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.

Fielded via Centiment panel · Presented by VendorAccess™ - vendoraccess.com

# 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.

| 417 | 5 | 64% |
|---|---|---|
| Total responses | Industry Verticals | Have 25 or fewer employees |

| 51.6% | 58.5% | 26.1% | 26% | 2-10 |
|---|---|---|---|---|
| Experience late payments | Use QuickBooks | Still use paper | Use AI for invoicing | Admin hrs/week |

## WHAT'S INSIDE

# 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.

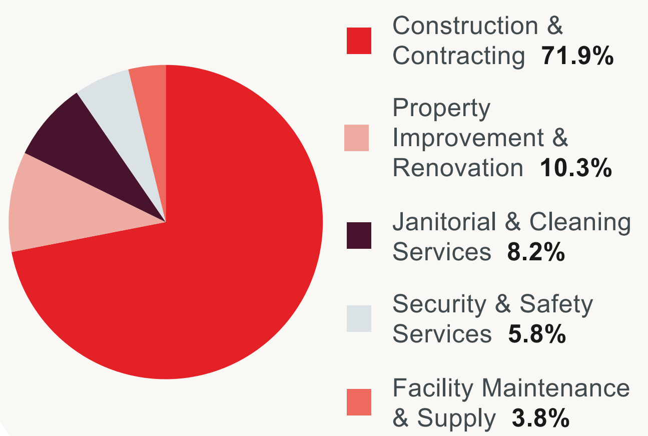
**Late Payment isn't a paperwork problem. It's a cash-flow problem, and it's structural.**

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

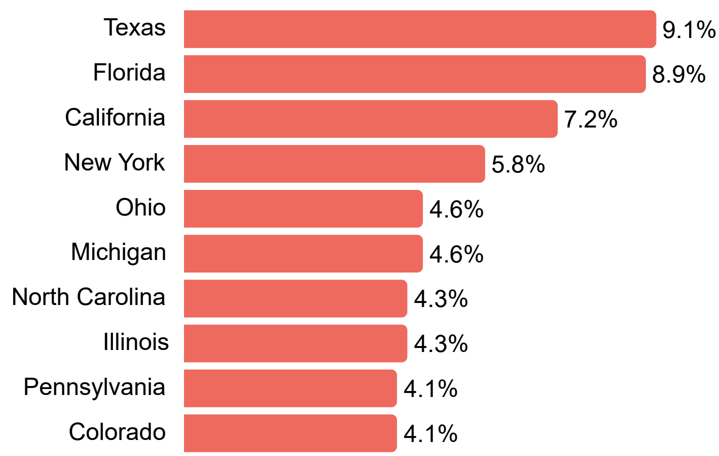
# Respondent Snapshot

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.

