

Product Strategy White Paper

# The Era of Autonomous Spend Management with Coupa

How Agentic AI and an Autonomous Buyer-Supplier Network Will Reinvent the Future of Global Trade

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## Executive Summary

Geopolitical risks. Labor shortages. Cost pressure and volatility. Trade wars and potential tariffs. Energy transitions. Supply chain fragility. Disruptive weather events. The AI revolution.

This future of business trade has now arrived at our doorstep. According to Boston Consulting Group’s recent *Global Trade report*<sup>1</sup>, companies must evaluate how geopolitical shifts will alter their supply chains, go-to-market strategies, and capital allocation — which will require high levels of adaptiveness.

Ask yourself: Is your organization ready to manage these changes — and accurately balance your future investment decisions to find cost-saving initiatives and hidden growth opportunities that exist?

In the face of today’s unparalleled disruptions, businesses must find a way to do it “all.” A way to enhance their resiliency and effectiveness, while finding strategies that drive growth, improve margins, increase sustainability, and ensure compliance.

This white paper explores how Coupa’s Autonomous Spend Management network, powered by AI agents, will reshape how enterprise operations are run, how work is performed, and how global trade is conducted between buyers and suppliers.

<sup>1</sup> Boston Consulting Group, *Great Powers, Geopolitics, and the Future of Trade*, January 2025

# The Case for Change Is Now

C-suite executives are navigating an ever-changing business landscape fraught with economic uncertainty, AI technology that is changing how we work, and legacy ERP solutions that are either outdated or can't keep up with the pace of change.

And they're doing this while trying to drive profitable growth, asking things like: How do we get out in front of manual workflows and disjointed systems? How do we achieve supply chain resiliency while improving margins and cash flow? How do we ensure compliance while increasing the rate of innovation? And how do we gain greater strategic value out of our workforce through automation and administrative efficiencies?

The imperative to act is now. These daunting realities are driving irreversible changes across global commerce:

- Global trade has reached unprecedented levels of volume and risk.
- AI agents are upending traditional apps and software.
- Trusted AI data is the most valuable commodity.
- ERP and point solutions can't keep up with business needs.



“Companies must evaluate how geopolitical shifts will alter their supply chains, go-to-market strategies, and capital allocation — which will require high levels of adaptiveness.”

Christoph Schweizer  
Chief Executive Officer, Boston Consulting Group

## Global trade has reached unprecedented levels of volume and risk

Economic volatility in the form of rising inflation, soaring interest rates, and supply chain disruptions is now a permanent global fixture. And geopolitical instability — from trade wars and regional conflicts to shifting regulations — continues to vex global operations.

Supplier networks, governments, and customers alike are demanding greater accountability, requiring businesses to rethink their supply chain design, procurement, and financial processes for ESG, sustainability, and beyond.

Boston Consulting Group, *Great Powers, Geopolitics, and the Future of Trade*, January 2025

## The vastness of the challenge – and the opportunity

### 1. The \$1 trillion blind spot

According to the U.S. Department of Commerce's International Trade Administration forecast, global trade is set to hit a record \$36 trillion by 2026 and is growing at a 14.5% compounded rate<sup>2</sup>. And according to Bain, procurement is often a company's biggest cost item, accounting for as much as 80% of total costs in some industries. Adding accounts payable and external, e-payment processing costs, at least 6-7% of spend is tied up in procurement and supply chain administration.

Scaling these figures to the global stage reveals the true magnitude of the opportunity: Businesses worldwide are hemorrhaging up to \$700 billion in preventable operational costs.

### 2. The \$707 billion cash trap

**The buyer's opportunity:** \$353 billion locked away in excess inventory. Every excess day of inventory is indirectly an interest-free loan to suppliers. While you're warehousing their goods, competitors with optimized inventory are deploying that cash for growth or in exchange for additional supplier discounts that aid margin.

**The supplier's opportunity:** \$223 billion in delayed receivables. You're inadvertently becoming your customers' bank, offering interest-free financing while paying premium rates for your own capital needs.

J.P. Morgan's Working Capital Index study<sup>3</sup> reveals a striking reality: **\$707 billion in cash remains trapped** in working capital inefficiencies. This isn't just a number; it's a hidden growth opportunity in its purest form.

## AI agents are upending traditional apps and software

The impact and rise of today's autonomous AI agents go far beyond digital transformation and automation. It extends to radically transforming how apps and software are designed, delivered, and utilized – even to the point of replacing classic ERP transactions.

AI-powered agents are software entities that have the exceptional ability to understand context, anticipate needs, and perform tasks with minimal to zero human intervention. Such agents can directly orchestrate business logic with databases, bypassing traditional software layers of static UIs, rigid middleware, fixed workflows, and more. In a world that is constantly changing, this level of adaptive technology is key to competitive differentiation.

<sup>2</sup> TechTarget, *Definition: B2B (business to business)*, March 2024

<sup>3</sup> J.P. Morgan, *Increasing efficiency: Working Capital Index 2024*, August 2024

## Trusted AI data is the most valuable commodity

There are crucial elements to consider when evaluating the use of AI technologies. Is the data in the public domain? How large is the data set? Has it been kept secure and private? AI is only as good as the data that informs it. This has never been more true than in the use case of AI agents. Unlike traditional automation that follows preset instructions, AI agents are continuously evolving, learning from each outcome and adapting to dynamic conditions. To gain a competitive edge with AI agents, you have to have the right data – relevant, timely, and meaningful, yet also protected and safely, ethically sourced.

