



Taulia Virtual Cards

Automate payment to suppliers with a seamlessly integrated experience for faster, easier, and safer transactions

Operational efficiency

Let your ERP's native processes handle payment: When you post an invoice, Taulia's configurable add-on technology works with your ERP to do the rest.

Payment security

Mitigate payment fraud with the secure transfer of a unique, single-use card designed to restrict unexpected, recurring, or unauthorized charges.

Working capital benefit

Expand your working capital strategy to include card-accepting suppliers so you can delay committing funds for another payment cycle without extensive effort.

Embedded in SAP

Taulia Virtual Cards can be issued seamlessly from SAP environments, meaning:

- ▶ SAP ERP systems manage them natively with automation. (Plus, no lengthy IT projects to deal with payment instruction files.)
- ▶ Invoices can now be automatically paid on the SAP Business Network by issuing virtual cards to suppliers.
- ▶ You can bring your own bank to the program thanks to partnerships with Mastercard and Visa.

Growing in usage

Virtual cards, B2B's fastest-growing payment method, are similar to corporate cards and p-cards. Companies using virtual cards enjoy the familiar ease of use and payment reliability of their traditional card programs with the added benefits of digitization and robust security. Unique virtual card numbers are generated and transmitted digitally by secure email, making them fast and safe.

25%

annual growth is expected to triple virtual card use by 2027†

94%

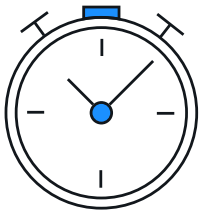
of organizations that use virtual cards say their transactions are faster, more detailed, and more secure‡



How it works

Pay-on-invoice use case

1



Simple onboarding

Supplier activates Taulia account through email invitation or is designated to take cards on the SAP Business Network.

2



Supplier submits invoice

All subsequent supplier payments are made securely and on-time with Virtual Cards.

3



Auto-processing

When you post the invoice to your SAP ERP or SAP Business Network, the system automatically processes it for payment.

4



Supplier issued VCN

A randomized virtual card number (VCN) is issued to the supplier (to authorize with the account prefix so that funds are deposited into the supplier's account).



Virtually unbeatable

Taulia Virtual Cards offers many advantages over traditional B2B payment methods

Features	Taulia Virtual Cards	Physical Cards	Checks	Electronic funds transfer (EFT) <small>(Digital bank-to-bank transfers, including wire, ACH, and SEPA)</small>
Security	High	Low <small>(Unauthorized and overcharges occur; the account may not be securely stored.)</small>	Low	Moderate
Transfer speed	Fast	Fast	Slow <small>(Mail and processing times bog down the speed and certainty of payment.)</small>	Moderate to fast
Buyer cost	Low	Low	Moderate	Low to moderate
Cash benefit	High	High	Moderate	Low <small>(Little-to-no working capital benefits due to processing time.)</small>