

# Accounts Payable 2022: BIG Trends and Predictions

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## Executive Summary

The last two years have been unlike any we have seen before. The events that have unfolded have caused massive interruptions and changes in both our personal and professional lives. Accounts payable, traditionally seen as a back-office function was thrust into the spotlight and asked to deliver. This meant having to rethink how AP teams operated and the tools they needed to accomplish their mission. For many, a digital transformation was required in order to meet the new demands thrust upon them.

Against this backdrop, AP has never been more important to business operations and business results. This report presents the “big trends” in accounts payable over the last few years and makes a series of equally big predictions for 2022 that will help AP professionals better prepare for the year ahead.

## Introduction

Each year, Ardent Partners' senior analyst team gathers at its headquarters in Boston for a multi-day company strategy and planning meeting (the meeting in each of the last two years has been virtual). While together, the team dedicates itself to review the prior year's research and main findings. The analysts discuss key learnings from our different market research surveys, as well as the highlights from our briefings with technology providers, consultants, and investors. The team also reviews its consulting projects, interviews, inquiries, and interactions with AP, Finance, and Procurement professionals we have had throughout the year.

This detailed review helps the team develop a list of big trends impacting accounts payable today as well as a list of predictions for the industry in the year ahead.

This report is the culmination of those efforts and is designed to help accounts payable, finance, P2P, and procurement professionals better prepare for 2022.

## BIG TRENDS

The global pandemic over the past two years has helped highlight the critical importance of the AP function to ensure business continuity and an organizations overall well-being. Overlooked by many for years, the importance of an automated and well-run AP department was on display for all finance and enterprise executives, as well as suppliers to see.

Ardent Partners has identified the following list of BIG Trends that will impact the AP profession in 2022.

## Big Trend #1 – The Global Pandemic Lingers On... and On

For nearly two years, AP teams have had to face an entirely new set of challenges, accelerated by a global pandemic that had disrupted an interconnected business world and its supply chain. One full year into the pandemic, a majority of businesses surveyed by Ardent Partners were seriously impacted with 15% reporting an "extraordinary" impact and another 48% reporting a "significant" impact on their business as a result of COVID-19. At the time of this survey in Q1, 2021, only five percent reported "little-to-no" impact on their business' operations or bottom line results.

In the world of AP and financial operations, the impact has been pervasive, but not very deep because while 97% of all AP teams have been directly affected by the pandemic, only 28% reported either an "extraordinary" or "significant" impact on their departments.

It is true that the COVID-19 pandemic forced stay-at-home restrictions upon a majority of workers in all regions of the world, causing unrest for many at the company, community, family, and personal levels. AP teams, across the board, were impacted by the need to work in an entirely new setting, cut-off from their co-workers and their daily routines. It does, however, appear that AP departments were better prepared than other functions to work from home, having either already automated or been able to continue their communications virtually.

This has been a period of dramatic change and uncertainty. It is clear that the pandemic will impact AP teams in 2022. But, at what level and for how long, both remain unknown, highlighting the importance of having agile and automated operations.

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Ardent Partners research has shown that **63%** of all AP and Finance teams have felt an "extraordinary" or "significant" impact from the COVID-19 pandemic.

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## **Big Trend #2 – The War for Talent Continues to Escalate**

Staffing shortages are happening across most industries and sectors, some facing severe coverage crisis issues that threaten to undermine revenue, customer satisfaction, and how internal operations are run. The gaps in today's workforce are caused by a combination of factors, including compensation standoffs, a refusal from workers to return to unsafe conditions, uncertainty about career paths, and, what is a relatively new phenomenon in the world of work – “the Great Resignation”, which has seen workers leaving jobs in staggering numbers with no immediate plans to re-enter the workforce.

Staffing shortages have led to a very real ‘war for talent’. The stakes for finding, attracting, and hiring the right talent are, perhaps, higher than they have ever been. Record-low unemployment numbers coupled with an all-time high number of job openings has led to struggle for many companies. A literal talent “frenzy” has hiring managers in all industries and geographies struggling to fill key positions. A real ‘war for talent’ has emerged with many companies increasingly pressed to staff basic operations. The hard truth is that there is no single solution for global staff shortages that are going to continue making headlines well into 2022.

