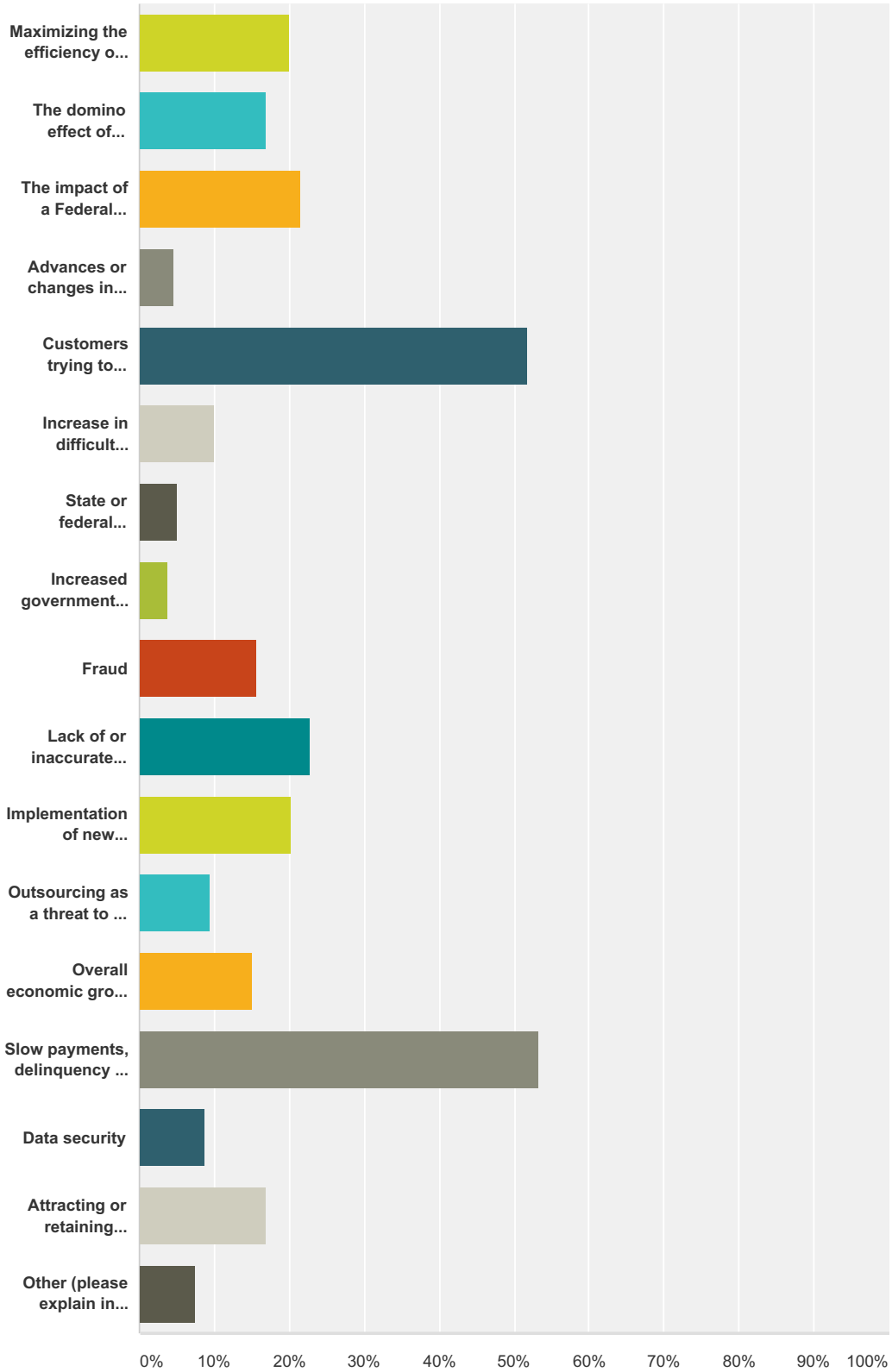


Nacm Survey - Deepest Concerns 2016



Answer Choices	Responses	
Maximizing the efficiency of your existing automation options	19.94%	64
The domino effect of drastically lower oil prices on the global economy	16.82%	54

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The impact of a Federal Reserve rate increase, including a potential rise in U.S. bankruptcy filings.	21.50%	69
Advances or changes in supply-chain financing	4.67%	15
Customers trying to dictate unfavorable terms	51.71%	166
Increase in difficult selling/collection experiences as company expands into foreign markets	9.97%	32
State or federal legislative changes	4.98%	16
Increased government regulation, including trade sanctions	3.74%	12
Fraud	15.58%	50
Lack of or inaccurate information about potential customers	22.74%	73
Implementation of new technology or software (ERP system overhauls, etc.)	20.25%	65
Outsourcing as a threat to the credit function/staffing levels	9.35%	30
Overall economic growth prospects globally (especially involving the European Union and China)	14.95%	48
Slow payments, delinquency and general customer creditworthiness	53.27%	171
Data security	8.72%	28
Attracting or retaining qualified staff	16.82%	54
Other (please explain in comments)	7.48%	24
Total Respondents: 321		