



ERP

From Bottleneck to Command Center: Embedding Instant Payments in Enterprise Resource Planning (ERP)

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I. Introduction: The ERP as the New Payments Command Center

For decades, enterprise resource planning (ERP) systems have served as the financial nerve center for corporate finance teams, orchestrating payables, receivables, procurement, payroll, and reporting. Yet when it came to executing payments, ERPs were often limited to file generation or check processing, forcing accounts payable and receivable teams to step outside the system to banking portals, manual uploads, and reconciliation tools. That paradigm is now changing.

Embedded payments, and increasingly, **embedded finance** and **treasury capabilities**, are transforming the ERP from a passive system of record into an active command center where payments can be initiated, approved, and settled directly within core workflows.

For Chief Financial Officers (CFOs), corporate treasurers, and finance systems leaders, this is not simply an efficiency upgrade. It is the foundation for instant payments and other faster payment methods to become everyday tools for liquidity management, supplier relationships, and customer experience.

Global embedded financial services revenues are forecast to grow from \$65 billion in 2022 to over **\$183 billion** by 2027¹. Business-to-business (B2B) buyers increasingly expect the “Uber-like” experience they enjoy in personal transactions: seamless, instant, and invisible. For enterprises, the ERP is the most logical place for that transformation to happen.

II. The Challenges: Why ERP-Instant Payment Integration Has Lagged

Global enterprises are embedding instant payments into ERP workflows, transforming how payables, receivables, and liquidity are managed. Yet in the U.S., progress has lagged, not because the technology is not ready, but because the ecosystem has not evolved fast enough and can involve high implementation costs, fraud concerns, and varied use of data standards such as ISO 20022.

While many financial institutions have digitized their client offerings, integration often stops at receive-only capabilities instead of helping corporates fully embed instant payments into ERP systems. At the same time, many corporations remain constrained by legacy ERP architecture, fragmented payment rails, and manual operating models that make integration complex.

The result is a widening competitive gap: while global peers are using ERP-embedded instant payments to accelerate working capital, strengthen supplier relationships, and enhance customer experience, U.S. corporations and financial institutions risk being left behind by not acting fast enough.

ERPs Were Built for Yesterday's World

Most ERP architectures were designed for batch-based cycles - periodic or nightly runs, delayed postings, and reconciliations that assume time is on your side. Instant payments break those assumptions:

- **Payables:** Invoices must be prioritized dynamically against cash on hand, discounts, and terms. Approval of invoices and payments can happen in real-time.
- **Receivables:** Forecasting tools must reflect live cash positions as instant payments are settled, while ACH, card, and check payments continue to follow scheduled settlement cycles.
- **Inquiries and Reporting:** Dashboard inquiries and ERP reports must reconcile instant and batch-based flows seamlessly.
- **New Payment Methods:** Most ERPs were not designed to natively support emerging faster payment methods—such as instant payments (RTP® Network and FedNow® Service), push-to-card, and stablecoins (regulated digital value)—leaving finance and supply chain teams unable to operationalize conditional and event-driven payments within core procurement and settlement workflows.

Because many ERPs are not designed for instant payments out-of-the-box, manual workarounds are everywhere: flat-file uploads, banking portal logins, and manual reconciliations introduce errors and delay cycles. Until ERPs evolve into payments command centers, finance teams remain limited by outdated workflows.

As a result, enterprises looking to adopt instant payments are forced to operate outside their ERP system of record. Rather than embedding instant payments directly into core workflows, finance teams rely on interim solutions such as payment hubs, bank portals, or custom integrations to bridge gaps in ERP functionality. These approaches can enable progress, but they also introduce additional complexity, governance challenges, and dependency on release cycles that are outside the enterprise's direct control.

Leading financial institutions and enterprises are already addressing these constraints through API-first architectures and ERP-adjacent integration models, a pattern explored later in this paper.

ERP Roadmaps Are Not Driven by Your Priorities

ERP vendors' roadmaps reflect where instant payment adoption is most mature globally, which can create timing gaps for US enterprises as instant payment usage continues to scale:

- In Europe (SEPA Instant), Brazil (Pix), and India (UPI), ERP providers already support embedded instant payments where rails are ubiquitous and enterprise demand for instant payments is consistently high. In the U.S., where RTP and FedNow adoption are still maturing, ERP vendors focus on capabilities like artificial intelligence (AI)-driven inquiries, reporting, and cloud migrations.
- New rails, whether instant payments or stablecoins, require corporates to initially create workarounds until ERPs can catch up.
- ISO 20022 has not been implemented consistently, and this complicates adoption as mapping and automation are not straightforward.

All of these factors impede the ability of U.S. enterprises to adopt instant liquidity tools and embedded treasury capabilities. As a workaround, leading firms are deploying indirect third-party integrations or payment modules to embed instant payment capabilities without disrupting ERP and/or payment service provider release cycles.

Two Flavors of ERP Instant Payment Integration

Enterprises have adopted different approaches to integrate ERPs with instant payments, reflecting variations in ERP capabilities, payment rail maturity, and organizational priorities. In practice, two primary integration models have emerged. These approaches are not mutually exclusive and are often combined over time as enterprises balance speed to value, control, and long-term scalability.

Option 1: ERP Native APIs

ERP vendors can enable native APIs that external instant payments services can use to perform standard AP and AR workflows. These APIs allow external services to process payments through established payment rails while simultaneously recording transactions within the ERP system.

Financial institutions and Fintechs that want to integrate their instant payment services with ERP native API can opt to do it directly (sub-option A) or through a third-party ERP Hub service provider integrator (sub-option B).

A. Bank-to-ERP: Direct APIs

- **Description:** The ERP which provides APIs can be interfaced by any external financial institution or fintech service recording the transactions through the ERP APIs.

- **Pros:** Lower ongoing maintenance, familiar user experience (UX), consistent controls.
- **Cons:** Slow-to-market, tied to vendor roadmap, limited flexibility for new rails/Request for Payment (RfP)/e-invoices. Requires external services to interface with varied proprietary ERP-specific APIs.
- **Best When:** Upgrading the ERP quickly and prefer standardization over speed.
- **Considerations:** Which ERPs will the bank or fintech support?