## ERP and point solutions can't keep up with business needs

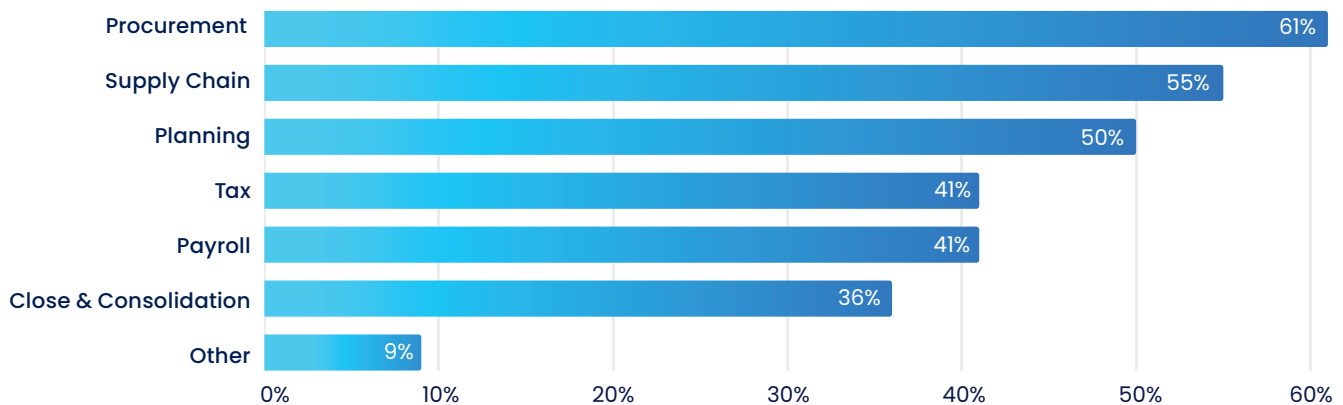
AI data also needs the right infrastructure. The shift to AI-native platforms and collaborative networks has left traditional ERP solutions and disconnected point solutions struggling to keep up.

Picture this: Your organization is upgrading ERP systems built for a predictable world, but those same systems are a liability in today's dynamic business landscape, as AI reshapes how value is exchanged. Traditional ERP solutions are a dying breed because they can't adapt.

Gartner predicts that **over 70%**<sup>4</sup> of recent ERP initiatives will miss their business case goals, with **25%**<sup>5</sup> **failing catastrophically** – how prepared is your organization to defy these odds?

Leading CFOs understand they must modernize their procurement and supply chain systems to boost performance. According to Morgan Stanley's 2Q24 Domain Survey, purchasing up-to-date procurement and supply chain systems is second only to ERP on CFO agendas.

### Modules of highest priority purchase after upgrading core ERP and/or GL platform



Source: AlphaWise, Morgan Stanley Research, 2Q24 Domain Survey

<sup>4</sup> Gartner Research, *What IT Leaders Must Do to Avoid Disappointing ERP Initiatives*

<sup>5</sup> Gartner Research, *Enterprise Resource Planning to Optimize Operations*

Adapting is not about making gradual improvements. It's about how long you can afford not to be in the top quartile of your industry and stay ahead of competitors by quickly rising to meet the evolving demands of AI. How fast are you prepared to act?

A recent study from Bain found that fully-automated procurement could save the world's 5,000 largest businesses **up to \$86 billion<sup>6</sup>** annually.

## The Enormous Opportunity of Coupa's Autonomous Spend Management Network

Now, imagine a future world. A world where business applications cease to exist. A world where buyers and suppliers collaborate effortlessly, driven by the work of AI agents. Where every good and service is available when and where it's needed, at the right price.

This AI-native network fuels growth and resilience, manages costs and risk, and catalyzes smarter, faster exchanges. With every millisecond and new piece of information, it becomes the single, central place to trade and the epicenter of a global business exchange.

At Coupa, we call this extraordinary future that we are bringing to life, "**Autonomous Spend Management.**" This future is not defined by applications, but by **a two-sided network of networks** — dynamic, interconnected ecosystems where buyers and suppliers interact, guided by AI agents that operate autonomously.

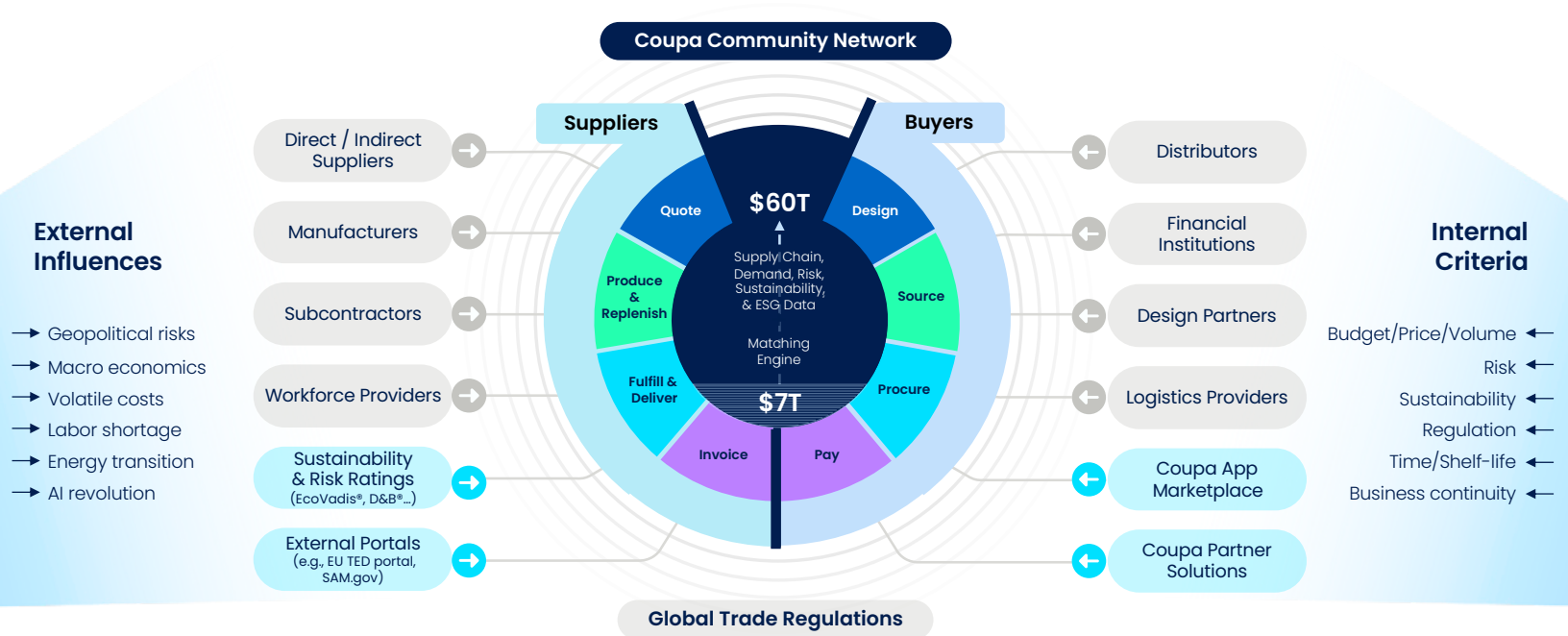
<sup>6</sup> Bain & Company, *How Digital Tools Are Transforming Procurement*, November 2018



