

 **The Hackett Group**[®]

FINANCE SOLUTION INTELLIGENCE

Spotlight Report | April 2026

**SAP Taulia: Pioneering the Next Generation
of Embedded Payment Solutions**



ABOUT SAP

- SAP is a global leader in enterprise applications and business AI that for more than 50 years has united business-critical operations – spanning finance, procurement, HR, supply chain and customer experience – to help organizations run better and improve lives. Headquartered in Walldorf, Germany, SAP was founded in 1972 by five engineers and today has 110,000+ employees operating in more than 157 countries, with non-IFRS FY2025 revenue of 36.8 billion euros. SAP’s solutions support 300 million+ cloud subscribers and are developed through a network of 100+ global development locations. SAP holds a AAA MSCI ESG rating and ranks in the top 5% of S&P Global ESG Score, reflecting a strong sustainability commitment. Embracing agile cloud-based innovations, the company’s vision is to bring out the best in every business.

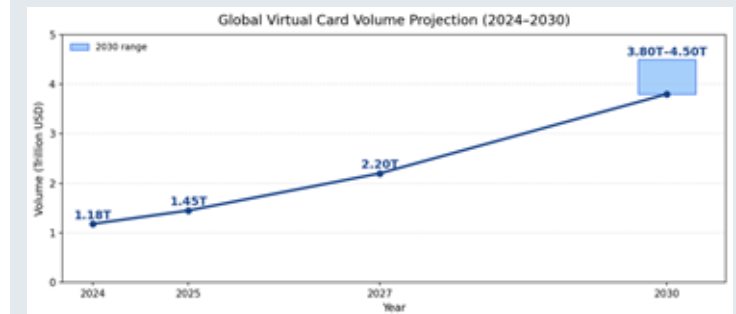
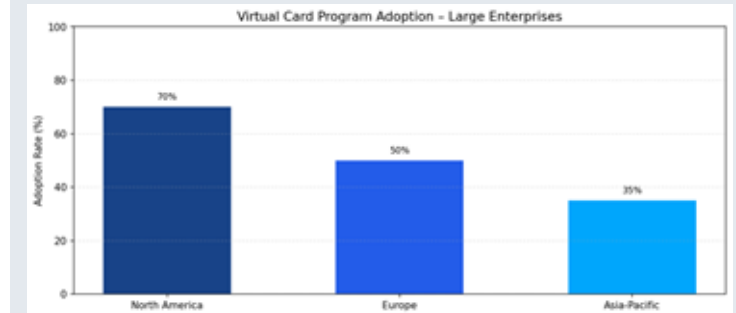
SOLUTION SPOTLIGHT

EXECUTIVE SUMMARY

- SAP Taulia ERP-embedded virtual cards are a built-in native payment capability that allows large enterprises to pay suppliers by issuing single or multi-use virtual credit card numbers for approved invoices from directly inside SAP S/4HANA, SAP ECC and the SAP Business Network.
- Key elements include:
 - “Built-in, not bolted on” integration:** Virtual cards are generated at the invoice level within your SAP environment, eliminating separate portals or complex bank integrations.
 - End-to-end AP automation:** Streamlined issuance, general ledger posting, reconciliation and supplier notifications in a single workflow.
 - Reduced IT effort and cost:** Configurable out of the box for bidirectional sync with the ERP.
 - Value generation:** Capture rebate and working capital benefits by shifting spend to virtual cards.
 - Supplier-friendly onboarding:** Quick registration and real-time payment visibility drive acceptance and faster funds access.
 - Modern supplier experience:** Intuitive portal delivers full remittance details, reducing friction and increasing satisfaction.
- Embedded cards turns accounts payable into a strategic driver of efficiency, cash-flow optimization and improved supplier relationships.

HACKETT’S INSIGHTS

- Enterprise B2B payments are undergoing a digital transformation, shifting from paper checks and manual processes toward integrated, data-rich electronic methods. Virtual cards – randomly generated card numbers used for supplier invoice payments – have emerged at the forefront of this evolution, offering the promise of automation, security and working capital optimization.