B. Bank-to-ERP Hub/Middleware: 3rd Party API Layer

- **Description:** An external ERP hub service leverages ERP-provided APIs, enabling multiple financial institutions and fintechs to interface through a single set of APIs that handle ERP specific integrated native API variations. These transactions are recorded within the ERP system accordingly and the same as if each bank or Fintech had interfaced with each of the specific ERPs.
- **Pros:** Lower ongoing maintenance, familiar UX, consistent controls. Faster time to value, multi-ERP integration, simpler scaling, vendor-managed updates.
- **Cons:** Limited to only the ERPs and product management and maintenance of the middleware provider
- **Best When:** Leveraging multiple ERPs or global entities.
- **Considerations:** Vendor management and integration governance required.

Option 2: Bank/Fintech External API-Driven Integration

ERPs interface directly (sub-option A) or indirectly through payment hub providers using their external payment API services. The ERP drives the embedded payment processing within the ERP workflow and user experience familiar to the ERP user.

A. ERP-to-Bank: Direct APIs

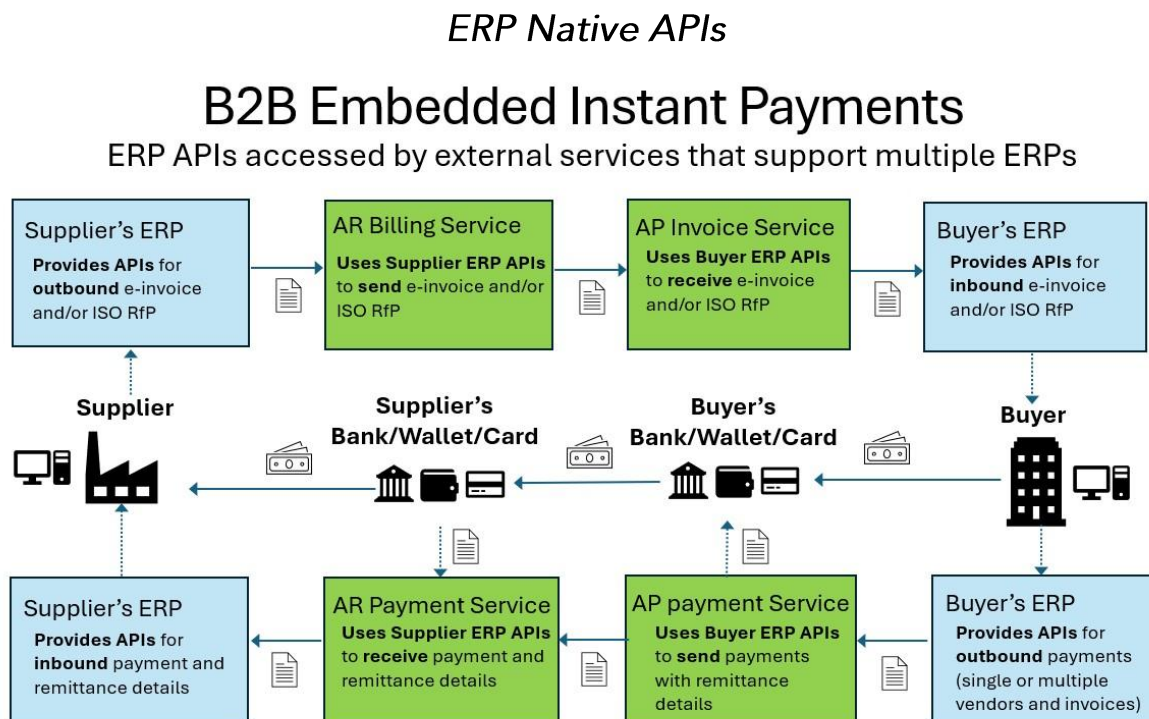
- **Description:** ERP connects directly to financial institutions or fintechs instant payment APIs (e.g., RTP, FedNow), including RfP where available.
- **Pros:** Real time posting, rich remittance, fewer reconciliations, lower cost.
- **Cons:** Requires ERP to interface with varied external proprietary external service APIs.

- **Best When:** Prefer tight control, direct bank or fintech relationships, and strong auditability.
- **Considerations:** Requires ERP configuration, bank onboarding, and alignment on controls.

B. ERP-to-Payment Hub / Middleware: Third Party API Layer

- **Description:** A fintech or bank-provided hub mediates between your ERP(s) and multiple rails.
- **Pros:** Faster time to value, multi-rail orchestration, simpler scaling, vendor-managed updates.
- **Cons:** Limited to only the payment rails and product management and maintenance of the middleware provider.
- **Best when:** Using multiple payment rails, global entities, or want smart routing across rails.
- **Considerations:** Vendor management and integration governance required.

