

CORNERCARD TAULIA VISA VIRTUAL CARDS

Smart, secure supplier payments —
fully integrated in SAP.



A MODERN APPROACH TO B2B PAYMENTS

Cornercard Taulia Visa Virtual Cards provide a seamless and integrated way to manage supplier payments within your SAP environment.

Fully embedded in SAP Taulia and compatible with SAP ERP systems, SAP Ariba and the SAP Business Network, this solution helps organisations enhance working capital efficiency, reduce manual workload and strengthen payment security — all while streamlining the supplier experience.

Optimising working capital is a cornerstone of financial performance. Leading companies demonstrate high financial efficiency in their working capital strategies, achieving significant cost savings and improved business metrics. They utilise digital tools such as virtual cards to boost liquidity, extend payment terms strategically and minimise operational friction.

WHY VIRTUAL CARDS?



Virtual cards are currently the fastest-growing B2B payment method — and with good reason. They integrate perfectly with working capital solutions.



Virtual cards integrate seamlessly into ERP processes, add flexibility to supplier payment flows, and support the optimisation of working capital.



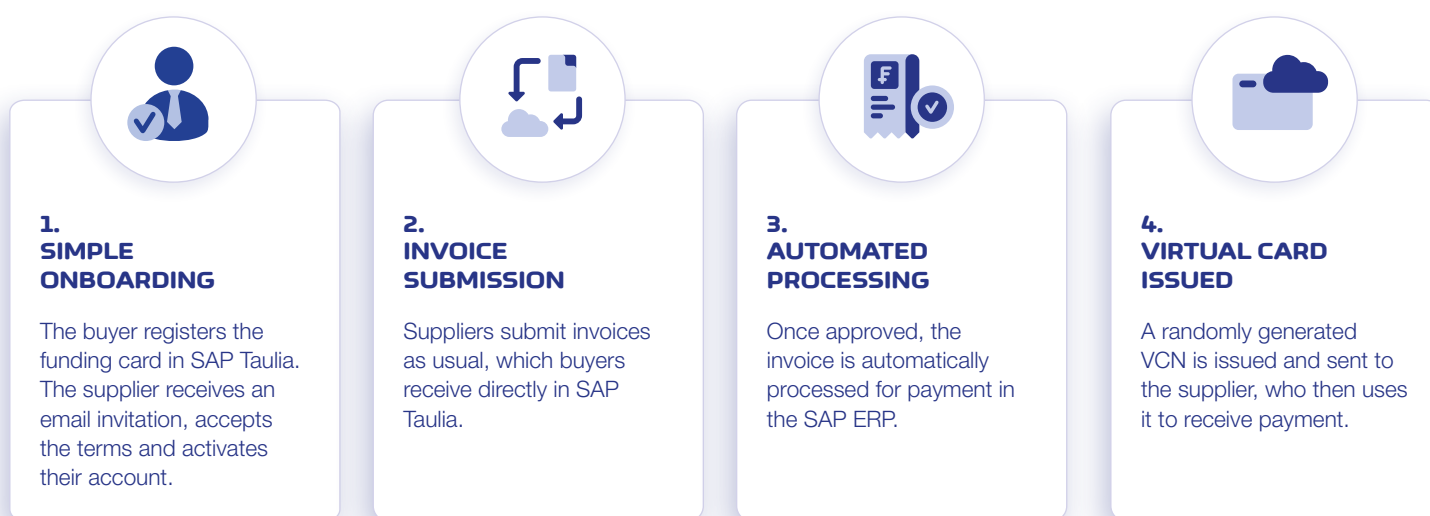
80% of top-performing companies in working capital efficiency use virtual cards as both a payment and financing instrument.¹

¹ Source: Visa, The Growth Corporates Working Capital Index, Second Edition, 2024–2025

KEY BENEFITS OF CORNĒRCARD TAULIA VISA VIRTUAL CARDS AT A GLANCE

- ✓ **Instant, timely payments**
Suppliers receive payments faster and buyers may benefit from dynamic discounting on early payments.
- ✓ **Immediate liquidity**
Flexible, cost-efficient access to working capital — even in uncertain times. Also suitable for international payments (subject to supplier acceptance).
- ✓ **Working capital advantage**
Extend your working capital strategy to card-accepting suppliers, allowing you to defer funding outflows for another cycle with minimal effort.
- ✓ **Operational efficiency**
Payments are fully automated — from invoice posting to card issuance. No need for manual reconciliation or separate payment files.
- ✓ **Enhanced security**
Each Virtual Card Number (VCN) is single-use and linked to a specific invoice or purchase order. Spending limits, expiry dates and supplier restrictions ensure tight control and reduce fraud risk.
- ✓ **Fully integrated in SAP**
No complex IT projects required. The solution is configurable for seamless integrations with SAP ERP systems and natively embedded in SAP Ariba and SAP Business Network.

HOW IT WORKS – PAY-ON-INVOICE PROCESS



WHAT BUYERS CAN EXPECT

Once set up, the virtual card workflow operates directly through your SAP ERP system. Invoices are matched and paid automatically via Taulia's add-on module. Buyers may use Taulia's analytics to gauge suppliers' willingness to accept card payments, although operational overheads are minimal.

AND FOR SUPPLIERS?

Suppliers benefit from a smooth, low-effort experience. After a one-off onboarding, they receive an email at invoice maturity with the virtual card details needed to request payment authorisation. Alternatively, suppliers may log in to SAP Taulia, SAP Ariba, or the SAP Business Network to check payment status and remittance details, although this is not required for each transaction.

FLEXIBLE, SCALABLE AND EASY TO IMPLEMENT

This solution can be adapted to your needs, offering:

- ✓ fixed-base pricing; increased spending limit on request
- ✓ funding in CHF, EUR, USD and GBP
- ✓ flexible payment terms for virtual card balances
- ✓ the total outstanding balance can be settled with any bank account