A sample with a fictional product

Example Payables, its prices, pages and sources are invented. The questions, the kinds of finding and the recommendations follow patterns we see again and again when we review real finance software vendors' public documentation, so this is the shape and depth your own report would have.

Buyer Readiness Report · Example Payables

Make the payment and archive answers as precise as the invoice workflow.

Example Payables explains its approval workflow and per-user prices well. The gaps are in what finance teams ask next: what international payments really cost, how many invoices the plan includes, who actually moves the money and how long records are kept. Those answers are spread across the pricing page, a fee schedule, separate payment terms and the terms of service, and in two places they disagree. S1 S2 S3 S4 S6

Product	Buyer perspective	Market	Scope	Evidence captured
Example Payables	EU company, 8 finance users, 600 supplier invoices a month, some suppliers paid in USD	English site, EUR pricing	10 questions, 15 official pages	6 November 2026

Start with these three changes

1. Show the FX margin and SWIFT fee wherever international payments are promoted.
2. Give one invoice allowance for Growth and the price of extra invoices.
3. Say how long invoices and the audit trail are kept, during and after the contract.

Of the ten buyer questions: ✓ 3 clear ! 5 need clarification ✕ 2 conflicting

Keep what already helps

These answers are already clear. Keep them as they are while the other pages change.

Per-user prices are calculable

Both plans show monthly and yearly prices per finance user, and approvers who only approve are free. S1

Approval controls are documented

The help centre shows multi-step approval rules, amount thresholds and a two-approver rule for payments on every plan. S5

Certifications have a scope

The trust portal names the services in SOC 2 Type II scope and publishes the ISO 27001 certificate. S9

Our conclusion

Finance buyers check fees and record keeping line by line. Pages that agree with the fee schedule and the terms make the software easier to approve.

What a buyer can establish today

Ten buying questions selected for an EU company automating supplier invoices and paying some suppliers abroad. Each answer is what the reviewed pages support, with its sources.

Buyer question	Answer from the reviewed pages
1 **What does the first year cost?**	Clear Growth costs €49 per finance user a month billed monthly, or €39 billed yearly. Approve-only users are free. VAT is extra. Our example below comes to €7,404 or €5,544 including extra invoices and the FX margin. S1 S2 S4
2 **How many invoices does Growth include?**	Conflicting answers The comparison table says "Unlimited invoices". The plan card and the help article say 500 a month, then €0.30 per extra invoice. S1 S2
3 **What do international payments cost?**	Conflicting answers The payments page promises "no hidden FX fees". The fee schedule adds a 0.6% margin above the mid-market rate and €4 per SWIFT payment. S3 S4
4 **Who holds our money while a payment is made?**	Needs clarification The company page calls Example Payables "a regulated payments company". The payment terms say payments are executed by a partner payment institution, named only in those terms, which holds funds in transit. S8 S7
5 **Does it sync with our ERP?**	Needs clarification The integrations page shows two-way sync for every listed ERP. The connector documentation says one of them is export-only on Growth. S10 S11
6 **How are approvals controlled?**	Clear Rules by amount, supplier and cost centre, with any number of steps. Payments always need two approvers, and every change is written to the audit trail. S5

Buyer question	Answer from the reviewed pages
7 **How long are invoices and the audit trail kept?**	**Needs clarification** The archive page promises an "audit-ready archive for as long as you need". The terms delete customer data 60 days after termination, and the help centre exports invoices as PDF but not the audit trail. S14 S6 S15
8 **Are our invoices used to train the capture models?**	**Needs clarification** The privacy notice allows documents to improve extraction models. An opt-out is mentioned for Enterprise only. S13
9 **What security assurance can we review?**	**Clear** As vendor claims: SOC 2 Type II with named services in scope, report under NDA through the trust portal, and a published ISO 27001 certificate. We did not inspect the report. S9
10 **Can we cancel a yearly plan?**	**Needs clarification** The pricing FAQ says "cancel anytime". The terms renew yearly plans automatically unless cancelled 60 days before renewal, with no refund for the remaining term. S1 S6

The labels describe how clearly the pages answer each question. They are not a score for the product, its security or the likelihood of a purchase.

What the first year costs

An EU company has 8 finance users on Growth, processes 600 supplier invoices a month and pays €20,000 a month to suppliers in USD, so the 0.6% FX margin costs €120 a month. It uses the fee schedule's FX margin and the help article's invoice allowance. S1 S2 S4

Known component	Billed monthly	Billed yearly
Growth, 8 finance users	€49 × 8 × 12 €4,704	€39 × 8 × 12 €3,744
Extra invoices, 100 a month	€0.30 × 1,200 €360	€0.30 × 1,200 €360
Onboarding, once	€900 × 1 €900	Included yearly €0
FX margin, USD payments	€120 × 12 €1,440	€120 × 12 €1,440
First-year total before VAT	**€7,404**	**€5,544**

Yearly billing saves €1,860 in the first year under these assumptions, and it is paid in advance. The FX margin costs €1,440 either way and appears only in the fee schedule. S1 S4

⚠ What this total leaves out

VAT, SWIFT fees of €4 per payment, and the cost difference if the comparison table's "Unlimited invoices" is the real entitlement. Enterprise prices are quote-only. S1 S4

Four changes, in order

Each change shows what we saw, what it means for a buyer, what to change and how to check that it worked.

Priority 1 · Conflicting answers

Show the FX margin where payments are promoted

Payments page S3

"Pay suppliers in 30 currencies"

"No hidden FX fees"

Fee schedule S4

0.6% above the mid-market rate

€4 per SWIFT payment

What this means for a buyer. A finance team compares payment costs against its bank. A margin that appears only in the fee schedule reads as a hidden fee, even if the rate is competitive, and in our example it is the second-largest cost after licences.