Illustration 1. Quick comparison: ERP-Native vs. Bank/Fintech External APIs

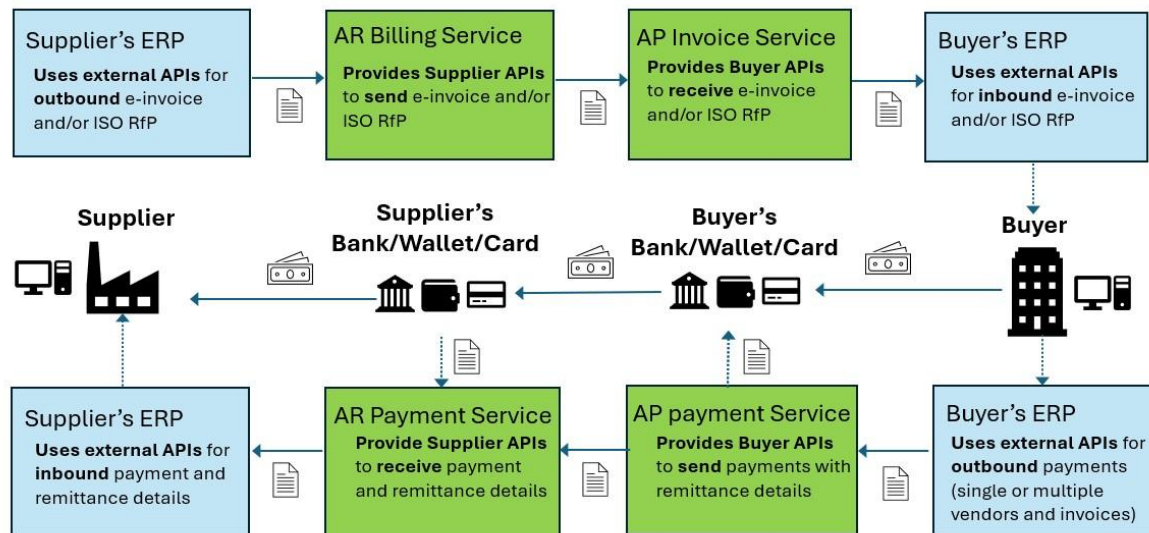


Dimension	Bank-to-ERP-Direct APIs	Bank-to-ERP Hub/Middleware APIs
Speed to Market	Slow (vendor roadmap-driven)	Fast (deploy today)
Flexibility	Limited (rail-specific)	High (multi-ERP orchestration)
Maintenance	Lower, but slower innovation	Requires ongoing vendor management
Future-Readiness	Depends on ERP roadmap	Built for extensibility

Bank/Fintech External API-Driven Integration

B2B Embedded Instant Payments

ERP supports use of multiple external service APIs



<i>Dimension</i>	<i>ERP-to-Bank: Direct APIs</i>	<i>ERP-to-Payment Hub / Middleware</i>
Speed to Market	Slow (vendor roadmap-driven)	Fast (deploy today)
Flexibility	Limited (Payment-specific)	High (multi-rail orchestration)
Maintenance	Lower, but slower innovation	Requires ongoing vendor management
Future-Readiness	Depends on FI's roadmap	Built for extensibility

Bottom line: If you need speed and future-readiness, go API-first and leverage ERP hubs or payment hubs. If you want uniformity with minimal change, wait for native ERP features. Many institutions blend both over time.

Payments Strategy Isn't Just About Speed

Instant payments are not just “faster ACH” – they require reimagining policies, cash strategies, and reporting. They require addressing questions such as:

- Should instant payments default across all invoices, or be reserved for early-pay discounts, vendor preferences, or emergencies?
- How should misapplied or disputed payments be handled when funds are irrevocable?
- How will working capital assumptions be impacted when vendors demand “on-delivery” settlement?
- How do dashboards and forecasts evolve when batch-based and instant flows coexist?
- How can we ensure sufficiently rich data is transmitted electronically to avoid manually entering data based on emails and paper documents?

Without this strategic clarity, embedding instant payments risks creating operational chaos instead of competitive advantage.

Fragmentation Undermines Speed, Control, and Scale

The US payment landscape is increasingly fragmented: ACH, wires, RTP, FedNow, cards, cross-border rails, stablecoins, and tokenized deposits are all simultaneously converging.

Implementation of standards, compliance and network platform rules not only vary across countries but also have variances within domestic platforms (e.g., RTP and FedNow use ISO 20022 differently as well as in their operating rules).

Manual reconciliations and error-prone workflows have been the products of disconnected AP, AR, treasury, and banking systems. ERP systems that cannot intelligently orchestrate based on cost, speed, and risk, as well as keep up to date with the rapidly changing payment options and requirements, will become bottlenecks.

For example, it is possible for a financial institution to achieve zero payment failures by using third party service provider smart routing to automatically select the optimal rail for each transaction, but most ERPs do not natively support this functionality. Multi-rail orchestration becomes a strategic differentiator.

Instant payments change the enterprise risk posture.

- Moving payment data between disconnected systems creates exposure and compliance risk.
- Irrevocable payments require redesigned fraud controls, authentication frameworks, and stop-payment protocols.
- Most ERPs lack open banking APIs and security capabilities needed to support instant, regulated environments.

As an example, Oracle and JPMorgan's embedded supply chain finance demonstrates what is possible when real-time authentication and embedded controls are integrated into ERP workflows. Without these capabilities, instant payments introduce more risk than resilience.

Stage	ERP Capability	Liquidity Visibility	Risk Controls	Competitive Position
Legacy ERP	Batch-only, no APIs	Days/weeks delayed	Manual	Falling behind peers
API-Enabled ERP	Connects to RTP/FedNow APIs	Partial visibility	Basic controls	Catching up
Embedded Payments ERP	Full ERP-native instant payments	Real-time visibility	Integrated controls	Competitive
Embedded Finance ERP	Payments + supply chain + treasury	Predictive	AI-driven, automated	Market leader

III. Practical Strategies: Embedding Instant Payments in ERP Workflows

Embedding instant payments into ERP workflows is not a single project, it is an iterative journey. Leading enterprises are tackling it in phases: start with quick wins in AP/AR, extend into multi-rail orchestration, and ultimately evolve toward embedded finance, treasury, and AI-driven automation.

Below is a roadmap that highlights practical strategies, why they matter, and real-world examples.

Quick Wins: Embed Payables and Receivables Directly in the ERP

Finance teams expend significant resources switching between ERPs, banking portals, and reconciliation tools. Embedding instant payments directly into AP and AR modules eliminates manual uploads, reduces errors, and enables real-time visibility into cash flow. When invoices and remittance data flow electronically between AR and AP workflows and payments are initiated and posted instantly within the ERP, organizations accelerate end-to-end processes and gain immediate insight into cash positions as funds settle in real time.