## INDUSTRY BREAKDOWN

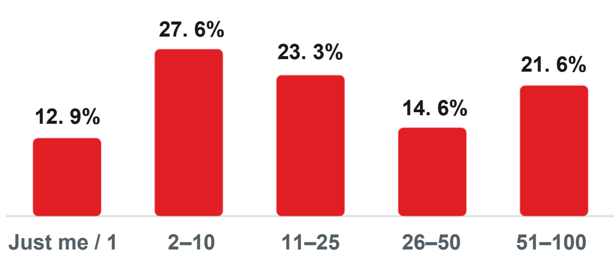



## TOP 10 STATES BY RESPONSE VOLUME

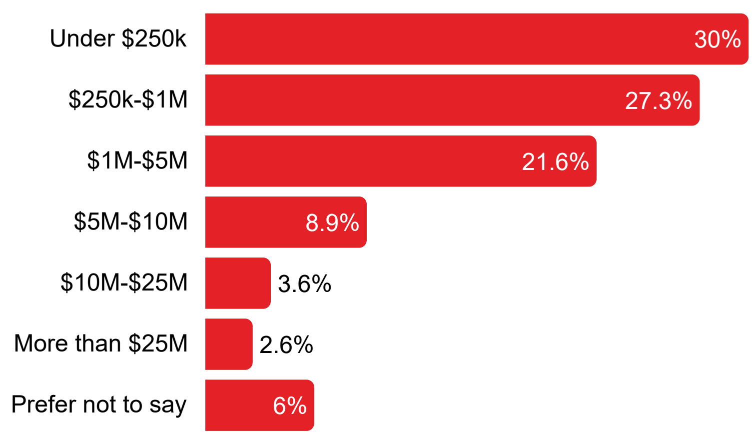



## BUSINESS SIZE

Number of employees




## ANNUAL REVENUE




## 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

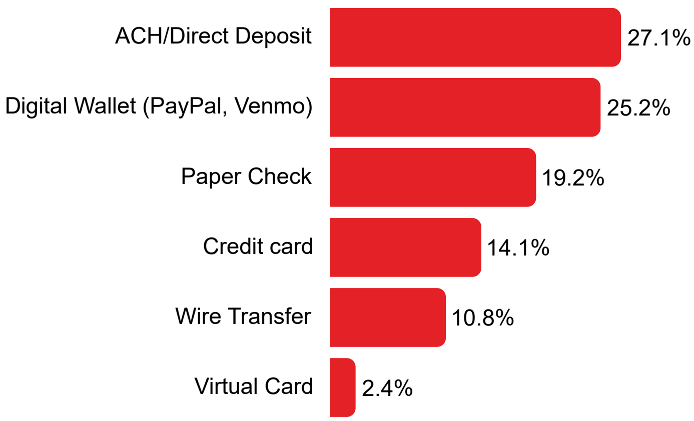
Construction dominates at 72%, making it the primary market. Adjacent trades like property management, janitorial, security represent possible expansion opportunities.

# 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.

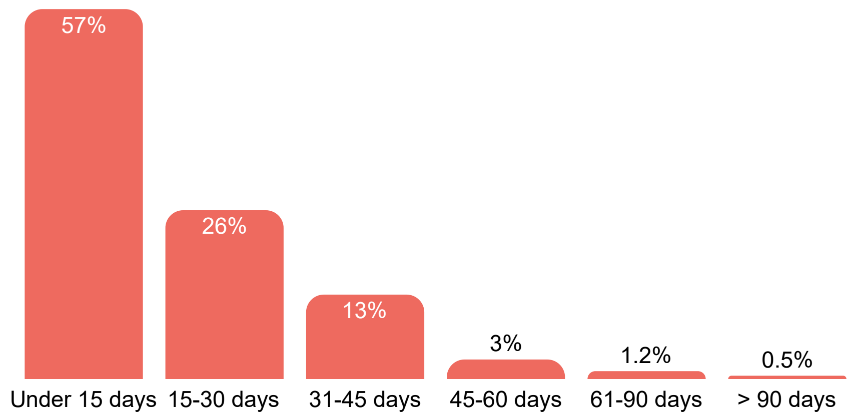
**"I wish we could simply get paid faster"** - Anonymous survey respondent

## PREFERRED PAYMENT METHOD




## PAYMENT TIMELINE: INVOICE TO CASH

Days from sending an invoice to receiving payment




WHAT THE DATA SAYS

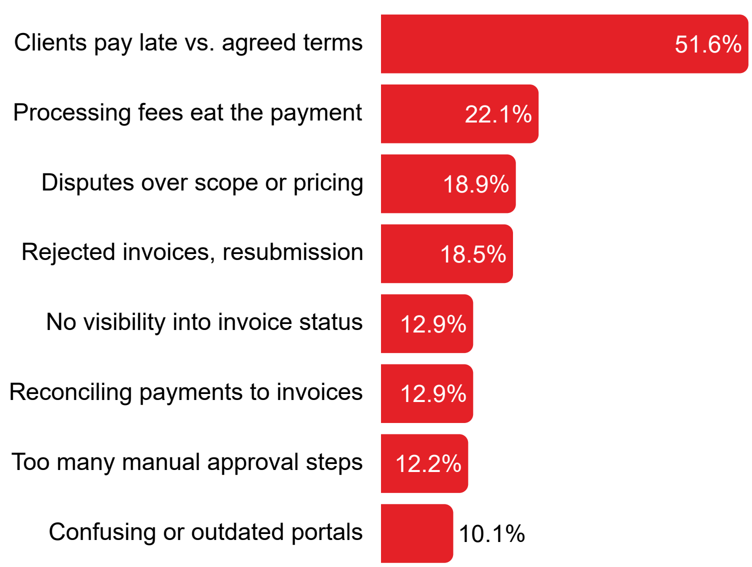
### Across every vendor type, late payment ranks as the #1 problem

