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Feature Scope Description

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1 SAP Digital Currency Hub

SAP Digital Currency Hub is a software-as-a-service solution that enhances the enterprise resource planning (ERP) payment process by connecting the core ERP to a blockchain-based payment rail for stablecoin payments. Facilitate near instant payments at any time with low transaction fees and full traceability - all fully automated and tightly integrated into your existing payment processes.

2 Document History

> ⚠ Caution
>
> Make sure you have the latest version of this document. You can find the latest version at the following location: SAP Digital Currency Hub

The following table provides an overview of changes to this document.

Version	Date	Description
1.0	2025-11-14	First publication

3 About This Document

This feature scope description shows you which features are provided with **SAP Digital Currency Hub**. In addition, it constitutes the documentation for **SAP Digital Currency Hub**, as defined in the General Terms and Conditions for SAP Cloud Services ("GTC").

Licenses

Note that you may need a separate subscription license for certain features. Please contact your SAP Account Executive for further information.

4 Key Features

SAP Digital Currency Hub

Manage Digital Currencies in Custodial Accounts

Business Background

You hold your digital currencies with a third-party crypto asset service provider (digital currency wallet provider) in a custodial account. SAP Digital Currency Hub connects to the custodial account to automatically reflect asset balances and digital currency transactions.

Key Features	Use
Connect to custodial account	To help you benefit from the safeguarding offered by a custody provider, SAP Digital Currency Hub allows you to integrate with a third-party custodian (customer's digital currency wallet provider). The custodial account (digital currency wallet) managed by a licensed third-party custodian must be connected with SAP Digital Currency Hub through customer-provided software (middleware) to ensure that the asset balances and digital currency transactions are reflected in SAP Digital Currency Hub, while also ensuring that withdrawals and the creation of new deposit addresses can be initiated from SAP Digital Currency Hub.
Support stablecoins	You can use preconfigured stablecoins for digital currency payments, such as USDC, PYUSD, CHFAU, EURC and EURAU.

Integrate Stablecoin Payments from the Enterprise Resource Planning (ERP) System

Business Background

You can integrate with a payment initiator, such as an ERP system, either via SAP Multi-Bank Connectivity or APIs to automatically process digital currency payments, based on the existing payment processes in that ERP system.

Key Feature	Use
Manage Payment Initiators	You can manage your payment initiators and maintain necessary authorizations and mappings pertaining to that integration.

Key Feature	Use
Manage Integrations	You can manage the technical integration details with the payment initiator. For the integration via SAP Multi-Bank Connectivity, a bidirectional integration needs to be set up in SAP Digital Currency Hub as well as in SAP Multi-Bank Connectivity. For a direct API integration, the inbound connectivity details such as API Key, SAP Digital Currency Hub URL, Client ID, Client Secret, and Authorization Service URL are displayed, which can be taken over to establish the inbound connection.

Make Payments in Digital Currencies

Business Background

You can facilitate payments in stablecoins to your business partners and view the relevant information.

Key Features	Use
Make payments	Facilitate payments to your business partners with stablecoins.
View business transaction information	You can view the following information of a business transaction: business partner details, amount in fiat and digital currency, status, reference, and payment completion date/time of business transactions.
View transaction-specific information	Depending on the type of transaction, you can view the status, transaction date, and further information belonging to a business transaction.

Receive Payments in Digital Currencies

Business Background

You can receive stablecoins from business partners to your custodial account.

Key Features	Use
Create payment requests	Notify SAP Digital Currency Hub about expected payments from a business partner in digital currencies.
View business transaction information	You can view the following information of a business transaction: business partner details, amount in fiat and digital currency, status, reference, and payment completion date/time of business transactions.

Key Features	Use
View transaction-specific information	Depending on the type of transaction, you can view the status, transaction date, and further information belonging to a business transaction.

Transfer Funds to Provider

Business Background

You can facilitate the transfer of digital currencies to a provider (an exchange) for fiat currency conversion and off-ramp your funds. When you receive digital currencies from a provider (on-ramp) to your custodial account the solution considers the transaction as an incoming transfer from a provider.

Key Features	Use
Transfer funds to provider	Facilitate the transfer of digital currencies to a provider for fiat currency conversion (off-ramp).
Receive funds from provider	Receive digital currencies from provider (on-ramp) into your custodial account as an incoming transfer.

Create and Send Account Statements

Business Background

Account statements are created automatically by the system on a daily basis based on ISO 20022 Standards. If you have an ERP system integrated via SAP Multi-Bank Connectivity and maintained as an account statement receiver, the account statements are sent automatically to that ERP system. Otherwise, you can download account statements and manually import them for the corresponding postings.

Key Features	Use
Create account statements for transactions	Account statements are created automatically for your stablecoin transactions based on ISO 20022 Bank-To-Customer-Statement Message Definition camt.053 (ISO 20022 Message Definitions | ISO20022).
Import account statements to ERP system	You can import these account statements to your ERP system to create corresponding postings for your stablecoin transactions.
Send account statements to ERP system	If maintained as an account statement receiver, the account statements are sent automatically to the integrated ERP system via SAP Multi-Bank Connectivity.

5 Country Restrictions

SAP Digital Currency Hub can only be used to process transactions by customers and its affiliates that are domiciled in the United States or the European Union. Please note that in the case of regulatory changes, SAP might be forced to adjust the country availability. Customer may use SAP Digital Currency Hub only in connection with third-party crypto asset service providers (digital currency wallet providers) that are E.U.- or U.S.-regulated financial institutions.

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