SAP Receivables Management

Overview and Future Vision

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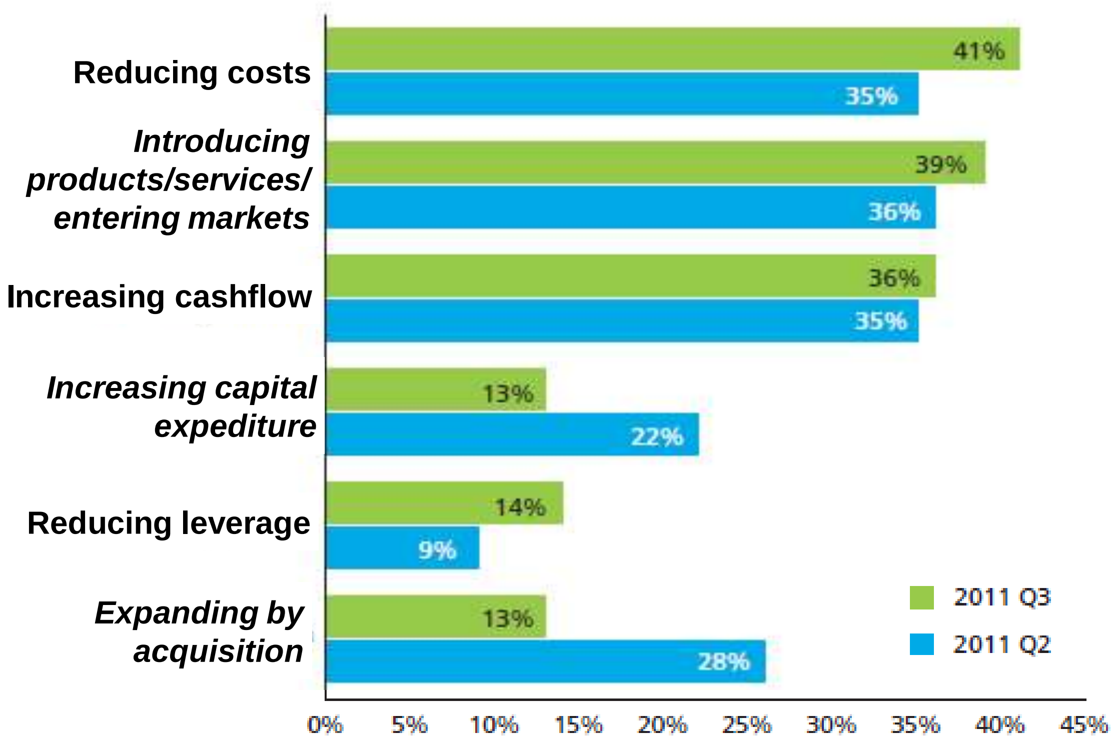
February 16, 2012

Delivering more and more with less and less

% of CFOs who rated as strong priority for next 12 months



The Deloitte CFO Survey, UK, October 2011

Delivering more and more with less and less

SAP is releasing a new, transformative operating model for financial operations which will

standardized, automated processes driving down cost and complexity

scalability and flexibility as business expands into new countries or markets

transparency to make sure you're getting the job done

3 key elements of the operating model that will transform your business

State-of-the-art delivery platform with Shared Services Framework for Finance

- Enables economies-of-scale to improve efficiency in administrative processes
- Optimum integration of communication and back-end process automation
- Frees line operations from finance administration work

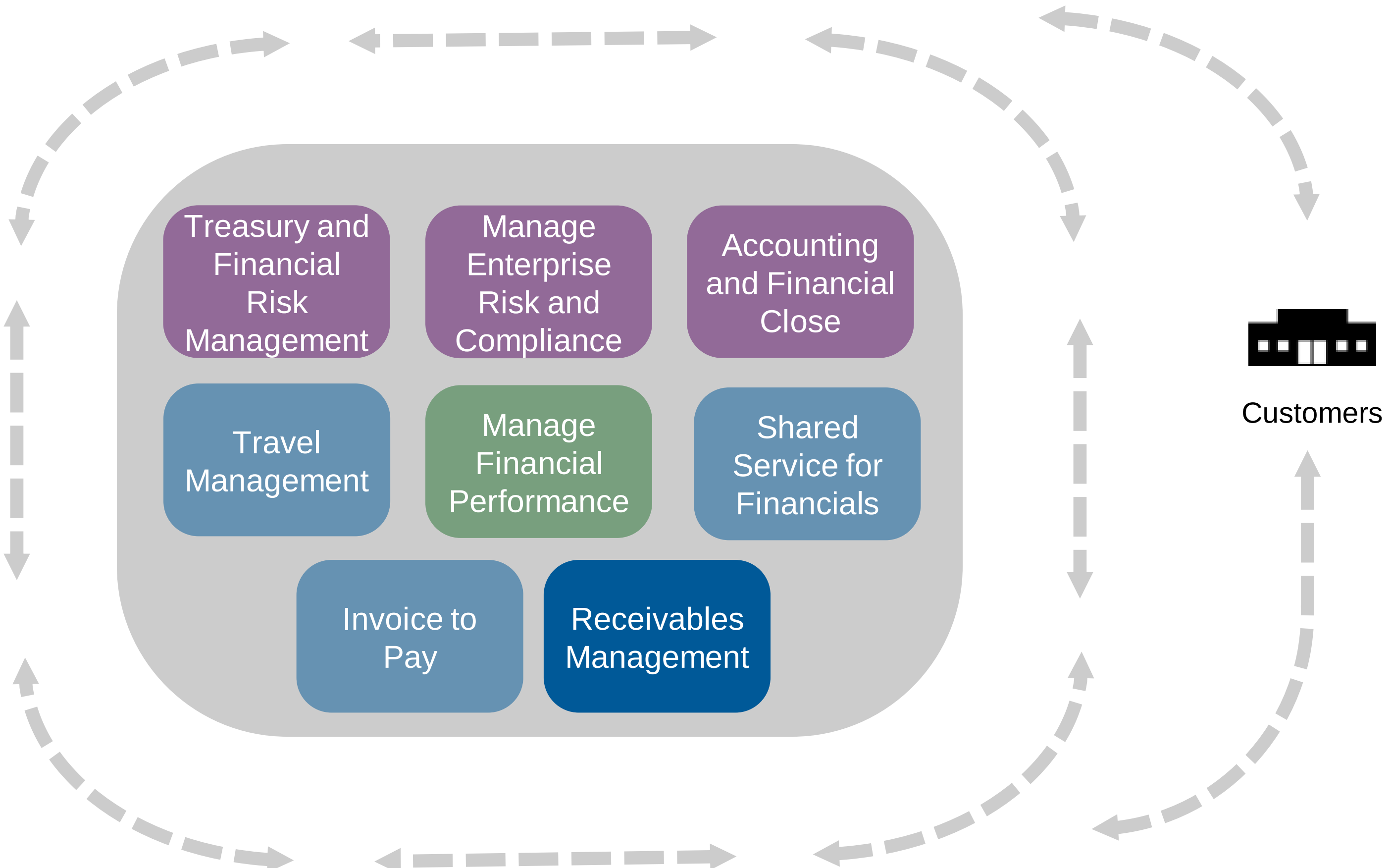
Receivables Management reduces bad debt write-offs and shortens Days Sales Outstanding