# The Network of Networks

This network is alive, constantly learning and adapting with each interaction, where context and conditions are set so trade flows autonomously, without any human intervention. Because it's based on smart data that is free from bias and by its very nature fair, it fosters honest trade between suppliers and buyers to help build a more equitable world.

## Coupa Autonomous Spend Management



### At Coupa, we're not just imagining this future world. We're breathing life into it.

We're building on the ongoing investment that has always been our vision — seamless, safer, more collaborative and efficient spend management.

For 19 years, we've spent every day gathering protected, ethical data from our customers, building trust, and establishing the foundation of something only we could create: a multi-sided buyer and supplier network based on Coupa's community data, with interconnected business flows executed by AI agents.

At Coupa, we're changing the way we trade and the world we trade in, building an intelligent, autonomous network that orchestrates the future of trade.

## Reimagining the traditional buyer–supplier relationship as a living, breathing, two–sided, autonomous global trade network

Much like a business network, our two–sided autonomous network dynamically matches the needs of buyers and suppliers. In the middle of those buyers and suppliers are purchasing opportunities, contracts, purchase orders, sales orders, delivery notifications, invoices, and goods receipts – all within a collaborative network. It means that all the information you need to complete a transaction is already living there.

These connected documents automatically update and reference each other in real time, creating a single, accessible source of truth for all parties involved.

AI agents match buyer and supplier conditions, executing transactions autonomously and eliminating the need for human intervention and manual processes. Buyers set operational parameters, and AI agents seamlessly handle everything from supplier sourcing and contracts handling to payment collection, purchase order deals, and transaction closures. Transactions are based on set conditions and parameters, removing all of the costs from the equation.

Add to this Coupa’s vast and growing data reservoir where AI agents continually learn and take automation to the next level. You’re informed of who is buying what from whom, at what rate, cost, and volume, and from which jurisdiction. This removes much of the risk in a buy/sell transaction.

The autonomous spend network provides full visibility into every search and every transaction, removing the need for future invoices. The network is an active ecosystem in which agreements are fulfilled, and documents trigger workflows and payments automatically, therefore eliminating manual reconciliation and invoice processing.

And it gets better. Coupa’s AI–native network reshapes buyer/supplier commerce, relationships, and enables higher–order, human work at scale:

- Buyers and suppliers streamline procurement and cost functions, eliminating the need for mundane tasks and redirecting employees toward higher–value work.
- Suppliers reduce sales and marketing costs by using Coupa’s network to find business, instead channeling savings to growth and innovation.
- Transparent and ethical trade is the new standard, with visible third–party transactions ensuring accountability for all parties involved.



## Powering the future of global trade to find new opportunities

By transforming how buyers and suppliers connect and expand their marketplaces across their total (both direct and indirect) spend, Coupa AI uniquely powers the future of global trade. It optimizes and automates future transactions, processes, and uncovers savings — all within a secure, transparent environment held to strict standards of accountability.

Uber leveraged Coupa AI to analyze spend data and identify supplier sourcing opportunities. The result? **\$24.6 million in sourcing efficiencies.** [Read the Story >](#)



## Driving Margin Impact for Buyers and Suppliers

Coupa's Autonomous Spend Management network goes beyond automating purchasing for buyers and suppliers. By tapping into a proprietary network powered by intelligent AI agents, the network creates autonomous decision-making and execution that drive margin improvements. And it seamlessly connects to other third-party industry commerce networks and applications using APIs to maximize and extend its business value.

**5–15%**

More **sourcing savings** from autonomous sourcing and AI-supported compliance

**10–15%**

Faster **time to market** from improved collaboration and data sharing

**10–30%**

Faster **inventory turnover** from shortened lead times and better reliability, reducing excess stock and associated holding

**Up to 30%**

Shorter **cash-to-cash cycle** from faster processing of orders, invoices, and payments

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Up to **2x higher EBITDA margin\*** from becoming a procurement leader.

\* Source: McKinsey's Global Purchasing Excellence Survey

The aforementioned demonstrates how this autonomous network drives dramatic margin improvements for buyers and suppliers, including:



**5-15% sourcing savings:** Autonomous supplier sourcing and AI-supported contract compliance simultaneously reduce processing costs and maximize spend savings. Suppliers connect easily with the most relevant buyers based on sophisticated criteria, including automated price discovery, transaction conditions, capability alignment, compliance requirements, and performance history. This intelligent matching is determined by merit, setting conditions for an efficient and successful marketplace.

In addition, buyers can conduct searches for suppliers based on their purchasing or sourcing needs and match demand with supply automatically. This generates new and continuing business for suppliers who have an up-to-date and accurate supplier record/profile in Coupa's network.

