

VENDORACCESS™

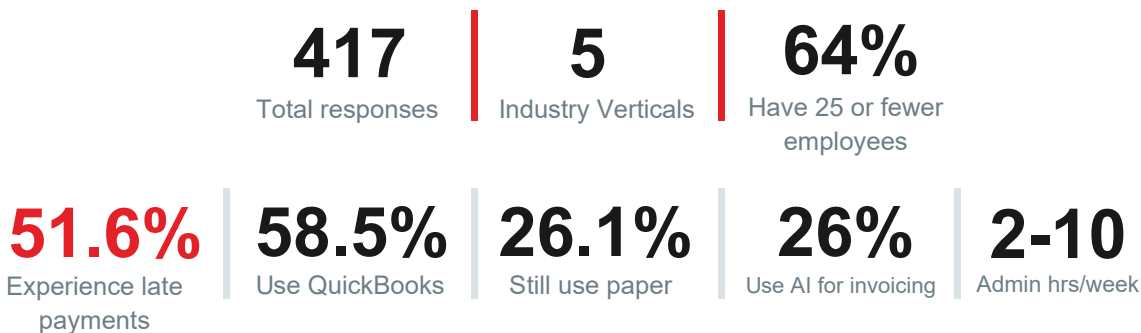
2026 INDUSTRY SURVEY

Vendor Payment & Portal Industry Report

A data-driven look at how small to mid-sized vendors manage portals, payments, and compliance.

What 400+ vendors told us about **getting paid**.

We surveyed small and mid-sized vendors across construction, property improvement, janitorial, security, and facility maintenance to understand how they handle portals, payments, and compliance. Six themes were clearly identified, and each one points to friction that better tooling can remove.



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Six themes, **one story.**

Ranked by signal strength across all segments, the findings converge on a single point: vendors do the work, then fight to get paid and stay compliant. Late payment leads every segment, the administrative load is heavier than it looks, and a sizable share of vendors still run without a formal system. Each is a problem that better tooling is built to solve.

TOP FINDINGS

Ranked by signal strength across all segments

1 Late payment is the #1 problem in every segment.

51.6% named clients paying late as their top friction — more than double the second-place issue, processing fees at 22.1%.

2 Payment negotiation dominates onboarding pain.

29% say negotiating terms is the hardest part of onboarding a client, ahead of paperwork (24%) and portal learning curves.

3 Fewer portals don't mean less administrative work

46% log into just 1–2 portals a month, but more than 60% still lose 2–10 hours a week to portal administration.

4 Many vendors still haven't adopted accounting software

58.5% use QuickBooks, making it the leading accounting platform. Yet 26.1% still rely on pen, paper, or spreadsheets.

5 Compliance paperwork is a hidden, recurring drain.

Only 26% of respondents spend less than one hour per month on compliance related tasks, while 12% spend more than nine hours.

