



# Reimagining Finance Operations

How Intelligent Automation is  
Transforming Corporate Treasury

**CSLatam**

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# Agenda

**01**

SSC Operating Model Today in Corporate Treasury

**02**

The Future - Transformative Solution

**03**

Partnering to Success

**04**

Case Studies

# Legacy B2B payment methods (checks, ACH) give rise to financial and operational challenges for corporates

## Pain Points



### Liquidity Pressures

Supply chain disruptions, interest rate volatility, and economic pressures are driving companies to focus on optimizing and unlocking working capital<sup>1</sup>.



### Technology and Automation Gaps

Reliance on manual, labor-intensive processes creates costly inefficiencies and errors in billing and supplier onboarding<sup>2</sup>.



### Fraud Risk and Data Security

Technological advances and growing cybercriminal sophistication are making fraud and security the top risks in B2B payments<sup>3</sup>.



### Misaligned Payment Expectations Between Buyers and Suppliers

Two thirds of suppliers report not meeting buyer expectations for payment experience<sup>4</sup>.

<sup>1</sup> KPMG: Understanding the next wave of opportunity in B2B payments [2023]

<sup>2</sup> Bancoli: B2B Payment Strategies to Overcome Industry Challenges [Sep 2024]

<sup>3</sup> PYMNTS: From Credit to Compliance: The Risk Rollercoaster in B2B Payments [Dec 2024]

<sup>4</sup> Mastercard white paper: The state of commercial card acceptance 2025.

## From today's challenges to virtual cards embedded into ERPs



### TODAY'S PAIN POINTS

80%

of organizations were hit by payment fraud attacks or attempts in 2023, while manual invoicing, checks and reconciliation still drain time and lock up working capital<sup>1</sup>



### VIRTUAL CARDS

235%

growth in virtual card volume by 2029, from \$5.2T in 2025 to over \$17.4T: single-use, tokenized card numbers with spend limits, instant deactivation and real-time tracking<sup>3</sup>



### EMBEDDED FINANCE

87%

of businesses want an all-in-one way to manage B2B purchases. Embedding payments in the platforms they already use delivers faster cycles, automated reconciliation and freed-up working capital<sup>2</sup>

1. 2023 AFP Payments Fraud and Control Survey.
2. The One-Stop Bill Pay Playbook (Mastercard and PYMNTS), December 2022.
3. Juniper Research, Virtual Cards Market Forecast, 2025.

## ● PARTNERING TO DIGITIZE

Mastercard partners across the entire embedded finance ecosystem to enable seamless client experiences

Demand for digitization

74%

of billing executives are interested in offering a one-stop payment solution<sup>1</sup>

Demand for integration

53%

of businesses seek B2B payment automations as means to save time and increase productivity<sup>2</sup>

From Emerging Trend to Priority

83%

of buyers believe emfi will shape the future of procurement. 76% of those not yet using it expect to adopt it within the next two years<sup>3</sup>

1. The One-Stop Bill Pay Playbook, December 2022, Mastercard, PYMTS.
2. B2B Payments Survey Report, 2022, Bottomline, Strategic Treasurer
3. Mastercard Unlocking procurement value through embedded Finance, 2025

## Embedded Solution Partners

TRAVEL

NAVAN Sabre

PROCUREMENT

coupa SAP Taulia NETSUITE

Zip

GEP

ORACLE FUSION



## Embedded payments, without replacing the stack

**The business case:** GLOBAL DESIGN SOFTWARE company ~5,000 employees 190 countries

### Before

#### 10+ card programs

one per team or region

#### Three disconnected systems

for travel, procurement, expense

#### Manual reconciliation

unpredictable close cycle

#### Limited currency coverage

against a global footprint

### The pushback

*"We'd have to rip out the tools our teams use."*

Payments went **into** existing workflows, not over them.

*"Controls loosen if spend happens in the moment."*

Policy **enforced at time of purchase**, not reviewed after the fact

*"We have no appetite for another migration."*

**No toolstack overhaul required**

### After

**10+ → 1**

card programs consolidated

**30+**

currencies supported

**100%**

auto-reconciliation

One predictable close cycle.

No backlog after 600-traveler event. Less admin work for non-finance teams.

Immediate measurable impact across scale, efficiency and cash flow

**The business case:** RETAILER WITH 100+ LOCATIONS - virtual cards embedded in the ERP, scaled company-wide

## Before

### Manual, fragmented payments

no single channel to suppliers

### Traditional supplier onboarding

friction on every new supplier

### Fragmented spend visibility

unaccounted-for spend across locations

### Working capital tied up

slow, unpredictable payment cycles

## The pushback

*"We'd have to rebuild our supplier process."*

Cards sit **inside** the existing ERP, not alongside it.

*"One-time suppliers aren't worth onboarding."*

They are **paid without traditional onboarding**, at full scale

*"We don't see a clear financial return."*

**Net-new volume drives rebates and consolidates spend**

## After

**100k+**

one-time suppliers paid without onboarding

**\$100M+**

annual spend via Pay-on-Request

**\$35M**

estimated savings from reduced onboarding

\$1M estimated annual increase in card program rebates.

Exponential adoption in the first quarter, with real-time spend visibility across all 100+ locations.



THE OPPORTUNITY

**Embedded payments  
are already here.**

**The question is who  
moves first.**

Let's map your first embedded virtual card program.