



Feature at a Glance

Taulia Payables Solutions – Accepted discounting offers

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PUBLIC

Introducing: **Taulia Payables Solutions: Accepted discounting offers**

Feature Description

- When suppliers accept early payment offers in return for a discount on the Taulia application, Taulia copies the accepted discounting offer to the SAP Business Network. This way suppliers can see the expected payment date and payment amount on the SAP Business Network when checking on the status of an invoice and viewing scheduled payments. When suppliers view remittance advices on the SAP Business Network, suppliers can see that reduction in expected payment amount is the result of the supplier's own action in the Taulia application.

Key Benefits

- Buyers and suppliers have access to liquidity helps companies to bolster continuity, meet debt obligations and avoid interruptions to long-term capital investments. Suppliers can see expected payment date and amount without navigating to the Taulia application. SBN remains the one place where suppliers can check on invoice status and reconcile receivables.

Audience:

Buyer and Suppliers

Enablement Model:

Automatically enabled

SAP Business Network

Feature at a Glance

Ease of implementation  Low touch / simple
Geographic relevance  Global

Introducing: Taulia Payables Solutions: Accepted discounting offers

Customer challenges

- Without sufficient liquidity, businesses can fall short on promises made to customers.
- Buyers and supplier have opposing working capital needs.

Meet that challenge with

SAP Ariba

Taulia Payables Solutions: These are “buyer-led,” i.e. the buyer enables the supplier to receive cash earlier. Payables solutions take two primary forms:

- **Supply Chain Finance:** The supplier is paid early using funding from a third party. The buyer then pays the funder upon the original maturity of the invoice.
- **Dynamic Discounting:** Early payment is made directly by the buyer to the supplier allowing the buyer to obtain a discount on the invoice. Supplier similarly obtain critical liquidity.

Accepted discounting offers copy from Taulia to SAP Business Network.

Experience key benefits

- Buyers and supplier have access to liquidity helps companies to bolster continuity, meet debt obligations and avoid interruptions to long-term capital investments.

Prerequisites and Restrictions

- Buyers must implement Taulia’s add on.
- The supplier must be enabled on the business network.
- Buyers must load scheduled payments and remittance advices data to Ariba Network.

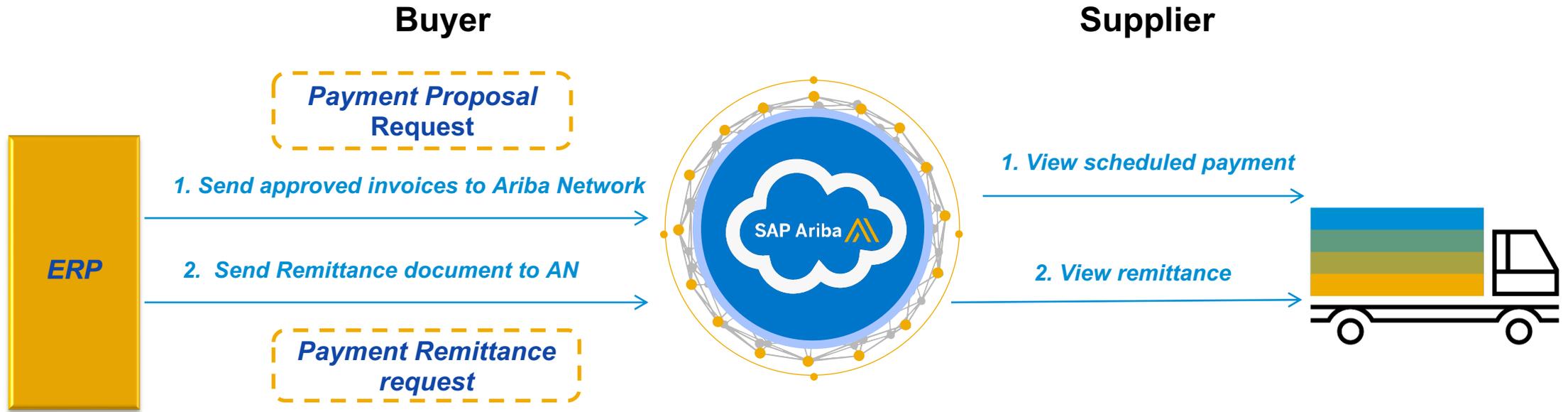
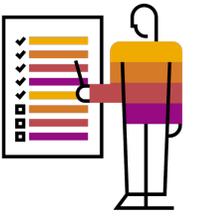
Solution area

SAP Business Network

Implementation information

This feature requires a subscription and commercial agreement with Taulia.