- Globally enforced credit policy embedded in your processes – every deal, everywhere
- Proactive, collaborative approach to collections and dispute management
- Leverage scale operations and automate e-billing

Invoice Automation increases control and speed

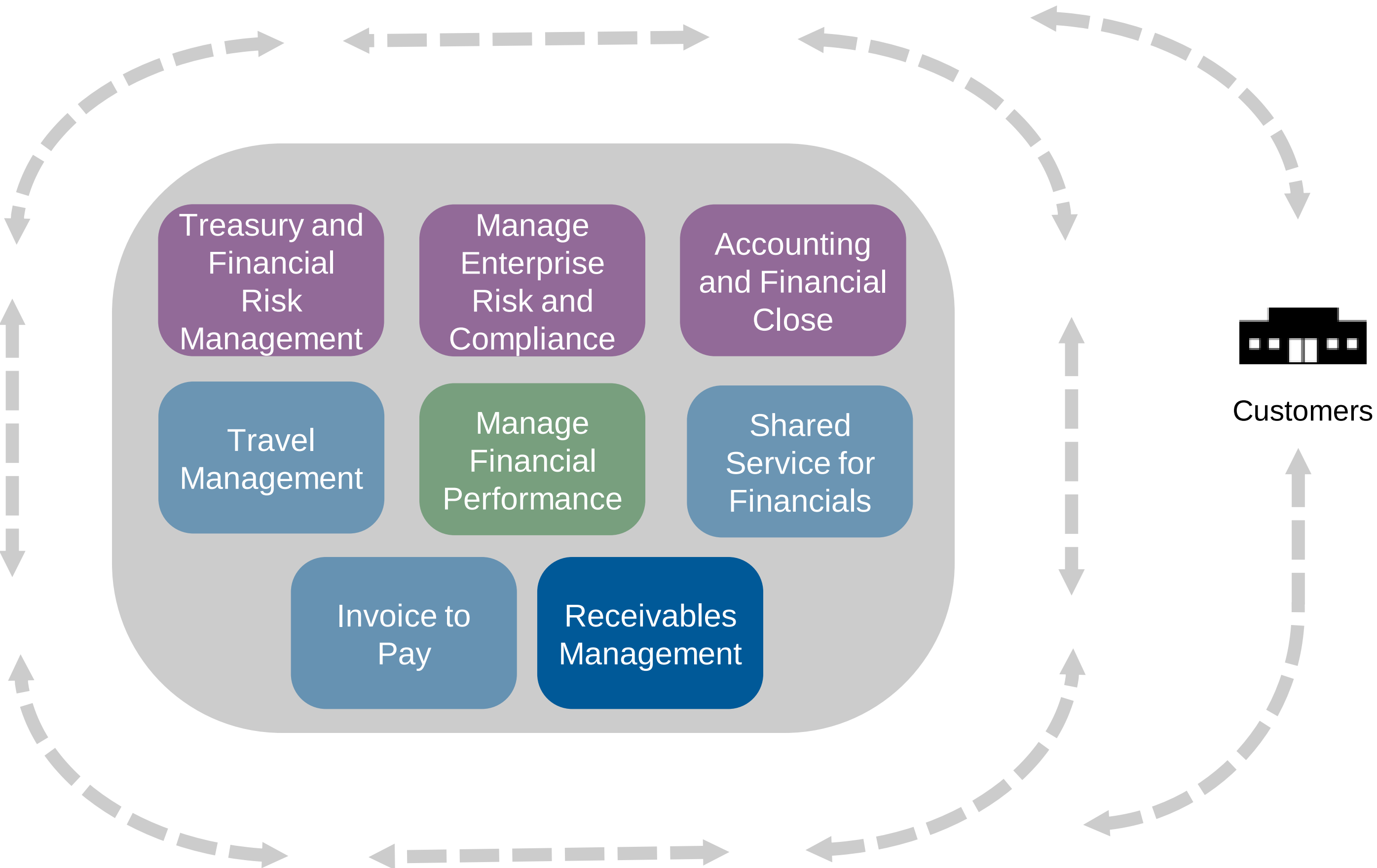
- Automates labor-intensive invoice receipt
- Comprehensive overview of all invoices across the corporation
- Execute electronic payments - faster, more accurate, less costly

Receivables Management – a key operational component of Financial Excellence



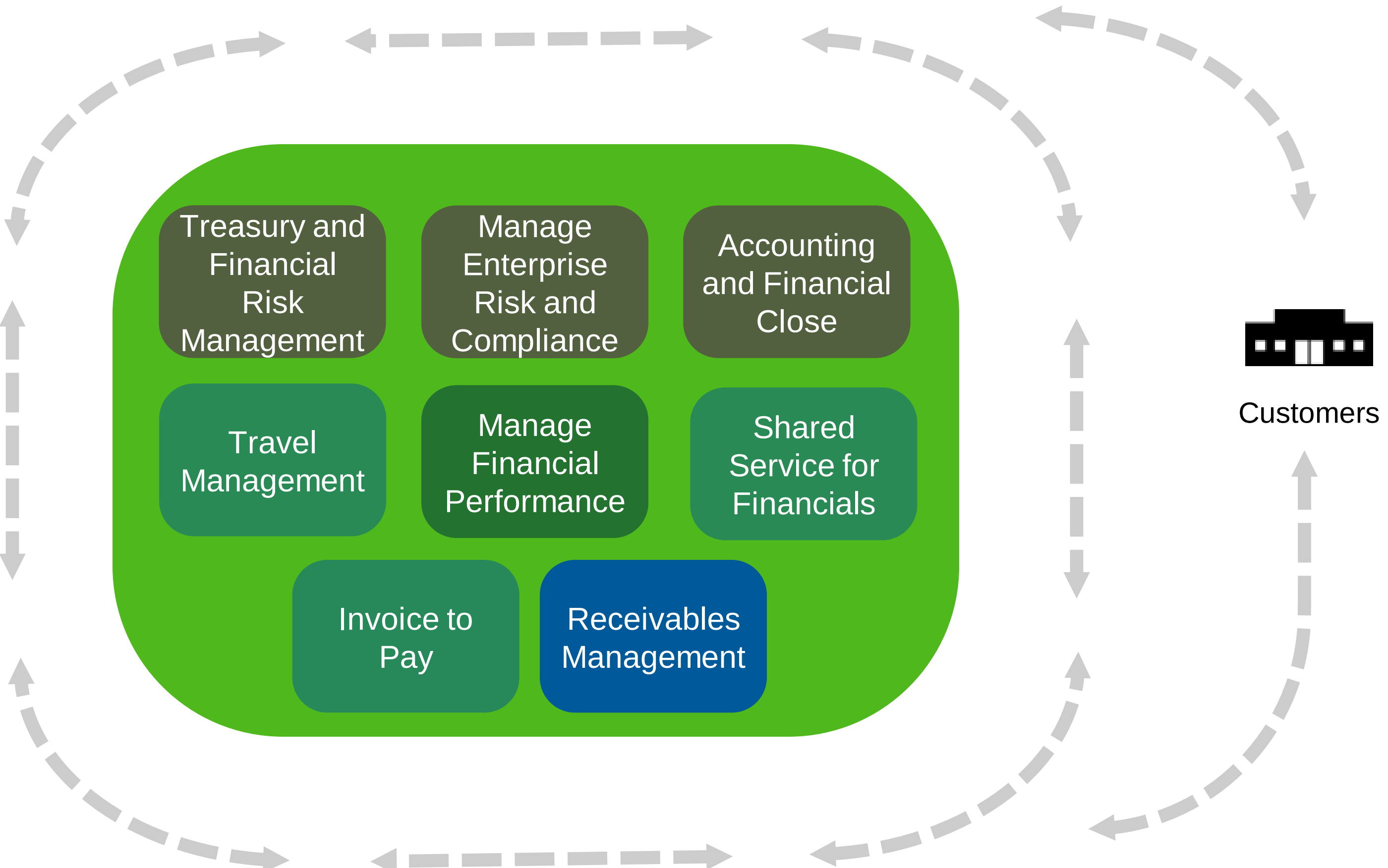
These are the challenges we hear from our customers

