

SAP Taulia Issuer Playbook

# Driving Virtual Card Adoption Through Smarter Collaboration

**SAP** Taulia



Empowering issuers to scale adoption, unlock SAP-connected spend, and deliver value to corporate customers.

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# 1 | Introduction & Purpose



Objective of the Playbook:

# This playbook is your go-to-market guide for SAP-embedded virtual cards. It's designed to:



## Why This Playbook Exists

SAP's embedded virtual cards are either native or configurable for the systems corporates already rely on—SAP ERP, SAP Ariba Buying, and SAP Business Network. That's powerful, but it also requires a thoughtful go-to-market approach.

Issuers need clear guidance to introduce these embedded solutions with confidence, whether it's Pay on Invoice using SAP Taulia ERP-embedded virtual cards or Pay on PO through embedded virtual cards in SAP Ariba Buying.

These solutions offer deep system integration, automation, and alignment with SAP workflows, which unlock clear, differentiated value for corporates—efficiency, control, and speed. Going to market together, as one team with a shared strategy, enables issuers, corporates, and SAP Taulia to capture greater value and accelerate adoption.

## What's Inside

The playbook is designed to be practical, not theoretical. Here's what you'll find inside:

- A clear breakdown of SAP Taulia's value to corporates, and how it fits into the SAP ecosystem they already use
- A step-by-step go-to-market strategy, including how to prioritize corporate targets and engage them effectively
- Technical onboarding guidance, so your teams understand how the integration works and account activation begins
- Ready-made sales enablement assets, including pitch decks, one-pagers, demos, and FAQs to support every stage of the sales cycle

## What We Need from Issuers

To maximize success, we ask that issuers commit to three core actions:

- 1 Align on shared goals,** from transaction volume to customer experience
- 2 Actively engage in enablement and co-selling,** making use of the materials and strategy in this playbook
- 3 Drive corporate conversations** using this framework, so that messaging, execution, and support stay consistent and scalable

# 2 | Overview



# One Capability. Built for the Entire SAP Ecosystem.

## What Is SAP Taulia?

SAP Taulia is SAP's working capital management solution and a recognized leader in embedded finance. Since becoming majority-owned by SAP in 2022, SAP Taulia has accelerated its mission to help corporates unlock liquidity, improve cash flow, and digitize payments at scale.

One of its most powerful innovations is embedded virtual cards through SAP—a flexible, fast-growing engine that enables card-based payments to flow seamlessly through core SAP systems:

**SAP ECC & S/4HANA**  
(on-premise, Public Cloud,  
and Private Cloud)

**SAP Ariba Buying**

**SAP Business Network**

This embedded capability is designed to automate supplier payments, streamline processes, and extend financial flexibility across the procure-to-pay cycle, all from within the systems corporates already use.

# SAP-Embedded Virtual Cards

**SAP's embedded virtual cards** stand apart by offering corporates and issuers a smarter, more integrated way to manage B2B payments, right inside the systems they already use to run their business.

They are purpose-built to automate payment workflows at scale and drive value across the entire procure-to-pay process.<sup>1</sup>

1. SAP-embedded virtual cards are available in two models: fully embedded in certain SAP environments and tightly integrated in others via API.

# What Makes Embedded Virtual Cards Through SAP Different?



## 1. Embedded in the SAP Ecosystem

SAP's embedded virtual cards are fully integrated with SAP's ERP and procurement systems, enabling payments to happen natively, without extra platforms or workarounds. Corporates can issue and reconcile cards directly from the tools they already use.



## 2. Built for Scale

Designed for complex, SAP-run enterprises, embedded virtual cards through SAP support both paying on invoices and purchase orders (POs), offering flexible automation across high-volume and ad-hoc spend. The experience is fast, simple, and secure by design.



## 3. Smarter Than Other Payment Methods

Compared to ACH, wire, and physical cards, SAP's embedded virtual cards deliver smarter automation, better payment security for suppliers, and enhanced working capital and rebate opportunities, without buyer-side fees or added complexity.



# 1. Embedded in the SAP Ecosystem

Embedded in SAP ECC, S/4HANA, Ariba Buying, and SAP Business Network

No additional platforms or external technology needed

Supplier setup is minimal—or, in some cases, not required

SAP-embedded virtual cards are natively available in or configurable for the SAP ecosystem. For invoice-based flows, Pay on Invoice is embedded directly within SAP ECC and S/4HANA. This enables virtual cards to be triggered upon invoice approval, with automated general ledger movements in the ERP today and statement reconciliation on the near-term roadmap.

For purchase order-driven spend, Pay on PO is embedded within SAP Ariba Buying, (or the Buying and Invoicing module). This allows virtual card payments to be issued earlier in the process, following requisition approval.

Payment administration and remittance details for Pay-on-Invoice and Pay-on-PO solutions can also be accessed from the SAP Business Network. This ensures buyers and suppliers have a unified order and invoicing experience with virtual cards.

This native integration means no middleware and minimal manual handling. It's a truly embedded capability, tailored to the SAP environment the corporate is already running.

For most suppliers, there's no extra effort. Once a supplier agrees to accept virtual cards, payments are processed automatically with no additional steps or configurations required. It's a low-friction, high-impact solution that streamlines the experience for everyone involved.



## 2. Built for Scale

Designed for large, complex enterprises

Supports both invoice-driven and purchase-order-driven payment flows

Scales securely with features that reduce operational load

SAP's embedded virtual cards are purpose-built for the scale and complexity of large, SAP-run enterprises. These organizations need automation that doesn't disrupt operations, and flexibility to support a range of spend types, from high-volume invoice payments to urgent one-off purchases.

SAP Taulia supports two core models (Pay on Invoice and Pay on PO), so corporates can match the right virtual card flow to their payment needs. For large-scale AP (accounts payable) runs, use Pay on Invoice. To pay a one-time vendor tomorrow, use Pay on PO embedded in SAP Ariba Buying.

As the virtual card engine continues to evolve, new capabilities like straight-through processing, dynamic card issuance, and earlier payment options are being developed to drive even greater efficiency across supplier payments.