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

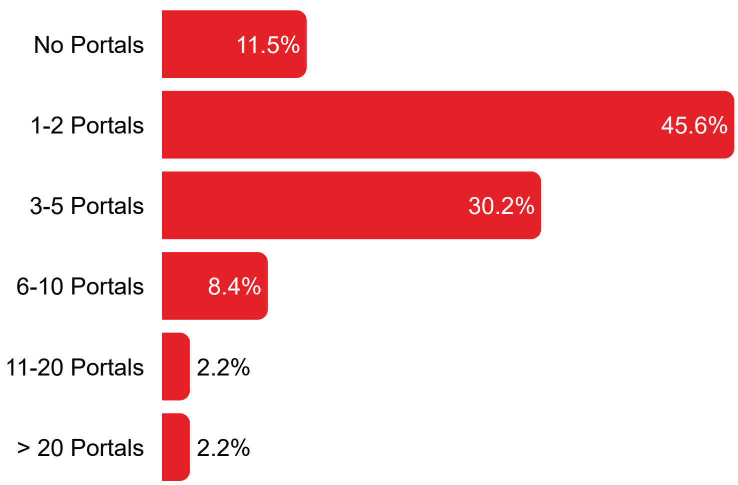



**The Pattern:** the top three problems: late pay, fees, and disputes all sit between the invoice and the deposit.

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

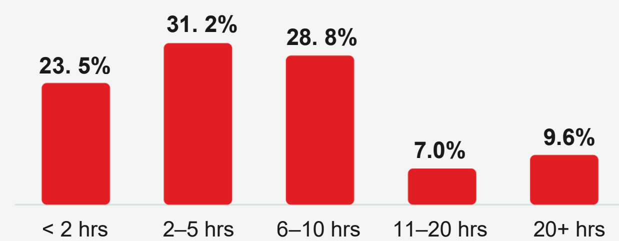
Most vendors juggle only one or two portals a month, so it's easy to assume the admin load is light. It isn't. More than **60%** lose 2–10 hours every week on logins, invoice checks, and compliance paperwork. And **83.7%** pay fees just to get paid. The more portals they manage, the worse both problems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

## PORTALS LOGGED INTO PER MONTH




## WEEKLY ADMIN HOURS ON PORTALS

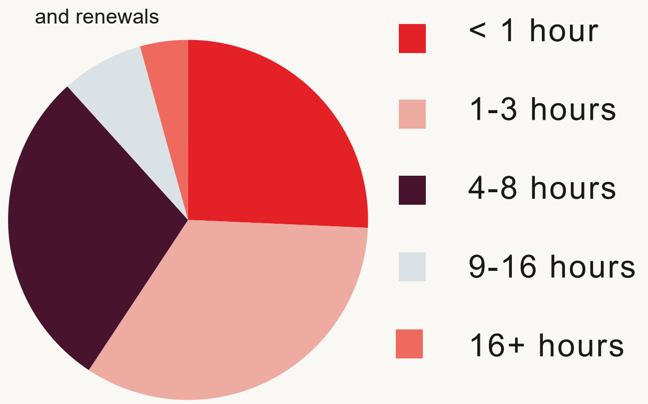
Time lost to logins, checks, and resubmissions