Accordingly, AP leaders must start developing new recruiting strategies and contemplate different staffing models to ensure their important work continues uninterrupted in 2022.

## **Big Trend #3 – AP’s Growing Impact**

Over the past two years, the AP function has been put in the spotlight and asked to deliver like never before. Work from home mandates, a new and expanded remote workforce, increased demands for AP reporting and data analytics, amplified focus on payment terms and timing, and automating paper-based and manual processes, were some of the many responsibilities thrust upon AP. By and large, AP organizations responded strongly and they faced pressures at hand. Many AP teams, in fact, came out stronger than before with higher levels of automation and greater levels of stakeholder engagement and respect.

This past year, a full 89% of organizations indicated that AP is ‘valuable’ to the organization with 67% describing that value as ‘exceptional’ or ‘very.’ The idea that AP is becoming more strategically valuable dialogue has been percolating within the walls of business for the past several years as more finance, treasury, and procurement executives have been able to view first-hand the impact that AP can deliver to their departments and to the greater organization. This remains a newer



phenomenon, as most organizations are just beginning to realize the impact that AP can deliver. AP's momentum continues to build as more AP departments continue to transform and be viewed as a value-adding strategic function that can play a critical role in an overall company's success.

#### **Big Trend #4 – More Enterprises Accelerate AP's Digital Transformation**

Work from home mandates, hybrid staffing models, and managing a distributed workforce has forced many AP organizations to confront head-on the challenges of maintaining business continuity with no (or outdated) technology and manually-intensive processes. The issues with manual processes could not have been more apparent and obvious to finance executives and other AP stakeholders during the pandemic when many AP workers were designated as essential employees and required to go to their offices to literally sort mail and look for and process incoming paper invoices. This work included manually entering invoice data into their systems and determining how to route invoices for approval to a newly distributed workforce. The need to pay suppliers is critical to business continuity. Taking unnecessary risks to open snail mail should not be.

Thus in 2020 and again in 2021, a heavy reliance on paper and outdated processes caught the attention of more decision-makers and senior management than in years past. The result for the AP industry has been a significant increase in the number of businesses pursuing digital transformations for AP, including B2B payments.

#### **Big Trend #5 – AP Data Becoming More Valuable**

Over the last 20 years, AP has gone from a back-office, fully-manual, drowning in paper, siloed function that was cut off from the rest of the world (phew!) to an increasingly strategic organization. That's because there's been a greater understanding of the value of the data that AP captures, processes, and manages. In fact, improving AP reporting and data analytics was reported by 55% of organizations as their top priority for AP as they head into 2022.

This realization that AP can be a "hub of intelligence" has emerged and continues to grow within the profession and beyond it, more broadly in finance. The AP process creates and captures a veritable gold mine of information, including the data linked to the invoices and supplier payments

that the function processes. For example, AP's data can be an incredible benefit for treasury departments that want to leverage deep intelligence as a way to improve their supplier payment strategies. Any improvements in the way AP collects and analyzes transactional data has the potential to boost its overall strategic value.

The world has become increasingly data-driven, and businesses around the globe are realizing they have an extraordinary opportunity to capitalize on it. The knowledge captured by an AP function can help it improve its own operations and can also be used to support decision-making, payment strategies, and help transform supplier relationships. The top AP leaders today understand that the information that their teams collect via their efforts, systems, and processes can be a valuable foundation for critical, strategic financial decisions and general business activity.

### **Big Trend #6 – Invoice and B2B Payment Fraud on the Rise**

In good times, business professionals that manage cash and payments must be vigilant to outside threats and the risk of fraud. When times get tough

or when big market shifts occur, criminals emerge to try to exploit the situation. Unfortunately, fraud has been on the rise during the pandemic as many fraudsters exploited new opportunities brought on by the COVID-19 pandemic to take advantage of businesses.