- Reactive approach to credit risk
- Tied-up cash
- High cost of operations
- Poor customer service



Solving the issues for receivables management

- Effective credit evaluation and management
- Robust cash flow
- Efficient operations
- Optimized customer care and service



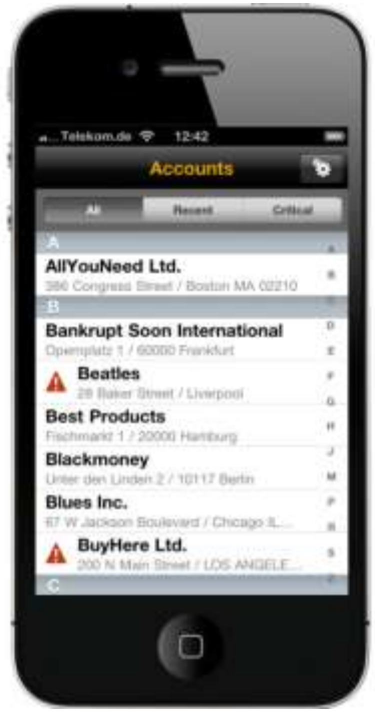
What's new? SAP Customer Financial Fact Sheet

With the SAP Customer Financial Fact Sheet for iPhone, sales representatives and account executives can check the financial situation of their customers anywhere and anytime. They need to be able to monitor the financial situation of their customers while traveling or visiting customer sites. Without having to call your sales back office or your accounting department or having to rely on outdated printouts, they can display all relevant financial data for a specific customer, with the option of drilling down to the level of a single invoice.

This allows sales reps to do the following:

- Ensure you do not keep on selling to a customer whose credit limit is close to being exhausted
- Apply the appropriate terms and conditions during negotiations with the customer, as these may depend on how the customer's credit risk is rated
- Communicate with the customer about outstanding invoices and even send copies or dunning letters via e-mail while on site

SAP Customer Financial Fact Sheet



User Group	Functionality
Sales representatives	• Display list of all customers classified as *Critical according to predefined rules OR* those recently accessed • Display financial details (total amounts of outstanding or overdue invoices, credit limit, credit limit utilization, credit risk class) • Call up original invoices in PDF format and send them to customer via e-mail • Display contacts in customer organization and add them to list of local contacts

SAP Customer Financial Fact Sheet

Receivables Management overview

Receivables Management

Credit Evaluation and Management

Billing and E-Invoicing

Dispute Resolution

Collections Management

Accounts Receivable

Receivables Management provides the ability to:

- reduce bad debt risk
- comply with e-billing mandates
- improve customer service
- accelerate collections and reduce DSO
- optimize cash flow and working capital levels

SAP Credit Management

Credit Evaluation and Management

Proactive and predictive credit evaluation platform that

- executes on a global credit policy
- performs credit checks during key processes
- evaluates blocked orders
- analyzes risk exposure

Functional Overview

Credit Limit Management

Implement a company wide credit policy

Manage a customer credit profile

Centralize credit management in a distributed system landscape

Credit Case

Credit case for structured processing of credit limit applications

Track status and result of credit limit applications

Credit Rules Engine

Categorize customers by scoring rules

Calculate and assign customer-specific credit limit automatically

Check credit rules

Model and implement own customer credit score cards

Credit Information

Interface to external credit agencies

Input parameters for scoring rules

BW Content

Credit Manager Portal

Role-based access to credit management information and analysis

What's new? Documented Credit Decision (DCD)

EhP6

Legal requirements, for example, "*Bundesdatenschutzgesetz*", Germany

- Negative credit decisions have to be documented for "natural persons", e.g. individuals
- Relevant for consumers and companies which are legally incorporated via individuals
- Attribute values (state) of credit account at the point of time when the decision is taken have to be retrievable & traceable at a later point of time

Audit & SOX requirements:

- Credit decisions which trigger an approval process shall be monitored
- Involved parties and their respective decisions have to transparent and documented
- Actions/decisions by users which overrule a negative credit decision proposed by the system have to be retrievable at a later point of time.

Business requirements:

- The handling of credit blocked sales documents shall be done centrally in an efficient manner in SAP Credit Management
- A "decision within seconds" approach to release a blocked sales document shall be supported as well as a comprehensive analysis of the credit account before taking a decision.

DCD: functionality

- A sales order which is entered in SD gets credit checked (existing functionality)
- In case of a negative credit check the sales order gets a status “credit block” (existing functionality)
- In this case the system automatically creates a new object called “Documented Credit Decision” (DCD) which is linked to the credit blocked sales order (new functionality)
- DCDs shall be processed by the credit analyst
- The DCD contains:
  - Various attributes like priority, responsible credit analyst
  - A snapshot of the credit account in order to document the exact state
  - The log of the credit check
  - Free notes & attachments
  - An approval process is supported which describes who may approve the credit decision / release the respective sales orders
- This new object shall document all facets of the credit decision.
- Similar to sales orders, DCDs can also be created for delivery documents

