

Barriers to Adoption of EIPP

1. Technical
2. Payments
3. Business Practices
4. Education
5. Addressing Key Questions

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1. Technical

Integration	Security	Standards
<ul style="list-style-type: none">• AP, AR, and billing systems integration• Payment/cash management systems integration (paper/electronic, cash mgt. services)• Supply chain technology integration (e.g. procurement, and logistics systems)	<ul style="list-style-type: none">• Encryption, digital certificates• Authentication of users (especially without pre-existing relationship)• Certification of service providers• Authorization	<ul style="list-style-type: none">• Data content (header, details)• Data transmission (http, https, mime, ftp, etc.)• Data format (XML, IFX, OFX, EDI, etc.)• Interoperability of EIPP solutions• Biller id's and profiles

2. Payments

Instruments	Processing	Business Needs
<ul style="list-style-type: none">• Different options for payment• Exceptions• Internet requirements• Real-time settlement of payments• Dispute resolution• International	<ul style="list-style-type: none">• Returns processing• Integration of payment capabilities with presentment• Remittance processing and integration to funds transfer, legacy systems• Links to lockbox and other bank services	<ul style="list-style-type: none">• Payment terms• Preauthorization• Aggregation• Cash management

3. Business Practices

Best Practices	Payer Needs	Biller Needs
<ul style="list-style-type: none">• Best practice guidelines• Standard user agreement• Interoperability• Counterparty adoption	<ul style="list-style-type: none">• Workflow for AP• Internal controls• Float management• Vendor service• Payer control of dispute resolution and amount paid	<ul style="list-style-type: none">• Workflow for AR• Customer service• Credit and collections

4. Education

Basic Process Understanding	Technical Comfort	Developing a Business Case
<ul style="list-style-type: none">• Models• Definitions• Process flows	<ul style="list-style-type: none">• Integration• Security• Standards	<ul style="list-style-type: none">• Costs/benefits of different approaches• Estimating ROI

Addressing Key Questions