6 Roughly 1 in 6 vendors wait 31+ days to get paid.

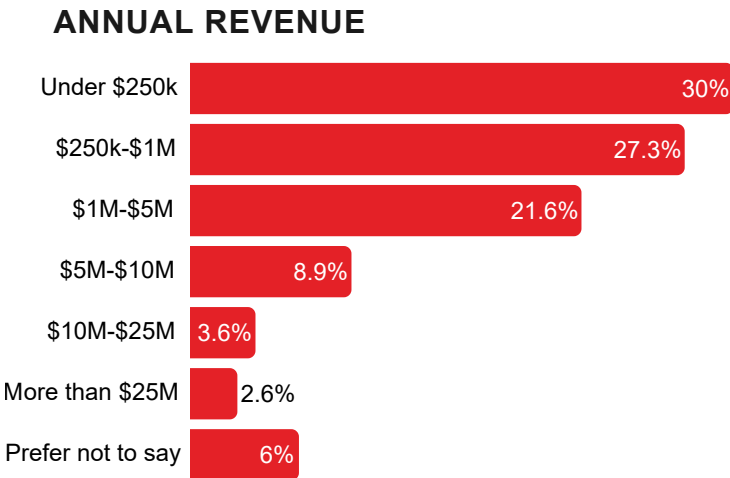
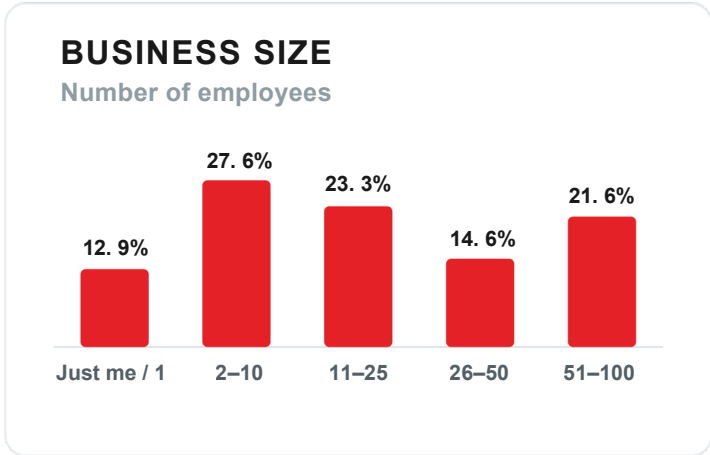
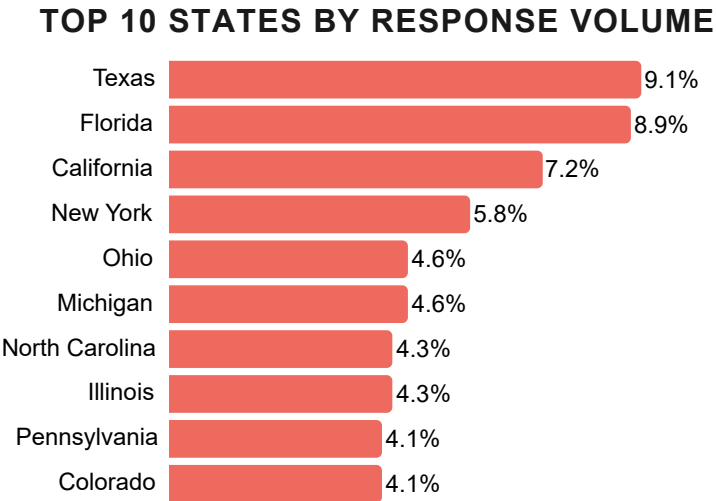
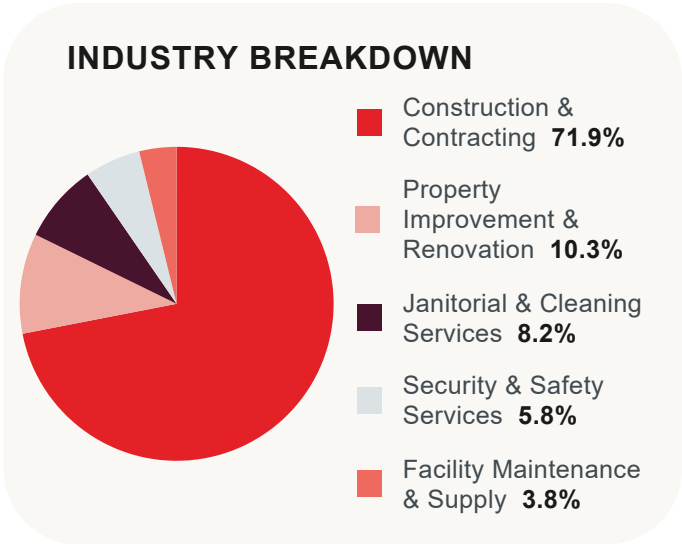
While a majority of vendors (57%) are paid within 15 days, 17% are waiting 31–90 days.

Late Payment isn't a paperwork problem. It's a cash-flow problem, and it's structural.