Conducting more business outside of the office and operating as virtual teams translated into higher IT and data security risks. Over the past eighteen months, fraudsters took advantage of critical vulnerabilities and attempted to steal money from exposed businesses. With so many susceptible entry points, last year was the largest on record in terms of fraudulent payment behavior. In fact, nearly four out of ten (38%) businesses reported a business payment fraud attack over the past year. While not all attacks were successful, it is clear from the sheer number that the issue of payment fraud attacks will be front and center for AP teams in 2022 and require more strategies and tools to be put in place to stop them.



**35%****25%****19%****17%****Sales/Revenue/Cash****Internal Operations**© Ardent Partners  
2021**Supply Chain****Workforce**

## Big Trend #7 – Cash Remains King

When the COVID-19 pandemic hit, the area that captured the most headlines was the supply chain. Almost two years later, businesses are still managing the fallout from supply disruptions and 19% rank it as the area hardest hit by the pandemic. This means that 81% of businesses have felt the pandemic's effects more intensely in other areas, including internal operations (25%) and the workforce (17%) (*Note: the image at the top of the page shows the areas most impacted by COVID*).

Notably, 35% of all enterprises say that the most significant impact of COVID has been on sales and overall cash positions. Thus, one of every three enterprises is now more focused on cash than almost anything else. When businesses struggle to maintain or grow the top line, they focus on what they can control; this has brought cash management to the forefront and kept it central to executive management over the last two years.

The old adage, "cash is king," could not be more relevant today. During times of economic stress, businesses that have access to cash can weather major storms, survive challenging times, and use their liquidity to endure, and sometimes even thrive, in a crisis. Having the data-led insights to better understand, and therefore, manage, cash-on-hand, outstanding liabilities, as well as anticipate potential cash shortages or surpluses, can go a long way towards optimizing working capital, ensuring continuity, and aiding the overall viability of the enterprise.

## Big Trend #8 – Holistic AP

Over the past decade, Ardent Partners research has consistently shown that transforming an Accounts Payable (AP) department is a worthwhile undertaking that can deliver significant bottom-line value while also elevating AP's place within the organization. While some AP departments persist in continuing to view, manage and automate the AP Process in distinct stages rather than as pieces of one coherent whole, more are approaching their operations holistically each year.

To maximize the value created from their efforts, AP leaders must pursue a holistic transformation that incorporates people, technology, and a process that extends across the entirety of their department's operations including invoice receipt, processing, and payment.

For a number of reasons (not the least being the COVID pandemic and the related increase in number of employees working from home), more AP leaders have realized that all receipt, processing, and payments are interrelated and should be thought of holistically from start to finish. This is supported by Ardent research which indicates that a majority of organizations will have automated all facets of the invoice-to-pay process by 2023 and the nearly 65% of businesses that state that within two years they will have automated the complete AP cycle, enabling AP and finance leader to better optimize efficiencies and deliver greater intelligence for enterprise.



## Big Trend #9 – B2B Payments Continue their Rapid Expansion

The restrictions put in place because of the pandemic have had far-reaching implications for most businesses. For those working in AP, it was not simply a matter of losing facetime and having to contend with delays in gaining invoice and payment approvals; any volume of paper and manual work was exacerbated by an inability to work in the office. Many CFOs, treasurers, and other finance leaders were forced to rethink not only how to manage and execute payments, but also how these transactions can impact their suppliers' financial well-being. This has led to more enterprises than ever before including payments in the scope of their AP transformation projects. By focusing on modernizing and updating their legacy payment strategies and adopting new technology, this movement is helping AP, finance, and treasury teams optimize their cash management and organizational resiliency while also helping to ensure solvency across their supply chains.

Ardent Partners research over the past twelve years has shown that the use of B2B electronic payments ("ePayments") is on the rise, and now comprises 60% of all supplier payments. This is the highest percentage Ardent has seen since it started tracking this metric. Paper checks, while still popular, are in slow retreat from ePayment methods such as ACH, payment networks, commercial cards, virtual cards, and wire transfers that can all reduce costs while also improving the level of visibility, control, and accuracy in the vendor payment process.

