threshold number for a given period of time.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ “split transactions” (back-to-back purchases by a cardholder).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ transactions at unusual geographic locations.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ transactions conducted at unusual times of day.

39. *MY ORGANIZATION USES P-CARD REPORTS OR OTHER TECHNOLOGY TO...*

- (a) learn of disputed p-card transactions? Yes No
- (b) review “decline authorizations” related to cardholder activity? Yes No
- (c) deactivate p-card accounts that are unused for an extended period? Yes No
- (d) notify managers (by text message or e-mail) of a potentially fraudulent or policy-violating nature immediately after the transaction occurs? Yes No

40. Does your organization conduct data mining of p-card transactions? Yes No

If you answered “Yes” to Question 40, please answer Question 40(a). If you answered “No,” skip to Question 41.

40(a). Please check all that apply. My organization uses data mining algorithms to identify...

- Purchases outside the normal “profile” of a cardholder’s spending activity
- ATM withdrawals in hometown
- Vendors used by only one cardholder
- Convenience checks written to the cardholder
- Repetitive purchase activity just below the spending threshold
- Payments to third party payment companies (e.g., PayPal)
- Payments to businesses owned by someone who lives at the same address as the cardholder
- Other (please describe): _____

Other Risk Management Actions

41 DOES YOUR ORGANIZATION:

- (a) rotate the employee who administers the p-card program every 2 to 3 years? Yes No
- (b) internally audit the p-card spending approval process at least annually? Yes No
- (c) have card-issuer provided insurance related to fraudulent p-card use? Yes No
- (d) conduct annual reviews of all payment streams to make sure vendors are not paid twice for purchasing card transactions? Yes No

Audit Activity

42. On average, what percent of purchasing card statements are audited each month at your organization?

- None
- 1 to 10%
- 11 to 20%
- 21% to 50%
- 51% to 99%
- 100%
- Not sure

If you answered “None” or “Not Sure,” please skip to Question 43. Otherwise, go to Question 42(a).

42(a). What percent of purchasing card statement audits fail to meet your organization’s purchasing card policy standards? _____ %

Summarizing the Control Strategy

43. Please rate the “degree of tightness” of control over purchasing card spending at your organization.

For this evaluation, assume that a “more tightly controlled” p-card program is characterized by (a) low tolerance of deviation from p-card policy, (b) frequent detailed line-item follow-ups about p-card spending activity, and (c) intense discussions of p-card spending policy decisions. By contrast, a “less tightly controlled” p-card program is characterized by (a) high tolerance of deviation from p-card policy, (b) infrequent detailed line-item follow-ups about p-card spending activity, and (c) relaxed discussions of p-card spending policy decisions.

Less Tightly Controlled							More Tightly Controlled	
1	2	3	4	5	6	7		

44. Does the degree of control over purchasing card spending at your organization align with and support the organization’s goals for the purchasing card program? Yes No

If you answered “No” to Question 44, please answer Question 44(a). Otherwise skip to Question 45.

44(a). To better align p-card spending controls with the organization’s goals for the p-card program, how would current controls need to change?

- Tighten control over p-card distribution and spending.
- Relax control over p-card distribution and spending.
- Other (please describe): _____

SECTION 8. *The Organizational Wallet*

45. Please indicate the other types of commercial card products used at your organization.

Type of Commercial Card	Does Your Organization Have This Type of Card?
a. Fleet/Fuel card	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Corporate (travel) card	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Event/meeting/conference card	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Relocation card	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Other (please describe): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

46. Which response best describes the primary method by which employees pay for expenses incurred while traveling on company business?

- Primarily paid with employee cash or personal cards.
- Primarily paid with company travel cards given to employees.
- Primarily paid with purchasing cards given to employees.
- Other (Please describe): _____

If you responded “Primarily paid with purchasing cards given to employees,” please answer Question 46(a). If you responded with any other answer, please skip to Question 47.

46(a). Please identify the three most important reasons for using “one card” for both the purchasing and travel needs of your employees.

