Solution Overview
Banking Executive Financial SAP Solutions SAP Innovations References
Summary Excellence Contact Us

Achieve Financial Excellence in Banking



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Banks face pressures from stakeholders requiring accelerated reporting cycles, from government agencies permanently changing regulatory requirements, and

risk alignment are essential for better decision making in banks.

from merger-forced system streamlining. High-quality information and finance and

Responsiveness to Change

Finance Challenges

Responsive Finance

Financial Excellence

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Mergers and acquisitions (M&As) result in heterogeneous system landscapes in banks. Cumbersome, outdated technologies worsen the issue. All the while, banks seek to dispose of spreadsheet-based accounting.

External and internal stakeholders require increasingly sophisticated financial information, including what is dictated by regulatory requirements. Moreover, banks must produce highly detailed data faster than ever before.

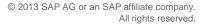
As profit margins become increasingly tighter, CFOs must endure tight scrutiny while creating greater value for banks.

Finance and risk are inseparably linked, and full alignment starts with quality data. In fact, both finance and risk are derived from the same set of data, and regulations require banks to demonstrate both. Risk-adjusted performance management can help boost bank performance.

Banks must learn how to overcome these challenges while maintaining - or even reducing – costs.







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Responsive Finance Practices

Finance Challenges

Responsive Finance

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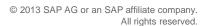
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A responsive office of the CFO in retail and commercial banks quickly addresses demands from a multitude of stakeholders. CFOs must streamline finance operations to reduce costs and find new growth paths by understanding customer profitability and bank performance.

Regulatory bodies and stakeholders create increasingly tighter reporting and disclosure requirements, such as IFRS9 and FINREP, for financial institutions. In order to address these heightened requirements appropriately, banks must use a holistic and long-term approach rather than quick fix, silo-based methods that were once common in retail and commercial banks.

From an operational perspective, understanding the drivers of financial metrics is key to streamlining processes, trimming costs, and increasing profit margins. Only then is it possible to achieve a sustainable, streamlined, and cost-effective office of the CFO that is ready to seize future challenges





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References Contact Us

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Finance Challenges

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3x

Lower finance cost as percentage of revenue for top quartile organizations versus bottom quartile organizations

Source: SAP Performance Benchmarking

Adopting a coherent approach to finance is vital to gaining an in-depth, insightful view of all financial metrics. The office of the CFO can then help ensure cost-effective regulatory compliance, faster closing, and proactive performance management.

To achieve financial excellence, retail and commercial banks aim to transform finance in a way that provides stakeholders with the financial information they need, at any granularity, in any format, and at any time they want.

Sophisticated analysis of risk-based financial metrics leads to effective financial performance management. Driving bank profits depends on excellent performance management and allows banks the flexibility to adapt planning and strategy schemes as necessary.

Banks must achieve financial excellence in a way that enables design consistency, organizational flexibility, traceability, and drill-down functionality to single contract data and openness to third-party or in-house tools. Banks must also offer support for multiple methodologies or regulations, a streamlined general ledger, and consistent reporting at the group level.

Finally, CFOs must provide superior finance support operations at reduced cost





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Real-time decisions deliver great value to finance organizations. Innovative technologies and solutions enable professionals to work together efficiently, get

easier access to detailed business information, and stay ahead of competitors.

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Finance Challenges

Responsive Finance

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Database and technology solutions including the SAP HANA platform help to significantly improve financial performance, control risks, improve productivity, and drive business decisions in real time, all while managing increasing volumes of data. As a result, you gain deeper insights, allowing you the ability to detect financial exceptions or issues quickly, leverage trusted data for accurate forecasting and planning, and create faster analyses, reports, and disclosures.

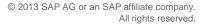
Analytics solutions enable organizations to use predictive analyses to discover trends, social analyses to help turn social media platforms into valuable assets, and visual intelligence to produce stunning and intuitive data visualizations.

Mobile solutions provide "insight at your fingertips," helping you to transform your finance organization. You can make informed decisions in real time with a growing list of mobile apps for finance while helping ensure unparalleled security.

Cloud-based solutions for finance and analytics allow for fast, low-risk deployment that minimizes an IT footprint while enabling longterm scalability, flexibility, and process integration.







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Achieving Financial Excellence

Financial Excellence

Transforming Finance

Maximizing Performance

Finance and Risk Insight

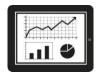
Collaborative Finance Operations

Financial excellence means anticipating and meeting demands from regulators and internal constituents, running efficient processes and operations, and driving performance.