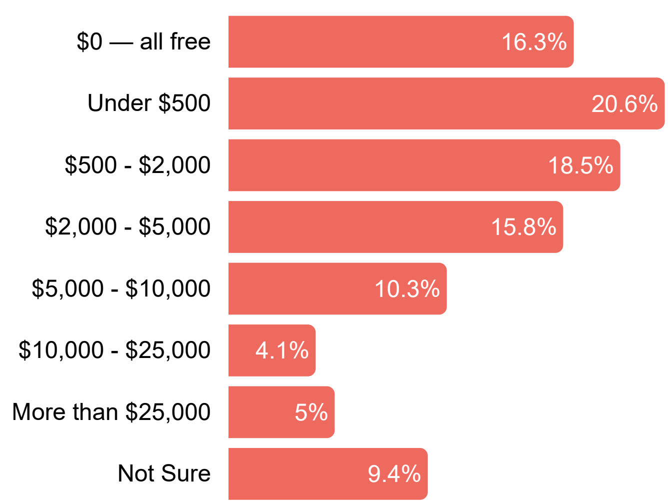

**Over 60%** lose 2–10 hours every week to portal administration.

## MONTHLY COMPLIANCE-DOC MANAGEMENT

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




## 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

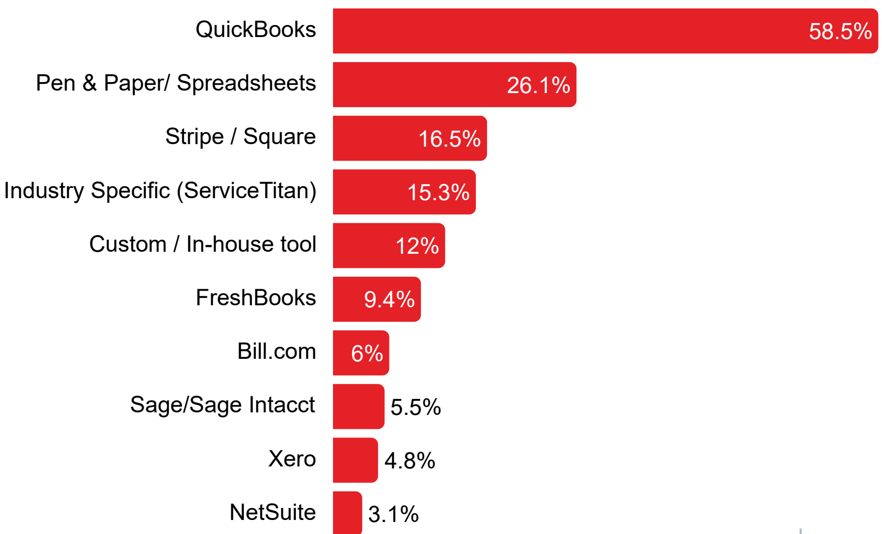
**16.6%**
Of vendors spend 11 or more hours per week on portal admin

**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

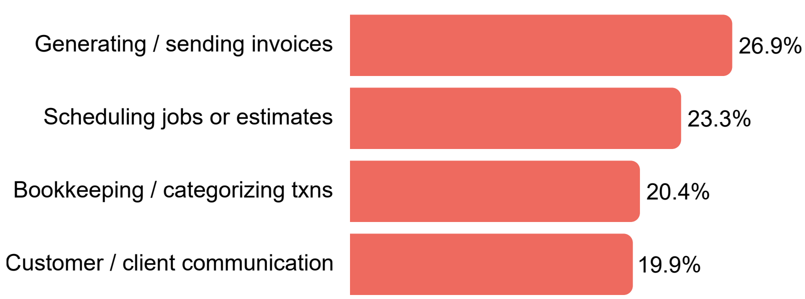



**58.5%** use QuickBooks which is nearly 3x more than any other named tool

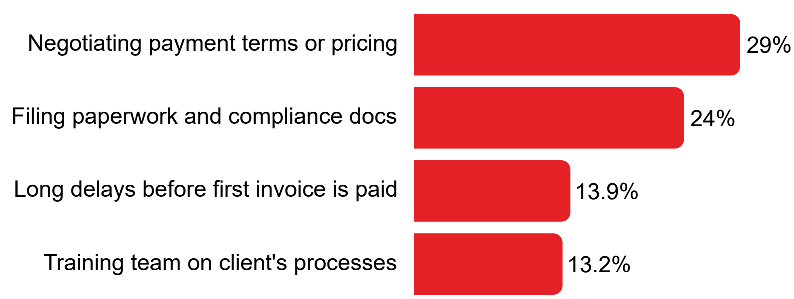
**26.1%** Still use pen, paper, or spreadsheets

**"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)

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**VendorAccess™**