The network also helps de-risk supplier interactions by creating and maintaining a master supplier record that:

- Relies on connected internal and external data to capture comprehensive details, from address and bank account numbers to an enhanced dataset with a business description and ratings.
- Helps buyers find reliable supplier information, such as risk profiles and ESG data from reliable sources, including EcoVadis®, Moody's®, and others.
- Lets suppliers leverage their master profile but also make updates seamlessly from CRM programs and other applications or networks via federated extensions and APIs.

For suppliers, typical sales and marketing expenses **account for 20-25% of revenue** on average, creating a huge opportunity in joining a network where they can find potential buyer relationships at their fingertips.



**10–30% faster inventory turnover:** Autonomous inventory collaboration gives suppliers and buyers the ability to manage inventory dynamically, reducing lead times and increasing reliability to speed turnover. Accurate, real time visibility into inventory levels and anticipated demand including predictive insights help reduce stockouts and eliminate redundancies.

Coupa’s inventory collaboration gives suppliers and buyers even tighter control over replenishment, including AI-driven tools to right-size inventory levels and automate capacity planning. Not only does this improve the customer experience but it drives supply chain efficiencies and reduces costs with the ability to:

- Model anticipated demand based on criteria such as seasonal fluctuations, fulfillment costs, or specific revenue targets.
- Use simulation and network design tools to simplify global inventory management by right-sizing inventory levels across multiple tiers.
- Increase forecasting accuracy using simulation tools for metrics like on-time delivery, stockouts, and capacity bottlenecks – all helping to minimize expenses.
- Strengthen supplier relationships by facilitating transparency and improving reliability.



**10–15% faster time-to-market:** Coupa’s autonomous network enhances and simplifies collaboration for buyers and suppliers, driving trust as the preferred platform. This collaboration combined with the power of shared data helps speed time to market with a compound effect:

- Suppliers save time because they can onboard easily, managing profiles that highlight expertise and credentials, including business descriptions, ESG ratings, and performance and risk data. Tight integration with third-party systems like Salesforce helps maintain profile accuracy and updating.
- Buyers can quickly find, connect, and engage with verified suppliers that meet their conditions to save time and make faster, more confident sourcing decisions.



**Up to 30% shorter cash-to-cash cycle:** With the ability to manage orders, invoices, and payments in real time, buyers and suppliers improve supply chain reliability and optimize cash-to-cash cycles.

Coupa is expanding its digital payment offerings with autonomous, data-driven workflows to optimize transactions, reduce risk, and improve accuracy. Fewer errors – combined with the fact that suppliers are trusted and verified on the network via their profiles – naturally speeds up order fulfillment, invoice processing, and payments:

- Buyers use data analytics to simplify supplier management, including engaging suppliers with verified profiles and aggregating insights to simplify sourcing, pricing, and procurement processes.
- Suppliers increase visibility and sales with shared network profiles that automatically authenticate payments and contracts and the ability to use performance analytics to streamline sourcing.



**Up to 2x higher EBITDA margin:** Collaborative networks are turning linear supply chains into value engines and people into true procurement leaders. Consider the current dichotomy: While a CFO celebrates extending payment terms to 90 days as a working capital win, those same 90 days force key suppliers into a difficult choice. They must take on crushing financing costs, or compromise on the quality of goods.

With Coupa, working capital optimization is a force multiplier rather than a trade-off. In a world where supply chain resilience determines market leadership, the question isn't whether to optimize days sales outstanding (DSO) or days payable outstanding (DPO) – it's whether to do it at the expense of your ecosystem or create shared value through digital transformation.

McKinsey's Global Purchasing Excellence Survey<sup>7</sup> revealed a link between procurement maturity and profitability: Companies with top-quartile procurement maturity **have EBITDA margins at least five percentage points higher** than their less mature peers.

<sup>7</sup> McKinsey & Company, *Where procurement is going next*, July 2024

# Why Coupa Is Uniquely Positioned To Create This Network Effect

Coupa is both cloud-born and AI-native. Our competitive edge arises from our cloud-native origins and the size and scale of our unparalleled, customer-permissioned data — creating an ideal foundation to power the world’s best Autonomous Spend Management network.



“Coupa was the product that would allow us to build the right foundation and get us to where we needed to be in the future.”

Amanda Conlen, Schneider Electric

## Born-in-the-cloud

As enterprises accelerate digital transformation initiatives, understanding this architectural distinction becomes increasingly crucial for technology investment decisions. “Born-in-the-cloud” isn’t just a technical specification for Coupa — it’s a strategic advantage that shapes customers’ ability to innovate, scale, and compete in an increasingly digital business landscape.

The Coupa AI Total Spend Management platform is recognized as the #1 Source-to-Pay platform in the industry. Coupa was named a Leader in the latest [Gartner® Magic Quadrant™ for Source-to-Pay Suites](#) and has been named a leader across 28 other industry analyst reports that span procurement, supply chain, direct spend, and finance/payments categories.

## AI-native: The best data makes the best AI

Complementing this architectural integrity is Coupa’s data and AI-native origins as well as the quality of our data powered by collective community intelligence.

For the past 19 years, thousands of global buyers in our network have shared every part of their transaction data with us. This was part of a Coupa notion that none of us was as smart as “all of us.” That together all of us could attain something greater by sharing collective data.

As a result, our AI data has always been customer-permissioned and ethically sourced, safe and protected — a stark difference from those relying on or scraping public datasets. And today our dataset represents a staggering \$7 trillion in total economic spend, and growing. To put this in perspective, if Coupa was a country, this transaction volume would represent the third largest national GDP in the world.