- **Invoices In (Payables):** Enable APIs to automatically ingest e-invoices or ISO 20022 RfP messages. Include QR codes on invoices (email, pdf, or scanned paper) so that invoice data can be captured without manual entry.
- **Payments Out:** Add instant payments as a vendor payment method alongside ACH, check, wire, and card. APIs allow invoices to be paid in real time or scheduled to align with discount terms (e.g., trade credit terms such as 2% early payment discount within 10 days; else full “net” amount due in 30 days – also commonly described as 2/10 net 30).
- **Invoices Out (Receivables):** When sending invoices, leverage QR codes, e-invoices, or ISO 20022 RfP messages so subsequent payment remittance data can flow directly into AR. This reduces manual matching and improves exception handling.
- **Payments In:** Enable customers to pay via instant payments and expose RfP APIs so that ARs can automatically match payments to invoices and credits using remittance data. Payments post immediately, improving Days Sales Outstanding (DSO) and forecasting accuracy.
- **Examples:**
 - IntelTech: Streamlined workflows, fewer errors, real-time visibility, scalability, and efficiency gains.
 - Dynamics 365: Reduced DSO and improved customer experience with in-system AR collections.

Convert Existing File-Based AP Interfaces to Instant Payments

Many AP automated ACH and virtual card payment files already include the necessary payment and remittance data. These same file interfaces can be extended to initiate instant payments with remittance details preserved, without requiring major ERP changes. This allows organizations to adopt instant payments quickly while continuing to use familiar AP workflows.

- **Example:** Sage eliminated file uploads and portal-hopping and accelerated payroll processing by up to 90%.

Adopt API-First, Multi-Rail Payment Hubs (Mid-Term)

As payment options expand (RTP, FedNow, ACH, cards, cross-border, and emerging rails), managing each connection individually becomes costly and complex. An API-first payment hub allows the ERP to connect to multiple rails through a common API interface.

- **Example:** Finzly's Open Galaxy API and Payment Galaxy hub integrates directly with ERP systems, supports multiple payment rails (RTP, FedNow, ACH), and applies smart routing to achieve zero payment failures.

Embedded Supply Chain Finance (Mid-Term/Strategic)

Integrate invoice automation and instant payments through supply chain interfaces with your ERP

- **Example:** Oracle and J.P. Morgan now offer embedded supply chain finance in Oracle Fusion Cloud ERP, enabling suppliers to receive early payment directly through AP workflows, thereby boosting liquidity and strengthening supply relationships.

Evolve Toward Embedded Treasury (Strategic)

This extends benefits beyond AP/AR into cash pooling, risk management, and working capital optimization.

- **Example:** Kyriba embedded treasury by integrating payment origination, approvals, and release into corporate ERP systems via APIs for real-time liquidity control.

Prioritize Secure, Bank-Connected Execution (Risk and Compliance)

Secure, bank- or fintech-connected payment services integrated with ERPs workflows provide the security, risk management, and compliance capabilities that most ERP systems are not designed to deliver on their own without embedded interfaces.

- **Example:** Yavrio integrates directly with Microsoft Dynamics 365 payment journals, supports Faster Payments/Bankers' Automated Clearing Services (BACS)/global payments, and connects to 10,000+ financial institutions across 42 countries using Open Banking APIs.

Augment with AI and Autonomous Finance (Transformative)

The role of AI should be integral to the entire stack of the above key functional improvements.

- **Example:** Emagia's ERP payment system capabilities embed AI-powered cash application, collections, and deduction management into ERP workflows — achieving >95% straight-through posting and improving forecasting accuracy.

IV. Conclusion

In today's environment, **speed, visibility, and data are competitive weapons**. ERPs can no longer function as passive ledgers; they must evolve into command centers for orchestrating payments as seamlessly as they manage purchase orders, payroll, and procurement.

For enterprises, transitioning to a modern ERP system begins with embedding instant payment execution directly within core workflows, unlocking a wide array of benefits, including:

- **Embedded treasury:** Gain instant cash visibility, automate reconciliations, and optimize working capital across accounts and entities.
- **Embedded finance:** Enable early-pay discounts, embedded supply chain finance, working capital marketplaces, and new revenue models.
- **Intelligent automation:** Use AI and predictive insights to route payments, detect anomalies, reconcile instantly, and progressively move toward autonomous finance.
- **Liquidity advantage:** Instant cash-flow data enables proactive—not reactive—working capital strategies.
- **Supplier opportunities:** Introduce new services that strengthen relationships, unlock discounts, enable embedded financing, and improve supply chain resilience.
- **Customer & supplier experience:** Instant, predictable payments build trust and loyalty.
- **Data leverage:** Integrated payment data fuels analytics for pricing, credit, and procurement strategies.
- **Risk resilience:** Reduce exposure through embedded controls, authentication, and real-time reconciliation.
- **Strategic differentiation:** Compete on experience and agility as global markets embrace instant settlement.

Given customer expectations in today's instant, connected world—and the tangible benefits now available—the question is no longer if enterprises need to update their ERP platforms. It is when. The rails are ready, the technology is proven, and competitors that have already made the transition are realizing meaningful competitive advantages.

Appendix – Examples of Embedded Payments Solutions

The following is a listing of examples related to embedded instant payments. Each of the examples is described in further breadth and depth following this table.

Theme:	Strategic / Market Education		
Use Case	Business Problem	Solution	Results
\$32B Regional Bank + Finzly ²	Legacy core limited implementations of instant payments	API-first ERP integration	Zero failures, new revenue
Oracle + J.P. Morgan ³	Supply chain liquidity gaps	Embedded Supply Chain Finance in ERP	Faster settlement, stronger suppliers
U.S. Bank + MSFT Dynamics ⁴	Manual AR workflows	Embedded AR automation	Reduced DSO, improved CX
Sage + PSPs ⁵	Portal hopping & visibility gaps	Embedded payments in ERP	90% faster payroll, better forecasting
PayTrace's IntelTech ⁶	Platform switching, manual errors, & complexity	Embedded Payments in ERP	Reduced errors, Improved efficiency, scaled business profits
Kyriba ⁷	Limited cash flow visibility, reconciliation issues, & system switching.	Embedded finance & treasury	Real-time control, transparency, and modernization across the liquidity lifecycle
Yavrio + MSFT Dynamics ⁸	Reliance on external banking portals and manual file transfers	Faster payments, BACS, and global payments	Connects to 10,000+ financial institutions across 42 countries using Open Banking APIs
Brite Payments & Instant Payments ⁹	ERP systems automate most finance functions but still depend on legacy payment methods that delay settlement and limit efficiency	Embedded instant payment capabilities with open banking integration and ISO 20022 data standards for secure, automated processing	Faster liquidity, lower costs, better compliance, and ERP systems ready for global instant payment adoption
Paystand Embedded B2B Payments ¹⁰	Manual invoicing and disjointed payment systems delayed cash flow	API-based embedded payments with automation and secure tokenization	Faster settlements, improved visibility, and stronger customer trust
Emagia Embedded Payment Automation ¹¹	Manual, disconnected payment workflows created inefficiency and risk	Automated, secure ERP payment integration with multi-currency, multi-gateway support	Streamlined processes, lower costs, faster payments, and stronger financial visibility