- Simplicity of having one data feed and one spend reporting structure.
- The benefit of aggregated spending leverage with card issuer.
- Reduced time in negotiating contractual issues.
- Use of one type of card is a card issuer requirement to establish/maintain relationship.
- Increased convenience for employees.
- Reduction in training costs for administrative personnel and cardholders.
- Other (please describe): _____

SECTION 9. *Data Integration and Complementary Technology*

Integration of Card Data into Accounting/ERP System

47. Please indicate the type of Accounts Payable software your organization uses:
- Standalone accounting package (such as Sage, QuickBooks, M&D, etc.)
 - Enterprise Resource Planning (ERP) package (such as SAP, Oracle, PeopleSoft, etc.)
 - Other (please describe): _____
48. Does purchasing card transaction information flow easily from your bank data feed into your accounting system without re-keying any data? Yes No

If you answered “No” to Question 48, please answer Questions 48(a) and 48(b). Otherwise, skip to Question 49.

- 48(a). Please estimate the percentage of p-card transactions that are manually input into the organization’s accounting systems. _____%
- 48(b). Please identify the one major reason for lack of full integration of your p-card data into your accounting/ERP system:
- Technology limitation of accounting/ERP software.
 - Technology limitation of card issuer software.
 - Insufficient support/training from our accounting/ERP software provider.
 - Insufficient support/training from our card issuer.
 - Our organization has not attempted to integrate this data.
 - Our organization does not have the expertise to integrate this data.
 - Other (please describe): _____
49. Overall, how satisfied is your organization with its ability to integrate purchasing card spending data into its organizational accounting or ERP system?
- Very satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied

If you answered “Neutral,” “Dissatisfied,” or “Very Dissatisfied,” please answer Question 49(a). Otherwise skip to Question 50.

- 49(a). What changes would you suggest to improve satisfaction with the integration of purchasing card spending data into your organizational accounting or ERP system?
- _____
- _____

Completeness of Card Data

50. Does your organization input additional information about a purchasing card transaction into your organization’s record of the transaction (e.g., PO number, sales tax information, hazardous nature of material purchased)? Yes No

If you answered “Yes” to Question 50, please answer Questions 50(a) and 50(b). Otherwise, skip to Question 51.

50(a). Please estimate the percentage of p-card transactions to which additional information is input into the organization’s accounting/ERP systems. _____%

50(b). Briefly identify the type of information added to the purchasing card transaction record in your organization’s accounting/ERP system (Select all that apply)

- purchase order number
- sales tax data
- hazardous nature of materials
- “green” environmental purchase data
- socio-economic data about supplier
- Other (please describe): _____

51. Overall, how satisfied is your organization with the completeness of purchasing card spending data?

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

If you answered “Neutral,” “Dissatisfied,” or “Very Dissatisfied,” please answer Question 51(a). Otherwise skip to Question 52.

51(a). What changes would you suggest to improve satisfaction with the completeness of purchasing card spending data received by your organization?

Receipt Retention and Reconciliation

52. *Please complete the following statement:* Paper receipts at my organization are...
- scanned or photographed into electronic file format accessible via reporting software.
 - scanned or photographed into electronic file format not accessible with reporting software.
 - given to the cardholder's supervisor and physically retained with department or other decentralized location.
 - sent to Accounts Payable and physically retained in a central location.
 - Other (please describe): _____
53. *Please complete the following statement:* At my organization, a complete and timely reconciliation of employee receipts to p-card spending...
- routinely occurs 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): _____

E-Procurement

54. Do employees purchase goods or services via an "e-procurement" website (whether maintained by your organization, a supplier, or a third party)? Yes No

If you answered "Yes" to Question 54, please answer Questions 54(a) and 54(b). Otherwise, skip to Question 55.

