

The most current information on how financial professionals can increase cash flow & control costs.

June 25, 2021

KEY FINANCE FIGURES

	Curr*	Lst Mo	Lst Yr
■ Leading Rates %			
Prime Rate	3.25	3.25	3.25
Fed Funds Rate	0.25	0.25	0.25
■ Money Market Rates %			
<i>London Interbank (LIBOR)</i>			
1 month	0.09	0.09	0.19
3 months	0.13	0.16	0.31
6 months	0.17	0.19	0.46
■ Stock & Bond Indexes			
DJIA	34,630	34,778	27,572
S&P 500	4,227	4,233	3,232
NASDAQ	13,882	13,752	9,925
5-Yr T-Bill	0.79	0.77	0.45
10-Yr T-Bill	1.57	1.60	0.88
■ NACM Credit Managers' Index			
Sales	73.2	74.7	28.6
New credit apps	64.6	65.9	43.3
Dollar collections	60.0	63.1	43.2

*As of 6/7/21

The Cumulative Effect of CFO & Controller Alert

With the pace of change accelerating and the competition tougher, what's the best chance to keep up performance and get two steps ahead of the competition? A reliable source of continuous information.

It's the **cumulative effect** that helps, not any one reading. Our unique function is to deliver solid, focused information in your area of responsibility in a fast-read format twice a month to help performance.

The well-intentioned pay practice that can backfire

■ 'Retention raises' ran employer afoul of Equal Pay Act

One of your company's star employees comes to his manager saying he has another job offer.

Your business can't afford to lose this person, so some negotiations take place and the employee is offered a "retention raise" to stay.

Disaster averted – you know how expensive it is to recruit and train a replacement ...

... only you just may have saddled yourself with an even more expensive problem.

One of your peers was recently dragged into court over this pay practice, after getting hit with claims

it violated the Equal Pay Act. And the court feels it's a valid claim.

Could a similar situation backfire on your company with costly consequences?

Check out the specifics of this case and how you can ensure no management moves are being made that could land you in legal hot water.

Happens in business every day

It sounds like something employers do everywhere all the time: An employee threatens to leave, so the

(Please see Practice ... on Page 2)

Feds: You can offer incentives to get vaccines

■ Long-awaited guidance comes with a critical (and confusing) caution

Employers finally got some clarity! Your company can offer employees financial incentives to get vaccinated against COVID-19.

The Equal Employment Opportunity Commission (EEOC) just released guidance greenlighting carrots to get their people to roll up their sleeves.

But in true government fashion, there's a catch.

Here's what you need to know.

Just don't make 'em too big

New EEOC technical assistance says that employers may incentivize

their workers to get the COVID shot.

However, those incentives can't be so large that they'd encourage employees to disclose medical info they wouldn't be comfortable disclosing (which would violate the Americans with Disabilities Act).

Only trouble? The EEOC didn't offer any guidance on what would make an incentive "too large."

So tread carefully. We'll update you if further clarity gets released.

Info: [eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws#:~:text=k.%20vaccinations](https://www.eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws#:~:text=k.%20vaccinations)

Practice ...

(continued from Page 1)

company offers him or her more money to stay.

So where did this go wrong?

It happened when another employee in the same department accidentally got access to salary history data.

She noticed that she was being paid between \$14,000 and \$42,000 less annually than four of her male colleagues. (They had comparable rank and tenure.)

The reason for that discrepancy: Those male employees had been offered retention bonuses.

The female employee went to her supervisor requesting a raise to even out the pay scale ... and was denied.

An internal review uncovered that of the 20 salary renegotiations over a 10-year period, only four involved women and only one of those resulted in a pay increase for female employees.

The employee sued her employer, asserting their retention bonus practices violated her state's Equal Pay Act.

And while a lower court sided with the employer, an appeals court said

Periodic pay reviews could've caught this liability.

the employee had enough of a case that it should go to trial.

Now the company will either have to duke it out in court or reach a settlement, neither of which is cheap.

Watch the ripple effects

As this case shows, even a completely benign and common business practice can open up compliance exposures.

This employer was acting with the best of intentions: It simply wanted to hang on to valued employees.

But those moves had ripple effects that created a very expensive headache.