New functionality

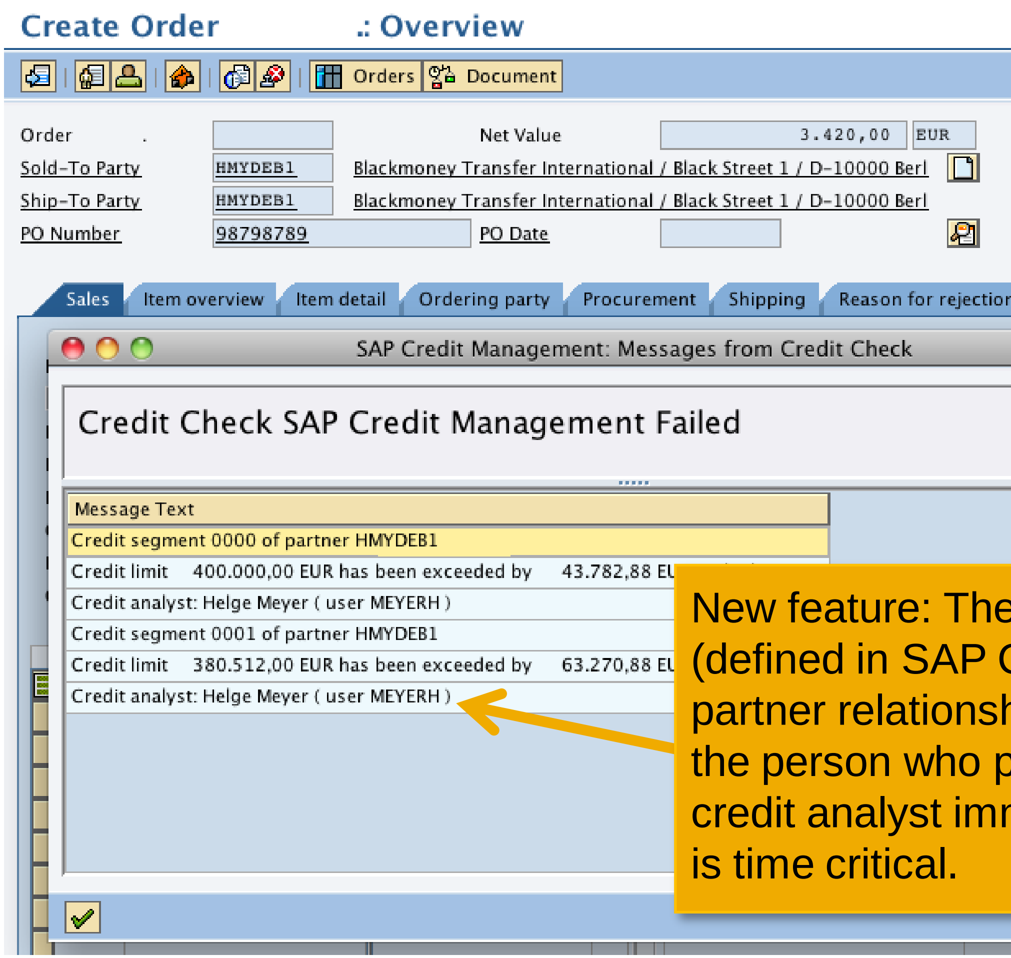
DCD: technical foundation

Case Records

- Contain attributes, notes, attachment and linked objects
- A set of functions which are available during the processing of case records can be defined
- Workflow support
- Flexible and open for customer-specific enhancements / adoptions
    - Alignment and positioning of attributes on the screen
    - Extension by customer-specific attributes
    - Extension by additional functions
    - Numerous BADIs (="spots for user exits") are available
- Cases Records are already used in SAP Credit Management (credit limit requests) and SAP Dispute Management (dispute cases) → Configuration experts / consultants with experience in these modules do not need to learn a new technique / concept

DCD: credit check

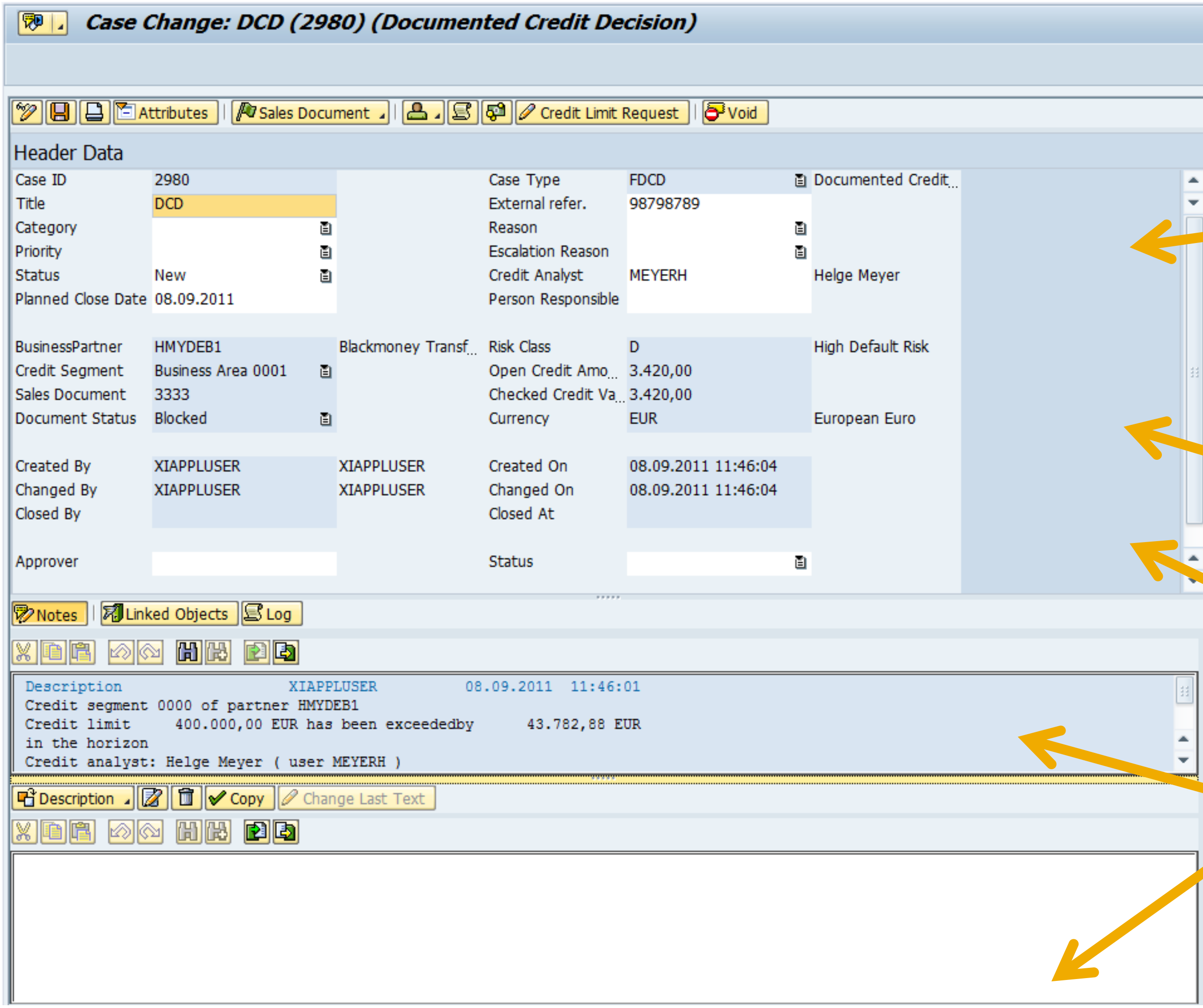
As usual, the credit check is executed when a sales order* is entered / changed:



New feature: The credit analyst in charge of this account (defined in SAP Credit Management via a business partner relationship) is shown in the popup. This allows the person who processes the sales order to contact the credit analyst immediately – especially when processing is time critical.

* Applies for deliveries, too.

