ORACLE & MASTERCARD: **EMBEDDED VIRTUAL CARDS SOLUTION**

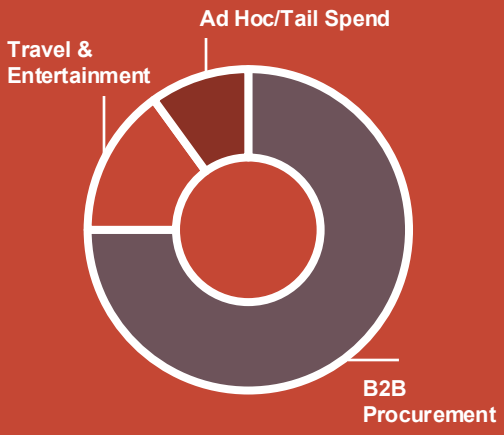
Transform your B2B payments

Oracle and Mastercard offer an innovative embedded finance solution for B2B payments, seamlessly integrated into Oracle Fusion Cloud ERP.

The Trend

Businesses want to adopt flexible, secure, and efficient digital payments strategies that optimize working capital and prioritize finance transformation.

Corporate AP Spend *Breakdown*



The Challenges for Corporate Clients

Technology Costs

Complexity of end-to-end integration with multiple ERPs, platforms, card networks, and banks.

Resource Constraints

Payables teams are asked to do more with less. Supply chain complexities lead to diversification

Legacy Processes

Difficult to convert suppliers from traditional payments to digital payments that maximize working capital benefits such as early payment discounts and rebates.

Security

The persistent threat of supplier bank account and payment fraud activities on the rise.

Visibility

As markets become more complex, businesses need consolidated financial visibility to make informed decisions and stay competitive.

10%
of a business operations team's time spent accessing multiple systems.

***Up to* 47%**
improvement in customer and supplier experiences, in businesses using automated accounts payable & receivable solutions.

***Up to* 60 days**
average days payable outstanding for large corporations.

84%
of businesses with revenues over $1B facing attempted or actual payment fraud.

Why Embedded Virtual Cards

- **Rapid Deployment:** Generate virtual card numbers directly within Oracle Fusion Cloud ERP in no time.
- **Cost Efficiency:** Reduce processing fees and manual effort while eliminating complex IT upkeep.
- **Secure Payments:** Protect your business with a fraud-resistant payment method that keeps sensitive data secure.
- **Supplier Confidence:** Build stronger partnerships with faster, transparent payments and reduced fraud risks with more flexibility.
- **Dynamic Spending:** Increase control across use-cases, such as procurement – supplier invoice spend.
- **In-house Implementation:** It is not required to engage a Solution Integrator or other third party for implementation – this can be done with an in-house IT team configuration.
- **Existing Functionality:** No extra charges from Oracle or Mastercard for this capability within the ERP.

Source: Repetitive Tasks at Work Research and Statistics (2024 Update), Hackett-2024-Working-Capital-Survey-NA-2408.pdf, workfellow, June 15, 2023; (Deloitte United States), https://www.forbes.com/councils/forbestechcouncil/2024/02/01/the-rising-tide-of-b2b-payment-fraud-and-how-to-fight-it/

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Benefits

Enhanced Efficiency

Automate and streamline payments directly within Oracle Fusion Cloud ERP, reducing manual entry and cutting down operational costs.

Faster implementation with minimal IT resources required.

Fraud Prevention & Security

Single-use virtual card numbers reduce the risk of payment fraud, securing sensitive financial data from potential threats.

Improved Financial Visibility

Consolidated insight into your cash flow and spending helps you make informed financial decisions.

Extend Cash Float & Working Capital

Optimize Days Payable out standing (DPO) to improve your working capital position, lower payment costs, and earn rebates on B2B spend.

Supplier Satisfaction

Improve relationships by providing faster, more reliable payments and simplified reconciliation for suppliers.

Global Scalability

Seamless international transactions with compliance to local regulations, backed by Mastercard's global network.

**if applicable*

How it Works: Get Started in 5 Easy Steps

1

Program activation

Engage your participating bank to activate the Mastercard virtual card program.

2

Set up in Oracle ERP

Set up the virtual card feature directly within Oracle Cloud ERP.

3

Supplier setup

Identify and update suppliers' payment preferences in Oracle ERP.

4

Test connectivity

Validate the setup with a virtual card test.

5

Process and Reconcile Payments

Start processing payments seamlessly and reconcile them within Oracle ERP for full visibility.

Oracle & Mastercard: Partnering to accelerate your access to working capital while improving operational efficiency and security.

There's no additional cost from Oracle – schedule a demo today to experience the next generation of payment solutions!

Scan the QR code to learn more about how digitizing B2B payments within your ERP can create opportunities and reduce inefficiencies for your business

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