The wage gap still exists: Women earned just \$.82 for every dollar men did in 2020, according to the Department of Labor ([blog.dol.gov/2021/03/19/5-facts-about-the-state-of-the-gender-pay-gap](https://www.dol.gov/2021/03/19/5-facts-about-the-state-of-the-gender-pay-gap)).

So chances are some inequities may be lurking without many employers even realizing it.

Periodic pay reviews could have identified this liability before another employee did.

Yes, it can be a time-consuming exercise. But it's well-worth it if you catch something before it turns into a costly legal claim.

Cite: *Freyd v. University of Oregon*, 9th Cir., No. 19-35428, 3/15/21.

Sharpen your JUDGMENT

This feature provides a framework for decision making that helps keep you and your company out of trouble. It describes a recent legal conflict and lets you judge the outcome.

■ Excluded from 'Pizza Friday' lunch: Entitled to money?

CFO Bill Keeper popped his head in HR Director Wendy Mill's office. "Can I run something by you?" he asked his colleague.

"Of course!" Wendy said.

"So the last Friday of the month our team orders takeout lunch: pizza, subs, sushi – we mix it up," Bill began. "Now I hear that one of our staffers – Aileen – thinks she's being discriminated against because no one ever asks her for her order."

"That's one I've never heard before," Wendy said. "Why doesn't anyone ask her what she wants?"

Left the office at 1 p.m.

"Aileen's a part-time staffer, so she leaves at 1 p.m. every day," Bill explained. "No one was trying to exclude her."

"Of course we want to take all discrimination claims seriously," Wendy said. "Maybe someone can be sure to ask Aileen for her order going forward."

"I heard this morning now she's saying that she's 'neglected' all the time in our department and that Pizza Friday is just one example," Bill offered.

The employee was eventually terminated for performance issues, then sued claiming workplace discrimination.

Was Bill's company on the hook?

■ *Make your decision, then please turn to Page 6 for the court's ruling.*



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5 prescriptions for managing sky-high specialty drug costs

■ *No employer can afford not to have a game plan on this front*

Here's some ugly math for you: Just 1%-2% of prescriptions dispensed are for specialty drugs, yet they account for more than 50% of pharmacy spend!

These drugs are to treat complex and often chronic conditions such as cancer, rheumatoid arthritis and multiple sclerosis.

And just one employee in need of them can send your costs through the roof.

Tap some, tap all

Check out some strategies you might tap to get – and keep – specialty drug costs in check:

- get discounts negotiated by firms for individual payers or groups of payers via a purchasing coalition

- tap preferred drug lists that include the best value meds while removing comparable higher-cost ones
- maximize co-pay coupons from manufacturers to cover drug costs
- spread the risk of high-cost therapies across many payers, and

FOR MORE ...

For more on the financial impact of specialty drugs, go to cfoandcontrolleralert.com/the-trend-driving-up-your-healthcare-costs-even-more

- design a plan that only allows members' actual out-of-pocket costs to apply toward the deductible and out-of-pocket maximum accumulations.

Adapted in part from

“How employers can manage the cost of specialty pharmacy benefits,” by Katie Asch, PharmD and Cody Midlam, PharmD at willistowerswatson.com

Benchmark: Determining A/R staffing levels

■ *Check out how your peers gauge how big their teams should be*

It's a fine balancing act: Having enough people on your credit and collections team that your risk is managed and collections get prioritized, without having so many you become a cash drain yourself!

So how do you set your staffing levels for this cash flow critical department?

The National Association for Credit Management recently polled its members to ask them that very question.

Beyond number of accounts

You might not be terribly surprised to hear that the number of accounts is

the primary way your peers determine how many staffers they need.

However, there are several factors that may temper those assignments:

- headcount constraints (53%)
- dollar size of portfolios (39%), and
- transaction complexity (31%).

Those could make a significant difference in what you require.

One additional thing to watch: the number of credit applications you receive weekly. That time-consuming risk management task needs attention.

Adapted in part from “How Many Credit Professionals Does It Take to Run a Department Efficiently?” by Annacaroline Caruso, NACM eNews.

ECONOMIC OUTLOOK

■ Fed's latest data paints a rosier picture for economy

The hot color for economists and business leaders this summer? Beige ... as in the Federal Reserve's "Beige Book," which just came out.

It contains the results of surveys conducted by the Fed's 12 regional banks from early April to late May.

And the news is rosy overall.

Faster-than-expected growth

The U.S. economy grew at a faster-than-expected rate in April and May, according to the report.