## What sets Coupa's data and AI apart?

- **Global data advantage:** Since our AI models are trained on a vast database of actual transactions, we can put into play a self-sustaining cycle of learning and improvement driven by real-world business results.
- **Deep domain expertise:** We have a team of data scientists focused on supply chain and spend industry data building algorithms that help inform our AI agents.
- **Foundational data trust and ethics that power community intelligence:** In an age where data leaks can severely impact a company's reputation and value, our infrastructure prioritizes robust security and integrates collaborative intelligence, a key distinguishing feature compared to public large language models (LLMs).
  - **Anonymity at the core:** Customer data is always anonymized and aggregated.
  - **No exposure, only insights:** Coupa's community-generated AI aggregates data so that all insights are meaningful, yet completely untraceable to any individual customer.

The distinction between AI systems built on public data versus those powered by community-trusted, transaction-level intelligence will become increasingly pronounced in the years to come. In this case, technology incumbents like Coupa have the advantage: We can leverage deep, trusted datasets for decision-making that are a crucial determinant of future success.

## The real business impact of Coupa AI

Some of the most common ways Coupa's AI has benefited companies includes:

- **Supply chain risk mitigation:** Buyers reduce supplier sourcing and vetting cycles by up to 75%.
- **Fraud detection:** Customers typically detect over \$1 million of noncompliant spend in the first year of use alone.
- **Product and shipping pricing intelligence:** Customers tapping into more than 10,000 Coupa benchmarks for shipping rates and freight transportation typically save 10-20% on annual spend.
- **Network optimization:** Customers design supply chains to balance cost with emissions to drive sustainability, with customers achieving more than 60% reduction in carbon emissions.

## The benchmark imperative: Why real data wins

In today's cutthroat business environment, can you trust statistics gathered through manual surveys to benchmark your organization? The answer is unequivocally no. That's the clarity that Coupa's annual [Benchmark Report](#) provides, revealing what top-performing companies actually accomplish based completely on data from the Coupa community. For example, organizations in the top quartile already leaning into AI-powered networks are able to achieve:

**4x**

faster contract management

**2.7x**

more invoices processed electronically

**5x**

faster supplier information management



# The Path Forward: Coupa Product Strategy and Roadmap

Our product strategy and roadmap builds upon our solid foundation to expand buyer and supplier capabilities and drive even greater value as we achieve our vision of creating the world's unparalleled Autonomous Spend Management network.

To this end, Coupa's product strategy centers on four pillars:



Enhance market-leading Design-to-Pay platform for buyers.



Create rich buyer-supplier engagement and supply chain collaboration.



Empower engagement, discovery, and order fulfillment for suppliers.



Build AI agent-native engagement layer.

## Enhance market-leading Design-to-Pay platform for buyers



For years, Coupa's industry-leading Total Spend Management platform has been the gold standard across all spend categories from design-to-plan-to-source-to-pay, empowering organizations to drive profitable growth, optimize margins, and enable supply chain resiliency.

In a rapidly evolving world, we understand that we cannot rest on our laurels, so we are deepening our best-in-class capabilities while laying the groundwork for further innovation. That's why we are excited to unveil the next evolution of our platform.

### Key components include:

- **Direct and indirect spend management:** Our comprehensive solution meets the unique needs of both indirect and direct spend. We unlock unparalleled visibility and control for procurement, finance, and supply chain teams by further expanding our capabilities to handle the intricacies of even the most complex direct spend categories, such as raw materials and manufacturing inputs across the platform.

Our product roadmap for direct spend focuses on enhancing efficiency, transparency, and control across the entire procurement lifecycle.

Key initiatives include improving source determination by providing better guidance and enforceability of preferred suppliers, coupled with increased granularity and reportability. We aim to streamline item and catalog data flows between sourcing and contracts, operationalizing contracts for purchasing and ensuring seamless tracking of obligations.

The introduction of more robust sourcing event APIs enable contract splits based on purchasing organizations or groups and support flexible contract types like IDIQ.

Additionally, we are committed to advancing supplier lifecycle management and enablement to foster stronger supplier relationships and drive procurement excellence.

- **Digital payment offerings:** We are redefining payments by leveraging the Coupa community data to enable autonomous, data-driven payment workflows. This enhances efficiency, reduces risk, and optimizes end-to-end transactions for buyers and suppliers.


Buyer-centric solutions improve supplier management and payment processes through data analytics and benchmarking. Buyers search for and evaluate supplier communities and expand their network. Verified “trusted” profiles shared across the network accelerate credit approval, enhance adherence to contract and payment terms, and optimize payment timing and methods. By aggregating data and providing community insights, buyers streamline sourcing, pricing, and procurement processes while mitigating fraud and risk.

Supplier-centric solutions empower suppliers with tools to increase visibility and sales. Verified profiles shared across the network support participation in targeted sourcing events, providing authenticated payment and contract information. Suppliers benefit from performance analytics to improve credit evaluations and boost sourcing efficiency.

- **Deeper product integrations:** Integration synergies within our platform, such as further integrating Supply Chain Design & Planning (SCDP) and Source-to-Pay (S2P), make it possible to share buyer and supplier master data seamlessly. It can then be shared with risk and sourcing, for example, as well as align direct materials sourcing with treasury for better financial oversight.

Expanding third-party integrations — such as connecting SCDP to supply chain planning tools like Anaplan — let customers streamline demand planning, sourcing, and procurement workflows. Then, this enables a more cohesive, data-driven supply chain that drives smarter decision-making and fosters greater collaboration across functions.

In addition, we are strategically expanding our third party integration ecosystem through the Coupa App Marketplace across two dimensions. First, we’re deepening relationships with enterprise-scale solution providers who deliver comprehensive capabilities. Second, we’re carefully selecting specialized niche partners that address specific vertical needs. This balanced approach ensures our marketplace meets both broad enterprise requirements and unique industry demands.



Mitie streamlines operations with Coupa, **saving £17M to reinvest** in the facilities transformation business.

[Read the Story >](#)

- **Modern, intuitive UI:** An easy-to-use, intuitive user experience is critical for adoption and has a ripple effect: With greater adoption comes easier visibility and control of spend. It gives back valuable time to focus on things that really matter to your business rather than dealing with cumbersome, manual processes.