Enablement: Buyer integration & transaction flow

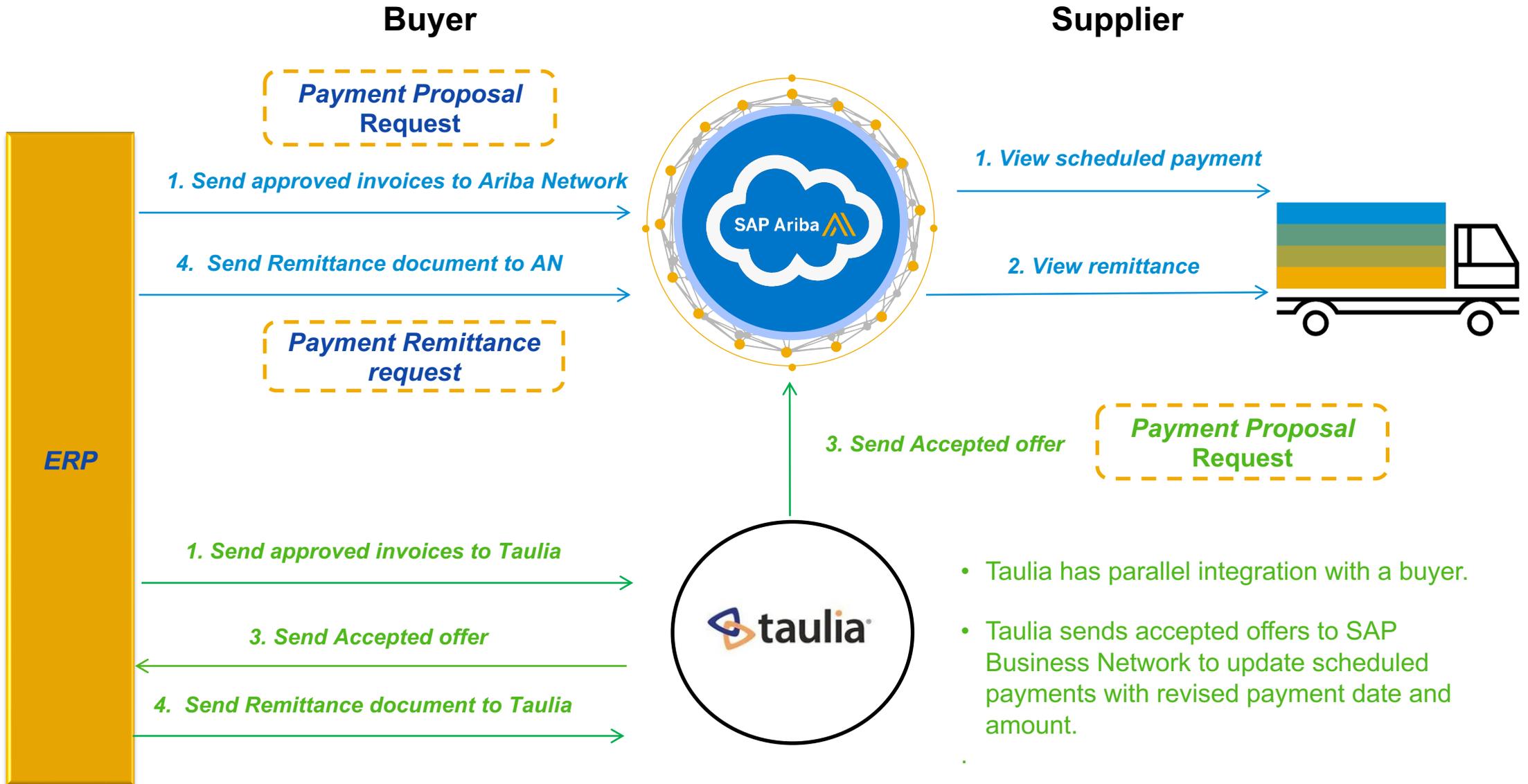
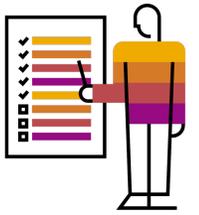


Buyers continue to send payment proposal requests and payment remittance requests to the business network so that suppliers can

- 1) See anticipated payment date and payment amount when researching invoice status
- 2) Receive remittance data and resolve accounts receivable exceptions

Warning: The business network must receive a payment proposal requests for each supplier in the scope of the Taulia implementation for supplier to see accepted Taulia early payment offers on the business network.

Taulia integration with Buyer and SAP Business Network



Taulia Payables Solutions: Accepted discounting offers

The SAP Business Network through a buyer's subscription of Commerce Automation remains the self service portal for suppliers to understand invoice and payment status.