The smallest vendors suffer most. Without financial cushion, waiting 45 days is not an inconvenience, it's a cash-flow crisis

Respondent Snapshot

Responses skew toward construction and contracting, the largest slice of the vendor economy, with meaningful representation from property improvement, janitorial, security, and facility maintenance. Most respondents run lean teams and earn modest revenue, which are the operators who feel payment friction most acutely.



WHAT THE PROFILE TELLS US

Slim teams
64% of respondents operate with 25 or fewer employees and 40% earn under \$250K annually. For operators this size, late payments can cause cash-flow problems

Concentrated geography
Texas, Florida, and California supply about a quarter of all responses, pointing to clear regions for targeted content and outreach.

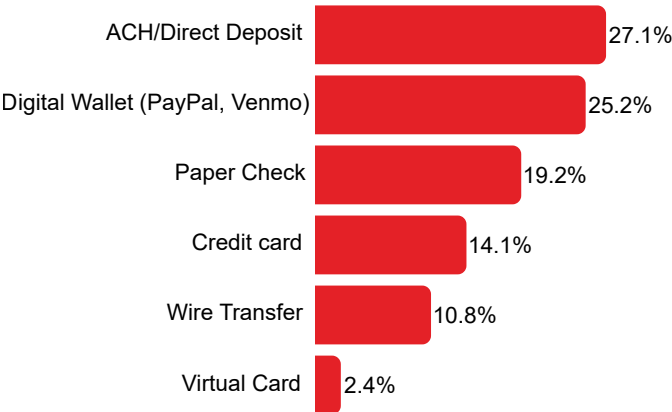
A dominant vertical
Construction dominates at 72%, making it the primary market. Adjacent trades like property management, janitorial, security represent possible expansion opportunities.

Getting paid **takes too long**

Vendors have modernized how they take payment: ACH and digital wallets are now used more than paper checks. A majority of vendors are paid inside 15 days and 17% of vendors wait a month or longer.

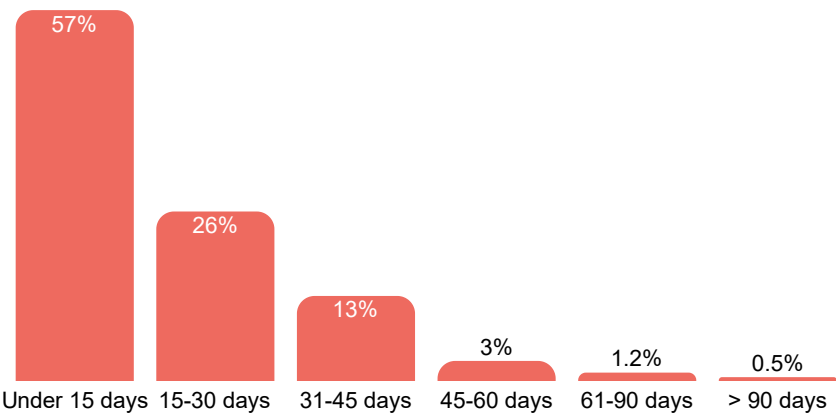
“I wish we could simply get paid faster” - Anonymous survey respondent

PREFERRED PAYMENT METHOD



PAYMENT TIMELINE: INVOICE TO CASH

Days from sending an invoice to receiving payment



WHAT THE DATA SAYS

Across every vendor type, late payment ranks as the **#1 problem**

Late payment is structural: vendors can't force a client to pay faster. Roughly 1 in 6 wait 31+ days to get paid, and for small operators that delay threatens payroll and cash flow. Solutions that accelerate payment, early-pay programs, faster approval routing, and clear invoice status, address the pain vendors feel most.