What's behind it? Increased vaccination rates and relaxed social distancing requirements.

That got consumers out of the house and spending money, especially in places like restaurants and hotels.

But one major sticking point remains that's keeping our progress from being even better than it is: supply chain disruptions.

Depending on your industry, you may be feeling this acutely. You may have experienced it at home, especially if you're trying to do any renovations.

The pandemic wrought havoc on the global supply chain, impacting manufacturing, construction, etc. And that disruption is bringing price spikes with it (*please see C&CA Economic Outlook, 5/11/21*).

The good news on this front? You may not be feeling it too much longer. Factory output actually rose during this latest period as manufacturers tried to catch up. Insiders think we'll see a real improvement over the next few months. Stay tuned.

(You'll find the most recent copy of the Fed Beige Book at federalreserve.gov/monetarypolicy/beige-book-default.htm)

A hard-to-refute by-the-numbers case for more complex passwords

■ *No matter what you do with 4 or 5 characters, it's instantly hackable*

Of course employees know they aren't supposed to use a string of four numbers to protect sensitive company systems.

Getting them to stop doing it is another story.

But some recent data breaking down just how quickly each type of password can be broken into can really open some eyes and foster some better "password hygiene."

How fast would yours be cracked?

HiveSystems created a matrix breaking down passwords by type:

- numbers only
- lowercase letters
- upper and lowercase letters
- numbers, upper and lowercase letters, and lastly
- numbers, upper and lowercase letters and symbols.

Then based on the number of

characters of each combination they showed just how quickly a criminal could break through. And the results were dramatic.

For example, you'll want to ban all passwords only 4 or 5 characters long, no matter how complex. Those were bypassed instantly.

It really takes until you reach nine characters before any password combo might stop a hacker for a few days.

You can feel confident your company's info is very well protected once you hit about 12 characters ... provided it's not numbers or lowercase letters only. Then it will take 300 years or more to break in.

And if you can get staffers to go all the way to 18 non-numbers-only characters, you're protected for at least millions of years.

Info: To see the full chart, go to hivesystems.io/blog/are-your-passwords-in-the-green

Summer storms are back! Are you at risk?

■ *Make sure technology gets protected before severe weather strikes*

Forecast: Rising temperatures and a 60% chance of an above-average summer storm season.

While things aren't expected to be as severe as last year, the eastern half of the U.S. is still in for more than its fair share of rain, winds, etc.

Which means now's the time to ensure your company's tech equipment is protected against costly damage.

Batten down the tech hatches, too

Most businesses make sure outdoor furniture is brought inside, drains are cleared and maybe even windows get boarded up before a big storm. But there are steps your IT folks should

also take before severe weather rolls in to protect your significant tech investments.

The folks at StorageCraft suggest:

- moving electronics to a safe room
- storing electronics off the ground, to protect from flooding
- shutting down PCs and unplugging machines for power surges
- unplugging Ethernet cables from computers or docking stations
- powering off printers or any other accessories, and
- using dry bags or wrapping electronics in plastic.

Info: blog.storagecraft.com/hurricane-checklist-data-protection

MANAGING FOR RESULTS

■ Should you rehire that former finance staffer?

In almost all situations, it would be easier to rehire a former employee than take on a brand new one.

After all, a "boomerang" employee knows your company, the culture, the job and your expectations.

But should you?

Probably not, say the folks at Harvard Business School.

Whether the employee left the first time for negative (fired), neutral (personal) or positive (continued education) reasons, they likely won't work out a second time.

Studied 8 years of data

Not a ton of research has been done on the subject of boomerang employees. So Harvard Biz School did its own.

Researchers analyzed eight years of data on over 30,000 retail employees who were either hired from the outside, promoted internally or boomeranged into management positions.

The findings? Yes, boomerangs were the least risky route to go. After all, you know just what you're getting.

But prepare for history to repeat itself on two key fronts:

- They'll perform at the same level they did before (on the other hand, new or internal hires tend to get better at their jobs), and
- They're likely to leave again. The kicker: They'll do it for the same reason as the last time.

(Adapted in part from "Should You Rehire an Employee Who Left Your Company?" by John D. Arnold, Chad H. Van Iddekinge, Michael C. Campion, Talya N. Bauer and Michael A. Campion, at hbr.org)

Our subscribers come from a broad range of companies, both large and small. In this regular feature, three of them share success stories you can adapt to your unique situation.