### 3. Smarter Than Other Payment Methods

Embedded automation and no buyer-side fees

Enhanced control with secure, single-use cards

Payment security for suppliers, delayed payments and rebates for corporates

Compared to ACH, wire, and physical cards, embedded virtual cards through SAP offer a more intelligent, streamlined way to move money, while simultaneously unlocking greater value for both corporates and suppliers.

Automation is built in, with no buyer-side fees and no need for manual intervention—and each card is generated with transaction-specific controls to reduce fraud exposure.

In addition, suppliers benefit from greater payment certainty. Funds are made available upon settlement, reducing common risks like entry errors or insufficient funds, and helping suppliers manage cash flow with more confidence.

Meanwhile, corporates maintain flexibility with payment timing, often extending payment terms by 30 days or more while earning rebate revenue in return.

# How SAP Taulia Helps Issuers

SAP-embedded virtual cards give issuers a direct line into ERP-driven spend—places where traditional card programs often can't reach.

Because the solution is built directly into SAP ERP and procurement workflows, you gain a seamless path into B2B payment flows that would otherwise default to ACH or wire. The result is more volume, supplier coverage, and revenue, without adding friction for the client.

You can drive greater virtual card adoption across both strategic and long-tail suppliers, with fewer integration hurdles and faster deployment timelines. And since it's embedded, corporates see your solution as part of their trusted SAP environment, which makes engagement and adoption much smoother.

## With this integration, issuers can:



Tap into new transaction volume that originates deep inside SAP workflows



Drive broader virtual card usage across long-tail, one-time, and strategic suppliers



Accelerate scalable revenue, thanks to seamless SAP integration, deeper functionality and minimal friction



Position your bank as a strategic partner, delivering embedded value, not just payment rails

# The Value Proposition to Corporates

For corporates, SAP's embedded virtual cards offer a fast, automated way to pay suppliers, built directly into their existing SAP tools and workflows.

Payments are fully integrated into ERP and procurement workflows, giving corporates automation, control, and financial flexibility without the usual IT burden. This improves both operational efficiency and working capital outcomes, while also offering greater security and visibility across the payment cycle.

For issuers, this is a compelling value story to bring into corporate conversations: a native SAP experience that doesn't require custom builds or complex workarounds, and that scales easily across a large supplier base.

## Key benefits include:

- Full automation of card payments, with fewer manual steps and lower risk
- Plug-and-play or configurable deployment with minimal IT involvement
- Optimized working capital, with flexible payment timing and potential rebate revenue
- Increased security, using dynamic card numbers and spend controls
- ERP-driven operations, enabling tighter control and more strategic cash management
- P2P workflow integration, embedding payments into the end-to-end procurement lifecycle
- Scalability, built for large organizations with complex and high-volume payment needs

# The Two Solutions Available



## 1. Pay on Invoice (ERP-Managed Payment)

This model automates virtual card issuance at the invoice approval stage, making it ideal for high-volume, ERP-integrated supplier payments. It works seamlessly within SAP S/4HANA, SAP ECC, and the SAP Business Network to help corporates eliminate manual processing and streamline reconciliation. Issuers can position this as a scalable solution that delivers touchless automation and deeper ERP alignment.



## 2. Pay on PO (Procurement-Flow Payment)

This model supports ad-hoc or urgent purchases by embedding virtual cards at the requisition stage within SAP Ariba Buying. It's designed for corporates that need flexibility without compromising procurement control, so it's ideal for one-time suppliers, non-catalog spend, or anytime you want to pay suppliers sooner. Issuers can recommend this to corporates struggling with onboarding delays or manual workarounds for ad-hoc vendors.



# 1. Pay on Invoice (System-Managed Payment)

## How It Works:

- A virtual card is automatically issued after an invoice is approved within SAP
- Card details are securely passed to the supplier for processing
- SAP Taulia facilitates the general ledger movements of the payment within the ERP in real time

## Where It Works:

- SAP S/4HANA (Public Cloud, Private Cloud, on-premise)
- SAP ECC (version 6.0 and higher)
- SAP Business Network

## Key Benefits:

- Reduces operational overhead through touchless, system-driven automation
- Supports high-volume supplier payments with minimal manual involvement
- Enables real-time reconciliation and greater visibility into spend
- Multiplies working capital and rebate benefits (where available)



## 2. Pay on PO (Procurement-Flow Payment)

### How It Works:

- A virtual card is issued following purchase requisition approval
- No entry to the vendor master record is required, simplifying compliance
- Payment is triggered directly from SAP Ariba Buying, with no disruption to standard workflows



### Where It Works:

- SAP Ariba Buying
- SAP Buying and Invoicing
- SAP Business Network

### Key Benefits:

- Enables fast, compliant payment for one-time suppliers, urgent spend, or vendors you want to pay with your order
- Avoids the need for vendor onboarding or master data changes
- Keeps procurement workflows intact while improving speed and flexibility

# The Two Solutions Available

Solution	 <b>Pay on Invoice</b> (SAP Taulia ERP-embedded virtual cards)	 <b>Pay on PO</b> (Embedded virtual cards in SAP Ariba Buying)
<b>Where it's embedded</b>	SAP ECC, S/4HANA, SAP Business Network	SAP Ariba Buying, SAP Business Network
<b>Trigger point</b>	A virtual card is issued after an invoice is approved.	A virtual card is issued after a purchase order is created.
<b>Who it's for</b>	Finance, AP, Procurement	Procurement, Employee buyers
<b>Best for</b>	High-volume, ERP-integrated supplier payments	Ad-hoc, urgent or PO requests from buyers
<b>Why it matters</b>	Enables touchless, post-invoice automation for strategic spend	Enables fast, compliant payments without vendor onboarding
<b>Key benefits</b>	Native or API-driven payments and ERP automation	Quick setup, flexible spend, no vendor master updates

# How SAP's Embedded Virtual Cards Work

## End-to-End Automation, Embedded Where Business Happens

SAP-embedded virtual cards, powered by SAP Taulia, are designed to work seamlessly within ERP and procurement workflows. From approval to reconciliation, the entire process happens inside the systems corporates already use.

