

The One That Works
Virtual cards with SAP:
Embedded by design,
issued by [Issuer name]



The One Payment for SAP-Driven Businesses

SAP-embedded virtual cards, issued by [Issuer name], seamlessly brings payments, automation, and control together inside the systems you already use.

✓ One ecosystem

✓ One workflow

✓ One trusted way to pay



The Payment Gap in Your SAP Workflow

Disconnected card payments are ruining your systems in procurement and costing you.

Your teams rely on SAP for procurement and AP, but when payments run through external card programs, things break down.

- Disconnected tools and workflows lead to manual effort and errors
- Manual steps and delayed payments frustrate buyers and suppliers
- High IT overhead and low supplier adoption drag down ROI



**Legacy virtual cards weren't built for SAP.
That's why they don't deliver.**

Embedded. Automated. Built for SAP

SAP-embedded virtual cards are fully integrated inside the systems you already use.
No bolt-ons, no extra logins, no disruption.

They support:



Pay on Invoice:
For high-volume payments
triggered at invoice approval



Pay on PO:
For one-time, urgent, or
pay-at-purchase spend,
embedded at requisition

And it works with [Issuer name], so there's no need to change providers or create new workflows.



Pay on Invoice: SAP Taulia ERP-Embedded Virtual Cards

**Touchless invoice payments,
directly from your SAP ERP.**

Pay-on-Invoice embedded cards automate payments when an invoice is approved, with no manual steps, no workarounds.

- Triggered automatically after invoice approval
- ERP-led processing in SAP ECC and S/4HANA, with full reconciliation on the near-term roadmap
- Ideal for high-volume AP and treasury-led spend

ERP integration **saves 1,000-3,000 hours** annually.

Delivers up to **\$300k in operational ROI** per year.

Drives **2–3x higher supplier acceptance.**

Saves up to **\$300k on integration setup.**





Pay on PO: Embedded Virtual Cards in SAP Ariba Buying

Fast, compliant payments from inside SAP Ariba.

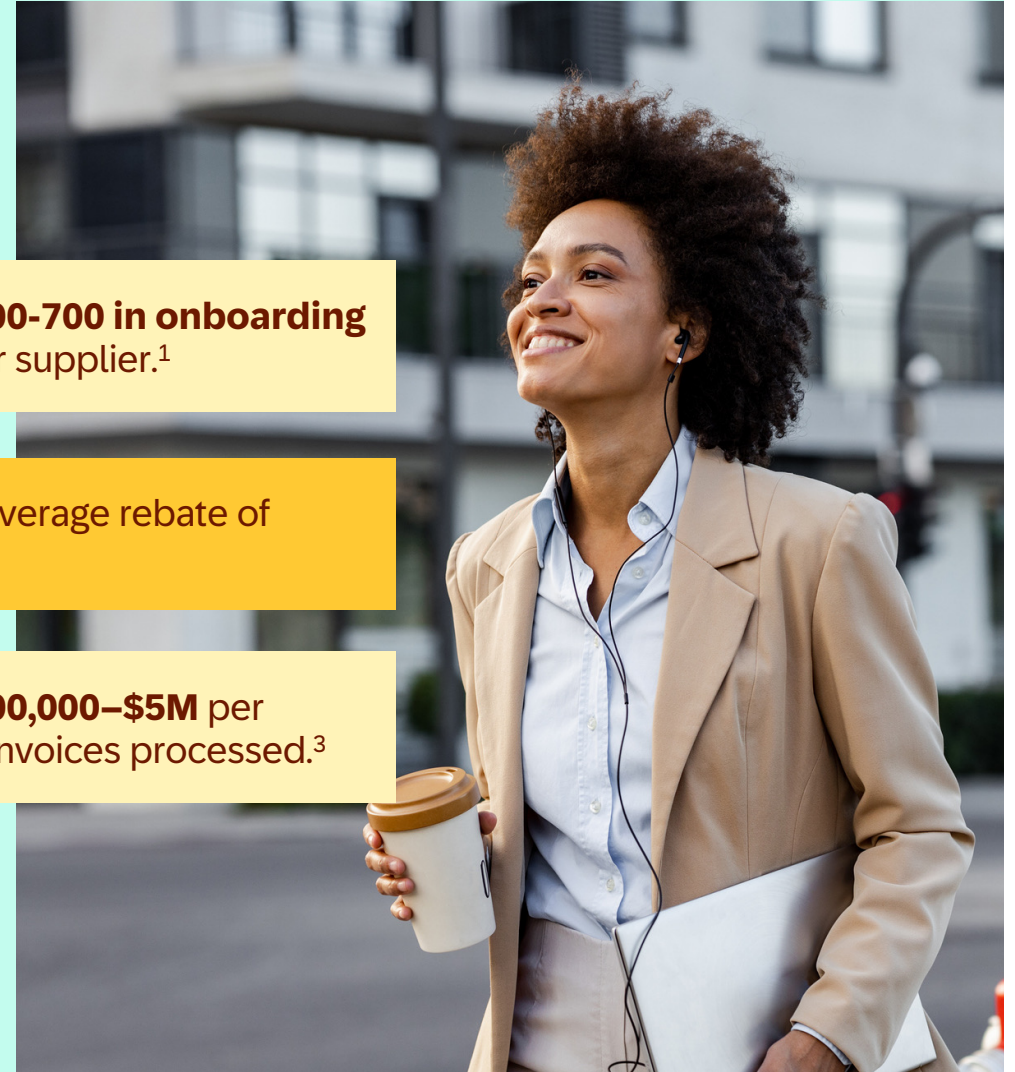
Pay-on-PO embedded cards let buyers issue virtual cards at the point of requisition—no vendor onboarding, no delays.