1 **Vendor ticketing system boosts efficiency, visibility**

For any A/P department, it can be difficult to keep track of every single vendor query.

In Finance, we want to make sure every vendor question is resolved fully and in a timely fashion. We don't want to leave any vendor hanging, waiting on answers.

That's why we decided to start using a ticketing system.

It's fairly simple, and the cost is reasonable.

When a vendor has a query, they send it to one email address (for example, support@company.com).

They get a ticket, and a staffer will send it to the right department.

This system has given us so much more visibility. We can see all our tickets, where they're sitting, people's response time, etc.

Increases accountability, too

As a result, it's also increased accountability with both internal employees and vendors.

For example, if an employee claims ignorance, we can prove the ticket was sent to them.

Or if a vendor says they sent a query to us, we can simply say, "What's your ticket number?"

Overall, vendor queries are much more manageable now.

(Bethany Mezzadra, Director of Disbursements, University of Maryland Medical System, as presented at the A/P P2P Conference & Expo, Las Vegas)

2 **How our leaders connect with newbies**

The higher up you are in the company, the less likely you are to interact with new and entry-level employees.

That's a shame because new employees often have valuable insight for executives.

And they need to know executives care about them.

That's why I made a point to connect with new employees.

Every 35 days, I have lunch with a group of new employees.

I ask them if there's anything in our organization that could be improved based on their experiences prior to working with us.

Looked to the future, too

I also lay out the expectations we have for their future with us.

Less formally, I try to get to know them personally, too, learning about their interests.

**REAL
PROBLEMS
REAL
SOLUTIONS**

New employees need to understand their CEO cares about them and their success at our company.

And it's worked.

Stronger relationships

We learn a lot about each other in those early meetings that helps us create a strong working relationship.

We have high employee loyalty to prove it.

(Jeff Cates, CEO, Achievers, Toronto)

3 **Health shopping: An extra step saved us \$3K**

Like most healthcare consumers, employees did whatever they were told to do next by a healthcare provider instead of shopping around.

For example, my son had to go to an urgent care center.

The facility was in-network, but affiliated with a hospital network. The examining physician told him he needed an MRI and told him where to get it done.

It's a good thing I asked him to

send me the info so my team could do a quality and cost comparison.

It saved almost \$3,000.

A valuable lesson learned

The MRI procedure was going to cost \$3,650 at the hospital network imaging facility where the urgent care doctor was sending him.

But an online search of our carrier network turned up a different facility nearby that provided the exact same service for \$680.

Since that experience, we make a point of educating our employees that

just because a provider is in-network doesn't mean identical services are the same cost at all providers across the network.

To further encourage our people to shop around for quality, lower cost healthcare options that save both them and the company money, we added an incentive program.

(Codi Gill, Vice President of Client Success, TouchCare, as presented during the webinar "Better Benefits Exist: 5 Reasons to Self-Fund")

What's your company's international payment strategy? Prioritizing innovations for best payoff

■ Global transactions only going to increase

The global economy is alive and well! Currently nearly three-quarters (73%) of your U.S.-based peers now make international payments on the regular.

And that number is only going to get larger, which means any way you can make the process more efficient is a win.

Watch this cash drain, too

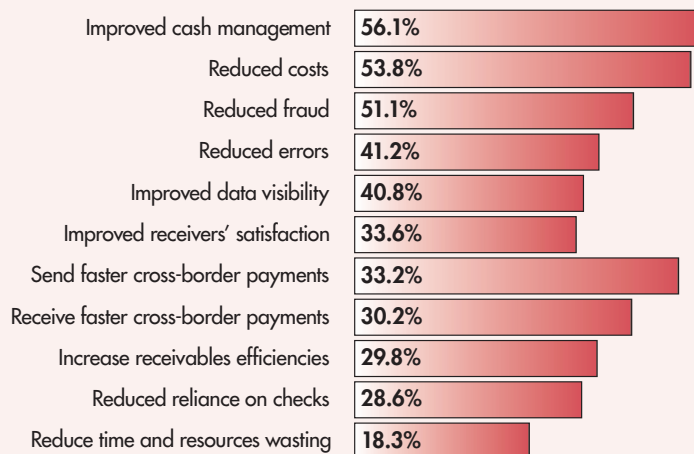
Beyond the money at stake, you're staring down a slew of fees when payments leave the U.S., including:

- transfer fees
- bank fees
- local currency
- foreign currency conversion rates
- exchange fees, and
- international credit card fees.