### 1 Invoice/PO Approval and Replication

Once an invoice or purchase order (PO) is approved within SAP ERP or SAP Ariba Buying, SAP Taulia identifies whether the transaction qualifies for virtual card payment.

- No manual intervention needed
- Triggers are based on business rules set by the corporate

### 2 Virtual Card Generation and Delivery

If the transaction qualifies, SAP Taulia automatically facilitates the generation of a single-use virtual card from the issuer network and securely delivers it to the supplier.

- Card numbers are dynamically issued for each transaction
- Card limits and controls are pre-configured to match the invoice or PO

### 3 Supplier Processes Payment

The supplier processes the virtual card like any standard card payment, through a payment gateway, point-of-sale (POS) terminal, or payment-processing partner.

- Compatible with existing supplier infrastructure
- Funds are provided upon settlement, improving supplier liquidity

### 4 Payment Confirmation and Reconciliation

SAP Taulia confirms the payment and links it to the original transaction. Soon, payments on invoice will also be automatically reconciled within the corporate's ERP system (a key upgrade as part of our near-term roadmap).

- General ledger entries are updated in real time
- Supports auditability and compliance

# 3

## Go-to-Market (GTM) Strategy



# One Message, One Motion, One Market Approach

## Joint Objectives

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To successfully scale your card program using SAP-embedded virtual cards, issuers and SAP Taulia must show up as one aligned team with a clear shared purpose.

Our joint objectives are to:

- Increase virtual card adoption among high-value SAP-aligned corporates
- Drive transaction volume and program revenue for both the issuer and SAP Taulia
- Deliver a seamless, consistent experience for corporates evaluating embedded virtual payments
- Establish clear roles, responsibilities, and SLAs, ensuring alignment from first conversation through onboarding

# Ideal Corporate Customer Profile

The best-fit prospects are already invested in SAP and are actively looking for smarter, more efficient ways to pay suppliers. These corporates are ready for SAP's embedded virtual cards and looking to act when the right solution is presented.

For issuers, identifying these accounts early allows you to focus resources where they'll have the most impact, driving faster adoption and stronger revenue outcomes.

## 1. What to Look For

Using SAP ERP and Procurement Tools

The solution is most effective when corporates already operate on core SAP systems, including:

- SAP ECC (v6.0+)
- SAP S/4HANA (On-Premise, Private Cloud, or Public Cloud)
- SAP Ariba Buying or Buying and Invoicing
- SAP Business Network

These systems enable full integration and automation of virtual card payments with minimal lift.

## 2. Meet Baseline Spend Thresholds

**Pay on Invoice**

**\$2.5B+** in annual revenue      **\$50M+** in cardable spend (roughly 2% of total spend)







Companies with \$750M–\$2.5B revenue and \$20M+ cardable spend may also be suitable—especially if they show high intent around automation or working capital improvement.

**Pay on PO**

Guidelines are flexible, with a premium on corporates that have a relatively significant one-time supplier spend.

### 3. Operate in Product-Based Industries

For Pay on Invoice, focus on sectors with high transaction volumes and complex supply chains:

- |  |   |
|--|---|
|  Manufacturing  |  Retail          |
|  Automotive     |  Food & Beverage |
|  Pharmaceutical |  Logistics       |

These businesses typically have the scale and urgency to justify embedded virtual card adoption.

Less ideal: Service-based industries like consulting, IT, and software—where vendor payments are less frequent, less standardized, and harder to card.

For Pay on PO, a focus on certain industries may be less critical than issues related to ad-hoc supplier onboarding or payment for urgent spend.

### 4. Value Automation and ERP-Native Integration

Strong prospects should demonstrate:

- A preference for solutions that live inside their SAP systems
- A desire to streamline procurement and AP workflows
- Interest in optimizing working capital and reducing payment friction

These traits indicate readiness for embedded virtual card capabilities and alignment with SAP Taulia's value proposition.



## Segmenting by Primary Challenge

Different corporates adopt virtual cards for different reasons, and their goals, constraints, and payment pain points often vary widely.

Some are driven by the need to pay one-off suppliers quickly and compliantly. Others want to overhaul their entire accounts payable process and remove manual steps end-to-end. The key to success is matching the right solution to the right problem.

With the right understanding, you can recommend the most suitable virtual card model for their business goals, technical landscape, and operational needs. Ultimately, this will accelerate adoption and build trust by showing that you're solving their specific challenges, rather than just selling a product.

This section helps you quickly identify two common corporate profiles to match the most appropriate virtual card model.



## Use Case 1

# Full Automation Inside SAP ERP systems

### Look for Prospects Who:

- Want complete and cost-effective automation from approval to reconciliation
- Are focused on streamlining high-volume AP processes
- Expect embedded solutions, not bolt-on workarounds

### Recommend:

Pay on Invoice with SAP Taulia ERP-embedded virtual cards.

### Why?

This model supports touchless payments at scale and enables real-time reconciliation. It's also fully integrated with SAP ERP systems.



## Use Case 2

# Fast, Compliant Payments to Ad-Hoc Suppliers

### Look for Prospects Who:

- Struggle to onboard one-time or low-volume vendors
- Rely on manual payments for urgent spend
- Face vendor master data or compliance constraints

### Recommend:

Pay on PO with Embedded virtual cards in SAP Ariba Buying.

### Why?

This model enables flexible payments without the need to onboard new suppliers, and is embedded at requisition approval.



# Target Prioritization and Account Selection

A strong go-to-market plan starts with the right target list. Issuers and SAP Taulia should collaborate to build a focused pipeline that reflects both parties' insights, combining issuer-held relationships with SAP Taulia's intelligence on system compatibility and payment behavior.

