



# How Finexio powers embedded AP payments at scale

Deep integration with Visa empowers Finexio to accelerate, simplify and secure AP workflows – helping to improve cash flow, cost optimization and operational efficiency



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## About Visa Inc.

Visa Inc. (NYSE: V) is a world leader in digital payments. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

For more information, visit [visa.com](https://www.visa.com).

## About Finexio

"Finexio is the leading white-label B2B payments platform, embedding directly into accounts payable and procurement software to enable partners to monetize payments flow. With partners managing over \$550 billion in annual AP platform spend, Finexio transforms accounts payable from a cost center into a profit driver. Finexio delivers enterprise-grade payment technology, AI-powered supplier enablement, and industry-leading fraud protection through Finexio Shield."

For more information, visit [finexio.com](https://www.finexio.com).



Our differentiator is operating muscle. We've built the mindset and mechanisms to make a critical difference in the last mile of payments. With Visa, we're helping AP teams turn a cost center into a profit driver."

— Ernest Rolfson,  
CEO, Finexio

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THE BIG PICTURE

# The state of Accounts Payable (AP)

AP teams today face a wide range of strategic, operational and technical challenges, including:

## Fragmented legacy systems and limited point solutions

DIY bank programs and portals, legacy supplier networks and existing AP software with bolt-on payments capabilities can have a negative impact on visibility into and control of cash flow, limiting the ability to drive working capital efficiency gains for the business.

## Operational burden, friction and delays

AP teams are being asked to do more with less, even as payments needs continue to expand. An increasing operational burden of high-volume, administrative tasks can limit time spent on higher order strategic work. Approval bottlenecks and missing data can lead to workflow delays, resulting in late fees, strained vendor relationships and missed opportunities to capture early-payment discounts.

## Rising fraud exposure

AP flows face increasing risk as fraud schemes (like invoice fraud, business email compromise scams, and other attack techniques) continue to increase in complexity.<sup>1</sup> Fraudulent activity is rising across payment methods, which can add friction to payment approval and supplier onboarding processes.

## Constraints on scaling automated solutions

While virtual cards offer buyers powerful controls and increased security compared to other payment methods, virtual card acceptance remains low among suppliers in the long tail (suppliers with smaller transactions sizes, lower annual spend, etc.), which can limit effectiveness and adoption rates for automated AP solutions.



# \$85T

North America AP market opportunity<sup>2</sup>

Financial institutions, payments partners and corporate customers can take advantage of a range of benefits by shifting more AP payment volume onto cards.

# What finance decision makers are looking for in AP solutions today

Through client interactions, Finexio and Visa have found that AP leaders are looking for security, simplicity and enhanced, end-to-end support within a single solution ecosystem. Stakeholders across the B2B payments market are looking for AP solutions that can help them gain a competitive edge:



**Issuers** can offer AP Payments as a Service to help drive card program adoption, usage and revenue share



**ERPs and procurement platforms** may look to embed managed payments capabilities to help them provide secure, revenue-generating AP with minimal lift



**Corporate Finance/AP teams** are looking for AP solutions to help streamline payments operations, improve the supplier experience and help turn AP programs from a cost center into a profit driver

Finance leaders recognize that fraud risk is likely to remain high, and they understand the importance of AP as a strategic lever that can help optimize working capital. In order to address these concerns, many AP teams continue to push for full automation, and as the adoption rate of virtual cards continues to grow, the case for automated AP solutions is only getting stronger.



Finexio and Visa are improving the AP/AR experience for buyers and suppliers, automating workflows, increasing payments control and security and helping optimize working capital.

# Finexio helps reduce AP headaches

Finexio offers an innovative model — AP Payments as a Service — that is embedded within leading procure-to-pay software suites, allowing Finexio to deliver:

- On-behalf supplier enablement
- Automatic money movement along the best rails for each payment, including Visa virtual cards and Finexio Express (secure ACH payments)
- Managed AP operations and issue resolution
- End-to-end risk controls and monitoring
- Operational transparency through clear, easy-to-digest reporting

With its fully managed, AI-powered solution that provides support across the payments lifecycle, Finexio helps clients expand virtual card acceptance, streamline payments and drive profitability, all while reducing administrative burden, exceptions and supplier issues.