So any way you can minimize other costs associated with these transactions, the better for your business.

11 UPSIDES TO IMPROVING CROSS-BORDER PAYMENTS

Benefits Expected by Innovating Various Cross-border Payments



Source: PYMNTS's Innovating Cross-Border Payments June 2021 report

You have many ways to achieve this long list of benefits from cross-border payment innovation, from real-time payments to accounts receivable and accounts payable automation to virtual cards.

Sharpen your judgment...

THE DECISION

(please see case on Page 2)

Yes, an employment tribunal in the UK ruled there was evidence of workplace discrimination. Bill's company was required to pay the former employee \$32,000 in lost wages and to compensate for emotional distress.

Aileen was far from a perfect employee – she'd had her share of behavioral issues.

But the tribunal believed the way she was consistently left out of team lunches, without even being given the option to participate, was unfair and discriminatory.

As for the company's argument that Aileen's part-time status was the reason she was never asked for her lunch

order? The tribunal said that was merely an excuse to attempt to justify the exclusionary behavior on the employer's part.

Analysis: The little things can lead to big liabilities

You might not think that missing out on a monthly team lunch could be enough to land your company on the losing end of a lawsuit.

But this case shows that's exactly what can happen.

As the leader of your finance team you want to keep a close eye out for any seemingly small snubs. If a pattern develops it could turn into a major exposure for your organization.

Cite: Mrs. M. Lewicka v Hartwell plc: 3314194/2019, UK Employment Tribunal decision, 4/15/21. Dramatized for effect.

Experts give their solutions to difficult workplace problems

Finance professionals like you face new questions every day on how to deal with everything from accounting and tax regulations to management and employment law issues. In this section, experts answer those real-life questions.

EFT, ACH and EDI: Precise meaning of the terms?

Q: Could you clarify how the terms EFT, ACH and EDI differ from each other?

A: According to Nacha, this is a common question, even among seasoned financial pros.

Uncertainty stems from the fact that different professions use different terms for the same action, explains Rob Unger, Senior Director, Product Management & Strategic Initiatives for Nacha.

While your internal communication may be clear enough, when you're drawing up external contracts, for example, it's best to be precise regarding Electronic Funds Transfer (EFT), Automated Clearing House (ACH) and Electronic Data Interchange (EDI).

Finance professionals often refer to ACH payments as EFT. That makes sense given that "pay by EFT" pops up in various places, from forms to invoices to accounting programs.

To a bank, EFT means any method of transferring funds electronically whether it's ACH, wire, credit card, debit card or other currency.

As for ACH, that refers to something specific: the ACH Network. It's the U.S. electronic payment network backed by Nacha Operating Rules.

Unger also says that while someone on a finance team may use the term EDI if an ACH payment also includes remittance

information, technically EDI is a data format, not a payment.

What if IRS guidance that we relied on disappears?

Q: We wanted something in writing from IRS before making a tax decision. Later, when we went back to the FAQs, we could no longer find the answer we'd relied on. What should we do?

A: When IRS updates its FAQs, it doesn't archive previous versions. That makes proving your efforts toward compliance more difficult.

As you're trying to follow rules and regs, supplemental information from IRS such as FAQs can assist with that. But don't take any chances.

Miles Hutchinson, who presented a Premier Learning Solutions workshop called "W-9 and 1099 Updates: Comply with Latest IRS Reporting Guidelines," makes four key recommendations.

First, make a copy of the FAQs that you're relying on. Second, date stamp the copy. Third, cross-reference your research – searching the IRS site is one easy way to do that. Fourth, store the copy where it can be easily retrieved.

You may need the documentation for use in an IRS audit, says Hutchinson, so be certain you retain it.

If you have a question you'd like our experts to answer, email it to Jennifer Azara at jazara@CFODailyNews.com

COMMUNICATION KEYS

■ Beware the 'pre-apology' (and the damage it does)

One communication mistake every leader wants to avoid: the "pre-apology."

And here are some examples of what it might sound like:

- I'm usually wrong, but ...
- This is probably a bad idea ...
- In my feeble mind ...
- I'm terrible with technology, but ...

Apologizing for thoughts and ideas undermines authority and credibility.