## Step 1: Build the Target Account List

Start by creating a shared list of potential accounts using inputs from both sides:

- Internal issuer relationship data and customer history
- Known use of SAP ERP (ECC, S/4HANA) and procurement platforms (Ariba Buying, SAP Business Network)
- SAP Taulia's insights on system compatibility and spend behavior
- Existing virtual card penetration or interest in digitizing payments

## Step 2: Prioritize by Strategic Fit

Refine the list by focusing on corporates that show high alignment with SAP's embedded virtual card capability. Key indicators include:

- ERP and P2P system compatibility: Confirm SAP ECC, S/4HANA, Ariba Buying, or SAP Business Network
- Historical spend behavior: Total and cardable spend, supplier fragmentation, AP complexity
- Appetite for digitization: Signs of interest in finance transformation, past adoption of AP or working capital solutions

## Step 3: Apply a Tiered Framework

Segment the list into tiers to focus selling efforts where value and readiness are highest.

- **Tier 1:** High-value SAP-aligned corporates with strong infrastructure fit and urgency
- **Tier 2:** Mid-size targets with good SAP coverage and moderate cardable spend
- **Tier 3:** Emerging opportunities, longer-term pipeline, or accounts with partial SAP environments

# Activation Plan and GTM Stages

This activation plan lays out the step-by-step approach for joint go-to-market execution between the issuer and SAP Taulia.

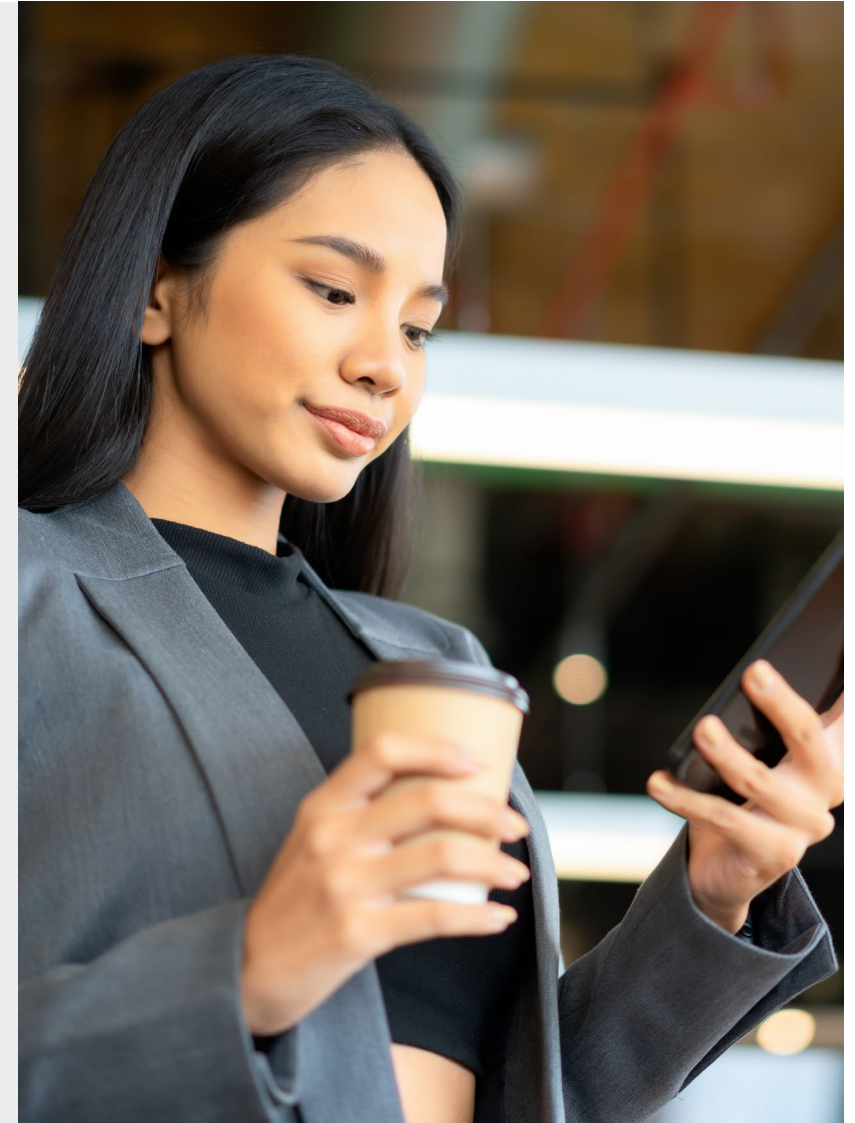
It details how both parties collaborate, from formalizing the partnership to turning interest into adoption. In doing so, there's a clear, shared path to identify and convert high-potential corporate prospects.

## Each Stage Clarifies

- Roles and responsibilities
- When SAP Taulia steps in
- What resources are available to support issuer teams

## Outcomes

- Issuer successfully identifies, qualifies and nurtures (for initial phases) corporate prospects.
- Taulia receives a warm lead, already educated on the virtual card value.
- Corporate receives a seamless buying experience, increasing VC adoption.



# Activation Plan and GTM Stages

## 1 Decision to Collaborate

Align on goals, define commercial terms, and secure internal approvals.

## 2 Joint GTM Strategy

Agree on target profile, map the buyer journey, and align on messaging and roles.

## 3 Sales Enablement & Training

Train issuer teams and deliver the playbook along with branded assets if needed.

## 4 Target Account Alignment

Build a joint account list, prioritize SAP-aligned corporates, and segment by fit.

## 5 Prospect Outreach

Issuer leads with SAP-native value prop using branded materials.

## 6 Qualification & Readiness

Assess setup, identify use cases, and confirm buyer intent and timing.

## 7 Warm Handover to SAP Taulia

Host a joint discovery call and share a full customer profile with SAP Taulia.

## 8 SAP Taulia Deep Dive & Close

Deliver a solution workshop, address integration details, and finalize the deal.

# 1. Decision to Collaborate and Commercial Agreement

Establishing a shared foundation is the first step in any successful go-to-market partnership.

This phase ensures both issuer and SAP Taulia are aligned on goals, expectations, and commercial structure. It's also the point to secure buy-in from key stakeholders internally, so teams are ready to move quickly once engagement begins.