Theme:	Strategic / Market Education		
Use Case	Business Problem	Solution	Results
Regions Embedded ERP Finance ¹²	Manual bank data entry and portal dependence delayed reconciliation and cash decisions	Regions Embedded ERP Finance connects ERP systems directly to bank data for instant visibility and automation	Faster reconciliation, reduced risk, and optimized liquidity management
US Bank Embedded Payments & Treasury Connectivity ¹³	Manual, fragmented payment workflows slowed cash movement and reconciliation	API-based embedded payment architecture integrated with ERP and partner systems	Instant payments, streamlined operations, and stronger liquidity control
Solaris Embedded Finance ¹⁴	SMEs struggled with fragmented financial tools and ERPs lacked integrated banking functions	Solaris-enabled embedded finance ecosystem combining payments, accounts, and compliance into ERP systems	Streamlined SME financial management, new ERP revenue streams, and 20–30% EBITDA uplift within 3 years
Raistone Embedded Finance ¹⁵	ERPs and SMEs faced cash flow inefficiencies and fragmented financing processes	Raistone Connect integrated ARF, SCF, and vCard tools directly into ERP systems	Streamlined liquidity access, higher ERP stickiness, and new revenue channels for providers
Transcard Embedded Payments ¹⁶	Businesses faced fragmented, manual payment processes with limited rail options	Transcard embedded multi-rail payments directly within ERP systems for seamless AP/AR integration	Accelerated cash flow, reduced late payments, and instant reconciliation in a unified ERP experience
TD Embedded Banking ¹⁷	Businesses relied on manual reconciliation and dual-screen workflows across ERP and bank systems	TD Bank plug-in embedded banking, payments, and reconciliation directly into ERPs	Faster processing, reduced manual workload, and improved financial visibility and control
Stripe ERP Integration ¹⁸	Businesses lacked unified, automated payment workflows within their ERPs	Stripe integrated payments, reconciliation, and analytics directly into ERP systems through API-driven automation	Instant visibility, faster reconciliation, and secure, scalable global payment operations

1. \$32B Regional Bank: ERP-Embedded Instant Payments via Finzly

Business Problem:

The financial institution's corporate clients demanded instant payment capabilities, but its legacy core and business banking systems lacked the APIs and infrastructure to enable RTP and FedNow directly through client ERPs.

Objectives:

- Empower clients to originate and reconcile instant payments without leaving their ERP
- Reduce payment failures while supporting multi-rail options for scalability.
- Position the bank as a leader in vertical-specific payment services (e.g., healthcare, logistics)

Solution:

- Deployed Finzly's Open Galaxy API and Payment Galaxy hub, a modular, API-first platform supporting RTP, FedNow, ACH, and wires
- Integrated directly into corporate client ERPs, enabling automated payment initiation and reconciliation
- Leveraged smart routing to automatically select the best rail for each transaction based on cost, risk, and availability

Results:

- Zero payment failures due to rail-agnostic routing
- Revenue growth through tailored instant payment solutions for high-value verticals
- Operational efficiency gains via ERP-embedded workflows and reduced manual reconciliation
- Strategic positioning as a regional leader in instant B2B payment services

Results:

- Zero payment failures due to rail-agnostic routing
- Revenue growth through tailored instant payment solutions for high-value verticals
- Operational efficiency gains via ERP-embedded workflows and reduced manual reconciliation
- Strategic positioning as a regional leader in instant B2B payment services

2. Oracle + JPMorgan: Embedded Supply Chain Finance

Business Problem:

Buyers and suppliers in complex supply chains often face liquidity challenges, with slow payment cycles limiting working capital and straining relationships.

Objectives:

- Give suppliers faster, seamless access to capital.
- Enable buyers to improve supply chain resilience while optimizing their own cash positions.
- Eliminate friction between ERP workflows and financing options.

Solution:

- Embedded supply chain finance (SCF) directly into Oracle Fusion Cloud ERP in partnership with JPMorgan
- Enabled suppliers to request and receive early payment options without leaving the ERP interface
- Integrated instant financing workflows into existing AP modules, avoiding the need for separate portals or manual processes

Results:

- Faster supplier settlement and stronger vendor relationships
- Improved working capital management for buyers without disrupting ERP workflows
- Elevated ERP from a system of record to a strategic liquidity command center

3. U.S. Bank + Microsoft Dynamics 365: AR Automation with Embedded Payments

Business Problem:

AR teams using Microsoft Dynamics 365 faced manual, multi-step workflows for generating invoices, collecting payments, and reconciling accounts. The result: long DSO cycles, higher costs, and frustrated customers.

Objectives:

- Automate AR workflows end-to-end inside Dynamics 365
- Accelerate collections and reduce DSO
- Improve customer experience through frictionless, embedded payments

Solution:

- Launched AP Optimizer, embedding invoice generation, payment acceptance, and reconciliation into Dynamics 365
- Enabled click-to-pay invoicing with support for ACH, card, wallet, and instant payment rails
- Integrated AR dashboards showing instant payment statuses and aging data

Results:

- Significant reduction in DSO through faster payment initiation and reconciliation
- Lower processing costs via automation and embedded interchange optimization
- Improved customer satisfaction with seamless self-service payment options

4. Sage: Embedded Payments to Eliminate Portal Hopping

Business Problem:

Finance teams frequently needed to toggle between ERPs, banking portals, and reconciliation tools, slowing down AP, payroll, and cash visibility.