DCD: detail (I)



The layout of the DCD is highly configurable, but can contain:

Info about processor, priority, categorization, status,…

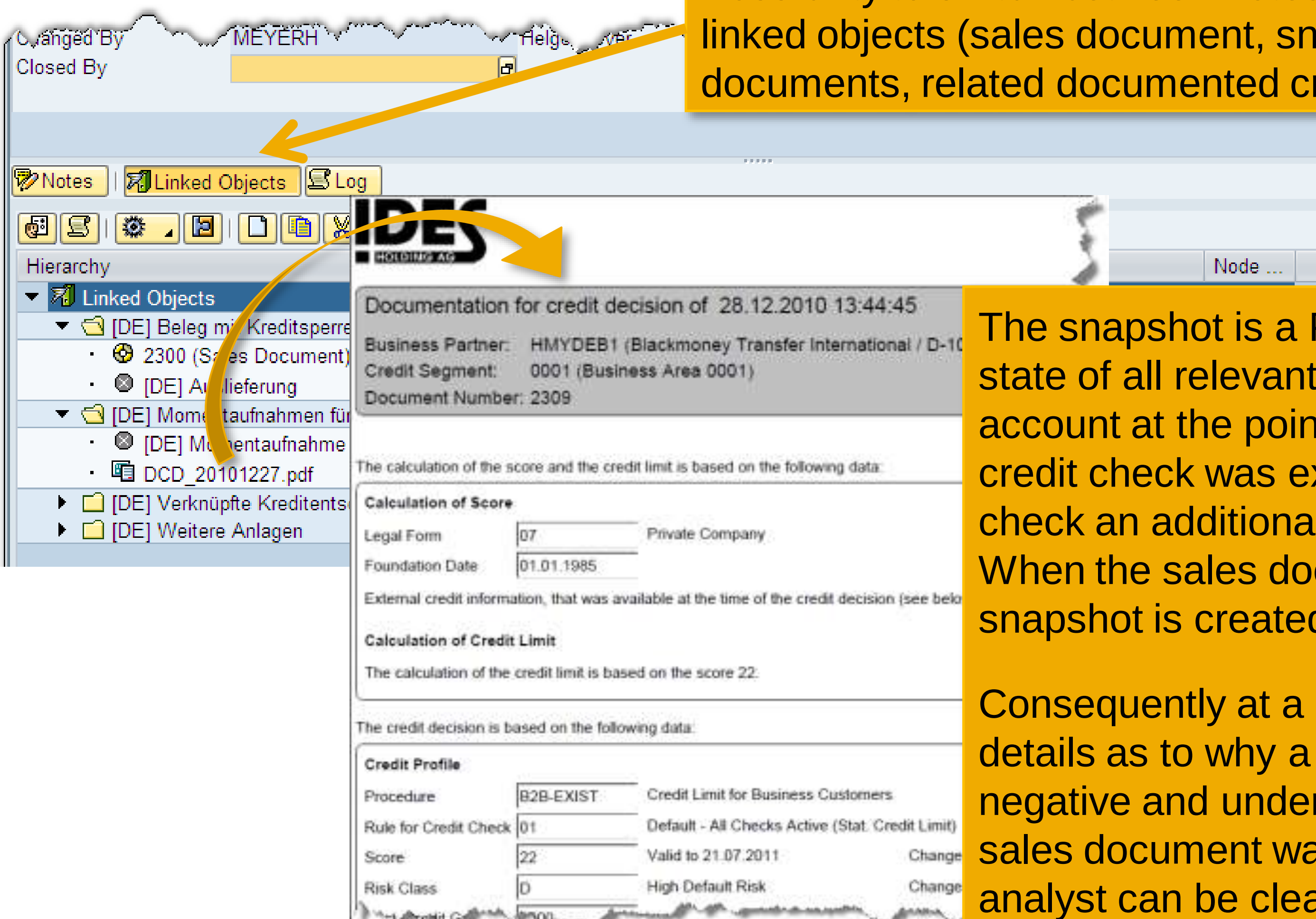
Info about customer, sales document and amounts,…

Timestamps, users,…

Possibility to enter notes. Certain notes (ex.: details of failed credit checks) are generated by the system

DCD: detail (II)

Possibility to switch between notes area and view on linked objects (sales document, snap shots, attached documents, related documented credit decisions)

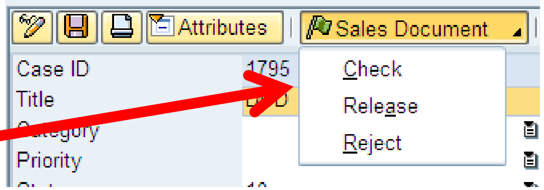


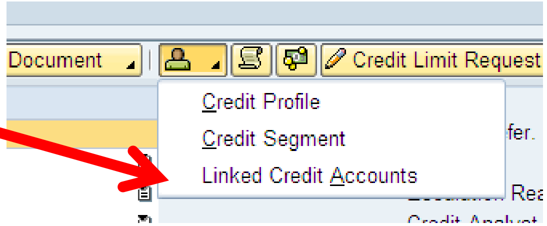
The snapshot is a PDF form. It shows the state of all relevant attributes of the credit account at the point of time when the credit check was executed. For each re-check an additional snapshot is created. When the sales document is released, a snapshot is created, too.

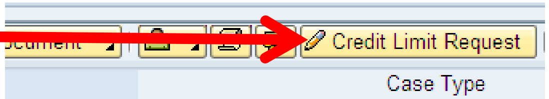
Consequently at a later point of time, the details as to why a credit check was negative and under what circumstances a sales document was released by the credit analyst can be clearly and easily audited.

DCD: functionality

- Drill down to linked objects (sales document, snapshot)
- Possibility to add notes & attachments
- Possibility to initiate a credit re-check of the referenced sales document or to release / reject it
- Drill down to credit account (profile tab, segment tab) and to linked credit accounts (→ shows credit accounts linked in a hierarchy an their limits / limit utilization)
- Drill down to detail log of the credit check
- Drill down to the ‘Process Receivables’ view, provided SAP Collections Management is available to get a detailed overview of the customer’s outstanding receivables or in order to contact the customer and to record promises to pay, for example.
- Drill down to pending credit limit request concerning this customer
- Through configuration additional functions can be added easily to the detail view





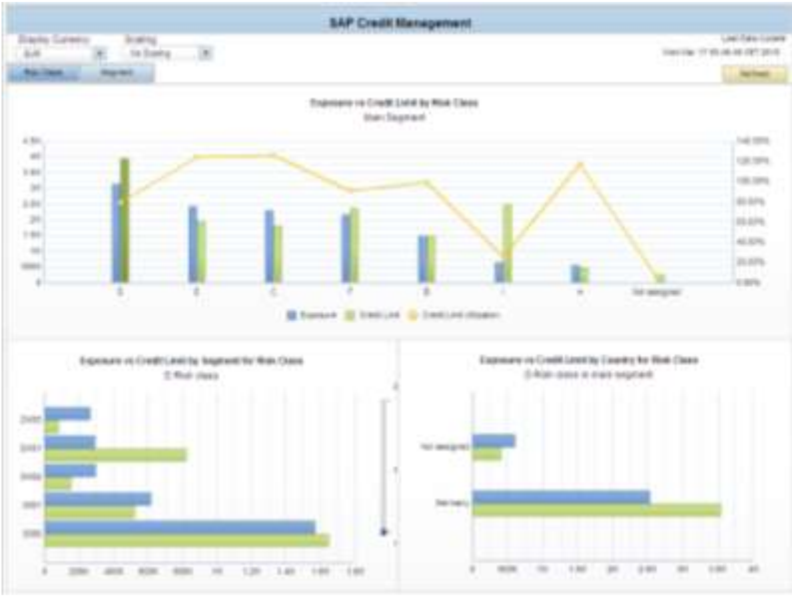


What’s new? Xcelsius dashboards

EhP5

In **SAP Credit Management** new dashboards are available. The dashboards helps you to analyze / answer following questions:

- What is the credit exposure to customers of various risk classes?
- What is the average credit limit utilization of customers of various risk classes?
- How do these figures look by country?
- How do these figures look by organizational entity (=credit segment)?