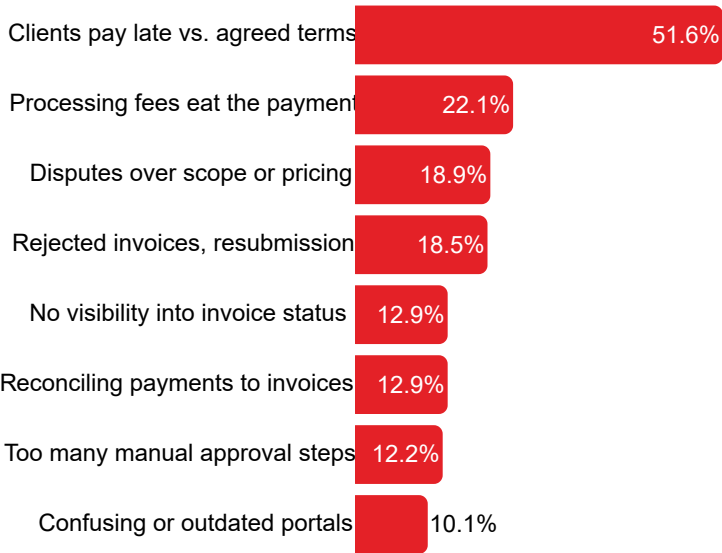
22.1%

say processing fees erode the payment

18.9%

cite disputes over scope or pricing

WHY GETTING PAID IS DIFFICULT

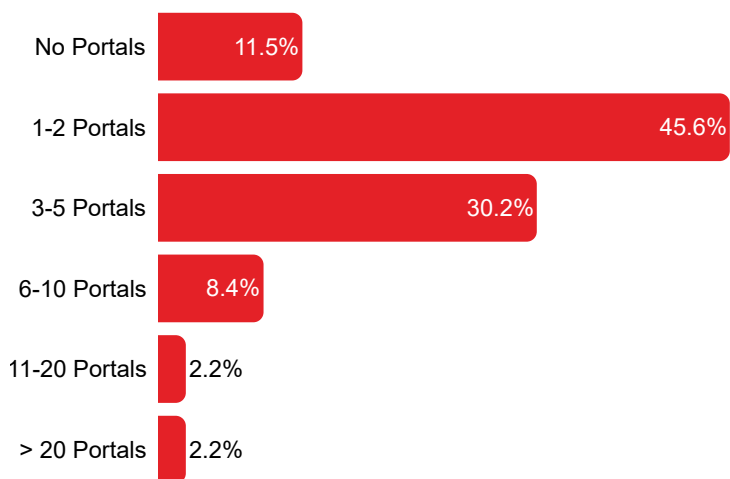


The Pattern: the top three problems: late pay, fees, and disputes all sit between the invoice and the deposit.

Why 1–2 portals cost 2–10 hours a week

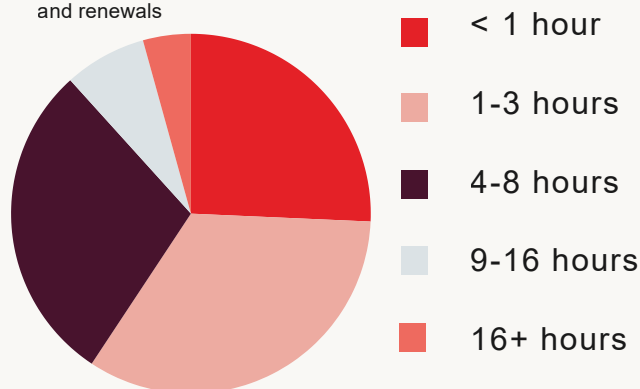
Most vendors juggle only one or two portals a month, so it's easy to assume the admin load is light. It isn't. More than **60%** lose 2–10 hours every week on logins, invoice checks, and compliance paperwork. And **83.7%** pay fees just to get paid. The more portals they manage, the worse both problems get.

