KUMULON

kumulon.com

KUMOSPHERE

GET PAID THE EASY WAY – SEAMLESS, FAST, HASSLE-FREE.

Reduce manual effort and accelerate cash flow by providing your customers with a smooth, self-service payment experience. With full SAP integration, real-time processing, and flexible payment options, KUMOsphere transforms how businesses handle invoices and collections—efficient, transparent, and always in sync with your SAP system.

YOUR SMART B2B PAYMENT PORTAL

Handling B2B payments in SAP shouldn't feel like navigating a maze of invoices, reconciliations, and disputes. Yet, for many businesses, that's the reality—slow processes, manual workarounds, and disconnected systems. KUMOsphere changes the game.

KUMOsphere is a fully SAP-native B2B payment portal that simplifies and streamlines the Accounts Receivable (AR) process for both your finance teams and your customers. Instead of relying on fragmented solutions or complex third-party integrations, KUMOsphere offers a centralized, intuitive platform where customers can easily manage invoices, make payments, and handle disputes in real time.

WHY KUMOSPHERE?

Unlike other solutions that require data replication or external API connections, KUMOsphere directly connects to SAP S/4HANA, ensuring that all financial transactions remain secure, up to date, and fully in sync with your backend system. This eliminates data discrepancies and reduces manual effort, making payment processing faster, more transparent, and significantly more efficient.

Built as a side-by-side extension on SAP Business Technology Platform (BTP), KUMOsphere adheres to SAP's clean core approach. That means:

No additional infrastructure – Runs entirely within SAP BTP, eliminating the need for separate hosting or middleware.
No third-party workarounds – Operates using SAP standard APIs, ensuring maximum reliability and compliance.
Fully scalable and future-proof – Designed to adapt to your evolving business needs, with the flexibility to integrate additional features through co-innovation.

KUMULON

kumulon.com

KUMOSPHERE

HOW KUMOSPHERE BENEFITS YOU AND YOUR CUSTOMERS

For Our Customers (SAP Users)

Real-Time Financial Data
No data duplication, no syncing issues—everything is fetched live from SAP S/4HANA.

Optimized AR Processes
Automates invoicing, payment collection, and reconciliation to accelerate cash flow.

Built-in Dispute Management
Fully integrated with SAP's Dispute Management to streamline issue resolution.

Reduced Support Effort
Customers update their own master data (addresses, contacts, etc.), reducing the workload for your finance and support teams.

Customizable UI
Matches your corporate branding and integrates seamlessly into your existing IT landscape.

Secure & Compliant
No local data storage, full encryption, and role-based access ensure a secure payment experience.

For Your Customers (End Users)

Full Transparency on Open Items
Customers always have a clear overview of outstanding payments, invoices, and available credit notes.

Flexible Payment Options
Supports credit cards, SEPA direct debit, ACH, Stripe and other global B2B payment methods via SAP Digital Payments Add-On and additional ones beyond that.

Direct Dispute Resolution
Customers can initiate and track disputes within the portal, reducing back-and-forth emails.

Self-Service for Master Data Updates
Customers can update their contact details, billing addresses, and other information without manual intervention.

No Need for Additional SAP Access
End users interact only with the portal, keeping SAP backend secure and internal operations untouched.

Secure & Compliant
No local data storage, full encryption, and role-based access ensure a secure payment experience.