Corporate customers can create a durable revenue stream by putting more AP spend on card to increase cashback rebate. Issuers can earn increased interchange revenue from increased payment volumes, and ERPs and procurement platforms can drive customer acquisition and retention by offering a powerful way to improve AP workflows.

In addition, AP teams can save time due to increased automation — with many Finexio customers routinely gaining back dozens of hours each month due to managed enablement and exception handling.<sup>3</sup>



## Partnership with Visa helps Finexio amplify its impact

Visa offers innovative technologies, deep payments expertise and advanced security solutions — alongside the widely known and trusted Visa brand and VisaNet's global reach. Visa's partnership enables Finexio to increase speed to market, while also helping to open doors to new customer segments and ecosystem partnerships.



# Finexio provides greater peace of mind with powerful fraud risk management capabilities

The Finexio Payment Risk Score™ is a comprehensive payment mix risk assessment tool that helps corporates understand their current payments risk exposure so they can take steps to reduce payment risk and modernize operations. Scoring ongoing monitoring and payment controls help reduce overall exposure on potentially risky rails, as well as helping to reduce the number of successful fraudulent attempts. Finexio also offers fraud loss coverage on electronic payments (card and ACH) through Finexio Shield, which can further strengthen insulation against fraud loss.



## Finexio Shield

Comprehensive fraud protection for payments on the Finexio network<sup>5</sup>

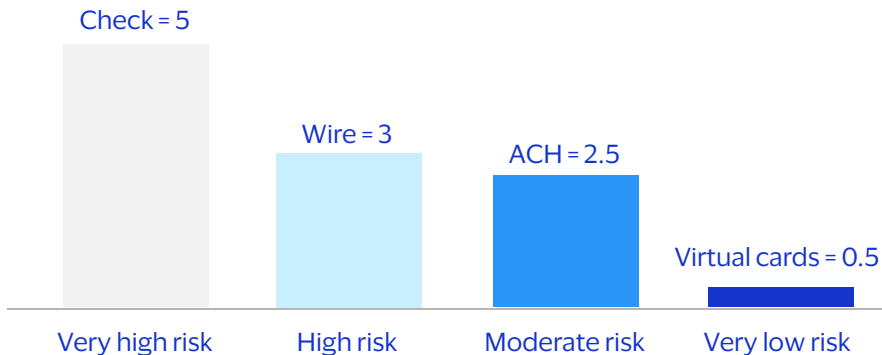
- AI-backed payments fraud protection program offering up to \$1M coverage

Gives finance teams greater peace of mind by combining:

- Proactive fraud mitigation
- Real-time payment monitoring
- Financial protection

### FINEXIO PAYMENT RISK SCORE™

#### Risk levels by payment method<sup>4</sup>



## Significant cycle time improvement is another key benefit

Finexio’s dedicated supplier enablement team helps increase supplier acceptance, often by as much as 30-40%, or higher, among long-tail suppliers.<sup>6,7,8</sup> When used in conjunction, straight-through processing and increased acceptance initiatives can lead to fewer manual touches, faster posting, improved days-payable-outstanding (DPO) and fewer “Where’s my payment?” moments for suppliers. Cycle time improvement can also help corporates manage cash flow and working capital more efficiently, driving increased operational agility.

# Examples in the wild: Finexio drives impact for commercial customers

Finexio takes on supplier payments and delivers transformative results.



CASE STUDY #1

Modernizing AP workflows significantly reduced internal burden, increased efficiency and supported higher-order strategic work<sup>9</sup>

The finance team at a higher education institution partnered with Finexio to improve results across its AP program, achieving:

**+40**

hours/month time savings (resulting in reduced administrative burden) empowered the team to spend more time on achieving strategic goals



Virtual card acceptance continues to increase steadily, without need for internal resource support

**88%**

of total AP spend paid through electronic payment methods



Consolidated supplier communications

CASE STUDY #2

## Finexio support enabled lean AP team to meet operational demand without adding headcount<sup>10</sup>

Finexio helped the small AP team at an industrial distributor increase team capacity without hiring additional team members, achieving:

90%

of check spend shifted to digital rails

55%

of all suppliers converted to digital payments

21%

of all spend paid via virtual card



Virtual card acceptance increased in the long tail



Shorter payments cycles



### UNIQUE CAPABILITY SPOTLIGHT

## Card by Mail helps drive virtual card acceptance

Finexio's innovative Card by Mail program is a fully managed supplier enablement service that can help larger customers optimize their card payment programs and increase revenue share by driving card acceptance among long-tail suppliers.