The following Commerce Automation capabilities remain compatible with both the Taulia payables and the SAP business network discounting solutions:

- Scheduled Payment and Remittance Tiles display the suppliers anticipated and received cash flow
- The scheduled payment detail page displays accepted offers
- The scheduled payment detail page continues to show early payment time line
- Buyers and suppliers may continue to navigate to scheduled payments to see accepted offers when viewing related documents starting from PO, Invoice and remittance

Taulia Payables Solutions: Tiles, lists and filters on home page and workbench

The screenshot displays the SAP Business Network Enterprise Account interface. At the top, there is a navigation bar with 'Business Network' and 'Enterprise Account' on the left, and search, notification, help, and user profile icons on the right. Below this is a secondary navigation bar with tabs for 'Home', 'Enablement', 'Opportunities', 'Discovery', 'Workbench', 'Planning', 'Orders', 'Fulfillment', and 'More'. A search bar is positioned below the navigation, containing filters for 'Orders and Releases', 'All customers', 'Exact match', and 'Order number'. The main content area features a dashboard with five tiles: 'Orders' (180, Last 365 days), 'Invoices' (2, Last 31 days), 'Scheduled payments' (€ 11 K EUR, Next 90 days, highlighted with a red box), 'Remittances' (€ 1.79 K EUR, Last 31 days), and 'Orders to invoice' (1, Last 31 days). A 'More' button with a '5' notification badge is also present.

Metric	Value	Period
Orders	180	Last 365 days
Invoices	2	Last 31 days
Scheduled payments	€ 11 K EUR	Next 90 days
Remittances	€ 1.79 K EUR	Last 31 days
Orders to invoice	1	Last 31 days

The scheduled payment include updates resulting from Accepted Offer interface from Taulia

Taulia Payables Solutions: Accepted discounting offers

Problem:

- Suppliers need to quickly research the early payment audit trail when researching invoice and payment status.

Solution:

- Scheduled Payment Detail page includes early payment offers accepted by suppliers and sent by Taulia for discounting.

Benefit:

- Suppliers may quickly understand when and why they were paid early.
- Buyers receive fewer inquiries since information accessible to suppliers.

Early payment proposal has been accepted.

Expected settlement date	Total invoice amount	Discount rate	Total discount amount	Total settlement amount
Oct 15, 2022	\$1,200.00 USD	2.000%	\$24.00 USD	\$1,176.00 USD

Status: Early payment status
Scheduled: Taulia Discount

Details | Payment timeline and history | History

Payment details

Customer	Invoice	Scheduled payment	Invoice amount	Discount rate	Discount amount	Settlement amount
Automation Test Inc MGYyDSs	INV2462	6300002462	\$1,200.00 USD	2.000%	\$24.00 USD	\$1,176.00 USD

Additional information

Discount offer type	Payment method	Paying company code	Invoice date
Taulia Discount	ACH	US01	Oct 01, 2022

New early payment status of Taulia Discount

Scheduled payment detail page available through related documents or scheduled payment tile

Taulia Payables Solutions: Early payment timeline

Problem:

