

# Virtual Account Management

Improve cost control, automate reconciliation, and give your clients real-time visibility into their cash position.

## At a glance

Enhance your cash management offering by adding SAP Pioneer’s Virtual Account Management, enabling your clients to automate reconciliation, gain real-time liquidity insights, and reduce manual effort by up to 60%.

## Solution overview

Our Virtual Account Management solution combines real-time cash visibility, automated workflows, and self-service tools into one agile solution for streamlined cash operations. From instant fund allocation to automated reconciliation, clients gain real-time control over their finances, whether managing subsidiaries, scaling a business, or optimizing savings.

## Key outcomes

<p><b>1 Automated reconciliation</b></p> <p>Allocate incoming payments faster with AI-driven reconciliation. Reduce errors and manual work with Virtual IBANs and smart routing. Based on user controlled rules, payments can also be split across different virtual accounts.</p>	<p><b>2 Real-time cash concentration</b></p> <p>Gain account-level insights without physical account costs. One master account enables automated virtual transactions via unique IBANs, while notional pooling consolidates funds in real time.</p>	<p><b>3 Flexible accounts structures</b></p> <p>VAM supports flexible, multi-level account hierarchies to reflect evolving organizational structures. Virtual account setups can be tailored to specific operational needs, including interest conditions, with group management options like limits and combined settlements.</p>
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Virtual account management offers endless possibilities [...] from mimicking company structure [...] to account reconciliation.

**Wouter Roest**  
Central Product Owner Global Cash Management  
ING

**25%**

growth in average revenue per customer

**40%**

reduced Total Cost of Ownership (TCO)

**>50%**

conversion for winning new mandates

**80%**

self-service customer journeys

## Capabilities

SAP Pioneer’s Virtual Account Management enables flexible account structures, real-time balance views, and automated reconciliation — all designed to simplify cash operations and improve control across corporate, SME, and retail segments.

 Cash concentration	 Self-service features
 Reconciliation	 Flexible account structures