Finexio targets suppliers known to accept card, then mails out the Card by Mail virtual card offering. This service helps convert more spend to card, drive cost savings, and enhance payment security — all with no change to the customer's existing processes. "Card by Mail results typically include 30-40% conversion to card acceptance among long-tail suppliers, where traditional enrollment efforts may stall." says Chris Wyatt, Finexio's chief strategy officer.

# Behind-the-scenes expertise orchestrates a faster, simpler, easier AP experience

Trusted banking infrastructure, modern APIs and AI-powered automation capabilities are carefully managed by Finexio's experienced teams — using proven playbooks and custom-tailored strategies to support enablement and managed services across the long-tail of suppliers and the non-standard cases that generate most of the exception tickets. Deep integrations with leading ERPs and procurement platforms help simplify implementation by keeping AP teams within the key tools with which they are familiar.



We win when operations matter. Together with Visa, we're saving customers time and money — and ensuring that suppliers get paid efficiently and on time."

— Chris Wyatt,  
Chief Strategy Officer, Finexio

## How AI is helping accelerate AP

Finexio uses AI to target and grade suppliers for card acceptance propensity (Finexio predicts which suppliers are most likely to accept card with up to 90% accuracy<sup>1)</sup>) and sequence enrollment outreach. Advanced AI models are used to score each payment in near real-time — detecting velocity and payment behavior anomalies — and execute a clear fraud-mitigation playbook to help reduce risk exposure. Finexio has also embedded AI into proactive exception management workflows, enabling its platform to automatically route payments through the most appropriate method for each client to help reduce exceptions.



# A partnership designed to drive the AP ecosystem forward

With solutions designed to enhance AP processes from end-to-end, Visa is helping Finexio meet customer demand for smoother, simpler payments workflows.

Finexio uses a range of Visa offerings to enhance its tech stack, helping Finexio increase payment speed, operational efficiency and supplier acceptance, improve working capital efficiency, reduce fraud, lower operational costs and drive revenue growth for financial institutions and corporates by shifting more spend to card, supporting increased cashback rebate and interchange fees.

Visa capabilities help Finexio unlock one-click supplier preference changes (captured and honored in payment routing), as well as redirecting payments to an alternate route automatically without human intervention if a preferred method fails.

## Visa offerings that help anchor Finexio's strategy

### Automated payments capabilities

Automated payment capabilities provided through Visa solutions help buyers securely accelerate payment to suppliers and receive reconciliation details, while enabling suppliers to receive virtual card payments automatically.

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### Visa Virtual Account APIs

Available through a single integration, Visa APIs enable Finexio to issue virtual cards at scale on behalf of Visa commercial issuers and, deliver straight-through-processing flows.

#### The results?



Fewer exceptions



Faster settlement



Steadier cash flows



# The road ahead

Finexio and Visa are working to implement Visa Accounts Receivables Manager (VARM). Once integrated into Finexio’s ecosystem, VARM will be able to help suppliers further streamline AR operations, reducing manual effort and improving reconciliation by automating processing of Visa-branded virtual card payments. Finexio and Visa are also working to incorporate additional payment controls and activity insights from Visa Virtual Account APIs to further enhance risk mitigation.

Finexio plans to expand its Card by Mail program and will continue to work to extend its supplier acceptance automation offerings. Along with scaling use of existing solutions and capabilities, Finexio and Visa are also exploring agentic payables for automated first actions on enrollments and exceptions.

Mitigating fraud risk and the insightful use of data continue to be primary areas of focus for both organizations, and they are looking for ways to deepen integrations to enable richer data for customers and, analytics and AI capabilities across the AP cycle to drive safer, more efficient payments.



Ready to unlock higher acceptance, accelerate AP throughput and drive working capital efficiency – while reducing effort for AP and AR teams?

[Contact Visa](#)

[Contact Finexio](#)

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4. Finexio, 2025. "[Transforming Enterprise Risk Management with the Finexio Payment Risk Score™](#)".
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