We continue to invest in our experience by building a modern design system with accessibility, usability, and delight in mind. This system serves as foundational building blocks and patterns that create consistency in the way users interact across Coupa. With a drag-and-drop system, designers easily combine pre-built elements while leveraging customizable properties to create tailored experiences. This streamlined design process ensures efficiency, consistency, and a visually compelling interface, aligning with the demands of modern business operations.

In addition, Coupa's supplier command center makes it easier for suppliers to do business with buyers, because they can self-serve and manage payments, contacts, and more.



- **Tailored industry and mid-market solutions:** Our extensive data ecosystem offers unparalleled insights across critical industries, providing a wealth of information to craft more tailored solutions. Here are some examples of specialized industries where the need for precision and tailored solutions is paramount:
  - Pharma and healthcare demand rigorously compliant sourcing strategies that address regulatory requirements, product safety, and supply chain resilience.
  - Public sector requires a highly transparent approach to procurement, with an emphasis on meeting compliance standards while managing taxpayer resources efficiently.
  - The automotive industry faces its own set of challenges with electrification of vehicles, including complex global supply chains and the need for innovation-driven sourcing.

Our data advantage gives us a deeper understanding of supplier behavior, market trends, and risk factors, enabling us to solve continuously evolving challenges across industries and sectors.

In addition, a pre-configured “quick start” solution allows for rapid deployment in weeks or even days for small-to-medium-sized businesses. Simplifying implementation empowers smaller enterprises to leverage Coupa’s powerful capabilities quickly, streamlining operations for immediate value. Companies can seamlessly scale with Coupa, unlocking additional features and functionality to support their evolving needs.

- **Value- and/or consumption-based future pricing models:** As part of our future roadmap, we envision shifting from traditional user-based pricing to consumption-based or value-based

McKinsey’s research<sup>8</sup> reveals that companies **allocate up to 22% of their procurement workforce to analytics** — an investment that could be repurposed through ROI automation.

This signals a pivotal shift from transaction processing to value creation. Those who successfully embrace this transition gain:

- Enhanced supplier insights for superior negotiations.
- Predictive analytics to manage risk proactively.
- Data-driven decisions that accelerate strategic sourcing.

<sup>8</sup> McKinsey & Company, *Revolutionizing procurement: Leveraging data and AI for strategic advantage*, June 2024

## Empower engagement, discovery, and order fulfillment for suppliers



In the pursuit of spend management excellence, it's easy to overlook the vital role that suppliers play. As the backbone of commerce, suppliers are essential partners in ensuring a robust and resilient supply chain. However, their needs and challenges are often overlooked, leading to inefficiencies and missed opportunities.

### Key components include:

- **Supplier Catalog-as-a-Service and Marketplace-as-a-Service:** Supplier Catalog-as-a-Service creates a dynamic, interconnected ecosystem where buyers and suppliers seamlessly collaborate. This vision focuses on five areas: supplier profile and verification, catalog and content management, customer quick-connect, marketplace or single creditor options, and supplier pricing analysis with actionable market feedback. Together, these components empower suppliers to optimize their offerings and visibility while enabling buyers to make informed, efficient sourcing decisions.

Suppliers can build detailed profiles on Coupa, offering comprehensive insights into their capabilities. These profiles, enhanced with optional premium features like bank or tax verification and sustainability ratings, allow buyers to identify and engage with suppliers who meet their specific needs. This feature fosters transparency to strengthen trust and accelerate the supplier discovery process.

- **Enhanced supplier profiles for deeper collaboration:** Coupa is enhancing buyer-supplier engagement through dynamic supplier profiles. Suppliers can showcase their expertise, achievements, and capabilities, while buyers can search, evaluate, and connect with verified suppliers using real time, comprehensive data. These profiles go beyond basic transactions, promoting deeper collaboration and insights, including:
  - **Comprehensive supplier data:** Suppliers maintain essential data (e.g., address, tax IDs) and enrich their profiles with business descriptions, product capabilities, ESG ratings, risk scores, and performance ratings via integrations like EcoVadis® and Moody's®, to name a few.
  - **Supplier-driven extensions:** Suppliers seamlessly update their profiles in real time through integrations with their systems, like Salesforce, reducing manual tasks and ensuring accuracy.
  - **Easy onboarding:** Automated verification and intuitive interfaces ensure that onboarding is fast, effortless, and attractive for suppliers, positioning Coupa as their preferred "single source of truth."



- **Business discovery and empowered buyer decisions:** Suppliers highlight their strengths, while buyers easily evaluate and connect with reliable suppliers. Sourcing decisions are more informed with integrated data on risk alerts, ESG compliance, and performance insights, helping buyers act quickly and confidently in sourcing negotiations.
- **Seamless collaboration:** Our focus on easier collaboration will drive trust, increase adoption, and make Coupa the preferred platform for both buyers and suppliers.

The platform's advanced catalog and content management capabilities simplify the ingestion and sharing of supplier catalogs. Suppliers have the option to leverage multiple integration methods, such as APIs, e-commerce systems, or flat files, ensuring compatibility with various buyer systems.

Coupled with the customer quick-connect feature, these tools enable rapid many-to-many integrations, significantly reducing the time and effort required for both buyers and suppliers to establish operational relationships. Buyers efficiently access accurate, up-to-date product information, driving faster decision-making and improved compliance.

Flexible marketplace and single creditor models further streamline procurement. These options simplify invoicing and payment processes by consolidating transactions, enabling buyers to choose the structure that best fits their operational needs. Suppliers benefit from broader access to potential customers while maintaining the ability to tailor their offerings for maximum impact.

With real time supplier pricing analysis and the market feedback feature, Coupa brings a key differentiator to life. Suppliers receive actionable insights on pricing competitiveness, catalog performance, and potential gaps in their offerings. This allows for continuous optimization, helping suppliers better align with buyer needs and market demands. Additionally, suppliers can target specific customer segments more effectively, enhancing their chances of winning business in competitive categories.