Objectives:

- Simplify approval, payment, and reconciliation workflows into a single ERP experience
- Reduce errors caused by manual uploads and disconnected processes
- Improve cash flow visibility and free up resources for strategic initiatives

Solution:

- Embedded payment execution directly into Sage ERP and integrated with multiple payment service providers
- Automated payables, payroll, and receivables within the same ERP dashboard
- Eliminated the need for manual file uploads or separate payment portals

Results:

- Up to 90% faster payroll processing by embedding disbursements into HR workflows
- Improved cash flow forecasting with instant payment confirmations in the ERP
- Better user experience by keeping teams in familiar systems, reducing training and process friction

5. Paytrace's IntelTech: Top5 Embedded Payment Benefits

Business Problem:

The top five benefits this solution addresses are: Streamlined workflows, fewer errors, instant visibility, scalability, and efficiency gains. The problems they solve include:

- Eliminate need to switch platforms or introduce additional systems
- Reduce errors from manual data entry and tedious reconciliations
- Complexity and effort to manage cash flows

Objectives:

- Streamline payment processing
- Improve accuracy & efficiency
- Improve cash flow visibility and management

Delivered:

- Streamlined invoice and payment processing within ERP
- Automated data entry and reconciliation processes
- Improved cash management inquiry, reporting, and forecasting

Results:

- Reduced manual efforts and data entry errors from more efficient processes
- Enabled more time for analysis versus tedious efforts
- Provided scalable business growth and profits

6. Kyriba: Embedded Finance & Treasury

Business Problem:

- Limited cash flow visibility
- Invoice and payment reconciliations
- Having to switch between ERP and external systems

Objectives:

- Kyriba positions embedded finance & treasury to integrate:
 - Invoice release into AP
 - Payment origination
 - Payment approvals
 - Instant liquidity control

Delivered:

- Embedded ERP APIs that:
 - Load invoices into AP
 - Originate payments out of AP
 - Process approved payments
 - Instant liquidity visibility

Results:

- Real-time control, transparency, and modernization across the liquidity lifecycle

7. Yavrio: MS Dynamics Embedded Global Payments

Business Problem:

- Reliance on external banking portals and manual file transfers
- Switching between ERP and portals
- No standard to interface between portal and ERP

Objectives:

- Enable embedded payments
 - Faster domestic payments (e.g., instant payments, same-day ACH)
 - Cross-border global payments

Delivered:

- Open APIs for ERPs to be able to process faster domestic and global payments

Results:

- Integrates directly with Microsoft Dynamics 365 payment journals, supports Faster Payments, BACS, and global payments, and connects to 10,000+ financial institutions across 42 countries

8. Brite Payments – The Essential Benefits of Instant Payments in ERP Systems

Business Problem:

Most ERP systems still rely on legacy payment methods such as ACH, cards, and batch bank transfers. These outdated rails delay settlement, increase costs, and limit automation. While many ERP platforms automate up to 90% of AP/AR workflows¹⁹, they often fail at the “last mile”—payment execution—leaving finance teams dependent on manual uploads, intermediaries, and reconciliation processes that slow cash flow and create compliance friction.

Objectives:

- Eliminate manual intervention across AP and AR payment workflows.
- Improve cash flow visibility and accelerate access to funds.
- Enhance data accuracy, transparency, and compliance.
- Future-proof ERP systems for instant, multi-rail payment capabilities.

Delivered:

- Embedded instant payment functionality within ERP workflows.
- Straight-through processing for payment initiation and reconciliation.
- ISO 20022 aligned data formats supporting regulatory and audit requirements.
- Integration with open banking networks for secure, 24/7 instant settlement.

Results:

- **Lower costs and faster liquidity:** Immediate settlement removes intermediaries and unlocks working capital.
- **Improved efficiency and accuracy:** Automated data capture eliminates manual entry and reconciliation errors.
- **Enhanced compliance:** Instant reconciliation enables precise, audit-ready reporting.
- **Future readiness:** ERP systems positioned to meet global A2A and P2B instant payment adoption trends, including Europe’s 70% share of e-commerce value transacted via instant payments.

9. Paystand: How Embedded Payments Revolutionize Digital Transactions

Business Problem:

Traditional B2B payment workflows are disjointed and slow, requiring manual invoicing, reconciliation, and multiple system logins. These inefficiencies create friction across cash flow management and customer experience. The problems they solve include:

- Eliminating redundant manual invoicing and reconciliation steps
- Reducing payment delays and settlement uncertainty
- Lowering operational costs from fragmented systems and third-party portals
- Improving transparency and control across payment lifecycle

Objectives:

- Streamline B2B payment processing and reconciliation
- Reduce DSO and accelerate cash flow
- Enhance customer experience and trust with seamless, embedded checkout
- Strengthen financial control and data visibility

Delivered:

- API-driven embedded payment systems integrated within business and ERP platforms
- Secure data handling through tokenization, encryption, and instant payment notifications
- Multi-rail payment support (ACH, card, instant payments) within a unified interface
- Automated AR workflows, including invoicing, reminders, and reconciliation
- Integration with providers such as Paystand to enable digital payment options and AR optimization

Results:

- Accelerated collections and reduced DSO through automation
- Increased efficiency and reduced manual workload for finance teams
- Enhanced data accuracy and reconciliation visibility
- Improved conversion rates and customer satisfaction
- Strengthened cash flow and liquidity management

10. Emagia ERP Payment Systems Explained: How They Streamline Business Payments

Business Problem:

Many enterprises struggle with fragmented financial processes and manual payment handling that delay settlements, reduce accuracy, and limit visibility. Traditional ERP systems often stop short of full payment integration, creating inefficiencies across AP, AR, and treasury operations. The problems they solve include:

- Manual and error-prone invoicing, posting, and reconciliation steps
- Limited cash-flow visibility due to lack of instant transaction data
- Complex multi-currency, multi-gateway operations across regions
- Security and compliance challenges in digital transaction environments

Objectives:

- Streamline payment execution and reconciliation within ERP platforms
- Improve cash-flow management through instant transaction visibility
- Enhance accuracy and reduce manual effort through automation
- Strengthen compliance and data protection through standardized protocols

Delivered:

- Embedded payment modules that automate end-to-end payment lifecycles (invoice, approval, posting, reconciliation)
- Multi-currency and multi-language support for global operations
- Integration with multiple payment gateways and networks
- Instant reporting and analytics for treasury and finance leaders
- Advanced security with tokenization, encryption, and PCI-DSS compliance
- AI-powered automation and predictive analytics from Emagia to optimize AR, collections, and cash application

Results:

- Reduced manual processing and reconciliation errors
- Faster payments and improved liquidity visibility
- Lower operational costs from process automation
- Stronger compliance posture and fraud prevention
- More informed decision-making through instant insights

11. Regions Embedded ERP Finance

Business Problem:

Corporate treasury and finance teams rely on manual file uploads, bank portals, and delayed reporting to manage liquidity and reconcile accounts. These outdated processes create inefficiency, delay cash decisions, and increase risk exposure.

