

Issuer logo

Discover the one virtual card built for fast, compliant, ad-hoc supplier payments

Embedded virtual cards in SAP Ariba Buying.

The One Card for SAP Ariba

Fast, secure, embedded payments for ad-hoc suppliers, urgent spend, and vendors you want to pay with an order.

In a world of disconnected systems and onboarding delays, this is the one that brings it all together.

Embedded virtual cards in SAP Ariba Buying (or 'Pay-on-PO embedded cards') let you issue compliant, secure payments to ad-hoc vendors from inside SAP Ariba Buying. There's no detours, delays, or custom integration work.

Whether it's a pop-up vendor, an established supplier, or a last-minute need, now you can issue a virtual card in minutes, right from your existing procurement workflow.

Everything You Need. In One Place.

A better experience for procurement teams, your employees, and suppliers, right from SAP Ariba Buying.



Embedded Where You Work Pay-on-PO embedded cards are issued directly from SAP Ariba Buying—no extra platforms or logins required.



Approved, Issued, Paid Pay-on-PO embedded cards are automatically triggered upon requisition approval, without alterations to existing procurement workflows.



Secure by Design Each card is uniquely generated and pre-configured to the transaction, with limits, expiry, and usage controls built in.



75%

of EMEA procurement leaders are likely to use virtual cards for one-time suppliers, while **56%** of North American leaders say the same.¹

78%

of procurement leaders say it takes at least a month to onboard a new supplier.¹

93%

of procurement leaders use, plan to use, or are interested in virtual cards.¹

¹ Procurement Leaders Payments Quant Research, SAP Taulia, 2025

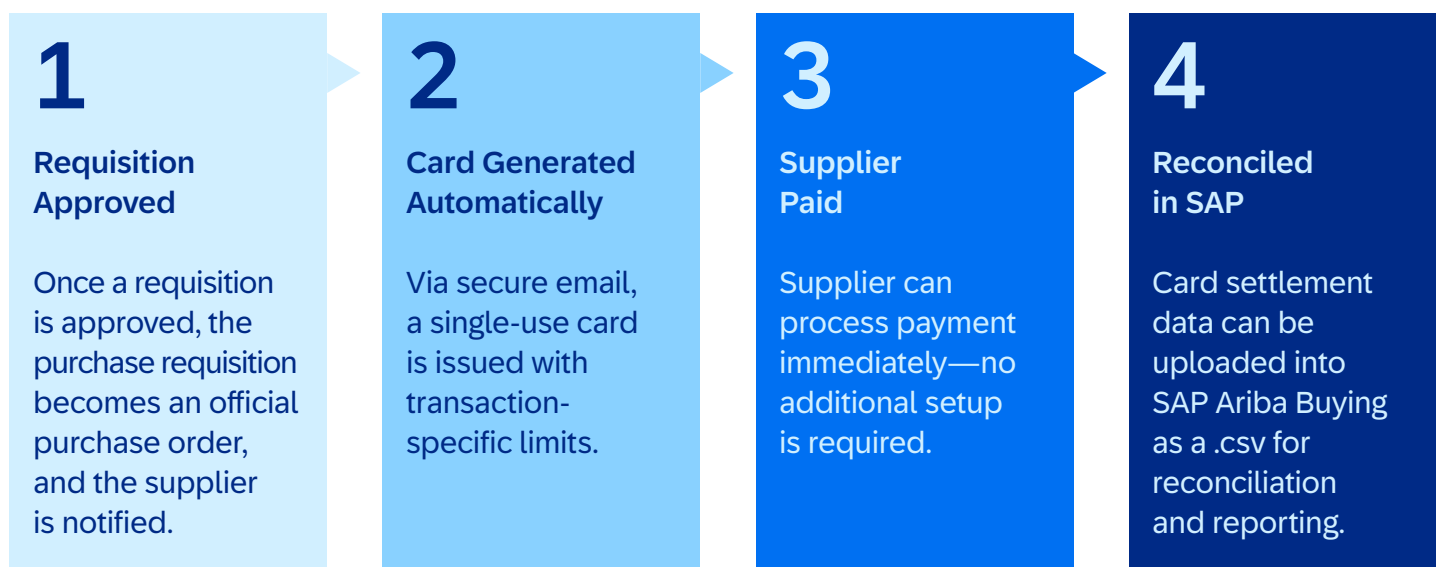
Built for One-Time Spend. And more.
No onboarding. No delays. Just instant control.

Paying ad-hoc suppliers doesn't have to be complex. Pay-on-PO embedded cards in SAP Ariba Buying make it fast, secure, and fully compliant.

You can also use Pay-on-PO embedded cards for:

- Infrequent vendors
- Urgent spend
- Employee requisitions
- Any supplier you want to pay with an order

From Request to Reconciliation in One Flow



Smooth for You. Seamless for Them.

Suppliers benefit when buyers simplify.
Embedded virtual cards deliver:

Faster access to funds	Suppliers paid quickly, often immediately.
No onboarding or portal setup	No new portals. No registration. No delays.
Clear payment visibility	Full transparency from approval to reconciliation.
Fewer delays, fewer errors	Automation reduces manual steps and exceptions.
Bypass invoicing	Save \$5-50 per invoice in processing costs.



One Card. Multiple Benefits.

Switching to Pay-on-PO embedded cards can lead to big financial benefits.



Reduce onboarding costs

Most organizations find it challenging and costly to manage ad-hoc suppliers. But with Pay-on-PO embedded cards, you can **save \$500-700 per supplier** in onboarding costs.¹



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 card could earn you a **rebate of \$9.52M**.²



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**.

¹ SAP Ariba, 2024

² Based on an 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.

One Platform. Your Preferred Bank.

Pay-on-PO embedded cards works with [Issuer name], so you can use your preferred issuing bank without switching providers. A new credit line may be required, but there's no need to start from scratch.



Integrated
with SAP
Ariba Buying



No supplier
master data
updates required



Scales with
global supplier
needs



Built for real-time
procurement-led
spend



**Ready to streamline ad-hoc
supplier payments inside
SAP Ariba Buying?**

Talk to your [Issuer name] relationship
manager or sales representative to learn how
Pay-on-PO embedded cards can work for you.