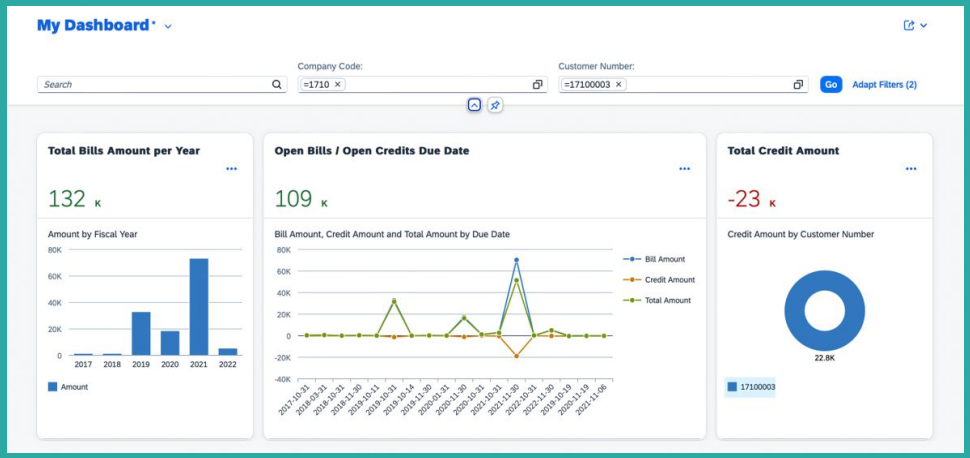
KUMULON

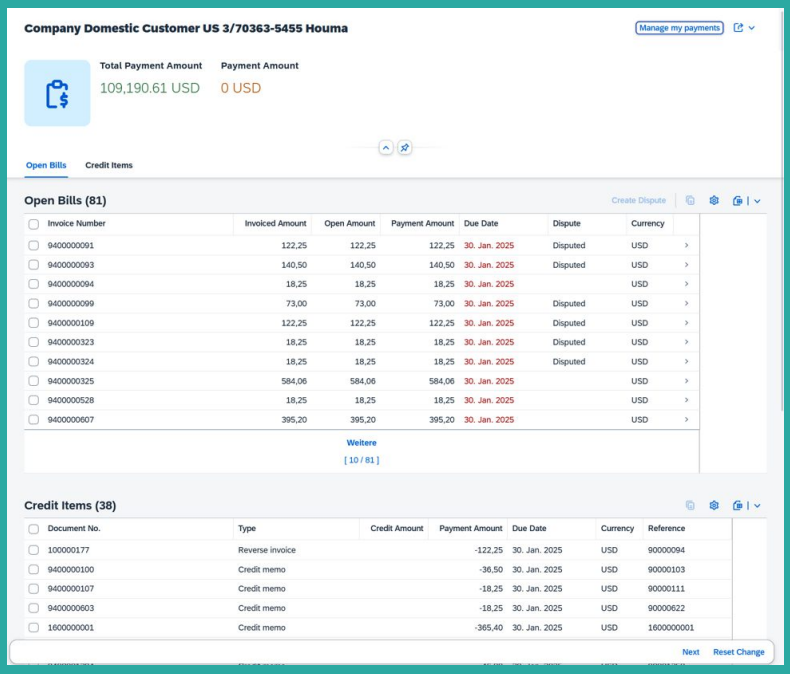
kumulon.com

POScomply

LET'S HAVE A LOOK

Stay on top of your finances
No more guesswork—our intuitive dashboard gives you a clear overview of all your bills, credits, and open amounts at a glance. Track trends, analyze due dates, and make smarter financial decisions with ease.
✔ Quick insights into billing data
✔ Interactive charts for better analysis
✔ Easy filtering for a tailored view

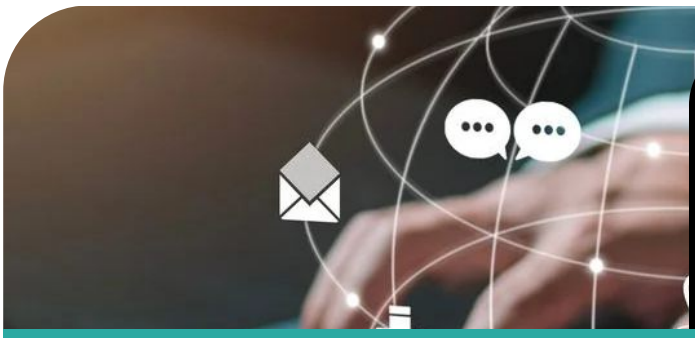




Effortless invoice management
Kumosphere provides you and your customers with a clear and structured overview of all open invoices and credit items. Select multiple invoices at once, apply available credit notes, and settle payments in just a few clicks! You can see the total amount of your selected bills, make partial payments, manage disputes, and easily access the portal from any mobile device.

