

Issuer logo

The One Virtual Card Capability Built for SAP

Fully automated and designed
for SAP-run businesses.

Work Smarter. Pay Smarter

Powered by SAP. Issued by [Issuer name].

Your business runs on SAP. Your payments should too.

SAP-embedded virtual cards supports both invoice-based and procurement-led payments—and it's built into SAP ERP and SAP Ariba systems. That means you can issue, track, and reconcile card payments with no extra platforms, no workarounds, and no supplier disruption.

Whether you're paying high-volume suppliers at invoice approval or one-off vendors at order, this solution adapts to your workflows, not the other way around.

Built-In. Lower Cost. Less IT Overhead

A smarter way to move money inside the systems
you already run SAP on.

Plug-and-play virtual cards to pay invoices
saves \$100K–\$300K in IT costs by eliminating
the need for setting up complex bank integrations.



Built into SAP Works natively inside SAP S/4HANA, ECC, Ariba, and SAP Business Network. No external middleware or extra logins.



Ready for Scale Enables corporates to automate high-volume, SAP-integrated supplier payments, with minimal manual effort involved.



Smarter Than Traditional Methods Automates GL entries, boosts rebate potential, and improves supplier liquidity, with no buyer-side fees.



94%

of virtual card users say transactions are faster, more secure, and better tracked.¹

87%

of procurement leaders plan to increase virtual card spending by >10% within 2 years.²

25%

expected annual growth of virtual card use through 2027.³

¹ Mastercard

² Procurement Leaders Payments Quant Research (2025)

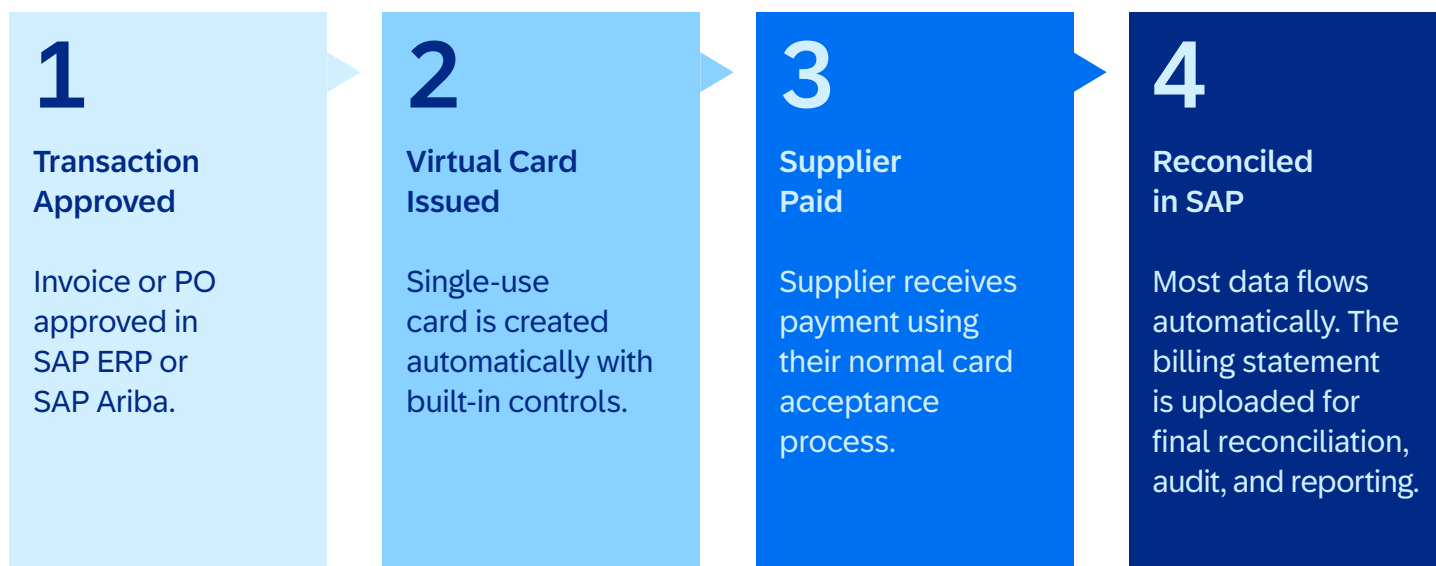
³ Accenture - Visa Review, August 2023

Two Powerful Models Inside One Streamlined Ecosystem

SAP-embedded virtual cards supports two payment models, so you can match the solution to the type of spend.

Model	Pay on Invoice (SAP Taulia ERP-embedded virtual cards)	Pay on PO (Embedded virtual cards in SAP Ariba Buying)
Use case	High-volume, invoice-based supplier payments	One-time, urgent, catalog, and non-catalog spend
Trigger point	Card issued after invoice approval	Card issued at requisition approval
Where it works	SAP S/4HANA, ECC 6.0+, SAP Business Network	SAP Ariba Buying, Buying + Invoicing, SAP Business Network
Supplier setup	One-time onboarding required	No onboarding or vendor master update needed

Approval to Reconciliation in One Flow



The Corporate Advantage: Efficiency, Control, and Flexibility

When your business starts using SAP-embedded virtual cards, every team involved in payments starts to benefit:

For Finance and AP

- Automate supplier payments at scale
- Reduce fraud and manual effort
- Improve working capital with delayed funding

For Procurement

- Speed up purchases without policy risk
- Eliminate onboarding friction for spot buys
- Keep everything inside SAP Ariba workflows

For IT and Treasury

- No custom builds or middleware
- Fast deployment with SAP-native add-ons
- Works with [Issuer name]—no complex integrations

One Card. With [Issuer Name]. Embedded by Design.

SAP Taulia works with [Issuer Name], so you can use your preferred card program. Even if you need to set up a new credit line, you won't need to switch banks or start from scratch.



Compatible with your
SAP ERP and Ariba
Buying systems



Delivered by
[Issuer name]



Scalable
across AP and
procurement



Embedded,
secure, and fully
automated

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

Talk to your [Issuer name] relationship manager or sales representative to get started.