The problems they solve include:

- Dependence on multiple systems for account reporting and reconciliation
- Manual data entry leading to errors and lost productivity
- Limited instant visibility into balances and transactions
- Increased risk of overdrafts, fraud, or missed investment opportunities

Objectives:

- Eliminate reliance on manual bank portal processes
- Provide instant visibility into balances, transactions, and liquidity
- Streamline reconciliation and reduce data errors
- Enhance cash management accuracy and decision-making speed

Delivered:

- Direct, secure integration between Regions Bank data and supported ERP systems (Workday, Oracle NetSuite, Microsoft Dynamics 365, Sage Intacct, and others)
- Instant account balance and transaction data for improved financial visibility
- On-demand data retrieval eliminating re-keying and manual file transfers
- Automated reconciliation tools to detect and resolve mismatched transactions
- Embedded open-banking architecture ensuring secure connectivity and compliance

Results:

- Instant liquidity awareness enabling proactive treasury actions
- Reduced idle cash and better risk management through instant data access
- Time savings and fewer reconciliation errors from automation
- Enhanced operational efficiency and strategic cash optimization

12. U.S. Bank: Seamless Money Movement Within Your Business Flows

Business Problem:

Businesses in industries such as technology, insurance, healthcare, and real estate face fragmented payment workflows that slow settlement, complicate reconciliation, and increase operational risk. Legacy ERP and banking connections require manual intervention, portal hopping, and file uploads that limit speed and scalability. The problems they solve include:

- Disconnected systems for initiating and reconciling payments
- Manual data entry and limited visibility into payment status
- Inefficient onboarding and risk management for new customers
- Difficulty adapting to multi-rail (instant, ACH, card, wire, Zelle) environments

Objectives:

- Embed secure, automated payment flows directly within existing ERP and business systems
- Streamline AR/AP, treasury, and disbursement workflows for end-to-end visibility
- Enable instant transactions to enhance customer experience and working-capital efficiency
- Deliver configurable risk controls and faster onboarding through APIs and partner integrations

Delivered:

- Embedded payments and treasury connectivity via APIs, ERP connectors, and partner platforms (e.g., NetSuite integration for straight-through processing)
- Bank-owned “for-benefit-of” (FBO) account structure with virtual accounts for client fund segregation and reconciliation
- Robust suite of APIs supporting instant payments, ACH, wires, virtual cards, and AR/AP automation
- Connected Partnership Network linking U.S. Bank with fintech and ERP partners for seamless embedding
- Low-touch, high-automation ERP connectors reducing complexity, error rates, and manual processes
- Dedicated integration experts to customize and deploy embedded solutions aligned to industry needs

Results:

- Streamlined, automated payment initiation and reconciliation from within ERP systems
- Faster settlements and improved cash-flow visibility across multiple payment rails
- Reduced operational costs and manual errors through API-based automation
- Enhanced customer satisfaction with instant, “always-on” payment experiences
- Scalable infrastructure supporting innovation, compliance, and rapid deployment of new use cases

13. Solaris Supercharge Business Growth: Why ERP Providers Need Embedded Finance

Business Problem:

ERP providers face increasing competition and customer churn as SMEs and freelancers demand more integrated, end-to-end financial capabilities. Managing multiple disconnected systems—accounting, invoicing, payments, and banking—creates operational inefficiency, errors, and poor user experience. The problems they solve include:

- Fragmented financial operations requiring multiple provider logins and data transfers
- Time-consuming, error-prone reconciliation processes
- Limited visibility and forecasting capabilities for SMEs
- High churn risk for ERP vendors offering limited financial functionality

Objectives:

- Embed banking and financial services (accounts, payments, credit, cards) directly within ERP systems
- Streamline cash flow management and reconciliation for SMEs
- Enhance customer retention and satisfaction through unified financial management
- Unlock new revenue streams and strengthen competitive differentiation for ERP providers

Delivered:

- Integration of embedded finance tools such as digital business accounts, B2B payment cards, and SEPA-enabled payment networks
- Automated reconciliation, instant liquidity tracking, and predictive financial insights within ERP environments
- Solaris' embedded finance infrastructure enabling compliant KYB/KYC onboarding, lending, and payments capabilities
- Unified ERP-finance interfaces providing users access to banking, credit, and transactions in one platform
- New monetization channels via interchange fees, interest revenue, and subscription services

Results:

- 20–30% EBITDA uplift for ERP vendors within 2–3 years from embedded finance integration
- Improved SME liquidity management through automated reconciliation and instant payments
- Reduced administrative burden and manual financial processes for end users
- Increased ERP customer loyalty and reduced churn through all-in-one financial experiences
- Strengthened competitive positioning for ERP vendors leading in embedded finance adoption

14. Raistone: How Embedded Finance Fuels ERP Growth and Market Leadership

Business Problem:

ERP vendors and their clients face rising operational costs, unpredictable cash flow, and fragmented financial workflows. SMEs in particular struggle to secure working capital through external, disconnected providers—increasing administrative burden and risk. The problems they solve include:

- Manual, fragmented cash flow management and financing processes
- Reliance on multiple external lenders and systems for liquidity
- Inefficiencies in invoice financing, supplier payments, and reconciliation
- ERP platforms at risk of customer churn without integrated finance capabilities