Transform Finance

The CFO must master sophisticated finance challenges from regulatory bodies as well as internal stakeholders in the climate of stringent cost control.



Maximize Performance

With profound insight into financial metrics, CFOs can play a key role in driving bank performance.



Improve Finance and Risk Insight

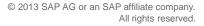
Common data insight can help instill a combined approach to performance and risk management philosophies.



Collaborative Finance Operations

With less cash available in the capital market, banks must streamline financial operations to save costs.





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Transforming Finance

Financial Excellence

Transforming Finance

Maximizing Performance

Finance and Risk Insight

Collaborative Finance Operations

19%

Reduced number of days for closing annual books where the accounting system supports recording and management of entries in multiple currencies

Source: SAP Performance Benchmarking

Best-run financial institutions use a central multi-GAAPenabled subledger system for financial instrument accounting. Efficient responses to organizational changes and smooth adoption of state-of-the-art foreign exchange concepts require a flexible general ledger.



A number of major trends drive finance transformation in retail and commercial banks. Banks find holistic approaches most helpful when addressing the resulting changes.

Simplifying application landscapes and removing dependencies on product systems require centralized accounting rules. Centralized accounting establishes a single source of truth for financial instrument accounting in a bank.

CFOs must stay abreast of continuously evolving accounting regulations. Banks can meet regulatory demands by implementing a flexible, centralized banking architecture.

Central accounting architecture will help smooth the value chain from initial transaction to disclosure, helping ensure ease of audits and data reconciliation



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Maximizing Performance

Financial Excellence

Transforming Finance

Maximizing Performance

Finance and Risk Insight

Collaborative Finance Operations

76%

Higher operating margins where financial systems provide historical and forwardfacing views into financial and operational performance

Source: SAP Performance Benchmarking

Appropriate change response in uncertain times requires a complete understanding of profitability metrics. Maximizing bank performance and driving bank profits requires solid change response procedures.



Closed-loop processes involving the adoption of an optimal strategy - balancing risk and diversification – are critical to maximizing performance. Banks can use a cascaded strategy scheme throughout their finance organizations to serve as a basis for all of their planning, budgeting, and forecasting.

Operational planning should occur at the most granular level of detail to help ensure highquality information for better decision making. Banks can also modify their high-granularity strategy and planning, enabling optimized implementation and maximized bank performance.



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Improving Finance and Risk Insight

Financial Excellence

Transforming Finance

Maximizing Performance

Finance and Risk Insight

Collaborative Finance Operations

22%

Reduced audit cost with the use of automated rather than manual controls

Source: SAP Performance Benchmarking

A best-run bank consolidates its finance and risk applications on one central data platform, granting the bank the ability to tackle financial challenges and dramatically reduce the total cost of ownership (TCO) of its application landscapes.



Best-run financial institutions use a comprehensive finance and risk data management platform that supports a variety of data sourcing strategies. The platform consolidates, harmonizes, and stores both periodic and real-time data feeds, along with data from a broad range of source systems. This central solution becomes the "single point of truth" for finance and risk.

This data platform must employ all kinds of analytical solutions, and it must run both batch and real-time processing. A broader enterprise data warehouse stores the data. Best-run banks know how to avoid application silos by running all finance and risk applications on top of the centralized data platform.





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References Contact Us

Collaborative Finance Operations

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Transforming Finance

Maximizing Performance

Finance and Risk Insight

Collaborative Finance Operations

44%

Fewer finance FTEs in transaction processes with streamlined, automated, and integrated core finance processes

Source: SAP Performance Benchmarking

The best-run banks streamline their finance processes to improve operational efficiency. Taking advantage of a shared financial service environment increases efficiencies even further, resulting in lower costs.



Finance departments must not forget the business support services they supply to the banks, such as invoice processing, dispute management, and travel expense processing. Leading banks use shared service to standardize and syndicate these business practices.

Best-run banks take advantage of mobile functionality for core financial processes. That way, account executives and business managers can access financial operations information from any device at any time.





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Finance Value Map

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Finance Transformation

Performance Management

Finance and Risk Data Management (IFRA)

Collaborative Finance Operations

SAP solutions address key requirements of finance.





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Finance Transformation

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Finance Transformation

Performance Management

Finance and Risk Data Management (IFRA)

Collaborative Finance Operations

90%

Lower G/L and financial closing costs where G/L and financial systems are integrated in such a way that account data is up-to-date and synchronized

Source: SAP Performance Benchmarking

Rapidly adapt to changing regulations and internal demands.