Based on this **insight**, following **action** might be taken (examples):

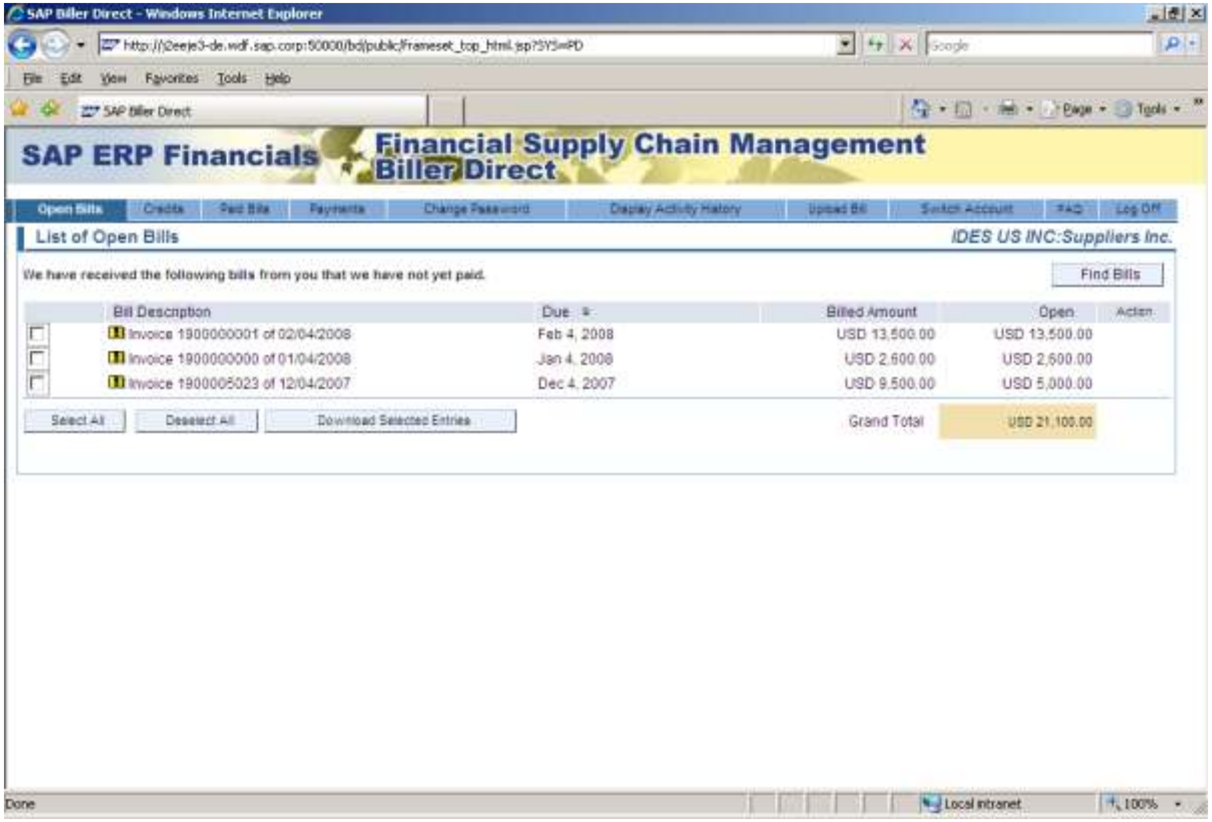
- Take provisions for anticipation credit default.
- Take measures to reduce overall credit exposure in critical risk classes if respective exposure appears to be too high.
- Try to optimize customer portfolio considering risk profile.

SAP Biller Direct

Billing and E-Invoicing

An web application that connects your customers and vendors with your financial operations team:

- presents bills and invoices
- enables customer and vendor self-service online inquiry
- receives payments electronically



Functional overview

SAP Biller Direct provides functions for Electronic Bill Presentment and Payment (EBPP)

Using SAP Biller Direct, invoice recipients can see their account balance with the Biller and look at their bills, credits or payments

Invoice recipients can initiate payments or download bills into their accounts payable system

Invoice recipients can dispute bills from the internet and collaborate with the biller

SAP Biller Direct enables real-time integration between the SAP backend system and the internet without any data redundancies