## AP's Big Trends in 2022:

- COVID-19 Lingers On
- The War for Talent Escalates
- AP's Growing Impact
- More Enterprises Accelerate AP's Digital Transformation
- AP Data Becoming More Valuable
- Invoice and B2B Payment Fraud Rising
- Cash Remains King
- Holistic AP
- B2B Payments Continue their Rapid Expansion



## Predictions for 2022

The third year of the new decade begins much as last year did: with great uncertainty and a global pandemic that will not fade. COVID-19 appears to be something that must be dealt with for the foreseeable future. As such, 2022 will see the business world continuing to operate in a new and yet, seemingly similar, 'new normal' that will be driven by new realities, new ideas, accelerated digital transformation, and new leadership. Here are Ardent Partners' top predictions for the year.

### **Prediction #1: The Hybrid Workforce becomes the Standard**

Any time a major event impacts our lives, we learn, we react and adapt – As a profession, AP and finance leaders have seen that it is possible to manage operations with a distributed workforce. As companies rethink their office strategies, it is inevitable that hybrid and fully remote workers will become standard. This transition will continue to accelerate as enterprises have come to realize that employees can be productive and focused when not in the 'office'; remote work results in reduced operating cost for both organizations and employees; enables employees to achieve a better work/life balance; and is fast becoming a competitive requirement to both retain existing staff as well as attract new talent.

Ardent Partners research shows that 90% of executives expect more of their workers to be operating in a remote environment next year. When it comes to office work, the way things were is not how they will be. Distributed teams are the norm now, and, both workers and executives have realized the benefits of the remote and hybrid work models. AP leaders operating with a pre-pandemic mindset on worker location must evolve with the times or risk losing their top talent.

### **Prediction #2: AP Managers Will Develop New, Flexible Staffing Models (and Remain in Perpetual Hiring Mode)**

The challenging events of the past couple of years not only stressed the limits of business operations, they accelerated key drivers in the evolution of talent management and the rise of the "Future of Work" movement. However, the relationship between employer and employee has been changing over the last decade or two - the days of working 40 years for a single employer and retiring with full benefits and a gold watch are over. Hiring managers have to account for this and rethink their traditional staffing and hiring strategies in order to prepare for the 'Future of Work'.

Today's labor market is extremely challenging for employers and finding talent is problem confronting most enterprises. Unemployment rates are at an all-time low and open positions are

at an all-time high. The simple truth is that traditional hiring practices will need to adapt, change, and overcome the obstacles and challenges that exist today. In 2022, more AP staffers frustrated in their current positions will test the job market. Hiring managers will need to respond to larger market shifts – and, amongst other things, look to leverage contingent workforce labor to address shortages that will likely exist long into the future.

### **Prediction #3: Adoption of AP Automation Rises Sharply**

Digital transformation is on a major upswing and that will continue in 2022. AP professionals and anyone who has interacted with an AP staff understands the important role technology can play in achieving seamless business operations. This was never more obvious or on display more than during the beginning of the pandemic when many AP staffers were deemed as essential workers, and had to go into their offices to handle, sort through and open the mail looking for paper invoices needing to be paid and paper checks that needed to be deposited. It is imply astounding that AP workers were put in harm's way due to the fact that so many organizations were still handling and processing paper invoices and payments.

One positive outcome of all this was a realization by many senior executives that a change was needed. The Pandemic has served to unlock the pent-up demand of finance departments looking to initiate a digital transformation for AP or for all of finance. And, that has triggered a marked increase in technology investments for AP departments. In fact, the past two years have set records for the number of AP automation projects initiated in North America and we expect this investment and adoption to continue in the year ahead.