PORTALS LOGGED INTO PER MONTH



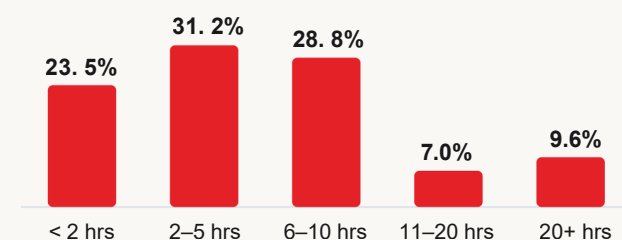
MONTHLY COMPLIANCE-DOC MANAGEMENT

Time on COIs, W-9s, licenses, and renewals



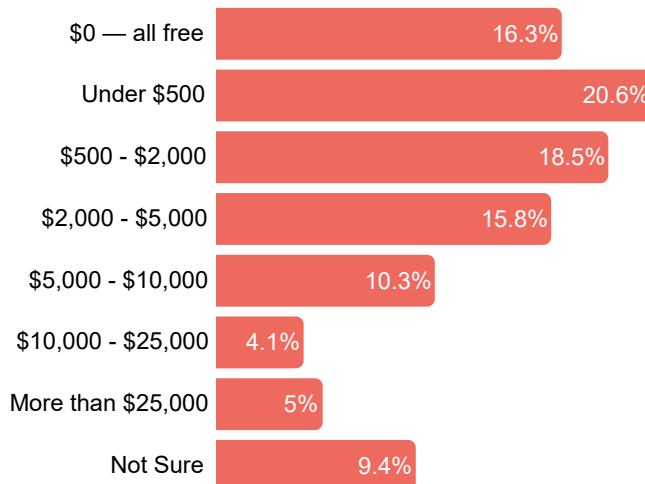
WEEKLY ADMIN HOURS ON PORTALS

Time lost to logins, checks, and resubmissions



Over 60% lose 2–10 hours every week to portal administration.

ANNUAL SPEND ON PORTALS & COMPLIANCE FEES



THE COMPOUNDING EFFECT

Vendors managing six or more portals spend far more time on admin—11+ hours a week. Each new client portal adds time. For vendors growing fast, this quickly becomes a major cost they don't expect.

“Some portals cost a percentage of the contract. I wish this cost would be removed” - Anonymous survey respondent

16.6%

Of vendors spend 11 or more hours per week on portal admin

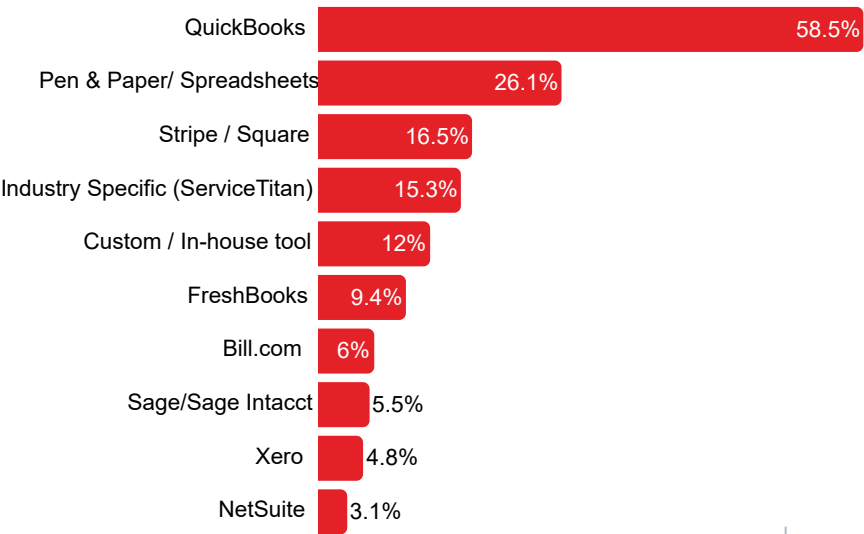
83.7%

Of vendors pay something in admin fees

QuickBooks is the standard. But vendors need more

One tool dominates the back office, yet it was never built to manage multi-client portals or compliance. Meanwhile, a quarter of vendors still run on paper, and AI is quietly finding its first foothold — starting with the invoices that get vendors paid.

