

Tap into the liquidity hidden in your non-strategic spend

SAP Taulia ERP-embedded virtual cards offer a frictionless way to make invoice-based payments directly through the SAP ERP systems you already use.

Designed for high-volume, non-strategic spend, ERP-embedded cards allow you to issue, track, and reconcile card payments automatically – eliminating delays, work-arounds, and disruption.

Push your payments to perform

- **Recover rebate revenue* from overlooked spend:** Automatically capture value with rebates on high-volume, non-strategic outflows.
- **Free working capital without touching terms:** Extend your working capital strategy to non-strategic suppliers, instantly preserving cash without the operational burden of updating payment terms in your ERP master data.
- **Spot card-ready suppliers traditional programs miss:** Enroll more card-accepting suppliers than standard bank programs by leveraging exclusive SAP Taulia network data combined with your own ERP intelligence.

On average, SAP Taulia identifies 1-2% more card-accepting suppliers than traditional programs.

Find acceptors hidden in your spend



33.5%

of global suppliers have had physical checks get delayed or lost in the mail – a major frustration and security problem.¹

Outdated payments open the door to risk

Legacy payment methods remain surprisingly widespread. These methods aren't just inconvenient; they come with inherent risks.

Older payment methods bring extra problems, including:



Additional overhead due to costly manual processing



Business inefficiencies due to discrepancies and reconciliation issues



Unpredictable cash flow due to security issues and slower processing



Security challenges such as through attempted and actual payment fraud

Protect payments while powering ops

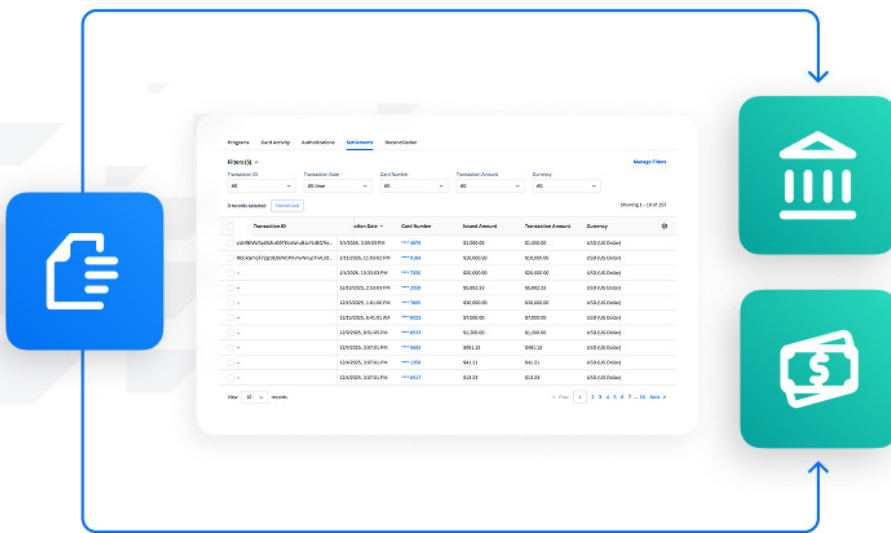
- **Lock down risk:** Reduce exposure by extending greater visibility, control, and payment security to spend that typically flies under the radar.
- **Stop fraud cold:** Hardwire your defense by automatically replacing static, vulnerable account details with unique, randomly generated virtual card numbers issued directly from your ERP.
- **Cement operational continuity:** Provide the AR flexibility and reliability – from payment acceleration to automated netting – that ensures supplier stability.

Pull the plug on pedestrian tasks

- **Ditch bank files:** Slash technical debt by leveraging native SAP availability and API configurability. Our plug-and-play virtual cards save \$100,000-\$300,000 in IT costs.²
- **Automate issuance to ledger:** Trigger card issuance and post General Ledger (GL) movements automatically from directly within your ERP with a bi-directional dataflow.
- **Break AP out of reconciliation jail:** Recoup 1,000-3,000 hours per year and deliver up to \$300,000 in annual ROI with enhanced reconciliation using ERP-embedded cards.²

Built for SAP

Embedded virtual cards require no external middleware. They work either natively inside or with a configurable API add-on in S/4HANA, ECC 6.0+, and SAP Business Network.



Getting started

Transform your non-strategic spend into a reliable revenue stream. Visit taulia.com/virtual-cards to learn more or ask for your customized business case today.

1. SAP Taulia supplier payments report, 2024; 2. Estimates by SAP Taulia product team

INTERNAL – SAP and External Parties under NDA Only