## Ardent Partners' AP Predictions for 2022:

- The Hybrid Workforce becomes the Standard
- AP Managers Will Develop New, Flexible Staffing Models (and Remain in Perpetual Hiring Mode)
- Adoption of AP Automation Rises Sharply
- More Enterprises Accelerate AP's Digital Transformation
- AI Will Significantly Improve Productivity
- AP and Treasury Become Strategic Partners
- AP Will Help Manage the Extended Workforce
- Use of SCF Increases
- Prior Investment in AP Pays Huge Dividends in 2022

## **Prediction #4: AI Will Significantly Improve Productivity**

Artificial intelligence (AI) is one of the most disruptive technological innovations to hit the business community since perhaps the introduction of the commercial internet in the early 1990s. AI has a rich legacy as both an academic discipline and a continuously-evolving set of autonomous and self-learning operating systems whose development spans the better part of a century. It is simultaneously one of the most widely lauded, feared, and misunderstood phenomena of the contemporary business environment, representing significant opportunity for many knowledge workers and significant peril for many others.

AI has quickly emerged as a core component in the development of next-generation AP automation technologies and functionality, including data capture, validation, matching, coding, fraud prevention, and spend analytics. 2022 will be a historic year for AI-driven payables and payment solutions and those that use them. Keep an eye on these technologies and the benefits they bring to AP.

## **Prediction #5: AP Becomes an Intelligence Hub**

AP sits on a veritable goldmine of data due to its direct access to spend and financial information; the downstream flow of invoices and payments is an incredible channel for transactional data that can paint a vivid picture of what is happening across the organization from a spend perspective. Unfortunately, access to this information has long gone untapped for most AP organizations due to the constraints of paper-based, manual processes, and disparate systems not to mention having the tools, time and resources to actually dig into the data.

The situation, however, is starting to change as investment in AP automation solutions has ramped up in recent years and will continue to do so into the future. Moving beyond simple process automation, AP teams will more and more serve as an intelligent hub of information for other stakeholders across the typical organization, supplying insights and knowledge that can help business leaders make better, timelier, informed decisions with on-demand financial intelligence.

## **Prediction #6: AP and Treasury Become Strategic Partners**

AP and treasury make for natural partners in the enterprise, which is especially true given that treasury is tasked with managing enterprise cash and AP is fundamentally a source of enterprise cash outflows. In fact, supplier payments—which AP controls—are frequently the largest single source of cash outflows in many organizations.

Having visibility into, and management of, this source of cash outflow can be critical to treasury's cash and liquidity management goals. If AP makes a supplier payment that is not aligned with the enterprise's cash management strategies (something which can easily occur), then this interferes with the amount of working capital available to fund other enterprise initiatives.

Additionally, AP's financial and operational data can inform better financial planning and forecasting on the treasury side. Data visibility is paramount in today's business world, and more information can always benefit both sides of the equation which is why we see AP and Treasury becoming strategic partners in 2022.