Use centralized accounting rules to transform financial instrument accounting, general ledger processing, entity close, corporate close, and disclosure reporting.



Accounting for Financial Instruments

Cover the entire financial accounting process for financial instruments in a multi-GAAP architecture, all with full regulatory compliance on the single-contract level.

Financial Accounting

Conduct accounting for business support operations.

Entity Close

Establish an insightful entity close process with stronger governance and better execution.

Corporate Close

Eliminate bottlenecks in financial consolidation proceedings and reporting cycles.

Reporting and Disclosure

Create XBRL filings and publish your mandated disclosures, enabling a holistic disclosure process.

Financial Close Governance Take a trusted view of performance and compliance via consistent financial master data.





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Performance Management

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Finance Transformation

Performance Management

Finance and Risk Data Management (IFRA)

Collaborative Finance Operations

30%-53%

Improvements in budgeting and planning productivity for our clients

Source: SAP Performance Benchmarking

Set a strategic agenda and measure bank performance.

Adjust your plans and allocate your resources to accommodate rapid market change. Align performance with strategy and align tactics with organizational vision. Manage your bank's performance in a complete process cycle loop for increased profitability – all from dedicated software architecture.



Strategy Management

Define top-down corporate strategy for organizational alignment.

Budgeting, Planning, and Forecasting

Run top-down or bottom-up planning for specific, predetermined time periods.

Funds Transfer Pricing

Gain accurate insight into profitability via event-driven, transactional, and contract-based transfer pricing calculations.

Cost Allocations

Effective cost management helps banks outperform objectives, deliver superior services, and cut costs.

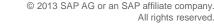
Risk-Adjusted Performance Management

Calculate risk-adjusted performance indicators, such as economic profit or RAROC, for individual financial instruments.

Reporting and Monitoring

Get a consolidated, accurate view of financial performance throughout the organization.





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Managing Finance and Risk Data (IFRA)

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Finance Transformation

Performance Management

Finance and Risk Data Management (IFRA)

Collaborative Finance Operations

39%

Reduced compliance and risk management FTE with full visibility into key risk indicators across the enterprise

Source: SAP Performance Benchmarking

Use centralized finance and risk data management effectively.

Combine an enterprise data warehouse with a finance and risk application platform to consolidate your finance and risk data in a central location. Use enterprise information management functionality to manage your centralized data effectively.



Finance and Risk Application Platform

Create a semantically integrated data platform for all finance and risk scenarios and deploy it as a foundation for scenario solutions.

Enterprise Data Warehouse Manage massive quantities of customer, transaction, finance, and risk data in a multipurpose data warehouse. Get rid of your application silos and get your data to work.

Enterprise Information Management

Integrate data from myriad sources, be it in real-time or in periodic increments. Centralize data modeling and flow management.





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References Contact Us

Collaborative Finance Operations

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Performance Management

Finance and Risk Data Management (IFRA)

Collaborative Finance Operations

57%

Lower finance cost as a percentage of revenue of automated versus nonautomated companies

Source: SAP Performance Benchmarking

Improve financial efficiency through increased automation.

Increase service quality while reducing costs and effort by enabling automated, repeatable, and consistent processing of core finance transactions. Help ensure that transaction processing remains the same across various locations.



Collaborative Invoice to Pay

Automate invoice management and improve the archiving process.

Travel Management Simplify the travel lifecycle to control costs and enforce regulatory and corporate compliance.

Shared Services Framework

Improve productivity, help ensure compliance, and cut operational costs with shared financial services.





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SAP HANA

Mobile

Analytics

Cloud

53%

Of organizations report a discrepancy between Big Data availability and their ability to analyze it

Source: SAP Performance Benchmarking

To deliver even greater value to organizations, innovative technologies and solutions enable people and companies to work together more efficiently, use business insight more effectively, and stay ahead of the competition.



SAP HANA

Handle large volumes of granular data and perform analysis in-memory at zero latency to drive better decisions in real time.

Mobile

Equip employees with full mobile access to your enterprise business processes. Allow employees to handle financial approvals and make quick, informed decisions anytime, anywhere.

Analytics

Focus on key performance indicators and their financial impact with targeted and relevant insights that matter most to your business.

Cloud

Transform and optimize financial processes for companies and subsidiaries with fast and flexible deployment.



