

Your One Resource for Better Customer Conversations

Helping sales and issuer teams promote
SAP-embedded virtual cards to corporates

SAP Taulia



Essential Elements to Every Conversation

The following guide is designed to help you confidently position SAP-embedded virtual cards to finance and procurement teams. It's designed specifically for sales calls, and includes key messages, prompts, objection handling, and proof points that will help you:

1

Establish

rapport with the finance/
procurement/treasury leader

2

Ask

discovery questions around
current payment processes,
and establish potential
customer pain points

3

Position

the benefits of SAP's
embedded virtual cards

4

Address

questions or objections
around virtual cards,
supporting with figures
and proof points

5

Secure

next step (deep dive
demo, pilot discussion,
stakeholder introduction
to SAP Taulia)

While every conversation is different and context-dependent, the content below offers a valuable framework that can support more productive conversations.

Ask Discovery Questions

Before discussing virtual cards, it's essential to understand the customer's current approach to payments. Consider the following questions:

Current process and tools	"How are you currently managing supplier payments from SAP?"
Integration challenges	"How are you set up to send payment files and manage ERP entries for virtual cards today?"
Lack of control	"What level of control do you have when it comes to managing high-volume, low-value spend?"
Working capital focus	"How important is freeing up cash to support your company's objectives right now?"
Fraud/security concerns	"Can you tell me about any other admin headaches you've experienced with your existing virtual card setup?"

Position the Benefits of SAP-Embedded Virtual Cards

Once you've established the customer's payment situation, use the following prompts to outline the benefits of embedded virtual cards through SAP.

Virtual card awareness	"Are you familiar with virtual cards?" (Provide an overview if the person you're speaking with is not).
Effortless to use	"Our embedded virtual card capability is natively built for SAP. There are no workarounds or extra platforms needed."
Easy to scale	"It supports both Pay on Invoice and Pay on PO models, handling high-volume AP and flexible procurement spend."
Quicker supplier payments	"Payments happen automatically inside your existing SAP tools, so everything runs smoothly and, in some cases, suppliers get paid faster."
Reduces errors and effort	"Every step of the virtual card payment process is automated, minimizing manual intervention and human error."
Complements other working capital solutions	"Our embedded virtual card capability addresses high-frequency, low-value transactions, which can lead to working capital benefits and operational efficiencies."

Address Questions & Objections

Use the following guide to help address the most common questions and objections we receive from corporates.

Objection	Response
"We already use a bank for cards."	<p>"We offer seamless integration."</p> <ul style="list-style-type: none"> • "Our solution works with your existing issuer and plugs directly into SAP." • "There's no need for workarounds or extra platforms."
"A lot of our suppliers won't accept virtual cards."	<p>"We offer Straight Through Processing & Merchant of Record services."</p> <ul style="list-style-type: none"> • "Both options can increase supplier acceptance by reducing friction and improving the payment experience."
<p>"We're worried the costs of supplier goods will go up if they accept virtual cards."</p> <p>(i.e., "Because they'll pass on the interchange fees to our business")</p>	<p>"SAP-embedded virtual cards deliver cost savings."</p> <ul style="list-style-type: none"> • "Virtual cards are free for the buyer." • "They also allow buyers to hold cash for up to 30 additional days and potentially qualify for a rebate." • "Companies using virtual cards also receive agreed-upon rebates brokered through their bank issuer, helping reduce the cost of goods and services."
"We don't have IT resources for new tools."	<p>"Our solution works natively inside the SAP tools you're already using."</p> <ul style="list-style-type: none"> • "There are no workarounds, extras platforms, or separate implementation required." • "Which means nothing extra to do for your team or your suppliers."

Address Questions & Objections

Continued.

Objection	Response
<p>"Onboarding a new supplier is complex and can take months."</p>	<p>When discussing embedded virtual cards in SAP Ariba Buying (Pay on PO solution):</p> <ul style="list-style-type: none"> • "Ad-hoc suppliers can be issued embedded virtual cards compliantly without being added to the vendor master record." • "This efficiency gain can potentially save you \$500-700 per supplier."¹ <p>When discussing SAP Taulia ERP-embedded virtual cards (Pay on Invoice solution):</p> <ul style="list-style-type: none"> • "This solution automates ERP entries and general ledger movements." • "It requires minimal manual effort and creates lasting operational efficiencies for back-office staff."
<p>"We're concerned that suppliers will be put off by the costs involved in virtual cards."</p>	<p>"Cost is not a supplier priority."</p> <ul style="list-style-type: none"> • "Supplier payment research indicates cost is the least important factor influencing supplier payment method preference."² • "Transfer speed and security were ranked significantly higher." <p>"Virtual cards also bring cost benefits."</p> <ul style="list-style-type: none"> • "The flexibility to pay suppliers earlier often outweighs the card fee." • "For instance, 60 days of accelerated cash flow on 90-day terms can pay for a 3% credit card fee." • In certain markets, corporates can also adjust payment terms to take advantage of back-end supplier rebates.

1 SAP Ariba, August 2024

2 Taulia Supplier Payments Report, 2024

How Are SAP-Embedded Cards Different?

In addition to the questions and objections above, corporates often want to know what makes embedded virtual cards through SAP different. The following proof points can help cement why they should make the switch.

SAP Taulia ERP-Embedded Virtual Cards (Pay on Invoice)

Increase supplier acceptance

SAP Taulia's supplier intelligence engine not only identifies but also targets more suppliers and cardable spend with an omni-channel approach. This leads to **2–3x higher supplier acceptance than the industry average.**¹

Reduce operational expense

Reconciliation happens automatically within a corporate's ERP system. This can **save 1000-3000 hours a year in manual effort**, leading to a potential **\$150K-\$300K ROI in 12 months** (based on a \$200M sized program).¹

Lower IT expense

Plug-and-play issuing removes the need for complex bank integrations, which can **save organizations \$100K-\$300K in IT costs.**¹

¹ Based on SAP Taulia internal estimations, 2025

Embedded Virtual Cards in SAP Ariba Buying (Pay on PO)

Streamline supplier management

Ad-hoc suppliers can be issued virtual cards compliantly without workarounds or being added to the vendor master record. On average, this efficiency gain can **save clients \$500-700 per supplier.**²

Maximize rebates

Paying catalog suppliers by virtual card is a great way to maximize rebates through your issuer. For the average U.S.-based organization, changing payment modality to virtual cards could earn you a **rebate of \$9.52M.**³

Save on invoicing costs

On average, it costs organizations \$5–\$50 per invoice to pay established, non-catalog suppliers. But if you switch to paying on PO with virtual cards, you could **save \$500,000-\$5M for every 100,000 invoices you process.**

² SAP Ariba, August 2024

³ Based on an average SAP Ariba Buying portfolio spend size of \$952M and 1% rebate of card spend in the U.S.

Secure Next Step

If the customer shows an interest in virtual cards, take the opportunity to suggest a demo with SAP Taulia.



“Would you be open to a quick demo to see how SAP-embedded virtual cards can work inside your SAP environment?”