Ultimately, the Supplier Catalog-as-a-Service delivers a data-driven, transparent, and highly efficient ecosystem. By fostering deeper collaboration and innovation between buyers and suppliers, the platform drives value, reduces friction, and positions both parties for long-term success in an increasingly complex global market.

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Our solutions prioritize suppliers with seamless onboarding, streamlined catalog and content management, and real time insights to enhance visibility and optimize operations. By addressing challenges like payment delays and customer discovery, we ensure suppliers have the tools they need to grow and succeed.

## Create rich buyer-supplier engagement and supply chain collaboration



Buyer-supplier collaboration thrives when both parties feel that there are no delays and no gaps in information on either side — creating a true win-win for every one. Understanding this, our UX strategy for an autonomous network is built on the core principles of transparency and speed, ensuring every interaction is uniform and efficient for both sides.

Coupa's supply chain collaboration is foundational to autonomous buyer-supplier engagement. Connecting suppliers and buyers and enabling them to collaborate easily in real time significantly streamlines workflow, reduces lead times, and enhances decision-making, ensuring a frictionless experience for both buyers and suppliers.

Coupa's existing and proven supply chain collaboration product serves as a strong foundation, helping buyers know where materials are in the order cycle, continuously communicate with suppliers to avoid unwanted surprises, and streamline and optimize planning via real time insights on forecasts and demand plans.

We are expanding its capabilities to improve forecast collaboration while introducing two new areas: inventory collaboration and quality collaboration.

### Key components include:

- **Forecast collaboration:** Coupa forecast collaboration enhances supply chain resilience by enabling real time collaboration on forecasts and demand plans. By providing early visibility into potential supply bottlenecks, it ensures consistent supply of critical raw materials, even during demand volatility. This proactive approach helps businesses address mismatches before they disrupt operations, safeguarding service levels and reducing costly delays.

In multi-tier supply chains, Coupa unifies demand views by sharing updates in real time, allowing buyers and suppliers to rebalance their supply chains efficiently. This minimizes excess inventory while improving service levels and profitability.

Additionally, Coupa's accurate forecasting capabilities help align order quantities with actual demand, optimizing inventory costs and reducing holding expenses, ultimately driving significant cost savings.

We are enhancing forecast collaboration with the launch of the Supply Chain Collaboration Workbench, providing category managers and planners a centralized platform to view and manage forecasts. This will streamline workflows, improve decision-making, and enable real time adjustments to demand plans.

By integrating AI-powered exception handling and touchless updates, Coupa drives smarter, more proactive supply chain management. These innovations solidify our position as a leader in predictive planning and demand alignment.



- **Inventory collaboration:** Overstock in supplier facilities, distributor/manufacturer warehouses, and vendor-managed inventory (VMI) hubs is a liability that can lead to high obsolescence and excess expenses, expedite fees, and a poor track record of on-time deliveries.

With inventory collaboration, Coupa empowers suppliers and buyers to manage inventory levels dynamically, ensuring smooth replenishment processes and reducing the risk of stockouts or overstocking. This not only enhances operational efficiency but also strengthens supplier relationships by fostering transparency and predictability.

Regardless of the inventory management model, Coupa inventory collaboration lets suppliers and brand purchasers view and control items at all storage sites and take action on excesses and shortages to decrease obsolescence and inventory expenses. Key benefits include a reduction in inventory due to right-sizing across multiple tiers, improved inventory turnover through increased visibility and agility, and a decrease in the time required to resolve potential shortages that lead to more accurate forecasting.

Inventory collaboration is a major focus for 2025, with significant investments in VMI and consigned inventory solutions. These capabilities will give suppliers greater control over replenishment, improving real time visibility and reducing stockouts. Enhanced scalability and performance ensures smooth and efficient implementation for customers.

Looking ahead to 2026, Coupa will roll out AI-driven tools to optimize inventory levels and automate capacity planning, providing customers with greater efficiency and cost savings in managing their supply chains.

- **Quality collaboration:** Quality collaboration enables a streamlined quality control process to prevent defects and ensure high standards. By integrating tools for managing everything from design specifications to inspection data collection and reporting, this feature helps maintain product quality at every stage of production. Together, these advancements enhance supply chain collaboration, enabling a more robust, connected, and efficient supply chain ecosystem that meets the evolving business needs.

To meet the stringent demands of the oil and gas and healthcare industries, Coupa is prioritizing quality collaboration by introducing tools that offer tighter quality control and real time visibility into production and supply processes. These enhancements help customers proactively manage quality issues, reducing delays and improving overall product reliability.

Coupa's long-term roadmap includes leveraging AI to identify and address quality risks before they escalate, further strengthening its competitive edge in sectors with high compliance and quality standards.

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By expanding our capabilities in forecast, inventory, and quality collaboration, we are taking significant steps toward building a truly autonomous and efficient buyer-supplier network. These enhancements will not only streamline operations but also foster stronger partnerships, ensuring that both buyers and suppliers thrive in a seamless, transparent, and collaborative ecosystem.

## Build AI agent-native engagement layer



We are reshaping the future of business applications by introducing AI agent-led engagement that eliminates outdated processes. With our AI agents, the entire spend management journey is more efficient, collaborative, and autonomous. We're also building upon our solid foundation of the Coupa Navi™ AI Agent to expand its capabilities, redefine productivity, and streamline workflows.

Instead of static documents, buyers and suppliers collaborate on dynamic shared data objects. For example, AI agents match data so that payments are automatically triggered, removing the need for manual invoicing.

By connecting to other platforms like Salesforce or Icertis, we can synchronize supplier profiles, catalogs, pricing, and contracts in real time, ensuring seamless data flow. AI integrates service data, enabling instant purchase order or sourcing event creation.