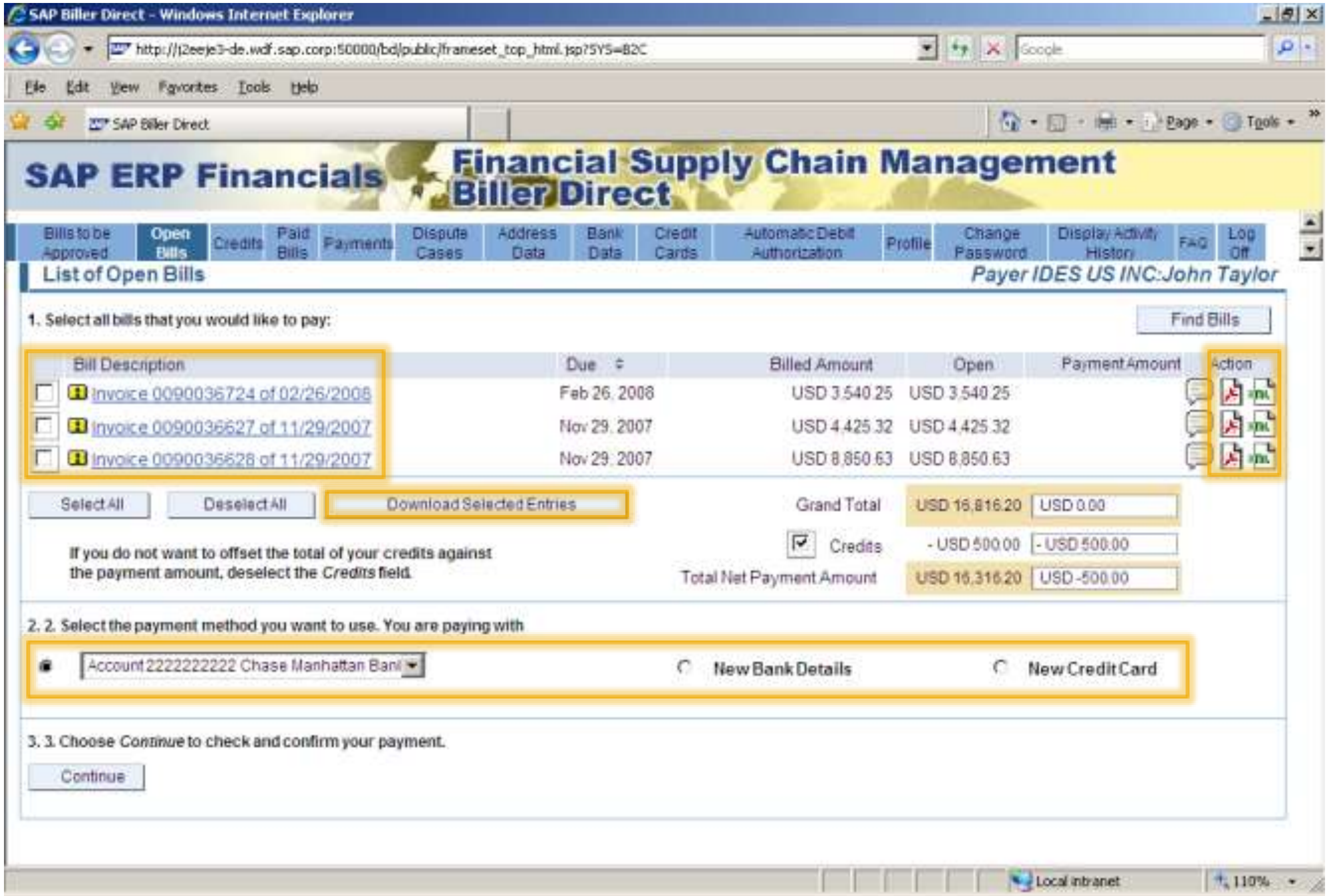
List of open bills

Customers can see all of their bills and credit notes on the internet

They can display the documents in PDF or XML format

They can download bill data in PDF or CSV format

They can select various payment methods



What's new? buy-side enablement for Shared Services

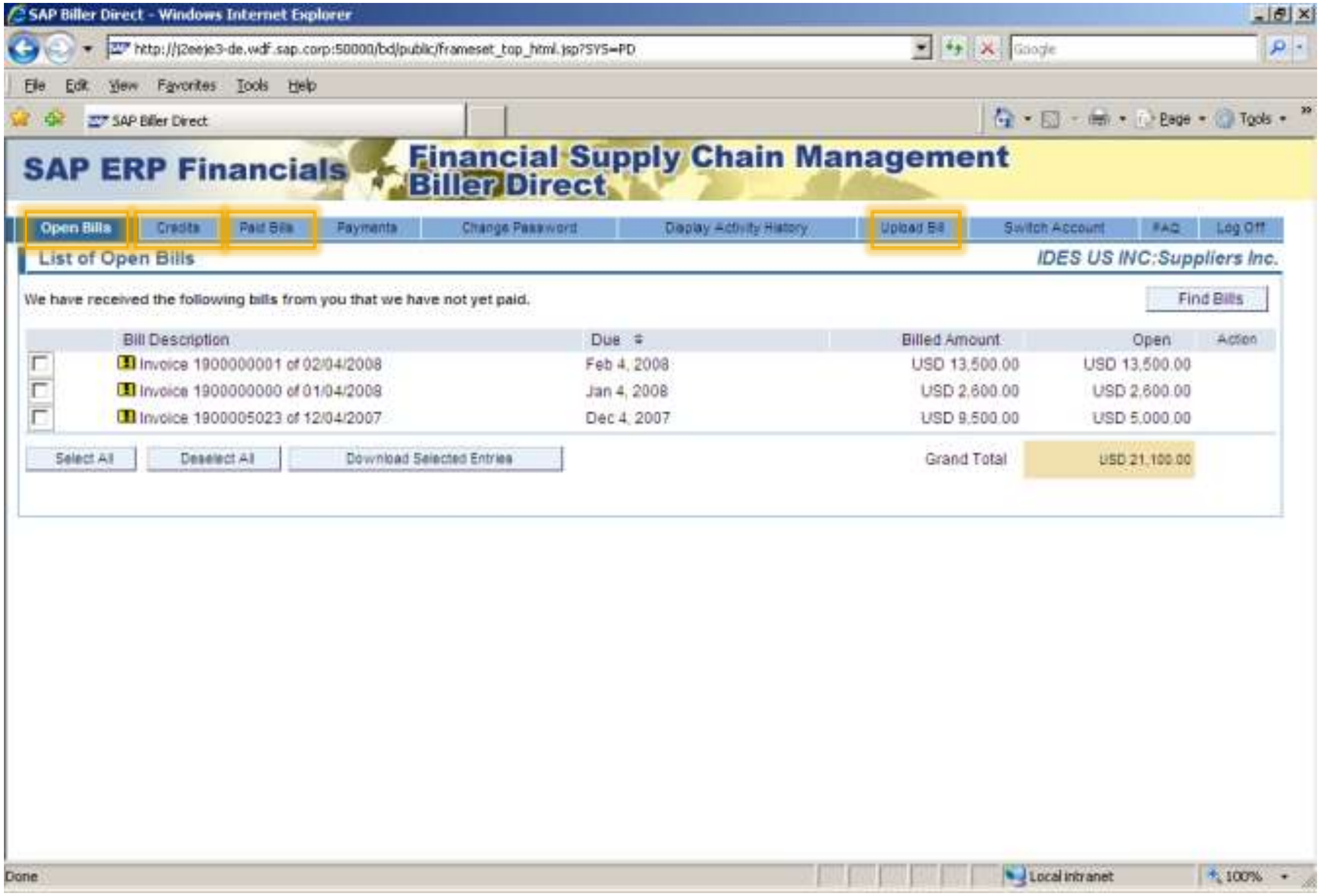
EhP2&5

Supplier functions available since EhP2

- Suppliers can check their invoices & credits
- They can check finalized payments from their customers
- They can upload invoice data (XML) and invoice documents (PDF, TXT)

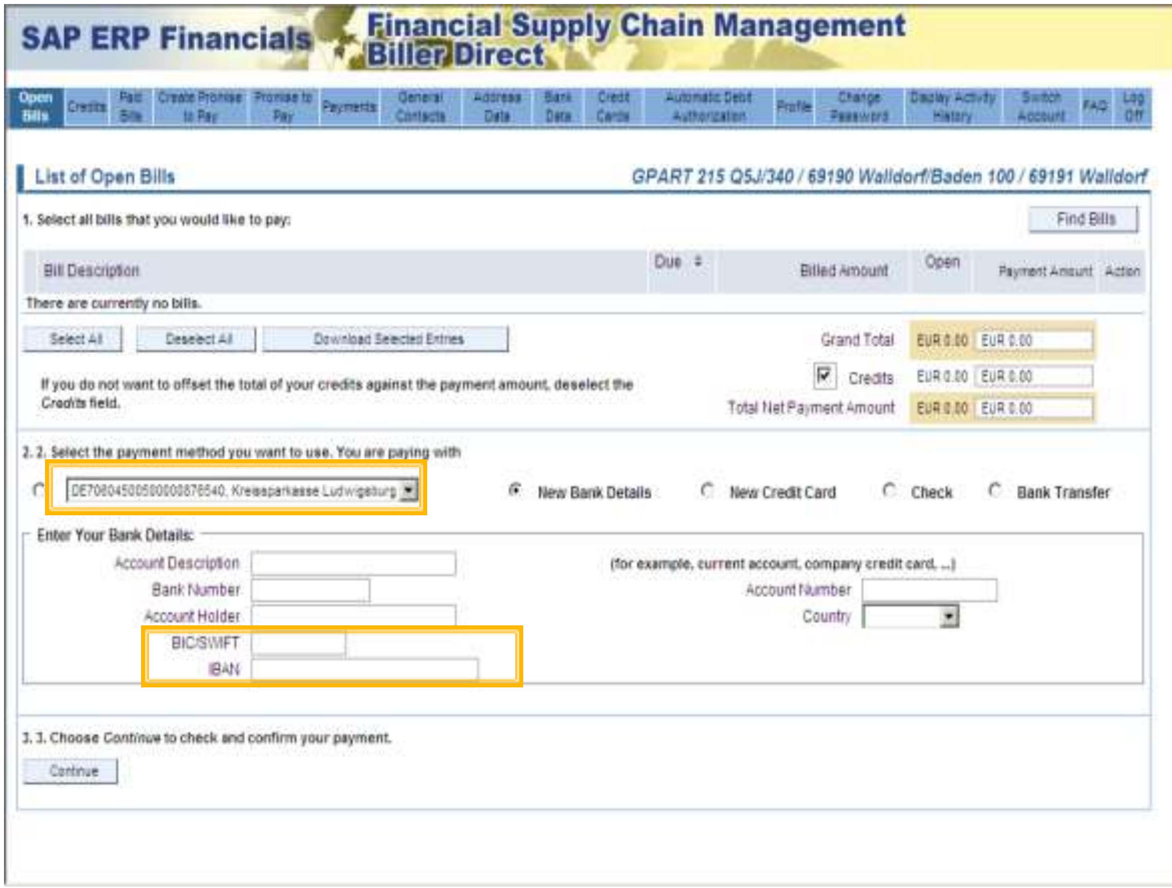
Supplier functions available since EhP5

- Embedding into Shared Service framework for inquiry processing



Support for Single European Payment Area (SEPA)