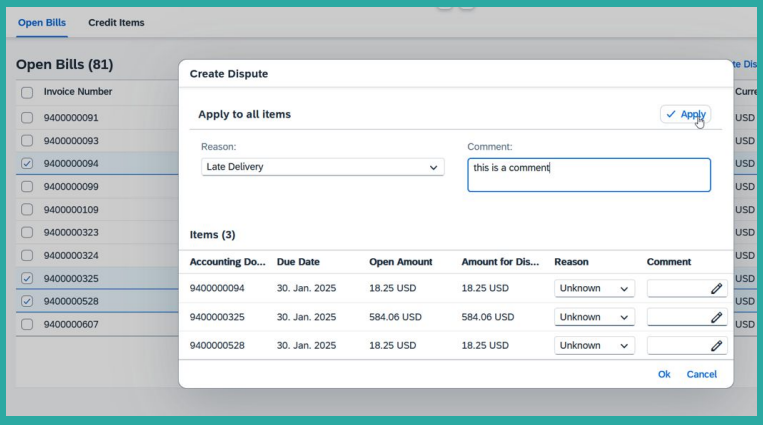
KUMULON

kumulon.com



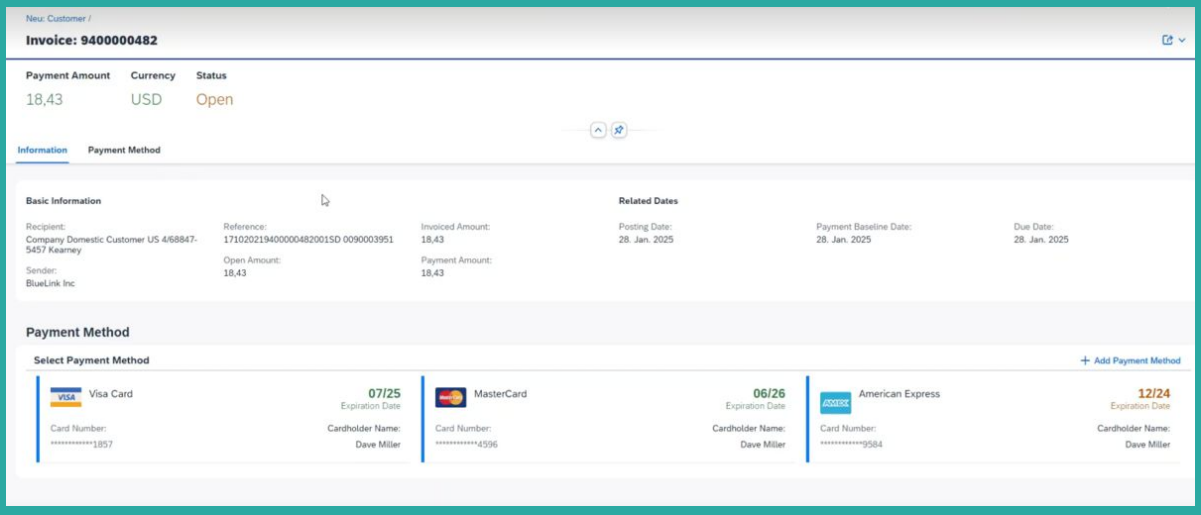
POScomply

LET'S HAVE A LOOK



Easily manage disputes with Kumosphere!
Handling invoice discrepancies has never been easier. With Kumosphere, you can select multiple invoices, categorize disputes by reason, and add comments—all in just a few clicks. Stay organized and ensure smooth communication with your customers and vendors.

✔ Raise disputes for multiple invoices at once
✔ Choose from predefined dispute reasons
✔ Add comments for better tracking



Seamless & Secure Payments
With Kumosphere, paying invoices is quick, easy, and secure! Thanks to full integration with the SAP Digital Payments Add-on, all major payment methods are supported, ensuring smooth transactions for every customer.

✔ Supports all major payment methods: credit & debit cards (Visa, Mastercard, American Express), bank transfers, SEPA direct debit, PayPal, Apple Pay, Google Pay, wire transfers, and other alternative payment methods.

KUMULON

kumulon.com

YOUR CONTACTS

TOBIAS TÖBBENS

tobias.toebbens@kumulon.com

+49 (0) 1756643210

DANIEL AIRICH

daniel.airich@kumulon.com

+49 (0) 160 3368464

ABOUT KUMULON

Kumulon GmbH develops innovative cloud-based software solutions within the SAP ecosystem, designed to support companies in digitizing and automating their financial processes. As a subsidiary of Consult-SK GmbH and a member of the SAP PartnerEdge Build program, we combine deep SAP expertise with modern software development to create future-ready SaaS products.

Our core products include KUMOSphere – a user-friendly B2B payment portal that optimizes payment processes and integrates seamlessly with SAP. Additionally, we offer solutions for e-invoicing, including ZUGFeRD and XRechnung compliance, as well as legally compliant archiving of cash register data.

Discover KUMOsphere