### Key components include:

- **Autonomous Source-to-Contract:** The logical first step to Autonomous Spend Management starts with autonomous Source-to-Contract (S2C). We're continuing to improve the experience and deepen capabilities that lead to a world with accelerated supplier negotiations, easier supplier discovery with vetted suppliers on the network, real time, dynamic pricing insights, and automatically enforced contract terms.

With autonomous end-to-end processes — from category planning to supplier identification, risk assessment, bid analysis, and contract negotiations — our platform is changing the way category managers, risk, legal, and suppliers work together thereby reducing process costs for buyers and suppliers.

Our autonomous S2C vision is designed to empower organizations to drive smarter, faster, and more collaborative source-to-contract decisions.

- **Invoicing-as-a-Service:** Invoicing is becoming a non-event, nearly effortless. AI agents validate data, flag errors, and notify suppliers instantly, enabling faster approvals and improving cash flow. The process will be fully autonomous, and value-based pricing will be tied to efficiency, with fees based on the speed from invoice creation to payment.



Molina Healthcare accommodated **420% invoice growth** while **only increasing staff by 10%** using Coupa.

[Read the Story >](#)

- **Contracts-as-a-Service:** What's the true impact of treating pricing and contracting as siloed domains? Turns out the divide between costs of goods sold (COGS) and pricing is leaving money on the table.

AI agents could be the key to integrating your pricing strategy, contracting, and supply chain decisions, optimizing them for enhanced profitability. Contracts will live and evolve within the network. Both buyers and suppliers will collaborate in real time on the same contract, seamlessly aligning terms, invoicing, and approvals.

- **Supplier onboarding:** Supplier onboarding is transformed with AI. By automating tasks like data verification and compliance checks, onboarding is completed in minutes with minimal effort. Intuitive workflows and real time guidance ensure a frictionless process.

Maintaining the supplier profile — including master, enhanced, and extension data — is easy and automated in Coupa's network. Coupa will offer clear benefits like increased buyer visibility, faster payments, and valuable business insights. With an effortless and rewarding onboarding experience, Coupa will become the go-to hub for supplier-buyer collaboration.

- **Tax Validation-as-a-Service:** While procurement optimizes spend, tax calculations operate in isolation, creating a perfect storm for tax overpayments that silently drain millions from your bottom line.

Imagine autonomous AI agents monitoring your entire procure-to-pay (P2P) chain, validating every tax calculation in real time across jurisdictions. These agents won't just detect discrepancies, they will predict and prevent overpayments before they occur. Multiple AI agents in procurement and tax processing seamlessly collaborate to optimize tax positions while ensuring transparent and immutable audit trails.

Thomson Reuters<sup>9</sup> reveals that reverse tax audits have **uncovered millions in overpaid taxes**, often due to unverified vendor sales tax charges across the supply chain.

- **Modern intake and orchestration:** We are making ongoing investments in user experience for both buyers and suppliers to ensure our platform remains intuitive, modern, and easy to use. This drives higher adoption, which in turn strengthens the quality of data essential for AI-driven insights and decision-making.

Our intake and orchestration democratizes purchasing by enabling infrequent users to self serve even the most complex procurement requests with a more intuitive gateway, encouraging all employees to adopt simple self-service request tools.

<sup>9</sup> Thomson Reuters, *How procure-to-pay tax solutions help manufacturers avoid tax overpayments*, July 2024



Streamlined orchestration routes the right request information to the right teams for approvals. Moreover, advanced tools support administrators with workflow configuration and pre-built intake flows, making it simple to customize.

Intake and orchestration not only applies to purchasing requests but is the “front door” for workflows across the entire platform, such as supplier onboarding, streamlining the process, and simplifying quick and efficient task completion.

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Our AI-driven engagement platform breaks down silos, being database-agnostic and free from rigid business logic. This self-reinforcing approach will enable leaders like you to focus on strategy rather than processing tasks, making it faster, smarter, and more aligned with the demands of modern business.



“Coupa has allowed us to maximize our expertise and fully leverage our size and our scale.”

Anu Saxena, President, Hilton Supply Management

## The Future Is Closer than You Think

In every technological revolution, there’s a defining moment when possibility transforms into reality. We witnessed this inflection point when cloud computing revolutionized enterprise software, and we’re experiencing it again with AI – but this time, the stakes are exponentially higher.

This isn’t science fiction – it is a business environment in which using traditional ERP systems or apps is like navigating a ship based on historical weather data. Coupa’s AI agent-driven platform will be akin to having a fleet of autonomous satellites providing real time storm prediction, wave analysis, and continuous route optimization across every ocean simultaneously. This isn’t just automation; it’s intelligent business direction at scale.

By building the network that builds the future of global trade, we will serve as the bridge between today and tomorrow, equipping businesses with autonomous spend improvements and game-changing growth opportunities.

To get started with Coupa's future journey, we recommend:



If you're still tied to legacy ERP providers, start by bringing your spend data to the table and benchmarking your business performance against real data from Coupa. This will provide insights on which improvements are most needed. (If you're already an existing Coupa customer, start at Step 2.)



Partner with Coupa's solutions team to workshop areas where Coupa can unlock real business value. Identify the specific actions needed to unlock the full potential of our data and network. From there, you'll have a targeted list of initiatives that demonstrate clear business impact.



Co-innovate with Coupa on use cases and collaborative network solutions. This is your opportunity to partner in Coupa's roadmap and influence the next wave of business spend and supply chain innovation.

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## About Coupa

Coupa makes margins multiply through its community-generated AI and industry leading total spend management platform for businesses large and small. Coupa AI is informed by trillions of dollars of direct and indirect spend data across a global network of 10M+ buyers and suppliers. We empower you with the ability to predict, prescribe, and automate smarter, more profitable business decisions to improve operating margins. Coupa is the margin multiplier company™.

Learn more at [coupa.com](https://coupa.com) and follow us on [LinkedIn](#) and [X \(Twitter\)](#).