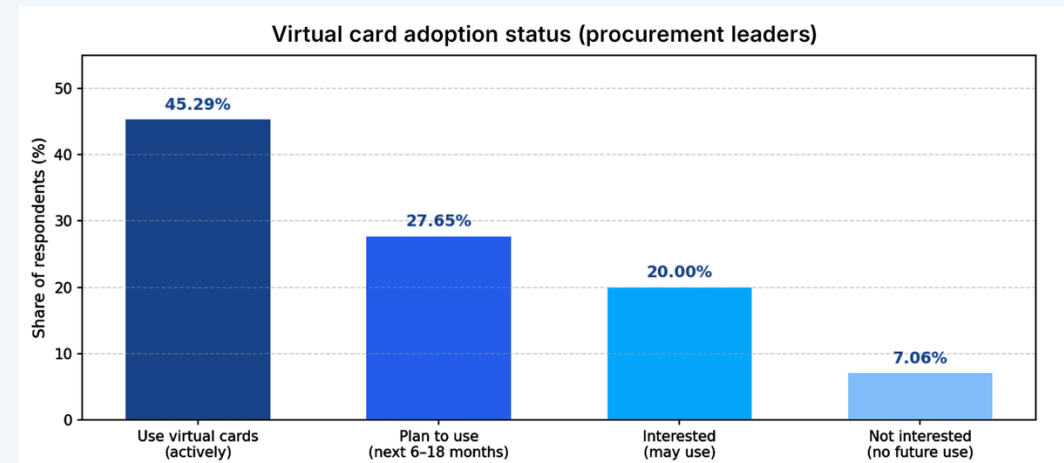
Data sources available upon request.

SOLUTION OVERVIEW

- **ERP-embedded virtual card payments:** SAP Taulia offers an SAP-native B2B payment solution – integrated at the invoice approval stage within SAP ERP (S/4HANA, ECC) and at the intersection of buyer-supplier collaboration on the SAP Business Network.
- **Minimal integration effort:** Embedded cards emphasize configuration over custom file integrations. The solution is delivered as a plug-and-play, API-driven module, avoiding complex bank file transfers and reducing implementation time and cost vs traditional standalone card programs. It is also natively available in SAP Cloud ERP instances (public and private) and configuration is rapid.
- **Invoice-centric and purpose-built:** Unlike generic corporate card programs, SAP Taulia delivers a “pay-on-invoice” virtual card solution designed for high-volume Accounts Payable workflows. Virtual cards are issued per approved invoice and automatically reconciled in the ERP – enabling an end-to-end, touchless process from invoice approval to payment posting and reconciliation.
- **Global scale and flexibility:** Through embedded finance partnerships with major networks (Visa, Mastercard) and 14+ issuer banks worldwide, SAP Taulia’s embedded cards solution supports broad geographic coverage. It follows a “bring your own bank” model, allowing companies to leverage their preferred card issuers and banks. This issuer-agnostic approach reduces switching costs and enables multi-entity, multinational card programs on a single platform.
- **Part of a unified payables suite:** Embedded cards complement SAP Taulia’s payables offerings (e.g., supply chain finance, dynamic discounting) as another lever for working capital optimization. By embedding virtual card payments alongside early-pay discount programs, CFOs and treasurers are provided a holistic toolkit to improve cash flow, supplier financing options and rebate income while streamlining payment operations.

CREATING MEASURABLE VALUE

- SAP Taulia’s embedded cards program delivers measurable value by embedding virtual card issuance directly within SAP ERP environments. This native availability eliminates the need for external portals or custom bank connections, enabling seamless execution of payments at the point of invoice approval. The result is a unified, policy-driven process that enhances control, reduces operational complexity and accelerates time-to-value.
- The program supports centralized governance across multi-entity structures. This allows finance teams to configure and scale virtual card usage with consistency and minimal IT overhead. Real-time visibility into spend, reconciliation and program performance empowers organizations to monitor impact and continuously optimize outcomes. By aligning payment execution with core AP workflows, SAP Taulia elevates virtual cards from a transactional tool to a strategic enabler of financial efficiency and control.