### **Prediction #7: AP Will Help Manage the Extended Workforce**

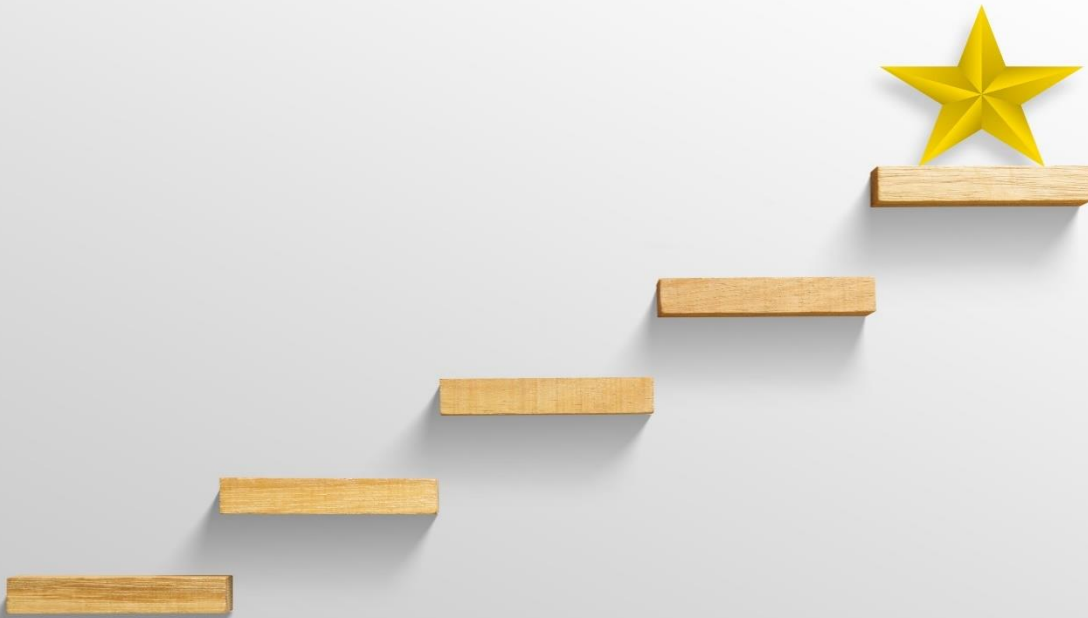
Ardent's research has shown that 46.5% of the average company's total workforce is considered "extended" or "non-permanent," including consultants, contingent, and "gig" workers. There is often a sense of "payroll diversion" within the contingent workforce arena, as independent and gig workers can be paid directly via invoice or other payment methods without having to go through traditional payroll processes.

This is a massive arena of spend that requires more intuition, oversight, and management, especially as it pertains to the financial spectrum. AP can play a pivotal role in not only ensuring that payment data is leveraged in workforce planning, but that key gig workers and contractors are paid quickly and efficiently which is critical in attracting 'non-employee' labor and keeping them wanting to work for an organization in the future.

This is a greenfield opportunity for the AP function that will grow considerably in the months and years ahead. AP leaders will work deliberately to play a significant role in helping manage the financial components of this extended workforce.

### **Prediction #8: Supply Chain Finance Utilization Increases**

Cash management is a critically-important piece of the corporate puzzle. Traditionally, buying organizations have been the ones leveraging supply chain financing for their benefit. However, the rise of cloud-based solutions and FinTech offerings tailored to the needs and wants of suppliers, rather than buyers, will make supply chain finance more accessible to all and result in increased adoption and utilization of supply chain financing options in 2022. SCF can be a powerful cash management tool and it is imperative that today's AP, AR, and finance teams understand the current solutions available and how they can be integrated into current cash management activities.



## **Prediction #9: AP Continues its Upward Trajectory**

With improved and more agile analytics, AP leaders are starting to provide actionable intelligence to key partners such as CFOs, controllers, treasurers, CPOs, and business unit leaders, who can, in turn, leverage it for improved decision-making and planning. Thus, it is the thirst for knowledge and a drive to continue AP's journey towards optimization that will help transform the function from where it is today into a brighter, clearer, more strategic "tomorrow."

The immediate future for the AP function is now and 2022 will provide ample opportunities for AP teams to prove their strategic value to the greater organization by helping to ensure the continuity and resiliency needed to help their businesses execute and advance amidst sizable uncertainty.

But AP leaders must also focus on the future, and, where possible, begin to develop the organizational capabilities that will drive long-term success.

For too many years, AP lacked the voice and credibility needed to accomplish a transformation without the support of others. Today however, more AP groups than ever before have the ability to drive tremendous value and help the greater enterprise navigate these tough times.

In 2022, the average AP department's performance will continue to improve while its overall strategic impact expands. As a result, appreciation for the work and impact of AP will continue to rise within the enterprise and across the supply chain.



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Bob is a globally recognized expert in accounts payable, B2B payments, business networks, Procure-to-Pay, supply chain finance, and strategic marketing. For more than 20 years, Bob has focused on helping enterprises develop and execute strategies to achieve operational excellence in their finance, procurement, and marketing organizations.