What to change

Replace "no hidden FX fees" with the actual margin and SWIFT fee, and link the fee schedule from the payments page and the pricing page.

Check the result

A buyer reading only the payments page can estimate the cost of a USD payment.

Owner: payments product with marketing.

Priority 2 · Conflicting answers

Give Growth one invoice allowance

Comparison table S1

Growth: "Unlimited invoices"

Plan card and help article S1 S2

500 invoices a month

€0.30 per extra invoice

What this means for a buyer. Invoice volume drives the business case. A buyer with 600 invoices a month cannot tell whether to budget €360 a year for extra invoices or nothing.

What to change

Decide the Growth allowance, then make the comparison table, plan card and help article say the same, with the price of extra invoices beside the allowance.

Check the result

Every page gives the same allowance and the same extra-invoice price.

Owner: product marketing with billing.

Priority 3 Needs clarification

Name the payment institution on the company page

What we saw. The company page describes Example Payables as "a regulated payments company". The payment terms say payments are executed by a partner payment institution, which holds funds in transit, and name it only there. S8 S7

What this means for a buyer. Treasury and compliance teams need to know which licensed entity moves their money and safeguards it. A broad claim that the separate terms narrow raises questions about the rest of the documentation.

What to change

Say on the company and payments pages which entity executes payments, where it is licensed and how funds in transit are safeguarded, with a link to the payment terms.

Owner: legal and compliance with marketing.

Check the result

A compliance reviewer can name the licensed entity and its regulator from the public pages.

Priority 4 Needs clarification

Map record keeping to the contract

What we saw. The archive page promises an "audit-ready archive for as long as you need". The terms delete customer data 60 days after termination, and the export article covers invoice PDFs but not the audit trail or approval history. S14 S6 S15

What this means for a buyer. Accounting records must often be kept for up to 10 years. A buyer needs to know how to keep invoices and the approval evidence after leaving, or the archive promise becomes a reason to stay rather than a feature.

What to change

State how long records are kept while subscribed, how to export invoices, approvals and the audit trail in a usable format, and what happens 60 days after termination.

Owner: product with legal.

Check the result

The archive page, the export article and the terms give the same retention and export answer.

Further improvements

Match "cancel anytime" to the terms. Mention the 60-day notice for yearly plans in the pricing FAQ. S1 S6

Show ERP sync by plan. Mark which ERP connectors are two-way and which are export-only on Growth. S10 S11

Explain how invoices train capture models. Say which document data is used, whether it is de-identified and why the opt-out is Enterprise-only. S12 S13

Remove the retired Starter plan. Two help articles still describe Starter limits that no longer appear on the pricing page. S2 S15

Fix the answers finance teams check first

A suggested order. The first three need a product, legal or compliance decision; the last is editorial.

1. **Publish the payment costs**
   FX margin and SWIFT fee on the payments and pricing pages.
2. **Settle the invoice allowance**
   Then update the table, plan card and help article together.
3. **Name the payment institution and map record keeping**
   With legal, compliance and the product team.
4. **Make the editorial fixes**
   Cancellation wording, ERP sync, model training and the Starter plan.

Questions the public pages could not settle

- Is the Growth allowance 500 invoices a month or unlimited for existing customers?
- Which partner institution executes payments, and in which countries is it licensed?
- Can customers export the audit trail and approval history today?

In a real report, your answers would let us make the recommendations more precise.

Included with your report

One round of follow-up. Send your questions or corrections together within 14 days after delivery.

One recheck. Send up to three updated pages within 30 days after delivery and we will check them against these findings.

We reply within five business days. Write to alex@emerging.cz.

Sources and scope

Fifteen official Example Payables pages, captured on 6 November 2026. Pages may have changed since.

S1	**Pricing.** Plan cards, monthly and yearly prices, comparison table, FAQ. example.com/pricing
S2	**Help centre: Invoice allowance and extra invoices.** Monthly allowance, overage price, Starter limits. example.com/help/invoice-allowance
S3	**Global payments.** Currencies and FX statement. example.com/payments
S4	**Payment fee schedule.** FX margin, SWIFT and SEPA fees. example.com/legal/fees
S5	**Help centre: Approval rules.** Approval steps, thresholds, two-approver payments, audit trail. example.com/help/approvals
S6	**Terms of service.** Renewal, cancellation, termination and deletion. example.com/legal/terms
S7	**Payment terms.** Partner payment institution and funds in transit. example.com/legal/payment-terms
S8	**About Example Payables.** Company description and regulatory statement. example.com/company

S9	**Trust portal.** SOC 2 scope, ISO 27001 certificate, report requests. example.com/trust
S10	**Integrations: ERP.** Listed ERP connectors and sync claims. example.com/integrations/erp
S11	**ERP connector documentation.** Sync direction by connector and plan. example.com/docs/erp-connectors
S12	**Invoice capture.** AI capture features and accuracy claim. example.com/invoice-capture
S13	**Privacy notice.** Use of documents to improve models; opt-out. example.com/legal/privacy
S14	**Archive.** Archive and audit-readiness claims. example.com/archive
S15	**Help centre: Export and archive.** Invoice PDF export, archive while subscribed. example.com/help/export

How this report was prepared

In a real report: AI analysis of the vendor's public pages read in a desktop browser, with every pricing state opened and the legal documents read in full. Calculations are rechecked in code. No independent human expert review is claimed.

What it does not cover

We do not log in, buy, test the product or its payments, read customer-specific contracts, or verify certificates or licences. Findings concern what buyers can establish from public pages, not legal, tax or regulatory compliance or product performance.

A sample. Example Payables, its prices, pages and sources are invented; no real vendor is described.