## Key steps:

Align on shared objectives (e.g., grow virtual card adoption, increase transaction volume)

Define commercial terms, including revenue sharing, roles, and SLAs

Formalize the partnership agreement

Secure internal approvals across product, legal, compliance, and GTM stakeholders

## 2. Joint GTM Strategy Development

Once the agreement is in place, the next step is mapping how you'll go to market together.

This involves agreeing on your ideal customer profile, outlining the buying journey, and aligning messaging. The goal is to create a consistent experience for corporates.

### Key steps:

**Define the ideal corporate profile: industry, size, SAP landscape**

**Map the buyer journey: Determine issuer-owned, SAP Taulia-owned, and co-sell points**

**Decide when SAP Taulia should be introduced into the deal cycle**

**Align messaging: Issuer's solution supported by SAP Taulia's embedded value**

### 3. Sales and Marketing Enablement and Training

Sales teams perform better when they're confident in what they're selling.

This phase is about enabling issuer teams with the tools, messaging, and product understanding they need to successfully position SAP's embedded virtual cards with corporates. There's flexibility in how deep the enablement goes based on issuer goals.

#### Key steps:

Deliver training on SAP Taulia's product, value prop, and integration process

Communicate GTM motion, including sales incentives and SLAs

Distribute items from the Issuer Pack: messaging, FAQs, and objection handling

Optionally add your logo to branded materials (e.g., pitch decks, one-pagers, case studies)

## 4. Prospect Identification and Target List Alignment

Now it's time to build the pipeline.

This stage focuses on developing a high-fit target list using issuer relationship data and SAP Taulia's intelligence on payment behavior. Prioritization is key, so always start with corporates most likely to engage and scale.

### Key steps:

Build the target list using issuer and SAP Taulia account data

Focus on SAP-aligned corporates with compatible systems

Prioritize by size, payment behavior, and readiness for embedded virtual cards

## 5. Prospect Outreach and Issuer-Led Selling

With a list in place, the issuer leads early-stage outreach.

The focus is on positioning virtual cards as a value-adding, SAP-native payment solution, not a bolt-on product. Messaging should speak to corporate pain points like speed, automation, and working capital.

### Key steps:

Use issuer-branded materials and SAP-integrated messaging

Educate prospects on the benefits of embedded card solutions

Surface any questions about ERP or procurement system compatibility and route them to SAP Taulia for expert support

Address any credit-line questions and concerns

## 6. Qualification and Corporate Readiness Check

Not every interested corporate is ready to move.

This step helps validate technical fit, business need, and stakeholder alignment. Issuers should assess SAP environments, clarify the primary use case, and confirm the organization is ready to take next steps.

### Key steps:

Ensure the credit worthiness of the given corporation

Confirm SAP system (e.g., ECC, S/4HANA, Ariba Buying)

Identify key pain points and use case fit (Pay on Invoice vs. Pay on PO)

Align on corporate timeline, priorities, and decision-making process

## 7. Issuer Warm Handover to SAP Taulia

Once the opportunity is qualified, it's time to bring in SAP Taulia.

A smooth handoff includes context on the corporate's setup and needs, ensuring SAP Taulia can provide a tailored, consultative experience during the solution workshop.

### Key steps:

Arrange a joint discovery call (issuer, SAP Taulia, and the corporate)

Share customer profile summary (industry, ERP system, payment volumes, use case intent)

Confirm corporate stakeholders and expectations for the next step

## 8. SAP Taulia Deep Dive and Closing

SAP Taulia takes the lead in delivering a technical and operational deep dive.

This includes demos, solution workshops, and commercial discussions. Issuers and SAP Taulia work together to address any final questions and close the opportunity.

### Key steps:

**Conduct a tailored SAP Taulia product demo and solution workshop**

**Answer integration and onboarding questions**

**Finalize commercial terms and initiate corporate onboarding**

## Customer Journey

# From Awareness to Handover

This table provides a simplified overview of the customer journey for SAP's embedded virtual cards. It highlights what issuers are responsible for at each stage of the journey and how SAP Taulia can provide support along the way.

Stage	Issuer responsibilities	How SAP Taulia supports
<b>1</b> Awareness	Engages in outreach and prepares for corporate discussions. Educates corporates on core value.	Offers assets and marketing activities to raise awareness among prospective customers.
<b>2</b> Interest	Joins and supports educational conversations. Ensures alignment with issuer objectives and offering.	Addresses any initial questions or objections and provides a customized demo.
<b>3</b> Validation	Validates client's qualifications for a new line of credit for use in SAP solution.	Confirms payment flow viability by validating SAP system compatibility.
<b>4</b> Decision	Supports with commercial terms (new credit line, including limits, rebate %). Begins internal approval for a new real card.	Leads final meeting with CFO/AP/Procurement. Delivers integration documentation and prepares client for implementation.
<b>5</b> Contracting & Go-Live	Facilitates finalizing issuer's required agreements. Activates and provides real card for system configuration.	Drafts and finalizes SAP's commercial terms (Pay on Invoice), handles deployment, and provides ongoing support.

## Naming Guidance for Issuers

When referring to the embedded virtual card offering in promotions and customer conversations, clarity is key —especially for SAP-aligned corporates. Avoid stacked or overly complex product names that dilute the message or confuse your audience.

Instead, choose a format that keeps your brand in focus while clearly communicating the embedded SAP value.

### Recommended

“SAP-embedded virtual cards with [Issuer Name]”

- ✓ Issuer-branded and aligned
- ✓ Communicates SAP-native integration
- ✓ Signals enterprise-grade automation and scalability

### Not Recommended

“SAP Taulia [Issuer Name] Virtual Card”

- × Stacked and hard to parse
- × Doesn't clearly convey ownership or capability

# 4

## Operational & **Technical** **Aspects**



# How Virtual Cards Are Embedded Within SAP

Embedded virtual cards through SAP are designed to work seamlessly across SAP ERP and procurement environments. Whether a corporate is managing strategic suppliers or urgent, ad-hoc purchases, the integration is built to automate payments, reduce friction, and scale with the business.