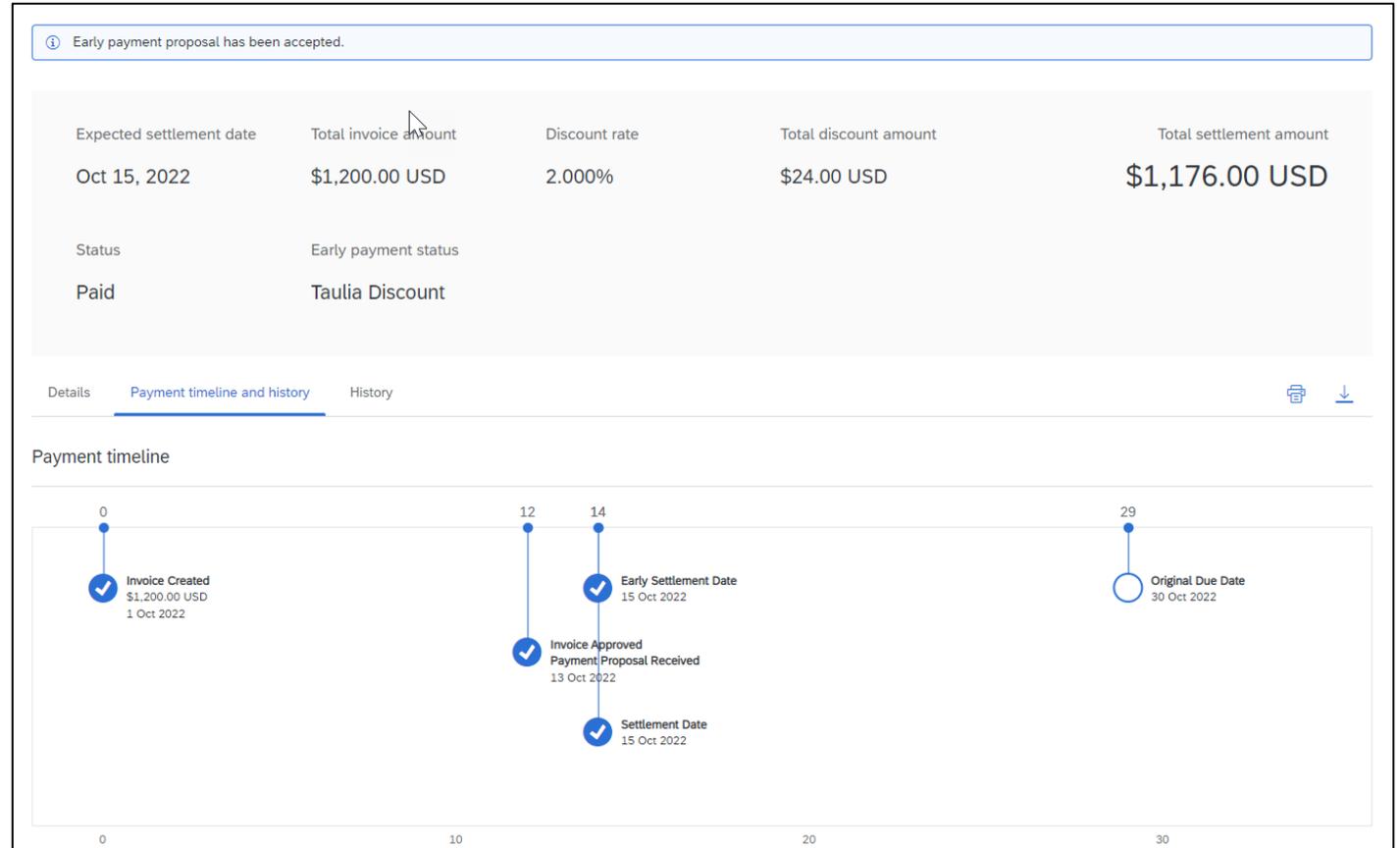
- Audit trails provide a step by step history of a transaction.
- Examiners need to trace financial data through the entire lifecycle of a transaction.
- Examiners have difficulties finding business events in system logs files

Solution:

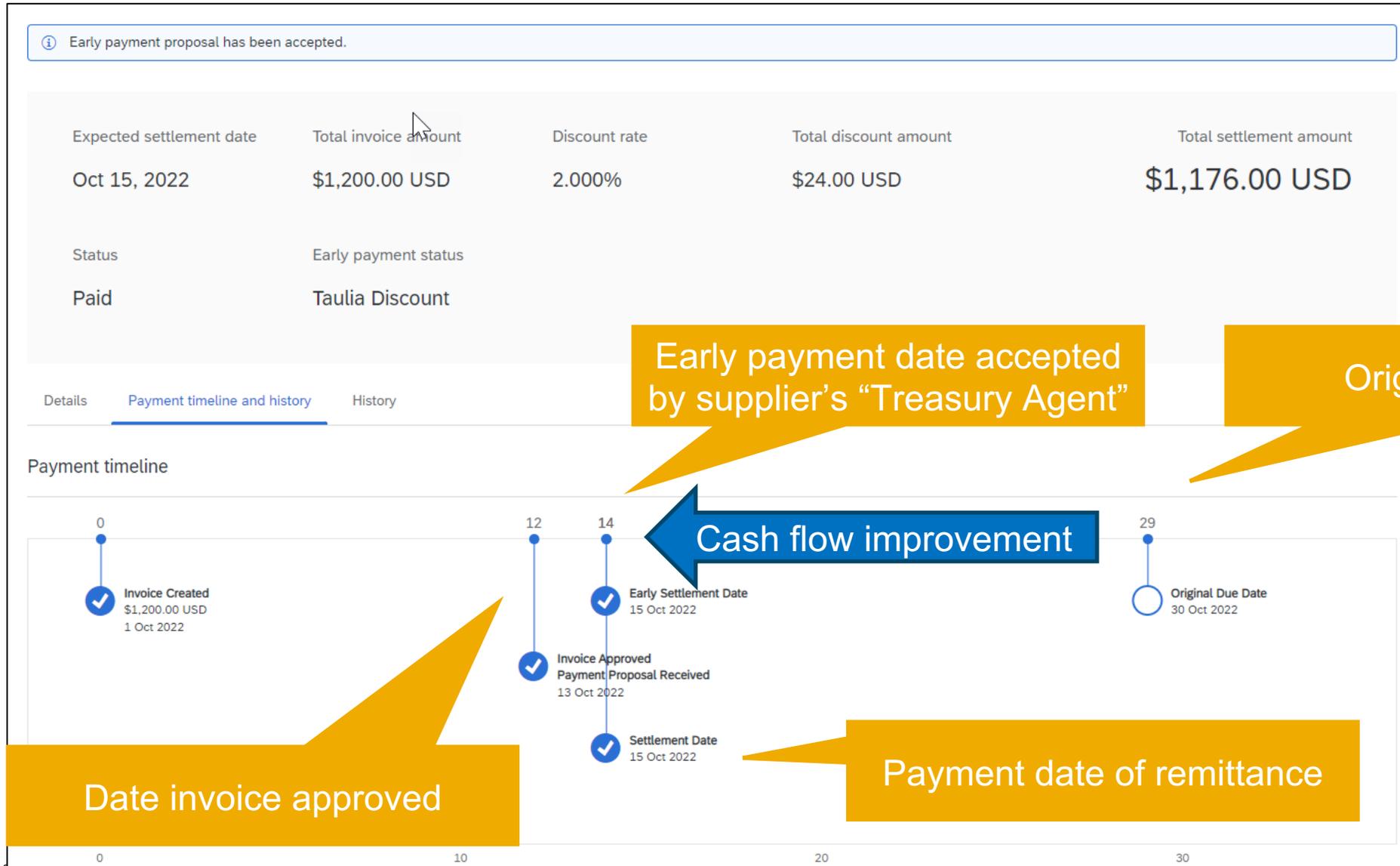
- The Early Payment Timeline presents examiners with a graphical rendition of the business events associated with a dynamic discount or supplier chain financing early payment.