- 54(a). What is the **average monthly spending** conducted on "e-procurement" websites by your organization? \$ _____, _____, _____ .00
- 54(b). How is payment for goods or services purchased on "e-procurement" websites made? (check all that apply)
- Purchases are charged to one purchasing card account supporting all company e-procurement purchases.
 - Purchases are charged to the individual cardholder's purchasing card.
 - Purchases are paid via ACH/EFT payments to vendors.
 - Purchases are paid via check after invoice is received from vendor.
 - Other (please describe): _____

Mobile Technology

55(a). Does your organization use mobile technology (Smartphones, tablets, etc.) to:

- (1). collect information on purchase options? Yes No
- (2). review and approve purchasing card statements for payment? Yes No
- (3). establish and manage purchasing card account controls? Yes No

If you answered “No” to Questions 55(a)(2) and Question 55(a)(3), please answer Question 55(a)(1)(a) below. Otherwise, skip to Question 55(b).

55(a)(1)(a). Does your organization plan to use mobile technology to assist in purchasing card program administration in the next three years? Yes No

55(b). Does your organization use mobile technology (Smartphones, tablets, etc.) to make purchases of goods and services? Yes No

If you answered “Yes” to Question 55(b), please answer Questions 55(b)(1) through 55(b)(3) below, then continue to Question 56. If you answered “No” to Question 55(b), please answer and Question 55(b)(4) and then continue to Question 56.

55(b)(1). Approximately what percentage of your goods and services are bought via mobile technology? _____ %

55(b)(2). Approximately what percentage of the goods and services bought via mobile technology are paid with purchasing cards? _____ %

55(b)(3). Over the next three years, the purchase of goods and services at your organization via mobile technology is expected to _____
 Increase
 Decrease
 Stay the same

55(b)(4). Does your organization plan to use mobile technology to pay for goods or services over the next three years? Yes No

SECTION 10. *Supplier Enablement and Data Transmission*

56. Approximately how many suppliers do you currently pay with purchasing cards?
- Less than 10
 - 10 to 25
 - 26 to 50
 - 51 to 100
 - 101 to 500
 - More than 500
57. If all of your suppliers accepted payment by purchasing card, by how much would your organization's monthly purchasing card spending increase?
- Less than 10%
 - 10% to 25%
 - 26% to 50%
 - 51% to 100%
 - More than double
 - Not sure
58. Has your organization requested and obtained the support of its card issuer to expand supplier acceptance of purchasing card payment? Yes No
59. Overall, how satisfied is your organization with the level of supplier enablement to process purchasing card payments?
- Very satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied

Supplier Data Transmissions

60. Please identify your organization's efforts in obtaining Level II and Level III data.

Card Transaction Data Level	<i>Does your organization require or request supplier transmission of...</i>	<i>What percent of your current purchasing card transactions include...</i>
Level II data (sales tax)	<input type="checkbox"/> Yes <input type="checkbox"/> No	__ __ __%
Level III data (description of items purchased, ship-to address, etc.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	__ __ __%

SECTION 11. *Communications and Training*

61. Identify the basic training requirements for cardholders and supervisors who approve p-card spending.

Does your organization...	For Cardholders?	For Supervisors Who Approve P-card Spend?
Require initial purchase card training?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Require refresher training periodically?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

62. **DOES YOUR ORGANIZATION:**

	Yes	No
(a) <u>provide “web-based” purchasing card training?</u>	<input type="checkbox"/>	<input type="checkbox"/>
(b) <u>provide “in-person” purchasing card training?</u>	<input type="checkbox"/>	<input type="checkbox"/>
(c) <u>provide “self-study” purchasing card training materials?</u>	<input type="checkbox"/>	<input type="checkbox"/>
(d) <u>track completion of training and training updates by employees?</u>	<input type="checkbox"/>	<input type="checkbox"/>
(e) <u>support p-card program administrator attendance at “p-card user conferences” to identify new ways to use p-cards?</u>	<input type="checkbox"/>	<input type="checkbox"/>
(f) <u>have an ongoing method of communicating p-card information (e.g., live or video information sessions, bulletin boards, newsletters) to cardholders and managers?</u>	<input type="checkbox"/>	<input type="checkbox"/>
(g) <u>have a website that answers p-card questions?</u>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 12. Program Administration and Barriers

Introductory Comment: For purposes of this survey, the term “Purchasing Card Administrator” is used to describe the person or persons who have primary responsibility for oversight and functioning of the entire p-card program of the organization. By contrast, “site coordinators” are people who implement and manage program details at the various business units.