## A Recap of Core Use Cases:

### Pay on Invoice

Pay on Invoice enables automated B2B payments directly through ERP-driven invoice approvals.

#### Key Benefits Include:

- Operational efficiency through automation
- Improved security and auditability
- Optimized working capital with potential rebate revenue\*
- Enhanced visibility for suppliers into payment timing and status

\*Subject to market availability

### Pay on PO

Pay on PO is ideal for urgent spend and ad-hoc supplier payments, embedding virtual cards within SAP's procure-to-pay flow.

#### Key Benefits Include:

- The same automation, control, and visibility as Pay on Invoice
- Enables earlier payment—critical for cash-constrained suppliers
- Avoids vendor onboarding delays, streamlining one-time supplier payments

# Embedded Within SAP

SAP-embedded virtual cards function across key SAP environments, enabling seamless payment automation from within the systems corporates already use.

## Pay-on-Invoice: Technical Overview

To enable Pay-on-Invoice functionality, corporates install the configurable SAP Taulia Add-on for SAP, which facilitates secure data extraction between the corporate's SAP system and the SAP Taulia solution.

The Add-on is compatible with the following SAP environments:

- SAP ERP 6.0, with all enhancement packs supported
- SAP Business Suite on HANA
- SAP S/4HANA Business Suite—Versions: 1709, 1809, 1909, 2020, 2021

### Also Available:

SAP Taulia is transitioning from add-on-based integrations to fully embedded virtual card functionality. With a recent release, cards can now be managed natively within the ERP, without requiring an add-on.

This applies to:

- SAP S/4HANA Public Cloud edition
- SAP S/4HANA Private Cloud edition

## Pay-on-PO: System Requirements

Pay-on-PO functionality is available to corporates using the following Taulia SAP procurement systems:

- SAP Ariba Buying
- SAP Ariba Buying and Invoicing (*Invoicing is an optional module added to Ariba Buying*)
- SAP Guided Buying (*module*)

These systems support embedded virtual card issuance at the point of requisition approval, enabling fast, compliant payments for one-time or urgent purchases, without needing to update the vendor master.

# Embedded Within SAP

## Key Implementation Steps

A clear, confident implementation plan helps drive faster adoption.

It's important that issuers understand the onboarding process end to end, so they can guide corporates through it with confidence.

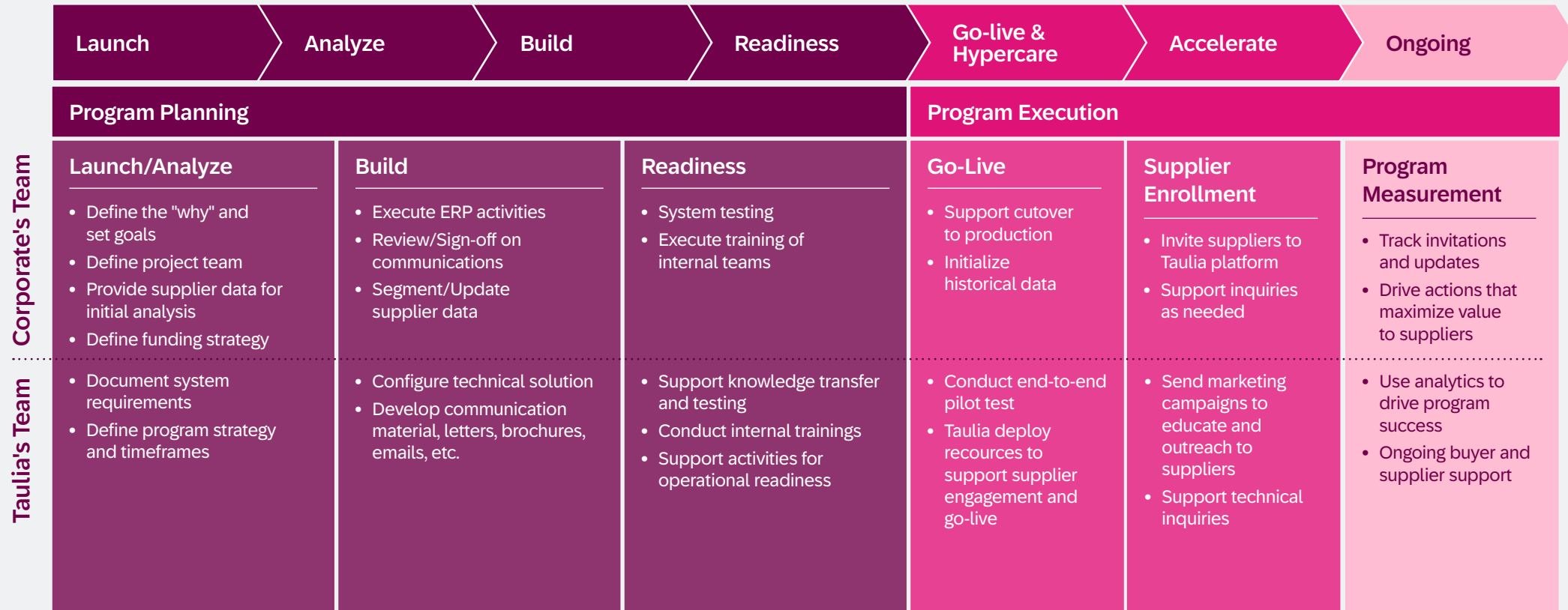
By understanding each phase, issuers can:

- Build trust and credibility
- Anticipate and address concerns early
- Reinforce SAP Taulia's track record as an experienced, enterprise-ready partner

This transparency accelerates decision-making and helps corporates adopt SAP's embedded virtual cards with minimal friction.



## Pay-on-Invoice Methodology Overview



Note: a detailed project plan will be developed after technical requirements are finalized.

# Launch/Analyze

## What Happens

This foundational phase sets the vision, defines the scope, and initiates the program. Teams agree on goals, share data, and begin early planning.