Benefit:

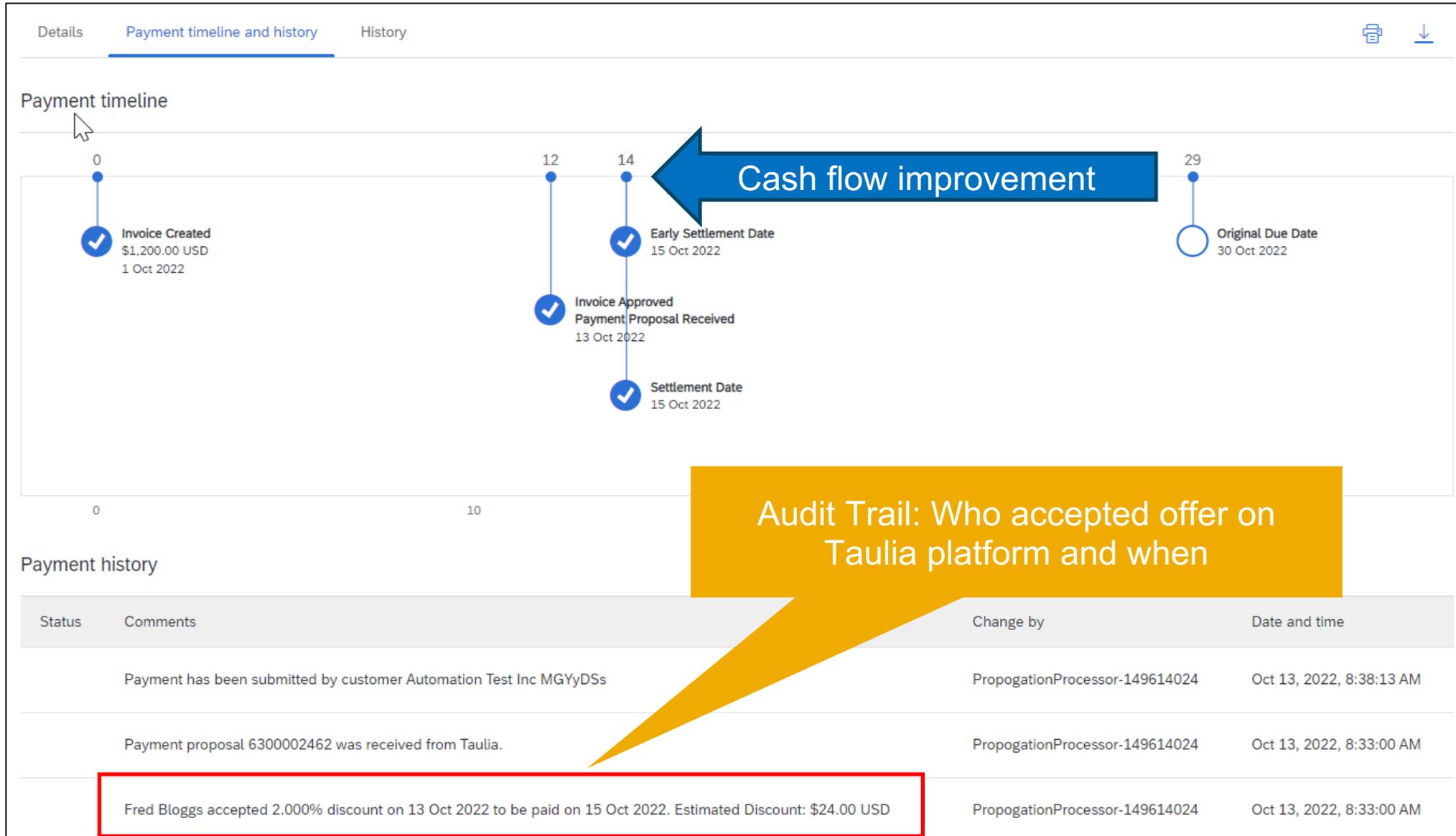
- Supplier quickly understand the transaction life cycle. Suppliers quickly understand when and why they were paid early.
- Buyers receive fewer inquiries since information accessible to suppliers.