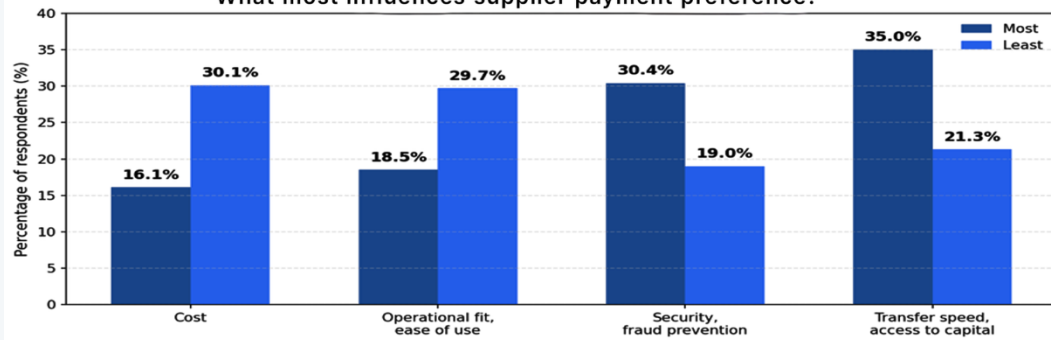


Data sources available upon request.

VALUE REALIZATION BENEFITS

- From The Hackett Group's perspective, SAP Taulia ERP-embedded virtual cards deliver high-impact value by transforming accounts payable into a strategic lever. For buyers, embedded cards enable touchless AP automation, reducing manual effort, cutting processing costs and unlocking 1%-1.5% rebate income on card spend. The platform's native ERP availability minimizes IT overhead and extends days payable outstanding (DPO), improving working capital without renegotiating supplier terms. Built-in controls enhance compliance and reduce fraud risk.
- For suppliers, embedded cards accelerate payment timing – often within days of invoice approval – improving liquidity without altering payment terms. The supplier portal offers real-time visibility into payment status and remittance details, simplifying reconciliation and reducing administrative burden. Features like bundled payments, credit note netting, and straight-through processing (STP) further streamline operations. Buyer-funded models also ensure full invoice value in fee-sensitive markets.
- Overall, embedded cards address key inefficiencies in B2B payments, driving adoption and delivering measurable financial and operational benefits across the ecosystem.

What most influences supplier payment preference?



Source: SAP/Mastercard research, 2024

LOOKING AHEAD

- SAP Taulia's embedded virtual cards are evolving to meet the future of seamless intelligent finance. The roadmap emphasizes three priorities: expanding supplier acceptance, integrating AI-driven automation and enabling multi-rail payment flexibility.
- Latest and future enhancements – such as bundled invoice payments, credit note netting, and multiuse virtual cards – will reduce friction and boost supplier participation. The roadmap for embedded cards aims to enable autonomous AP operations through AI, reducing manual effort and streamlining exception handling. The long-term vision is a hands-free virtual card program with near-term automation focused on eliminating manual tasks such as card maintenance, card cancellations, expiration date extensions, disabling exact match and automating ERP reversals for canceled cards.
- These innovations align with broader market demands for smarter and more flexible B2B payment solutions that improve liquidity, reduce operational burden and strengthen supplier relationships. As organizations modernize finance functions, embedded cards are positioned to become a core enabler of autonomous finance – bridging the gap between digital transformation goals and real-world supplier adoption.



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Our expertise is grounded in unparalleled best practices insights from benchmarking the world's leading businesses – including 97% of the Dow Jones Industrials, 89% of the Fortune 100, 70% of the DAX 40 and 55% of the FTSE 100.

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