## Corporate Responsibilities

- Define business objectives ("the why") and program goals
- Appoint project team members
- Share initial supplier data for analysis
- Document internal systems and processes
- Outline funding strategy and approval flows
- Agree on the program timeline

## SAP Taulia Responsibilities

- Guide project scoping and best practices
- Provide supplier data analysis framework
- Advise on system documentation needs
- Support planning and goal setting

Note on timings: A typical SAP-embedded virtual cards onboarding program takes approximately 16 weeks from contract signature to full go-live and post-launch support. Key milestones include project setup and kick-off in the first few weeks, ERP configurations and testing through weeks 3 to 10, and production readiness around week 11. A limited go-live may occur by week 12, followed by full deployment, onboarding, and continued support through week 16. Timelines may vary slightly depending on the complexity of the ERP environment and client-specific requirements.

# Build

## What Happens

This is the technical configuration and preparation phase—teams begin ERP integration, prepare supplier communications, and finalize internal readiness plans.

## Corporate Responsibilities

- Support ERP-related tasks and decisions
- Approve communications and supplier outreach materials
- Help segment supplier base

## SAP Taulia Responsibilities

- Execute ERP integration tasks
- Configure the virtual card solution
- Create draft communications (e.g. letters, emails, brochures)
- Finalize segmentation approach and materials

Note on timings: A typical SAP-embedded virtual cards onboarding program takes approximately 16 weeks from contract signature to full go-live and post-launch support. Key milestones include project setup and kick-off in the first few weeks, ERP configurations and testing through weeks 3 to 10, and production readiness around week 11. A limited go-live may occur by week 12, followed by full deployment, onboarding, and continued support through week 16. Timelines may vary slightly depending on the complexity of the ERP environment and client-specific requirements.

# Readiness

## What Happens

Teams confirm technical readiness, complete internal training, and prepare for go-live

## Corporate Responsibilities

- Participate in system testing and user acceptance
- Complete internal team training
- Ensure all operational areas are ready

## SAP Taulia Responsibilities

- Conduct technical and knowledge transfer sessions
- Provide test scripts and tools
- Facilitate operational readiness checklists

Note on timings: A typical SAP-embedded virtual cards onboarding program takes approximately 16 weeks from contract signature to full go-live and post-launch support. Key milestones include project setup and kick-off in the first few weeks, ERP configurations and testing through weeks 3 to 10, and production readiness around week 11. A limited go-live may occur by week 12, followed by full deployment, onboarding, and continued support through week 16. Timelines may vary slightly depending on the complexity of the ERP environment and client-specific requirements.

# Go-Live

## What Happens

Live production begins. Initial suppliers begin receiving and processing virtual card payments.

## Corporate Responsibilities

- Approve production cutover
- Confirm pilot test success
- Support supplier engagement

## SAP Taulia Responsibilities

- Support go-live cutover and initial data sync
- Run end-to-end pilot testing
- Deploy resources to support onboarding

Note on timings: A typical SAP-embedded virtual cards solution onboarding program takes approximately 16 weeks from contract signature to full go-live and post-launch support. Key milestones include project setup and kick-off in the first few weeks, ERP configurations and testing through weeks 3 to 10, and production readiness around week 11. A limited go-live may occur by week 12, followed by full deployment, onboarding, and continued support through week 16. Timelines may vary slightly depending on the complexity of the ERP environment and client-specific requirements.

# Supplier Enrollment

## What Happens

Suppliers are invited to, and supported through, onboarding. Communication campaigns and support are rolled out.

## Corporate Responsibilities

- Notify suppliers and encourage participation
- Respond to initial supplier questions

## SAP Taulia Responsibilities

- Manage supplier invitations on SAP Taulia solution (if utilized)
- Run outreach and marketing campaigns
- Handle supplier onboarding and technical support

Note on timings: A typical SAP-embedded virtual cards solution onboarding program takes approximately 16 weeks from contract signature to full go-live and post-launch support. Key milestones include project setup and kick-off in the first few weeks, ERP configurations and testing through weeks 3 to 10, and production readiness around week 11. A limited go-live may occur by week 12, followed by full deployment, onboarding, and continued support through week 16. Timelines may vary slightly depending on the complexity of the ERP environment and client-specific requirements.

# Program Measurement

## What Happens

Analytics and reporting begin. Teams track adoption, troubleshoot issues, and take optimization actions.

## Corporate Responsibilities

- Monitor supplier onboarding progress
- Share performance feedback

## SAP Taulia Responsibilities

- Provide analytics dashboards and insights
- Recommend actions to improve value and adoption
- Deliver ongoing technical and supplier support

Note on timings: A typical SAP-embedded virtual cards solution onboarding program takes approximately 16 weeks from contract signature to full go-live and post-launch support. Key milestones include project setup and kick-off in the first few weeks, ERP configurations and testing through weeks 3 to 10, and production readiness around week 11. A limited go-live may occur by week 12, followed by full deployment, onboarding, and continued support through week 16. Timelines may vary slightly depending on the complexity of the ERP environment and client-specific requirements.

## Pay-on-PO Methodology

### 1. Real Card Number Creation & Collection

To enable setup, SAP Taulia works with corporates to collect the necessary information from you—the issuing bank. They will be asked to provide the last four digits of a real card number created for issuing Pay-on-PO embedded cards.

Note: In most cases, authorization of a new or separate line of credit will be required.

### 2. Corporate Configuration in SAP Ariba Buying

An SAP card specialist enters the issuer-provided credentials into the Virtual Card Manager interface in SAP Ariba Buying (located under Core Administration).

Once submitted and the required credentials are received, SAP Ariba Buying finalizes the configuration, typically within two business days.

### 3. Activation & Go-Live

After configuration is complete, the virtual card capability becomes active. Corporates can now issue virtual cards directly from purchase requisitions that convert into purchase orders, with your credit backing.

# Pay-on-Invoice Support SLAs

To ensure a seamless virtual card experience, SAP Taulia offers tiered technical support with clearly defined service level agreements (SLAs), responsibilities, and escalation paths.

## Ownership Breakdown

Clear division of responsibilities ensures smooth onboarding, faster resolution, and a better experience for corporates.