Taulia Payables Solutions: Early payment timeline



Taulia Payables Solutions: Early payment timeline



Taulia Payables Solutions: Related documents

Problem: Suppliers need to quickly research the early payment audit trail when researching invoice and payment status.

Solution: Suppliers see scheduled payments when viewing related documents starting from PO, Invoice and remittance

Benefit: Suppliers may quickly understand when and why they were paid early. Buyers receive fewer inquiries since information accessible to suppliers.

The screenshot displays the SAP Business Network interface for an invoice. At the top, the header includes the SAP logo, 'Business Network', 'Enterprise Account', and a 'Back to classic view' button. The invoice number 'INV2310' is shown, along with 'Done' and 'Previous' buttons. Below this, there are action buttons: 'Create Line-Item Credit Memo', 'Copy This Invoice', 'Download PDF', 'Export cXML', and 'Download Archive Document'. A tabbed interface shows 'Detail', 'Scheduled Payments', 'Remittance', and 'History'. The 'Scheduled Payments' tab is active, displaying a table with the following data:

Payment Proposal ↑	Received Date	Accepted Date	Planned Payment Date	Method	Original Amount	Discount	Adjustment	Amount Due	Status	Action
6300002310	24 Feb 2022	24 Feb 2022	10 Mar 2022	ACH	£1,200.00 GBP	£30.00 GBP Buyer Initiated Dynamic Discount	£6.00 GBP	£1,164.00 GBP	Paid	

Taulia Payables Solutions: In-line remittance matching

Problem:

- The people who reconcile remittance data are often different than those who accept early payment offers.
- They are sometimes confused by early payments and mistakenly assume the buyer paid them too little

Solution:

- In-line remittance matching clarifies when a short-payment is the result of a supplier's acceptance of an early payment offer.

Benefit:

- Suppliers may quickly understand when and why they were paid early.
- Reduces supplier inquiries for a buyer's Accounts Payables.

From
Automation Test Inc MGYyDSs
PAYER: B11 Buyer
[\(Show Payer Details\)](#)

To
Automation Test Inc zelqZMS
PAYEE: S11 Supplier
[\(Show Payee Details\)](#)

REMITTANCE ADVICE
US2382 (Paid)

Gross Amount: \$1,200.00 USD
Discount Applied: (\$20.00 USD)
Withholding Tax: (\$0.00 USD)

Amount Paid: \$1,176.00 USD
Estimated Settlement on 15 Nov 2022

Payment Detail

Payment Method: **ACH**
Reference Number: **US2382** ⓘ
Related Payment: **US2382** ⓘ
Identified Differences: **None**

Routing Status: **Sent**
Transaction Date: **8 Nov 2022**

ADDITIONAL INFORMATION ⓘ

Line Items (1)

Line #	Payable Reference	Gross Amount	Discount	Withholding Tax	Adjustment	Net Amount Paid	Scheduled Payment
1	Invoice: INV2482 (Show Details)	\$1,200.00 USD	\$24.00 USD (Matched)		\$0.00 USD	\$1,176.00 USD	6300002482

MATCHING DISCOUNT

Fred Bloggs accepted 2.000% discount on 8 Nov 2022 to be paid on 15 Nov 2022.
Estimated Discount: \$24.00 USD Estimated Tax Adjustment: \$0.00 USD