Please report information about p-card administrators and site coordinators in Questions 63 and 64 on a “full time equivalent” (FTE) basis where, for example, two half-time workers equal one FTE worker or three half-time workers equals 1.5 FTE.

63. The total current number of Purchasing Card Administrators at my organization is:

- Less than 0.25 FTE (quarter-time)
- 0.25 FTE (quarter-time)
- 0.50 FTE (half-time)
- 0.75 FTE (three-quarter-time)
- 1 FTE (one full time person)
- 2 FTE
- 3 FTE
- More than 3 FTE (please specify): _____

64. The current number of other personnel (including site coordinators) devoted to the administration of purchasing card program: _____ FTE

65. Please rate the level of influence the Purchasing Card Administrator has in the decisions listed below.

<u>Activity</u>	<u>Little or No Influence</u>							<u>Significant Influence</u>						
Training new cardholders and approvers.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Establishing/changing p-card program policies and procedures.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Managing cardholder activity.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Format and content of p-card spending reports for organizational units.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Communications about p-card program and policies.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Providing analytics on commodities, suppliers, and spend patterns to management.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Overall influence in the management of the p-card program.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

66. What impact will purchasing card program performance have on the Purchasing Card Administrator’s...

	<u>No Impact</u>							<u>Significant Impact</u>						
job security?	1	2	3	4	5	6	7	1	2	3	4	5	6	7
pay and bonuses?	1	2	3	4	5	6	7	1	2	3	4	5	6	7
promotions?	1	2	3	4	5	6	7	1	2	3	4	5	6	7
obtainment of preferred future assignment(s)?	1	2	3	4	5	6	7	1	2	3	4	5	6	7

67. Please identify the single most important performance metric, if any, used at your organization to evaluate the performance of the purchasing card program.

Performance Measure	Check the Single Most Important Measure Used to Evaluate Purchasing Card Program Performance (check one)
Dollar amount or number of p-card purchases	<input type="checkbox"/>
Cardholder satisfaction with p-card program	<input type="checkbox"/>
Number of active cardholder accounts	<input type="checkbox"/>
Percent of small dollar spending or transactions paid by p-card	<input type="checkbox"/>
Rebate or financial incentives received from the card issuer	<input type="checkbox"/>
Other (please describe): _____	<input type="checkbox"/>
No performance metrics are used to evaluate the performance of the purchasing card program	<input type="checkbox"/>

If you answered “No performance metrics are used...” to Question 67, please skip to Question 68. Otherwise, continue to Question 67(a) below.

	Not							Very
	<u>At All</u>	<u>Critical</u>						<u>Critical</u>
67(a). How critical is the performance metric identified in Question 67 to management’s evaluation of purchasing card program success?	1	2	3	4	5	6	7	

Organizational Culture

68. Please rate your agreement with the following questions about the management culture at your organization.

<i>AT MY ORGANIZATION...</i>	<u>Do Not</u>	<u>Fully</u>
	<u>Agree</u>	<u>Agree</u>
being <i>innovative</i> is a highly valued managerial characteristic.	1 2 3 4 5 6 7	
being <i>willing to experiment</i> is a highly valued managerial trait.	1 2 3 4 5 6 7	
cost reduction is an organizational priority.	1 2 3 4 5 6 7	
meeting budget targets is essential to job success.	1 2 3 4 5 6 7	
managers are under strong pressure to meet budget goals.	1 2 3 4 5 6 7	

69. Please identify the significance of the following barriers to your organization's ability to maximize its purchasing card spending potential.