As an analyst, he benchmarks thousands of enterprises across all facets of their accounts payable, business networks, supply chain finance, and B2B payments operations and leverages these insights in his roles as Vice President of Research. His real-world buy side experience in ePayables and P2P transformations, solution adoption, and customer use cases provide him with a unique context for his research, writing and advisory services. He is also the editor of PayablesPlace ([www.payablesplace.com](http://www.payablesplace.com)), the global source for ePayables news, research and analysis the news and research for Accounts Payable, Shared Services, P2P, Finance, and Treasury leaders.

Prior to becoming an analyst, Bob helped hundreds of AP and P2P teams achieve Best-in-Class performance via their use of ePayables, P2P, and Business Network solutions. He spent 12 years working as the Vice President of Marketing at Basware where he helped establish the firm's U.S. presence as a major player in the AP and P2P automation spaces. Bob also worked at American Express where he helped the commercial card giant better align its products and services with a continually evolving market.

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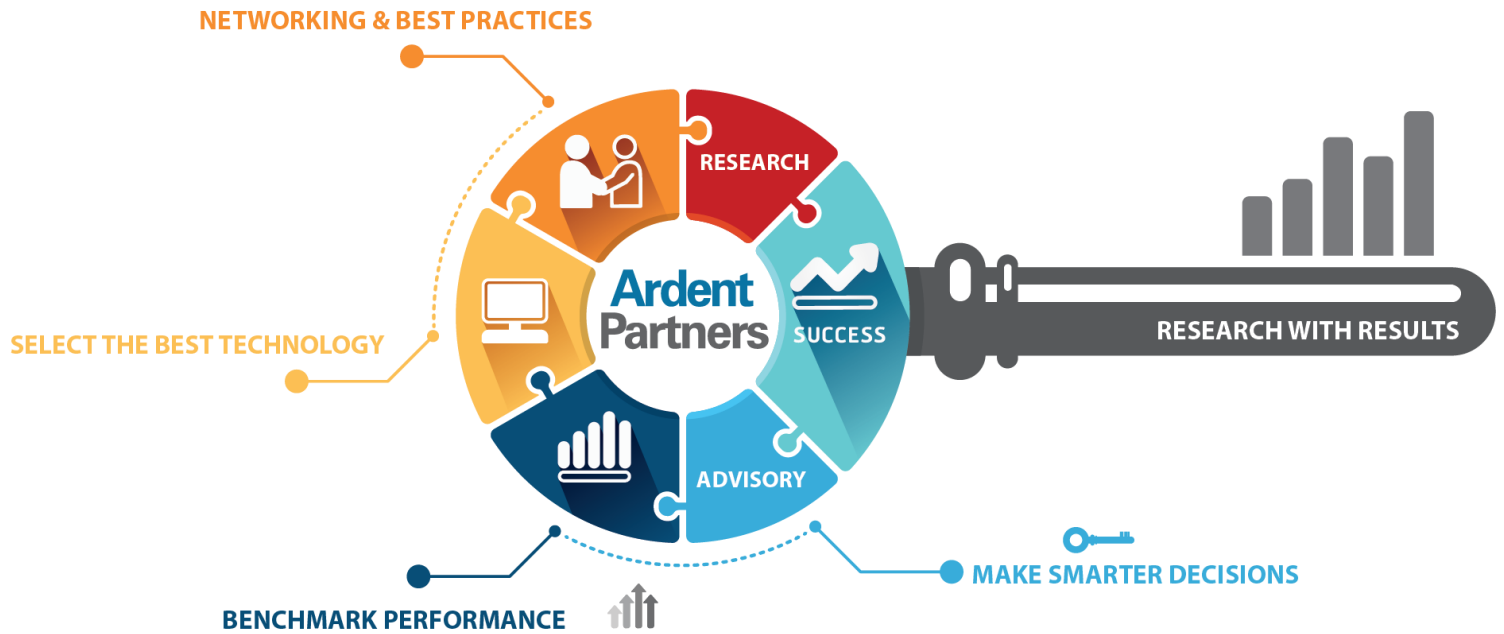
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