Objectives:

- Enable ERP providers to embed financial services that enhance liquidity, cash flow, and user experience
- Create new, sustainable revenue streams for ERP platforms through financial integration
- Increase client retention and platform stickiness by embedding working capital tools directly in ERP systems
- Deliver seamless, compliant, and scalable access to credit and payments for businesses

Delivered:

- Raistone Connect, an award-winning proprietary API integrating Accounts Receivable Finance (ARF), Supply Chain Finance (SCF), Virtual Cards (vCard), Flex Pay, and Dynamic Discounting into ERP systems
- Embedded working capital solutions allowing buyers and suppliers to manage liquidity and payment terms within their ERP
- Simplified onboarding, compliance, and financing workflows directly within ERP interfaces
- Case Example: Topple Diagnostics replaced two external finance providers with a single Raistone-powered ERP integration, streamlining access to funding and improving terms
- Unified ERP experience combining liquidity access, early pay, and dynamic discounting in one ecosystem

Results:

- Simplified cash flow management and reduced administrative overhead for ERP users
- Enhanced liquidity access and more competitive funding terms for businesses
- Stronger customer loyalty and platform retention for ERP providers
- New revenue and monetization pathways through embedded finance offerings
- Strengthened ERP market positioning as a full-service financial ecosystem

15. Transcard: The Benefits of Embedding Payments Capabilities in Your ERP

Business Problem:

Businesses rely on fragmented, single rail point solutions for payables and receivables that create operational inefficiency, late payments, and poor cash flow visibility. Each tool requires separate logins, formats, and reconciliation steps, slowing payment cycles and increasing administrative burden. The problems they solve include:

- Disconnected payment systems across AP, AR, and banking portals
- Manual disbursement and reconciliation processes causing late or inaccurate payments
- Limited payment rail support (e.g., card-only or ACH-only) restricting customer choice
- Slow cash conversion cycles and poor visibility into payment status

Objectives:

- Simplify and centralize payments execution within the ERP environment
- Enable support for all major payment rails (ACH, instant, card, Zelle)
- Improve cash conversion and instant reconciliation
- Eliminate manual intervention and reduce late payments
- Enhance supplier and customer experience through flexibility and transparency

Delivered:

- Embedded multi-rail payments solution integrated directly into ERP systems
- Centralized supplier directory with instant access to payment preferences and terms
- Automated, scheduled disbursements triggered from ERP workflows
- Instant reconciliation eliminating manual matching and exception handling
- Seamless user experience with intuitive ERP interfaces and consolidated cash visibility

Results:

- Faster, more accurate disbursements and collections
- Reduced late payments and improved supplier relationships
- Accelerated cash conversion cycle through automation
- Lower operational costs and reduced reconciliation effort
- Enhanced ERP value through unified, multi-rail payment capability

16. TD Embedded Banking: Streamlining Payables and Cash Management

Business Problem:

Commercial and mid-market clients face friction between banking platforms and ERP systems. Manual data entry, delayed reporting, and fragmented payment workflows create inefficiencies, increase reconciliation workload, and slow financial decision-making. The problems they solve include:

- Disconnected banking and ERP systems requiring manual reconciliation
- Limited visibility into balances and transactions
- Duplicative workflows switching between ERP and banking portals
- High operational costs for payment processing and auditing

Objectives:

- Integrate TD Bank's treasury and payment capabilities directly into leading ERP and accounting systems
- Automate reconciliation and journal entries to reduce manual effort and errors
- Provide near instant access to balances and transactions
- Streamline digital payments (ACH, wires, checks) directly from the ERP interface
- Save time, reduce costs, and improve audit efficiency

Results:

- Automated reconciliation reduced payment processing time from 4–6 hours to 1–2 hours
- Improved visibility into balances and transactions with near instant data
- Lower operational effort and fewer reconciliation errors
- Streamlined AP workflows and simplified vendor payments
- Enhanced control and transparency for finance teams

17. Stripe: ERP Payment Integration Quick-Start Guide

Business Problem:

Many businesses operate ERPs that manage core functions but still process payments separately causing inefficiencies, delayed reconciliation, limited visibility, and compliance risks. Without integrated payments, finance teams face fragmented data, manual workflows, and slower decision-making. The problems they solve include:

- Disconnected payment workflows outside the ERP environment
- Manual reconciliation between payment gateways and ERP ledgers
- Inconsistent cash flow visibility and delayed reporting
- Limited support for global payment methods and compliance requirements

Objectives:

- Embed seamless payment acceptance directly within ERP systems to unify operations
- Automate transaction posting, reconciliation, and reporting
- Provide instant visibility into cash flow and liquidity
- Strengthen payment security and regulatory compliance
- Enable scalability and global expansion through multi-currency support

Delivered:

- Stripe API and SDK integrations for ERP systems to enable payment initiation, reconciliation, and reporting
- End-to-end workflow blueprint for ERP payment integration—from needs assessment through rollout and optimization
- Best practice guidance for compliance (PCI DSS), security (encryption, fraud detection), and modular scalability
- Support for instant reconciliation, multicurrency settlement, and predictive analytics
- Direct bank integrations for improved liquidity management and cash forecasting
- Step-by-step testing, rollout, and optimization framework including monitoring and feedback loops

Results:

- Centralized, automated financial management with faster reconciliation
- Improved accuracy in cash flow forecasting and liquidity visibility
- Streamlined customer and vendor payment experiences across methods and geographies
- Reduced administrative burden and manual intervention
- Future-ready ERP infrastructure aligned with AI, automation, and fintech innovation

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About the Business Benefits of B2B Instant Payments Work Group

The FPC Business Benefits of B2B Instant Payments Work Group accelerates the adoption of instant payments for businesses by addressing key challenges and identifying best practices with B2B Instant Payments.

About the U.S. Faster Payments Council

The U.S. Faster Payments Council (FPC) is an industry-led membership organization whose vision is a world-class payment system where Americans can safely and securely pay anyone, anywhere, at any time and with near-immediate funds availability. By design, the FPC encourages a diverse range of perspectives and is open to all stakeholders in the U.S.

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