Potential Barriers	<p align="center"><i>Significance of Barrier to Your Organization's Ability to Maximize its Purchasing Card Spending Potential</i></p> <p align="center"><i>Where:</i> <i>1= Not significant</i> <i>2= Of little significance</i> <i>3= Moderately significant</i> <i>4=Significant</i> <i>5=Very significant</i></p>
Support	
Lack of top management support for the p-card program.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Lack of incentives for business units to use p-cards	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Lack of resources needed to support program growth.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Lack of supplier acceptance of p-card as a method of payment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Failure to assess the "potential" for p-card spending.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Data Integrity and Completeness	
Failure of p-card purchases to provide the data required by the organization's ERP/accounting system.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Lack of integrity of data received from p-card purchases.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Accounting and Control	
Failure to drive p-card spending to appropriate general ledger accounts.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Problems reconciling p-card spending to purchase documentation.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Concern that p-card spending undermines the ability to keep departmental spending within budget.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Concern that third parties might obtain company p-card information and make fraudulent purchases.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Concern that employees will pay more than necessary for goods or services (either by ordering or paying too much).	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Concern that employees will buy goods from "non-preferred" suppliers with p-cards.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Concern that employees will make unapproved purchases that require managerial corrective action.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Card Issuer Support	
Failure of card issuer to provide consultative support.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Failure of card issuer to provide technical software support.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5

SECTION 13. *Purchasing Card Misuse*

Introduction: For purposes of this survey, purchasing card misuse is divided into three categories: (a) procurement policy violations, (b) fraud, and (c) misrepresentation of p-card spending by an employee. Each is described and inquired about below.

Procurement Policy Violations

A **procurement policy violation** is defined as a bona fide organizational p-card purchase, but the purchase was:

- with an unauthorized or “non-preferred” vendor,
- for a larger quantity of good or service than desired by the organization,
- for goods or services of a higher quality than desired by the organization,
- made by an employee not authorized to use the p-card, or
- not properly authorized by supervisory personnel (when required) prior to the purchase.

70. Has your organization experienced any procurement policy violation incidents 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 70, please answer Questions 70(a) and 70(b). If you answered “No,” please skip to Question 71.

70(a). Please provide the number of incidents of procurement policy violation that resulted in an internal organizational record of the event.

Type of Procurement Policy Violation	Number of Incidents in Past Year That Resulted in an Internal Organizational Record of the Event
Cardholder purchased larger quantity of good or service than desired by organization.	_____
Cardholder purchased goods or services of a higher quality than desired by organization.	_____
Cardholder purchased from unauthorized or “non-preferred” vendor.	_____
Purchase made by an employee not authorized to use p-card.	_____
Cardholder purchased good or service without receiving appropriate authorizations prior to purchase (if required).	_____
Other (please describe): _____	_____

70(b). Please provide the total dollar loss to your organization due to procurement policy violation(s).

Type of Procurement Policy Violation	Total \$ Loss to Your Organization Due to Procurement Policy Violation(s)
Cardholder purchased larger quantity of good or service than desired by organization.	\$ _____
Cardholder purchased goods or services of a higher quality than desired by organization.	\$ _____
Cardholder purchased from unauthorized or “non-preferred” vendor.	\$ _____
Purchase made by an employee not authorized to use p-card.	\$ _____
Cardholder purchased good or service without receiving appropriate authorizations prior to purchase (if required).	\$ _____
Other	\$ _____

71. Please complete the following statement by checking the one most appropriate response:
 In comparison to other payment methods, purchasing card spending at my organization is associated with a _____ likelihood of procurement policy violation.

- significantly higher
- similar
- significantly lower

Fraudulent Use of Purchase Card

For purposes of this survey, **fraud** occurs when any unauthorized user charges goods or services to the purchase card. 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 use the p-card.

72. Has your organization experienced any incident of fraudulent use of a p-card 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 72, please answer Questions 72(a) and 72(b). If you answered “No,” please skip to Question 73.

72(a). Please provide the number of incidents of fraudulent purchasing card use in the past year that resulted in an internal organizational record of the event.

Type of Fraudulent P-Card Spending	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 use the p-card.	_____
Other (please describe): _____	_____

72(b). Please provide the total dollar loss to your organization due to fraudulent purchasing card use.

Type of Fraudulent P-Card Spending	Total \$ Loss to Your Organization Due to Fraudulent P-Card Use
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 use the p-card.	\$ _____
Other	\$ _____

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

- significantly higher
- similar
- significantly lower

Misrepresented Use of Purchase Card

For purposes of this survey, **misrepresentation** is defined as any event in which an employee makes a personal transaction on the p-card and misrepresents that transaction as a bona fide business charge.