- Cards issued during requisition approval in SAP Ariba Buying
- No vendor master updates required
- Ideal for one-time, urgent, or non-catalog spend
- Keeps procurement workflows intact and compliant

Save \$500-700 in onboarding costs per supplier.¹

Earn an average rebate of \$9.52M.²

Save \$500,000–\$5M per 100,000 invoices processed.³



¹ SAP Ariba, 2024

² Based on average SAP Ariba Buying portfolio spend size of \$952M and 1% rebate of card spend in the U.S. Figure may vary based on availability of rebate in your market

³ Based on average processing cost of \$5–\$50 per invoice

Embedded Across the SAP Ecosystem

SAP-embedded virtual cards are integrated into the SAP systems you already use:

- **SAP ECC** (→ Pay on Invoice)
- **SAP S/4HANA** (→ Pay on Invoice)
- **SAP Ariba Buying** (→ Pay on PO)
- **SAP Business Network** (→ Both models)

Used by global businesses across industries such as pharmaceuticals, manufacturing, and packaging to simplify payments, accelerate adoption, and reduce IT effort.



One Capability That Works for Everyone

SAP-embedded virtual cards drive tailored value from your SAP systems to the entire organization.

Finance & Treasury

- Improve working capital through delayed funding
- Reduce fraud risk with secure, single-use virtual cards
- Save \$500,000–\$5M for every 100,000 invoices processed

Procurement

- Enable urgent spend without bypassing policy
- Avoid onboarding delays with no vendor master required
- Save \$500-700 in onboarding costs per supplier

IT

- Eliminate middleware and bolt-on tools
- Save \$100k-\$300k annually through plug-and-play deployment
- Enable faster rollout and less maintenance burden

Embedded Over Bolt-On

Embedded payments deliver faster value, broader adoption, and less effort, because they work the way SAP users already do.

	SAP's embedded virtual cards	Legacy virtual card solutions
System integration	Fully embedded in SAP ERP and SAP Ariba Buying	Sits outside SAP as a bolt-on
Reconciliation	System-triggered today, full reconciliation on roadmap	Manual or batch-file based
Supplier onboarding	Targeted, often one-time	Complex, portal-based, or delayed
IT effort	Plug-and-play, configurable, no extra integrations	High lift, custom builds
Adoption	2-3x greater supplier acceptance for Pay on Invoice. Deployed strategically for Pay on PO.	Often limited to select vendors

The One Way to Simplify Payments in SAP

Ready to bring automation and speed to supplier payments inside your SAP system?

Talk to your relationship manager or issuer sales representative to get started.