Taulia Payables Solutions: In-line remittance matching

Invoice: INV2482 Done Previous

Copy This Invoice Cancel Download PDF Export cXML

Detail Scheduled Payments **Remittance** History

Taula discount called of when suppliers research invoice status and navigate to scheduled payment tab

Payment Proposal ↑	Received Date	Accepted Date	Planned Payment Date	Method	Original Amount	Discount	Adjustment	Amount Due	Status	Action
6300002482	8 Nov 2022	8 Nov 2022	15 Nov 2022	ACH	\$1,200.00 USD	\$24.00 USD Taulia Discount	\$0.00 USD	\$1,176.00 USD	Paid	

Invoice: INV2482 Done Previous

Copy This Invoice Cancel Download PDF Export cXML

Detail Scheduled Payments Remittance **History**

Matching discount appears when suppliers research invoice status and navigate to remittance tab

Reference No.	Type	Payment Proposal	Status	Payment Date	Method	Received On
US2382		6300002482	Paid	15 Nov 2022	ACH	8 Nov 2022

MATCHING DISCOUNT
 Type: Taulia Discount 2.000%
 Discount Matching: Matched
 Detail: Fred Bloggs accepted 2.000% discount on 8 Nov 2022 to be paid on 15 Nov 2022.

Gross:	\$1,200.00 USD
Discount:	\$24.00 USD
Estimated Discount:	\$24.00 USD
Adjustment:	\$0.00 USD
Net:	\$1,176.00 USD

Early payment detail report

Reports

Use CSV or Excel reports to track information

The early payment detail report help suppliers reconcile early payments accepted on either through the Ariba Network discounting solution or the Taula discounting solution.
Limitation: The columns in yellow are not available from the Taulia solution

Report Templates

Title ↑	Schedule Type	Report Type	Status	Last Run	Next Run	Created	Created By	Report Size
Early Payment Detail	Manual	Early Payment Detail	Processed	8 Nov 2022		7 Oct 2022	fnSmith InJohn	4 KB

- Run
- Download
- Edit
- Copy
- Delete
- Create
- Refresh Status

A	B	C	D	E	F	G	H	I	J	K	L	M
Customer	ANID	Accepted By	Applied Date	Discount Type	Currency	Amount Due	Original Amount	Discount Basis	ERP Discount Amount	Discount Amount	Face Discount %	APR %
Automation Test Inc	AN02002357254	John Smith	8-Nov-22	Buyer-Initiated Discount	USD	1,174.80	1,200.00	1,200.00	100	125.2	10.433	181.335
Automation Test Inc	AN02002357254	Fred Bloggs	8-Nov-22	Taulia Discount	USD	1,176.00	1,200.00	1,000.00	0	20	5	0

N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
GST Adjustment Amount	PST Adjustment Amount	HST Adjustment Amount	QST Adjustment Amount	VAT Adjustment Amount	Sales Adjustment Amount	Days Paid Early	Days Paid From Invoice	Invoice Number	Payment Proposal ID	Invoice Date	Revised Payment Date	Paid on	Status
						21	253	Invoice-0001	PPR-20221108-001	1-Mar-22	9-Nov-22	8-Nov-22	Paid
						40	20	INV2454	PPR-20221108-002	1-Oct-22	21-Oct-22	14-Nov-22	Paid

Taulia Payables Solutions: Financial KPIs and Benchmarks

Problem:

- Supplier need tools to discuss performance with customers especially when in relates to working capital.
- Suppliers need help to readily see the benefits of early payment solutions.

Solution:

- Financial KPIs and benchmarks on the SAP business network home page

Solution:

- Suppliers see Taulia benefits such as improvements in on-time payment, reduction of payment days late, improvement of DPO.
- Suppliers sees related KPIs that negatively impact working capital such as high invoice exception rates and long invoice cycle times.



Limitations (Non-US only): Tax Adjustments

Many tax authorities with VAT or similar indirect tax methods allow supplier to adjust tax when a supplier agrees to an early payment offer. See [tax adjustments](#). The Taulia solution however does not set supplier the supplier expectations such tax adjustments. This limitation of the Taulia solution has the following impacts on suppliers:

Where as a supplier who accepts 2% discount on the Ariba Network, will see a Total Settlement Amount of 1176 GBP of a 4 GBP tax adjustment...

