

SAP Taulia: From Manual Card Operations to Autonomous Payments

A practical view of reducing operational drag through virtual card programs

THE REAL ACCOUNTS PAYABLE CHALLENGE

Where capacity is quietly lost

In traditional card programs, accounts payable teams spend a significant amount of time managing exceptions and cleanup rather than executing payments. Expired cards, cancelled or partially processed transactions, manual ERP corrections and month-end reconciliation driven by cumbersome spreadsheets all require hands-on effort. Together, these activities create ongoing operational drag, consuming AP capacity without delivering strategic value.

How SAP Taulia redefines embedded card programs

SAP Taulia is making virtual card payments a native part of SAP accounts payable workflows. This is a significant change. By generating invoice-level virtual cards directly within ERP, SAP Taulia removes the need for external portals, bank file integrations, and disconnected card processes. For finance organizations using virtual cards for B2B payments, this ERP-embedded approach simplifies execution and reconciliation while improving consistency, control and efficiency.



ERP-embedded payments



Touchless automation



Working capital control

Focus areas that reclaim lost capacity

To address this hidden loss of capacity, SAP Taulia's roadmap targets the specific operational activities that consume the most AP time. The focus is on automating card maintenance and reconciliation work that surrounds payments, shifting AP from manual cleanup to exception-only oversight.

FUTURE FOCUS 1: Automating card ops and exception handling



THE PROBLEM

Manual card maintenance – such as expirations, cancellations and reversals – creates a hidden but persistent drain on AP capacity.



THE VISION

Hands-free card operations agents automatically detect card lifecycle events and execute the required actions without manual portal access or ERP intervention.



THE IMPACT

- Fewer manual touchpoints
- Reduced exception handling
- AP shifts from transaction fixing to overseeing a self-healing payment process

FUTURE FOCUS 2: Smart statement reconciliation



THE PROBLEM

Month-end reconciliation often relies on manual, spreadsheet-driven matching between bank statements and ERP records, consuming AP effort and extending close timelines.



THE VISION

Automated statement feeds ingest data directly from issuerbanks, while intelligent agents compare statement data against ERP records and surface discrepancies.



THE IMPACT

- Manual ingestion and matching eliminated
- Discrepancies and fees identified automatically
- Month-end close shifts from manual matching to streamlined review

Hackett Best Practices® empower virtual card programs

Without clear strategy, virtual card programs often underperform – limited adoption, missed rebates and fragmented processes. Hackett Best Practices® help shift from ad hoc usage to embedded, policy-driven execution. By aligning with SAP Taulia's ERP-native capabilities, finance teams can reduce manual effort, improve control and turn virtual cards into a true lever for value creation.

RECOMMENDED BEST PRACTICES

Position cards as a policy-driven payment channel

Establish strong policies and training

Target high-volume, low-value transactions

Enforce governance and controls

Build a value-focused business case

Centralize program oversight

Leverage working capital benefits

Drive adoption and supplier enablement

Optimize the payment channel mix for efficiency

Embed and automate in ERP systems

THE HACKETT GROUP'S KEY METRICS FOR EVALUATING VIRTUAL CARD PROGRAMS

To measure the success and impact of a virtual card program, The Hackett Group® research recommends tracking key performance indicators (KPIs) in both financial and operational dimensions. These metrics help build the business case and monitor ongoing performance. Virtual card programs are part of an optimized payment strategy and contribute to the performance levels of top performers.

Common Hackett metrics and benchmarks* for virtual card programs (Top performers vs. peer group)

PROCESS COST PER INVOICE

- Average cost to process a supplier invoice from receipt to payment
- Lower is better

\$2.20 Top performers	\$4.67 Peer group
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ELECTRONICS PAYMENT %

- Percentage of total supplier payments executed via electronic methods.
- Higher is better

96% Top performers	87% Peer group
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ON-TIME PAYMENT RATE

- The percentage of supplier payments made on or before the invoice due date.
- Higher is better

91% Top performers	81% Peer group
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DAYS PAYABLE OUTSTANDING (DPO)

- Average number of days to pay suppliers after receipt of invoice.
- Higher is better

52.0 Top performers	35.9 Peer group
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FIRST-PASS MATCH RATE

- Percentage of invoices processed without exceptions or manual intervention.
- Higher is better

90% Top performers	76% Peer group
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INVOICE CYCLE TIME

- The average processing time per invoice, from invoice receipt to payment completion (business days)
- Lower is better

2.6 Top performers	5.6 Peer group
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*The metrics shown are The Hackett Group's standard AP KPIs for the operational impact of virtual card adoption, not metrics exclusive to cards.

SAP Taulia + The Hackett Group® insights

A blueprint for scalable card program success

SAP Taulia's embedded virtual card solution transforms how finance teams manage B2B payments – eliminating manual card operations, accelerating reconciliation and embedding control directly into SAP ERP. But true transformation requires more than automation. The Hackett Group's research-backed best practices and performance benchmarks provide the strategic lens to guide adoption, measure success and scale impact. Together, they offer a clear path to lower costs, stronger governance and working capital gains – turning virtual cards into a measurable driver of enterprise value.