



# Reimagine Payments



Intelligently automate payments to maximize cash flow while staying compliant with vendors

## Overview

Reimagine payment processing that is touchless and intelligent to maximize cash flow. Using advanced machine learning algorithms, the solution recommends payment options that reduce cost of capital, eliminate delivery disruption, increase cash discount savings, and maintain positive vendor relationships. Gain deep understanding of existing supplier payment patterns and current business priorities to optimize payments. Layer machine learning intelligence on top of SAP® APP; and use real-time, intuitive and insightful dashboard with payment relevant KPIs.

## Features

Create best payment proposals to optimize cash outlay based on selected parameters

Machine learning-based proposals to maximize discount capture opportunities

Analytical dashboard with enhanced capability of SAP Cloud Analytics. The drill-down functionality helps the treasury team efficiently optimize working capital

Enable temporary holds/blocks for items outside the upper payment thresholds

Better understand existing supplier payment patterns and current business priorities to optimize payments



Maximize cash flow by intelligently optimizing supplier payments based on business operations, working capital requirements, legal implications and supplier expectations



Improve visibility to cash positions with predictive payment proposals by vendor criticality, invoice ageing, spend categories, future deliveries impacted, discount available vs. availed



Get best terms by re-negotiating new payment terms to improve cash discounts



Improve cash forecasting by predicting with varied cash payout models

## Industries

Cross Industry

## Functions

Accounts payable  
Vendor management

## Processes

Supplier payments

## Innovations leveraged

Machine Learning algorithms for predictions  
SAP CAR

SAP S/4HANA®  
SAP Cloud Platform  
SAP Analytics Cloud

For more information or to discuss a specific challenge your organization is facing, contact [SAP@deloitte.com](mailto:SAP@deloitte.com)