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3Q 2020 Perspective*

## Remote Workforce and Expense Reimbursement

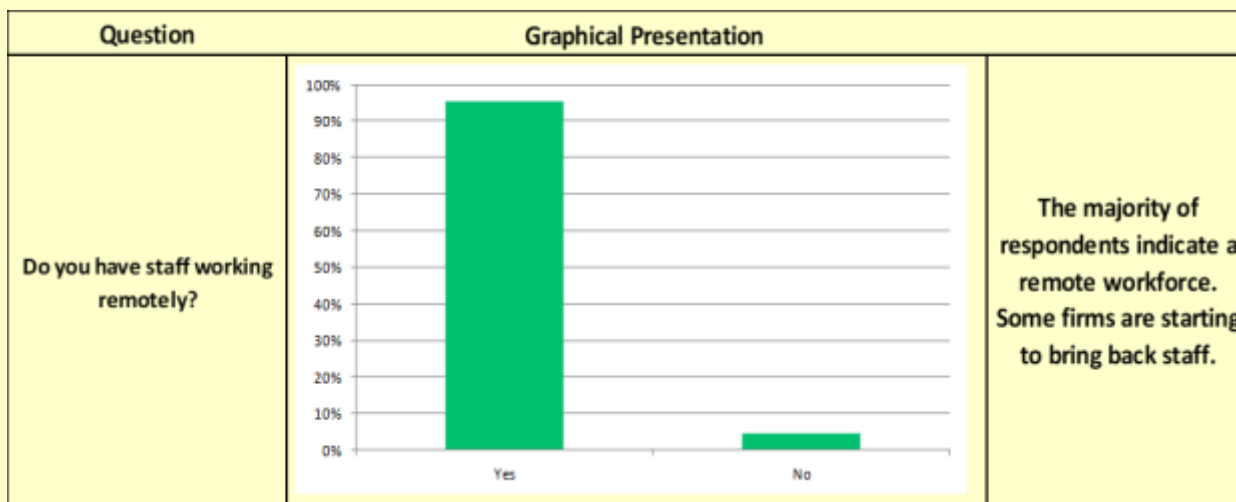
*By: Matt Skudera, CRF*

Remote working has become the new normal for all but a few credit organizations. While this is clearly recognized by the data in CRF’s recent study, the long-term implications are yet to be realized. This study, performed in the third month of the pandemic (June 2020), focuses on those organizations working remotely and many of the associated expense reimbursement details of operating in that manner.

The data points below address, at a more granular level, the factors, and opportunities associated with several aspects of working remotely:

- The majority of organizations have staff working remotely, most with 100% of their team members outside of the traditional work location.
- Internet expense reimbursement is not common.
- Telecom reimbursement is common, either in full or in a partial amount, with cell phone charges reimbursed for 30+% of respondents.
- What is interesting to note is that 60+% of respondents have a company-based internet telephone platform to support their organization’s work-from-home requirements.
- Other reimbursable items include office supplies, paper, toner, equipment such as printers, monitors, desks, and chairs. Some firms offer a monthly or fixed stipend to offset the expenses.

*The following are selected responses from the survey:*



Question	Graphical Presentation	Comments								
<p>Is the department head working remotely?</p>	<table border="1"> <caption>Data for: Is the department head working remotely?</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>78%</td> </tr> <tr> <td>No</td> <td>20%</td> </tr> <tr> <td>Other (please specify)</td> <td>2%</td> </tr> </tbody> </table>	Response	Percentage	Yes	78%	No	20%	Other (please specify)	2%	<p>A slightly greater number of leadership is on-site, with staff working remotely.</p>
Response	Percentage									
Yes	78%									
No	20%									
Other (please specify)	2%									

Question	Graphical Presentation	Comments										
<p>If you have staff working remotely, do you reimburse staff for at-home internet access charges?</p>	<table border="1"> <caption>Data for: If you have staff working remotely, do you reimburse staff for at-home internet access charges?</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes, 100%</td> <td>2%</td> </tr> <tr> <td>Yes, partial</td> <td>5%</td> </tr> <tr> <td>No</td> <td>83%</td> </tr> <tr> <td>Other (please specify)</td> <td>10%</td> </tr> </tbody> </table>	Response	Percentage	Yes, 100%	2%	Yes, partial	5%	No	83%	Other (please specify)	10%	<p>Internet reimbursement is not common. Some reimburse on a case by case basis.</p>
Response	Percentage											
Yes, 100%	2%											
Yes, partial	5%											
No	83%											
Other (please specify)	10%											

Question	Graphical Presentation	Comments										
<p>If you have staff working remotely, do you reimburse for personal cell phones?</p>	<table border="1"> <caption>Data for: If you have staff working remotely, do you reimburse for personal cell phones?</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes, 100%</td> <td>5%</td> </tr> <tr> <td>Yes, partial</td> <td>9%</td> </tr> <tr> <td>No</td> <td>65%</td> </tr> <tr> <td>Other (please specify)</td> <td>21%</td> </tr> </tbody> </table>	Response	Percentage	Yes, 100%	5%	Yes, partial	9%	No	65%	Other (please specify)	21%	<p>Reimbursement for phone usage is limited. Some respondents issued IP phones, reimbursed for charges above existing plans or issued cell phones.</p>
Response	Percentage											
Yes, 100%	5%											
Yes, partial	9%											
No	65%											
Other (please specify)	21%											

Question	Graphical Presentation	Comments								
<p>Do you provide a company-based internet phone system that allows colleagues to work from home using a company supported telephone-based platform?</p>	<table border="1"> <caption>Data for Graphical Presentation</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>65%</td> </tr> <tr> <td>No</td> <td>28%</td> </tr> <tr> <td>Other (please specify)</td> <td>7%</td> </tr> </tbody> </table>	Response	Percentage	Yes	65%	No	28%	Other (please specify)	7%	<p>The majority of respondents offer a company-based internet phone system. Microsoft "Teams" appears to be the leading product.</p>
Response	Percentage									
Yes	65%									
No	28%									
Other (please specify)	7%									

### Final Thoughts

These results represent the pulse of the community at the point in time of the assessment. Granted, this area of expense reimbursement is new to many members of our community, and as such, the Foundation will continue to monitor and report on the same.