## Issuers Are Responsible For:

Issuers are the first point of contact for corporates. They play a lead role in early education, commercial setup, and virtual card provisioning. Their relationship with the corporate is key to uncovering opportunities, driving adoption, and managing any financial or credit-related setup.

- Handling general customer inquiries and provide relevant FAQs and documentation
- Flagging upsell opportunities and coordinating with SAP Taulia for follow-up
- Evaluating the customer and establishing a new line of credit for virtual card use

## Corporate Is Responsible For:

The corporate is responsible for ensuring internal readiness, from aligning stakeholders to enabling technical access. Their engagement and responsiveness during onboarding directly impact the speed and success of implementation.

- Providing timely ERP/system access and supplier data to support onboarding and integration
- Ensuring internal team alignment on virtual card processes
- Raising internal solution, data, or process issues through the issuer or designated support channel
- Managing supplier communications related to internal processes (e.g., invoicing timelines, approval cycles)
- Participating in testing, validation, and feedback during implementation and upgrades

## SAP Taulia Is Responsible For:

SAP Taulia delivers the embedded virtual card capability and supports the technical and operational layers of implementation. From integration to supplier enablement, SAP Taulia ensures the solution runs smoothly within the SAP ecosystem and remains scalable over time.

- Resolving technical issues related to ERP integration, solution bugs, configuration, and data exchange
- Managing operational issues such as supplier onboarding, transaction failures, usage tracking, and card limits
- Providing ongoing support through three tiers of technical assistance (see next section for details)

# Support Structure

## Level 1

Generic User Enquiries  
(handled by L1 support)

- Password resets, login issues
- Supplier invitations and enrollments
- Admin user requests
- General SAP Taulia capability questions

## Level 2

Specialized  
Technical Support

- Payment status inquiries
- Early payment eligibility
- Discount calculations
- Bulk invoice file handling
- Invoice data validation issues

## Level 3

Complex  
Technical Support

- ERP data inconsistencies
- SAP integration issues
- Add-on upgrades, QA refreshes
- Custom change requests

# SLA Response Times

Severity Level	Response Time Target
Severity 1	Within 1 hour
Severity 2	Within 4 hours
Severity 3	Within 1 business day
Severity 4	Within 2 business days

*Initial response times measured within standard business hours.*

## Additional Support Info

- **Availability:** 24/7 system monitoring and ticket logging; Live customer support team also available 24/7.
- **Languages supported:** English, German, French, Spanish, and Mandarin. Additional languages via translation services.
- **Global coverage:** Teams located in the US, Bulgaria, and Singapore for full regional support.

# 4

## Enablement Templates



# Dedicated Resources for Issuers

SAP Taulia has created a suite of assets that issuers can use to support their conversations with corporates. Asset links for download and customization can be found at [taulia.com/issuer-pack](https://taulia.com/issuer-pack).

Asset	Overview	Content Type	Customer-Facing or Sales Enablement
<b>Virtual Cards Video</b>	A 2-minute video covering the high-level benefits of SAP-embedded virtual cards.	Short, visually engaging.	Customer-facing
<b>Virtual Cards Whitepaper</b>	Covers the problems with traditional payment methods, why virtual cards are the answer, and the benefits of SAP-embedded virtual cards.	Comprehensive, research-backed, features SAP Taulia survey data. Can be customized by individual issuers.	Customer-facing
<b>Virtual Cards Datasheet</b>	Showcases the benefits of SAP-embedded virtual cards for both Pay on Invoice and Pay on PO.	Easy to digest and shareable visual explainer.	Customer-facing
<b>Virtual Cards 'Pay on Invoice' Datasheet</b>	Showcases the benefits of SAP Taulia ERP-embedded virtual cards, specifically for Pay on Invoice.	Easy to digest and shareable visual explainer.	Customer-facing

Asset	Overview	Content Type	Customer-Facing or Sales Enablement
<b>Embedded Virtual Cards Datasheet</b>	Showcases the benefits of embedded virtual cards in SAP Ariba Buying, specifically for Pay on PO.	Easy to digest and shareable visual explainer.	Customer-facing.
<b>Sales Pitch Deck</b>	Helps support conversations with corporates around embedded virtual cards. Designed for virtual cards experts and pre-sales teams.	Detailed guide to SAP-embedded virtual cards. Includes key benefits, implementation plans, onboarding timelines, and responses to help address customer objection points.	Customer-facing
<b>Conversation Guide</b>	Helps guide conversations with corporates around virtual cards. Includes key messages, prompts, objection handling, and proof points.	A light-touch framework to support sales calls, featuring scripted discovery questions and prompts.	Sales enablement
<b>FAQ Web Page</b>	Offers foundational answers to commonly asked questions and downloadable assets listed in this table at <a href="https://taulia.com/issuer-pack">taulia.com/issuer-pack</a> .	Answers key client questions about virtual cards. Includes general benefits for buyers and suppliers, and details on SAP-embedded virtual cards.	Sales enablement

Asset	Overview	Content Type	Customer-Facing or Sales Enablement
<b>Social Ad Guide and Templates</b>	Offers guidelines for both paid and organic virtual card posts, when and where each type should be used to drive engagement at the right stage of the funnel.	Directional asset to guide usage of paid and organic social posts.	Sales enablement
<b>Event Guide</b>	Helps issuer teams run engaging events that generate demand for embedded virtual cards and support the corporate sales process.	Ready-to-use toolkit including event strategy guidance, topic ideas, sample agendas, and customizable invites and social copy.	Sales enablement
<b>Generalist Enablement Deck</b>	Highlights SAP's embedded virtual cards capabilities for bankers and relationship managers.	Material covers high-level messaging and key value props to enable qualifying corporates.	Sales enablement
<b>Specialist Enablement Deck</b>	Highlights SAP's embedded virtual cards capabilities for virtual card / card sales specialists.	Provides a greater depth of material to support initial conversations with corporates.	Sales enablement

# One Capability. Countless Possibilities.

This playbook is designed to cover every aspect of SAP's embedded virtual cards. But if you have additional questions, just reach out to your SAP Taulia contact.