74. Has your organization experienced any incident of a misrepresentation of a p-card purchase 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 74, please answer Questions 74(a) and 74(b). If you answered “No,” please skip to Question 75.

- 74(a). Please provide the number of incidents of misrepresented purchasing card use in the past year that resulted in an internal organizational record of the event.

Type of Misrepresented P-Card Spending	Number of Incidents in Past Year That Resulted in an Internal Organizational Record of the Event
Cardholder bought a personal item or items on card and misrepresented the purchase as a bona fide business charge.	_____

- 74(b). Please provide the total dollar loss to your organization due to misrepresented purchasing card use by an employee.

Type of Misrepresented P-Card Spending	Total \$ Loss to Your Organization Due to Misrepresented Use of P-Card by an Employee
Cardholder bought a personal item or items on card and misrepresented the purchase as a bona fide business charge.	\$ _____

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

- significantly higher
 similar
 significantly lower

SECTION 14. Global Purchasing Card Use

76. Does your organization have business units located outside of the U.S./Canada? Yes No

If you answered “Yes” to Question 76, please answer Question 76(a). Otherwise, skip to Question 77.

76(a). Do other business units of your company, located outside of the United States or Canada, have purchasing cards programs that are separate from and not included in your response to this survey? Yes No

If you answered “Yes” to Question 76(a), please answer Questions 76(a)(1) through 76(a)(3) below and then continue with Question 77. If you answered “No,” skip to Question 76(b).

76(a)(1). Please identify the global regions that have separate purchasing card programs.

Region	Check box if your organization has a Separate Purchasing Card Program in the 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"/>

76(a)(2). Approximately how much total annual purchasing card spending is conducted by all business units outside of the U.S. and Canada (in \$ U.S. dollars)? \$ _____ .00

76(a)(3). If business units outside of the U.S./Canada used their purchasing card like your business units in the U.S./Canada, how much total annual purchasing card spending do you estimate would be conducted by those business units (in \$ U.S. dollars)? \$ _____ .00

76(b). If business units outside of the U.S./Canada had purchasing card programs and used their purchasing card like your business units in the U.S./Canada, how much total annual purchasing card spending do you estimate would be conducted by those business units (in \$ U.S. dollars)? \$ _____ .00

SECTION 15. Card Issuer Selection and Switching

77. Is your organization currently considering switching its purchasing card issuer? Yes No

If you answered “Yes” to Question 77, please answer Question 77(a) below. Otherwise, skip to Question 78.

77(a). Please rate the importance of the reasons for your organization’s consideration of switching its present card issuer.	<u>Not Important</u>				<u>Very Important</u>		
Drawing near or at the end of current contract term with our card issuer.	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 in rebates.	1	2	3	4	5	6	7
Desire for better card spending 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 our card data into organizational information systems or expense automation software.	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 card issuer.	1	2	3	4	5	6	7
Desire for a card with better acceptance by North American vendors.	1	2	3	4	5	6	7
Desire for a card with better global acceptance.	1	2	3	4	5	6	7
Desire for better global card issuer support and services.	1	2	3	4	5	6	7
Other (please describe): _____	1	2	3	4	5	6	7

SECTION 16. Card Issuer Satisfaction with Purchasing Cards

Economic Elements

78. Please rate the importance of and satisfaction with the factors listed below that influence purchasing card economics.		<u>Importance of Economic Factor to Your Organization</u>							<u>Satisfaction with Your P-Card Issuer on Economic Factor</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
(a)	Bank fees to obtain p-cards.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Rebates/incentives tied to p-card spending.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	Cost of lost/stolen card replacement.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	Liability protection for lost/stolen cards.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(e)	Liability protection from employee misuse of p-card.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(f)	Cash advance fees.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(g)	Large dollar transaction costs.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(h)	Foreign exchange fees.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(i)	Overall economic relationship with card issuer in relation to p-cards.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Customer Service and Support Elements

