After You Hit Submit:

The Hidden Complexity of Compliant Payments

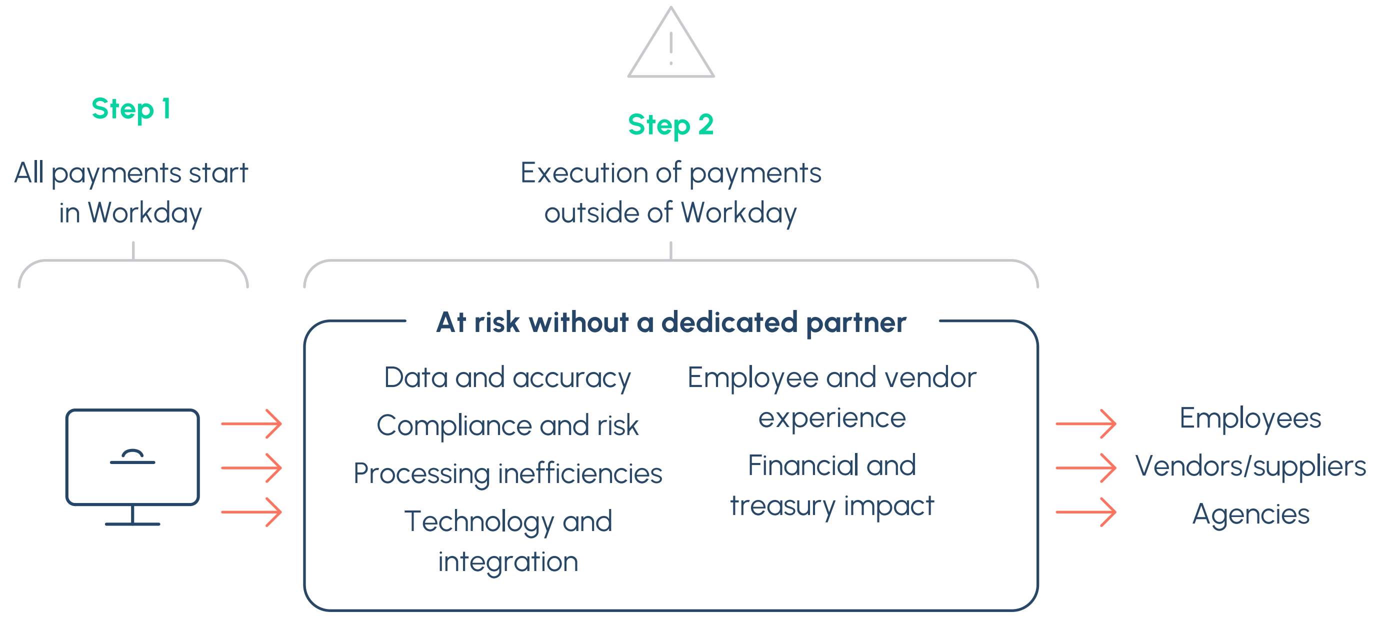
The scale of B2B payments

$120 trillion[1] in payment flows move between businesses globally each year — a figure expected to reach **$213 trillion** by 2032.[2]

But here's what most companies don't realize

You've invested in Workday as your single source of truth for financial data, approvals, and controls.

But the moment you hit "submit," that payment exits your secure system and enters a complex world of third-party processors, manual interventions, and fragmented visibility. That's where risk multiplies.



What's at stake:

01 Money

- **79%** of organizations were hit by payment fraud in 2024[3]
- Inaccurate data costs U.S. businesses **$600B annually**[4]

02 Time

- **3 in 4** companies experience late B2B payments[5]
- **51%** still rely on manual processing for half of their payment operations[5]

03 Trust

- **30%** of all fraud losses came from check fraud in 2024[6]
- Every manual handoff and disconnected system erodes confidence

One partner, zero gaps with OneSource Virtual

That's why leading Workday customers are consolidating payment execution with OSV.

Our Single Settlement Engine handles:

- Employee payments
- Payroll tax filing and agency payments
- Vendor/supplier payments

Our payroll solution is:

Secure
Bank-grade fraud prevention protecting $220B+ annually.

Visible
Real-time payment and treasury tracking.

Unified
One partner for all payment types, reducing complexity while increasing control.

Why a unified payment engine matters:

Your payment risk is invisible in Workday. Once transactions leave your tenant, you lose the control and visibility you expect.

Fragmented payment vendors multiply your exposure. Every additional system, file transfer, and manual step adds opportunities for fraud, errors, and compliance failures.

A unified payment engine reduces risk while improving experience. When one trusted partner handles all your most important payment types, you eliminate gaps, gain transparency, and scale securely.

Your path forward

Imagine hitting "submit" in Workday and knowing that every payment will be executed accurately, securely, and on time, with full visibility from initiation to settlement. No more chasing vendors, reconciliation headaches, or wondering if you're exposed.

Contact us to learn more.

Sources:

1. https://www.pymnts.com/tag/b2b-payments/
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5. https://ziphq.com/blog/b2b-payments-statistics
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