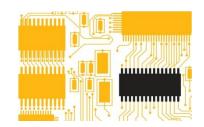


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"Big Data"

SAP HANA significantly improves financial performance and increases productivity. Use "Big Data" to drive business and control risks in real time while managing ever-increasing volumes of data faster, allowing your

organization to accelerate critical business decisions.



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SAP HANA

Mobile

Analytics

Cloud

68%

Of organizations that have limited or no predictive modeling capabilities or complex optimization techniques for Big Data analysis

Source: SAP Performance Benchmarking

Finance Transformation

Accounting for Financial Instruments

Accelerate subledger reporting for financial instruments and get real-time access on single transaction-level data.

Performance Management

Cost Allocations

Make faster, more profitable decisions with real-time access to large volumes of financial data in the profitability analysis (CO-PA) function of the SAP ERP application.

Budgeting, Planning, and Forecasting

Plan better and act faster with instant insight into all relevant data. Real-time planning functionality enables dynamic real-time forecasting with business planning and consolidation on SAP HANA.



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Mobile

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SAP HANA

Mobile

Analytics

Cloud

24%

Higher operating margins where enterprise mobility is embedded in all business processes

Source: SAP Performance Benchmarking

The widespread use of mobile devices is changing organizations, accelerating the pace of business, and transforming traditional business models and workflows. CFOs are pressured to keep pace with these changes, using mobile technology to drive innovation in the finance office.



Performance Management

Strategy Management

Enable real-time decision making for executives through mobile applications. Give executives real-time access to corporate key performance metrics and opportunities and allow them to engage in time-sensitive financial processes such as assessing and expediting financial closing processes. Keep your eyes on the road anytime, anywhere with mobile strategy management.

Reporting and Monitoring

Mobilize enterprise information to allow managers to examine financial and operational data right at their fingertips, wherever they choose.





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Analytics

SAP Innovations

SAP HANA

Mobile

Analytics

Cloud

40%

Greater ability to utilize Big Data to gain insights with a well-established analytics and data modeling center of excellence

Source: SAP Performance Benchmarking

Foster an intelligent finance organization with detailed, up-to-the-minute analytics on key performance indicators across every facet of business operations, enabling realtime monitoring, root cause analysis, risk mitigation, predictive modeling, and optimization.



Finance Transformation

Corporate Close

Analytics enables flexible reporting, allowing you to drill down to the source data and analyze the cause of your results, rather than simply reporting them. For example, you can automate financial consolidation calculations to give your analysts the latitude to conduct "what-if" scenario analyses with different workflow and collaboration options. This results in reduced risk and gives you better traceability and accountability for the long run.

Performance Management

Strategy Management

Finance organizations must align corporate strategy to individual business performance outcomes. Analytics helps cascade your corporate strategy goals from the top down, as well as notify you when there is a deviation or an exception to strategy alignment.





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Cloud

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SAP HANA

Mobile

Analytics

Cloud

85%

Believe the cloud will impact their organization significantly through improved efficiencies, innovation, or competitive advantage

Source: SAP Performance Benchmarking

Fast and flexible deployment of both critical and complementary solutions is the essential aspect of on-demand. Financial institutions use cloud solutions for mobile decision-making applications.



Finance Transformation

Financial Accounting

The SAP Financials OnDemand solution is an innovative, cloud-based solution combining core financial accounting process scenarios with embedded collaboration to enable decision makers to respond instantly to business transactions requiring action. The solution provides rich, intuitive interfaces and workflows to automate routine financial tasks and streamline core accounting processes. Incorporating real-time embedded analytics with mobile enablement, SAP Financials OnDemand provides context-specific reports and dashboards giving finance workers insight into financial performance at anytime and anywhere.

Performance Management

Cost Allocations

The SAP Enterprise Performance Management (SAP EPM) OnDemand solution for real-time profit-and-loss analysis delivers a profit-and-loss statement at any level of detail using causal allocation methods as the basis of calcula-tion. This flexibility enables finance workers the ability to gain a better under-standing of cause and effect relationships within operations and to identify opportunities for process improvement.





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Best-Run Customers

Best-Run Customers

More than 400 banks run the SAP General Ledger application.

More than 120 banks use the SAP Bank Analyzer set of applications.

74%

Lower G/L and financial closing cost for banking organizations where financial system can support internal and external accounting requirements

Source: SAP Performance Benchmarking



























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Customer Co-Innovation

Customer Co-Innovation

Customer innovation takes place in international user groups such as the finance forum.

Finance Forum

Leading global bank executives meet with the Solutions Group to discuss SAP solution architecture and key developments, aiming to reduce costs and improve system performance.