Keep an ear out to make sure any of Finance's leaders – formal or informal – aren't doing this.

Info: letsgrowleaders.com/2021/03/22/better-influence-at-work-2

■ Not networking in-person yet? Try these 3 apps

There's more than LinkedIn out there to network virtually these days.

Check out these three apps:

- **Upstream Earlybirds** allows you to join communities that meet your interests, give and get help, and attend events to meet others.
- **Clubhouse** is an invitation-only app and allows people around the world to come together to talk, listen and learn from each other in real time.
- **Lunchclub** traditionally matched users by interests and goals before the pandemic. Last year, it added Cafes – virtual meetups and meetings – to help connect users to more people within their industry and beyond.

Info: wsj.com/articles/apps-serve-professionals-distanced-networking-with-novel-twists-11597842000

Recent developments that can help your business stay ahead

DOL releases 2 new COBRA notices

The Department of Labor (DOL) just issued several notices you may need to give employees under the American Rescue Plan Act (ARPA).

The ARPA created a COBRA premium assistance to help certain individuals continue their health benefits. The premium assistance is available from April 1, 2021 through Sept. 30, 2021.

Here are two notices employers may be required to provide:

- Model ARP General Notice and COBRA Continuation Coverage Election Notice, and
- Notice of Expiration of Period of Premium Assistance.

Info: dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra/premium-subsidy

Employees planning to burn through vacation time

Time to make sure that your cross-training is up to date in Finance! Because it will be put to the test this summer and into the fall.

A third (33%) of workers say they'll take more than three weeks vacation during the rest of this year.

And don't plan on being able to reach those vacationing team members: 57% say they'll take a full "away-cation" to travel and completely disconnect from work.

Info: rh-us.mediaroom.com/2021-05-24-Burnout-Building-For-44-Of-Workers,-Robert-Half-Research-Shows

3rd quarter interest rates released by IRS

A new quarter, but the same old interest rates for your company's

federal tax payments.

IRS just announced in *Revenue Ruling 2021-10* that it will hold rates steady for the third quarter of 2021.

So that means from July 1-Sept. 30, 2021, your rates will be:

- 2% for overpayments
- 0.5% for the portion of a corporate overpayment exceeding \$10,000
- 3% for underpayments, and
- 5% for large corporate underpayments.

Info: IRS Revenue Ruling 2021-10 at irs.gov/pub/irs-drop/rr-21-10.pdf

Biz travel trend gaining traction in new normal

House shares like Airbnb and VRBO have been increasing in popularity for business travel for a while now.

But keep an eye out – the duration of those stays are getting longer.

With a more dispersed workforce post-pandemic, many employees are choosing to come in to the office for several weeks at a time.

Airbnb reports that 24% of their bookings are now for longer than 28 days.

That's up from just 14% of stays in 2019.

To make sure this remains a cost-effective option for your company, now's the time to revisit your policy on "sharing" options.

Info: businesstravelnews.com/Lodging/Airbnb-Remote-Workers-Could-Spur-New-Kind-of-Business-Travel

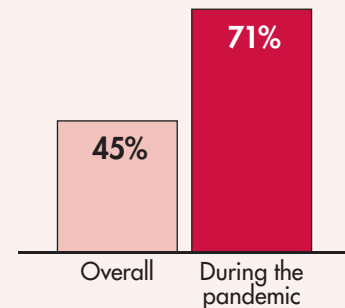
Lighter side: Machines 1, Humans 0

Most of the stories you read about artificial intelligence (AI) and Finance

MEASURE UP

Remove the Repetition

"I'm less stressed because my finance department has automated tasks."



Source: The 2021 Zapier State of Business Automation Report

No denying it's been a very stressful 15 months at work, with finance departments being no exception. But the more repetitive tasks you can take off team members' plates, the less likely they are to burn out, even post-pandemic.

are about concerns that machines will replace finance staffers.

But one batch of new research suggests that's just what many people want!

Oracle's Money & Machines report has some downright shocking findings, including:

- 83% of Millennials say they'd trust a robot over their own organization's finance team
- 79% of Gen Z feel the same way
- 97% of Gen Z employees say managing their organization's money scares them, and
- 53% of Millennials are losing sleep at night worrying about their business' budget.

Info: For the full Money & Machines report, go to oracle.com/erp/ai-financials/money-and-machines