ACCOUNTING & PAYMENT TOOLS IN USE

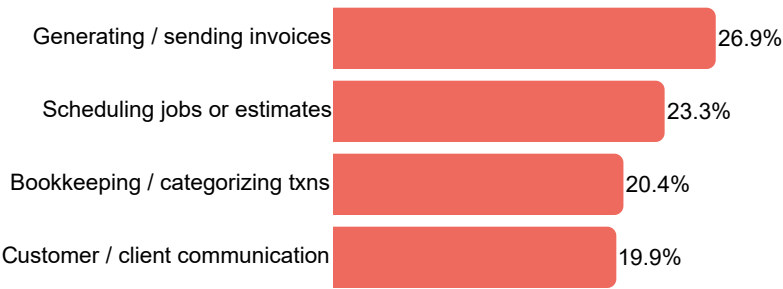


58.5%
use QuickBooks which is nearly 3x more than any other named tool

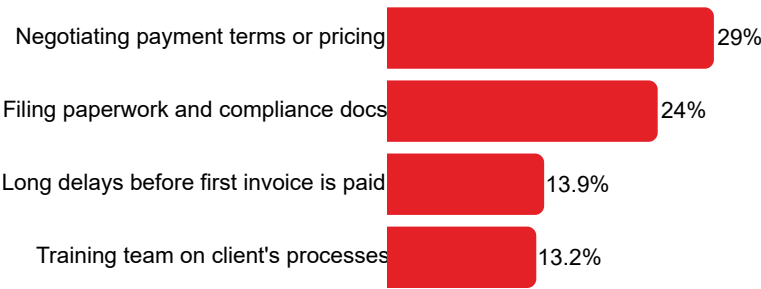
26.1%
Still use pen, paper, or spreadsheets

“I would find a platform that could do all three processes so I don’t have to learn multiple applications.”
-Anonymous survey respondent

WHERE AI IS BEING USED TODAY



MOST PAINFUL PART OF ONBOARDING A CLIENT



THE TAKEAWAY

Vendors automate invoicing and scheduling first

QuickBooks handles accounting. But it doesn't manage compliance paperwork or invoices across multiple clients. A vendor operating system fills that gap—and reaches the 26% still using pen and paper.

The hardest part of onboarding?
Negotiating terms (29%) and handling paperwork (24%). These are exactly the tasks vendors are automating with AI.

Core problems the data points **straight at.**

The findings point to key issues: vendors complete work, but then face payment delays and compliance burden. These problems are common, measurable, and solvable. Better tooling addresses all of them.

Opportunity	Data	WHY IT MATTERS
Payment acceleration	51.6% cite late payment; ~17% wait 31+ days	Early-pay programs, faster approval routing, and real-time invoice status shorten the gap between work done and cash received.
Compliance automation	Nearly 12% spend 9+ hrs/month on documents	Centralized COI, W-9, and license management removes a recurring, invisible tax on vendor time.
Portal consolidation	60%+ lose 2–10 hrs/week to admin	A single operating layer across clients cuts logins, resubmissions, and reconciliation for the vendors carrying the heaviest load.
Modernizing the hold-outs	26.1% still run on paper or spreadsheets	26.1% still use pen, paper, or spreadsheets. They're ready for better tools. That's a major growth opportunity

The Key Takeaways

\$500–\$25K+

annual spend on portal & compliance fees for two-thirds of vendors

29%

say negotiating payment terms is the hardest part of onboarding a client

72%

are construction & contracting — a concentrated, reachable core audience

HOW WE DID IT

Methodology.

This report is based on an independent survey of **417 small and mid-sized vendors** fielded through the Centiment research panel between **June 26 and 30, 2026**. Respondents operate across construction and contracting, property improvement and renovation, janitorial and cleaning, security and safety, and facility maintenance and supply.

Questions covered payment methods and timelines, portal usage, weekly administrative load, compliance-document burden, tooling, and AI adoption. Some questions allowed multiple selections; where noted, percentages reflect the share of all respondents rather than the share of responses, so totals may exceed 100%. All figures are reported in aggregate.

417

Total Vendor Respondents

5

Industry verticals surveyed

17

Questions across 6 topics

June 2026

Field dates (five day window)

PRESENTED BY

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