Co-Innovation Partners



Enterprise resource planning and profitability analysis partner





Accounting for financial instruments partner





Best-Run Customers

Société Générale

Financiera Desyfin

Why SAP?

Grupo Financiero Multiva

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SAP Solutions

SAP Innovations

References Contact Us

BUILDING TOGETHER



Société Générale Group is one of the leading financial services groups in the euro zone. Services provided by Société Générale include retail banking, specialized financial services, asset management, private banking, and investment banking.

Société Générale French Retail Bank uses SAP software to provide a better understanding of the costs of providing each of its retail products. SAP software delivers much more precise and reliable information than the legacy application in half the time.

Key Benefits

- Achieved ability to analyze costs across seven axes
- Cut analysis time
- Developed better understanding of costs of products
- Enabled marketing and product teams to gather benchmark data helpful in launching new products

-55%

Time to allocate costs to products

+70%

Of costs assigned to products



Improved profitability based on fully-informed pricing decisions

"Obtaining a precise understanding of product costs is mandatory for improving our price structure. We are very happy with the help our SAP software provides in developing that understanding."

Sophie-Louise Morin, Head of Profitability Analyses for Retail Banking, Société Générale



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Société Générale

Financiera Desyfin

Grupo Financiero Multiva

Why SAP?



Financiera Desyfin S.A is a Costa Rican financial company that finances projects and contracts between small and midsize enterprises and the government.

Financiera Desyfin is using SAP softwrae to integrate its core banking processes through a scalable platform and set the basis for growth.

Key Benefits

- Significant improvement in financial margin with reduced operational and transactional costs
- Higher data quality and transparency
- Analytical accounting by branches, by cost center and by profit center
- Better decision-making process with financial data available on a daily basis

-30%

Time spent budgeting and forecasting

7

Days faster reporting turnaround to comply with regulatory agencies



Lower TCO

"The goal was to standardize our core processes and improve information reliability to make better business decisions. We achieved that by implementing a world-class technological platform that supports our growth plans processes."

Mauricio Lacayo, COO Financiera Desyfin S.A.





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Best-Run Customers

Société Générale

Financiera Desyfin

Grupo Financiero Multiva

Why SAP?

Grupo Financiero Multiva S.A.B de C.V. (Multiva) is a Mexican financial services provider comprising six companies.

Multiva is using SAP software to unify business processes on one enterprise resource planning application to increase productivity and visibility to the parent organization while improving cost control.

Key Benefits

- Reduced time to capture accounting data allowing more time for review and analysis
- Provided a single source of accounting data for decision making, improving reliability and speeding up report delivery
- Increased flexibility in setting up and using cost centers
- Facilitated forecasting and budgeting

100%

Business processes with complete audit trails (up from 60%)



Only minutes required to measure expenses by cost center

99%

Payment processes under complete software control

"Our SAP application makes it very convenient to identify opportunities for business process improvement and at the same time gives us far more control over our back-office processes."

Gustavo Rosas, Director of Administration and Finance Grupo Financiero Multiva S.A.B. de C.V.





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Why SAP?

Best-Run Customers

Société Générale

Financiera Desyfin

Grupo Financiero Multiva

Why SAP?

SAP solutions enable retail and commercial banks to maintain regulatory compliance and organizational transparency to stakeholders – all while driving financial performance in a climate of stringent cost control.

Wide Solutions Portfolio

SAP offers the most comprehensive portfolio of finance solutions for the banking industry that help ensure regulatory compliance, help drive down costs, and shift organizational focus to performance improvement.

Leveraging Breakthrough Innovations

SAP solutions use the industry's most innovative technologies including SAP HANA, mobile solutions, analytics, and cloud computing that enable business process optimization at low cost.

Forty Years of Delivering Value to Banks

The world's leading banks rely on SAP software to run their finance processes.







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Find Out More About How Your Organization Can Become Best-Run

Benchmark Your Performance

Position your organization for dominance in this new economy with the business performance benchmarking program from SAP – available free to SAP customers and select prospects. The SAP benchmarking program has helped more than 3,000 organizations assess their strengths, uncover areas for improvement, and identify best practices and IT strategies that generate clear, tangible value – not someday, but today.

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Go Live in Weeks

Here's the fastest way to run your business better: our rapid-deployment solutions. In one package, you get everything you need to be up and running quickly – including preconfigured software and implementation services – in just weeks. With a defined scope and predictable costs, there are no surprises.

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