Expected settlement date	Total invoice amount	Discount rate	Total discount amount	 Total settlement amount
Dec 20, 2022	£1,200.00 GBP	2.000%	£20.00 GBP	£1,176.00 GBP
Status	Early payment status	Discount basis	Adjustment amount	
Scheduling	Processed (Buyer-Initiated)	£1,000.00 GBP	£4.00 GBP 	

Payment details			Total tax adjustment	£4.00 GBP  VAT
	Tax category	Tax location	Tax amount	Tax adjustment
	VAT	UK	£200.00 GBP	£4.00 GBP

Customer	Invoice	Scheduled payment	Invoice amount	Days early	Discount rate	Tax adjustment	Discount amount	Settlement amount
Automation Test Inc MGYyDSs	INV2492	6300002492	£1,200.00 GBP	10	2.000%	£4.00 GBP	£20.00 GBP	£1,176.00 GBP

Limitations (Non-US only): Tax Adjustments

.... a supplier who accepts 2% discount on the Taulia solution, will see a Total Settlement Amount of 1180 GBP. This difference may be very confusing to suppliers accepting offers both platforms.

Expected settlement date	Total invoice amount	Discount rate	Total discount amount	Total settlement amount
Dec 20, 2022	\$1,200.00 USD	2.000%	\$20.00 USD	\$1,180.00 USD
Status	Early payment status	Discount basis		
Scheduled	Taulia Discount	£1,000.00 GBP		

Details Payment timeline and history History  

Payment details

Customer	Invoice	Scheduled payment	Invoice amount	Discount rate	Discount amount	Settlement amount
Automation Test Inc MGYyDSs	INV2493	6300002493	\$1,200.00 USD	2.000%	\$20.00 USD	\$1,180.00 USD

Limitations (Non-US only): Tax Adjustments

Furthermore the in line remittance matching logic on the network will flag possible exceptions since the buyer's ERP system will reduce the net settlement amount by the 4 GBP adjustment when a supplier accepts 2% discount on the Taulia solution.

From
Automation Test Inc MGYyDSs
PAYER: B11 Buyer
[\(Show Payer Details\)](#)

To
Automation Test Inc zelqZMS
PAYEE: S11 Supplier
[\(Show Payee Details\)](#)

REMITTANCE ADVICE
US2393 (Paid)

Gross Amount: £1,200.00 GBP
Discount Applied: (£24.00 GBP)
Withholding Tax: (£0.00 GBP)

Amount Paid: £1,176.00 GBP
Estimated Settlement on 20 Dec 2022

Payment Detail

Payment Method: **ACH**

Routing Status: **Sent**

Reference Number: **US2393** ⓘ

Transaction Date: **8 Nov 2022**

Related Payment: **US2393** ⓘ

Identified Differences: **None**

ADDITIONAL INFORMATION ⓘ

Line Items (1)

Line #	Payable Reference	Gross Amount	Discount	Withholding Tax	Adjustment	Net Amount Paid	Scheduled Payment
1	Invoice: INV2493	£1,200.00 GBP	£24.00 GBP Amount Not Matched)		£0.00 GBP	£1,176.00 GBP	6300002493

MATCHING DISCOUNT

Fred Bloggs accepted 2.000% discount on 8 Nov 2022 to be paid on 20 Dec 2022.
Estimated Discount: \$20.00 USD Estimated Tax Adjustment: \$0.00 USD

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Limitations (Non-US only):Tax Adjustments

Supplier will can not use the early payment detail report to assist with the creation of tax adjustments in their financial system nor can he use the early payment detail report to aid in the reconciliation of payments as can performed with the Ariba Discounting solution. This difference may be very confusing to supplier accepting offers both platforms.

A	B	C	D	E	F	G	H	I	J	K	L	M
Customer	ANID	Accepted By	Applied Date	Discount Type	Currency	Amount Due	Original Amount	Discount Basis	ERP Discount Amount	Discount Amount	Face Discount %	APR %
Automation Test Inc	AN02002357254	John Smith	8-Nov-22	Buyer-Initiated Discount	GBP	1,176.00	1,200.00	1,000.00	10	20	2	36.5
Automation Test Inc	AN02002357254	Fred Bloggs	8-Nov-22	Taulia Discount	GBP	1,180.00	1,200.00	1,000.00	0	20	2	0

N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
GST Adjustment Amount	PST Adjustment Amount	HST Adjustment Amount	QST Adjustment Amount	VAT Adjustment Amount	Sales Adjustment Amount	Days Paid Early	Days Paid From Invoice	Invoice Number	Payment Proposal ID	Invoice Date	Revised Payment Date	Paid on	Status
				4		10	30	INV2492	6300002492	1-Nov-22	20-Dec-22	20-Dec-22	Paid
						10	30	INV2493	6300002493	1-Nov-22	20-Dec-22	20-Dec-22	Paid

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