79. Please rate the importance of and satisfaction with the purchasing card issuer customer service and support items listed below.		<u>Importance of Service and Support Item to Your Organization</u>							<u>Satisfaction with Your P-Card Issuer 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 process.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	Friendliness and respect shown by p-card issuer support personnel.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	Service and support in p-card program implementation.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(e)	Assistance identifying best applications for p-card.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(f)	Assistance in getting suppliers to accept p-card.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(g)	Work with suppliers to ensure quality or suitability of data passed through system.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(h)	Quality of help from help desk.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(i)	Hours of help desk availability.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(j)	Average time elapsed for help desk to resolve a problem.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(k)	Speed of lost/stolen p-card replacement.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(l)	Handling of disputed transactions.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(m)	Sponsorship of p-card "User Conferences" or other training programs.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(n)	Support in development of card spending reports.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(o)	Receipt imaging service.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(p)	Overall customer service and support	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Card Reporting and Technology Elements

80. Please rate the importance of and satisfaction with the reporting package information items listed below.		<u>Importance of Reporting Package Feature/Characteristic to Your Organization</u>							<u>Satisfaction with Your P-Card Issuer's Reporting Package Feature/Characteristic</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
(a)	Length of transaction history.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Access to past/current cardholder statements.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	Readability of reports.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	Ability of cardholders to obtain statements by e-mail or from Internet/Intranet.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(e)	Disputed transaction tracking.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(f)	Spend analysis.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(g)	Tax liability estimation.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(h)	Card misuse analytics.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(i)	Ability to customize reports to needs of business.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(j)	Ability to generate p-card program performance metrics.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(k)	Overall reporting package.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

81. Please rate the importance of and satisfaction with software technology features related to card program management listed below.		<u>Importance of Technology Feature to Your Organization</u>					<u>Satisfaction with Your P-Card Issuer on Technology Feature</u>								
		<u>Not Important</u>					<u>Very Important</u>		<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
ABILITY OF P-CARD ADMINISTRATOR TO:															
(a)	perform cardholder data maintenance (e.g., address changes) in real time.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	terminate/order p-cards in real-time.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(c)	obtain real-time access to information on card spending approvals/declines.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(d)	modify spending limits in real-time.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(e)	allocate p-card purchases to separate accounts on an <i>ad hoc</i> basis.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(f)	automate workflow processing for expenditure approval.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(g)	manage users through group profiles.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(h)	validate account codes.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(i)	self-manage the p-card program.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(j)	Overall ability of bank technology to support p-card program management.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

82. Please rate the importance of and satisfaction with the capture of transaction-related information below.		<u>Importance of the Capture of Transaction-Related Data to Your Organization</u>					<u>Satisfaction with Your P-Card Issuer's Capture of Transaction-Related Data</u>								
		<u>Not Important</u>					<u>Very Important</u>		<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
	Overall capture of transaction-related information.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Card Data Integration Elements

83. Please rate the importance of and satisfaction with the aspects of data integration listed below.		<u>Importance of Data Integration Item to Your Organization</u>							<u>Satisfaction with Your P-Card Issuer on Data Integration Item</u>						
		<u>Not Important</u>			<u>Very Important</u>				<u>Very Dissatisfied</u>			<u>Very Satisfied</u>			
(a)	Ability to integrate p-card data into resource planning, general ledger, Accounts Payable, or other internal information systems applications.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
(b)	Ability to consolidate p-card 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 p-card 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 p-card data with your organizational information systems.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

Additional Comments Regarding Card Issuer Satisfaction

84. How satisfied is your organization with the performance of your card issuer's purchasing card account manager?

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

85. What *improvement(s)* would you recommend to your purchasing card issuer to increase your organization's satisfaction with and use of purchasing cards?

86. What aspect of your card issuer's purchasing card product or service has been particularly valuable to your organization?

The End!!

Thank you for your participation! You will receive an electronic version of the 2012 Purchasing Card Benchmark Survey Results within 10 business days of receipt of this survey. A complete analysis of this 2014 survey, including benchmark data, will be sent to you around July 2014.

SECTION 17. *About the Authors*

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