EhP5



Customers or business partners are provided self-service screens to maintain key bank data fields as required by SEPA

- International Bank Account Number (IBAN)
- Bank Identifier Code (BIC)

The IBAN data field is presented in all relevant user interfaces

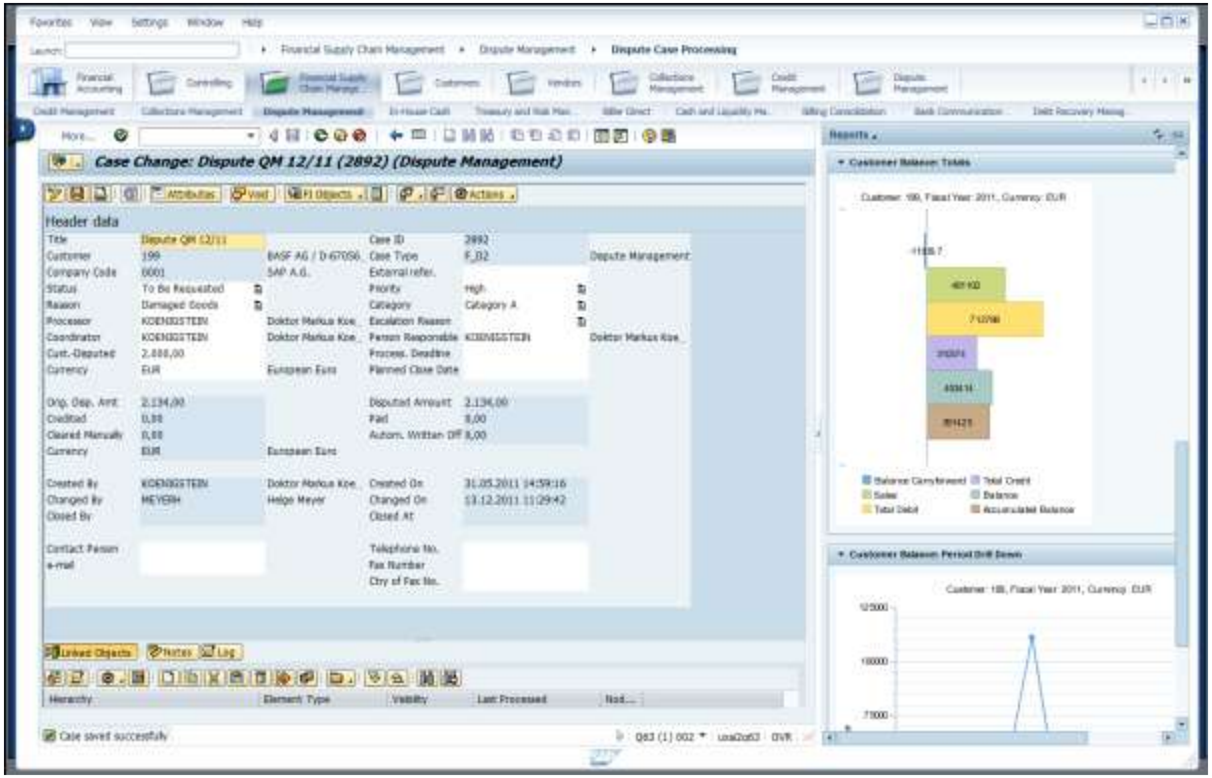
The IBAN field is available in all relevant export files.

SAP Collections and Dispute Management: dispute resolution

Dispute Resolution

Collaboration and workflow to resolve dispute cases

- automatic generation of disputes for underpayments
- automated workflow and escalations
- monitoring for progress and success of collections



Functional overview

Cross-department dispute resolution

All information is centrally stored and structured (electronic record)

Integration with SAP Workflow incl. e-mail notification of processors

Integration in financial but also in logistical processes

Creation and viewing of dispute cases from financial transactions

Automatic update of dispute cases by financial transactions

Links to financial and billing documents (SD and CRM)

Correspondence capabilities

Customer correspondence (automatically and manually)

Internal escalation of critical dispute cases

Support of different communication channels

SAP Biller Direct

Collections Management

Analysis of dispute resolution

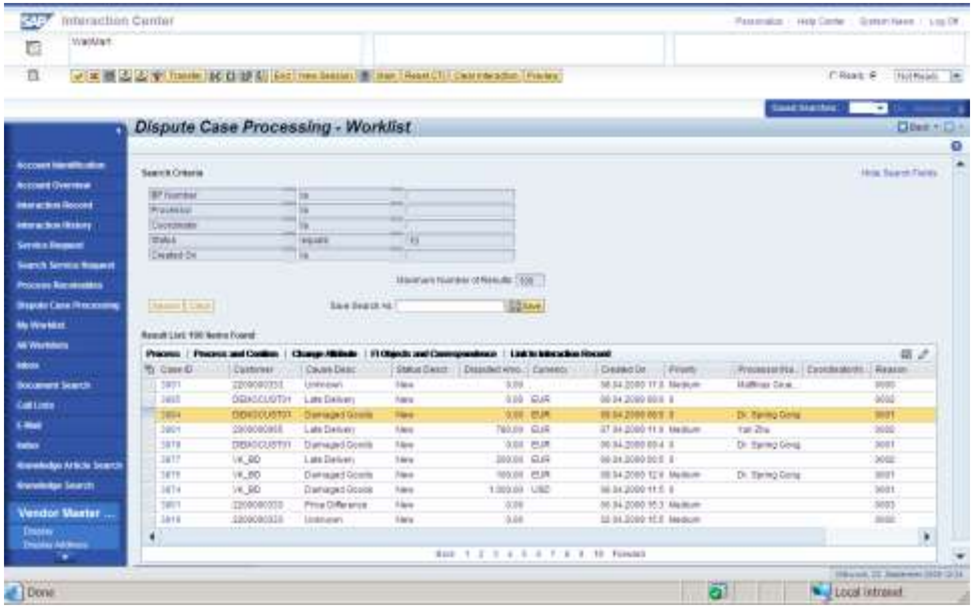
BI Content

What's new? integration for shared services

EhP5

SAP Dispute Management is integrated into the **SAP Shared Services Framework:**

- Integration of dispute cases to be processed into the Accounting Interaction Center
- Telephony integration available
  - Contact persons can be called with two mouse clicks
  - Full telephony functionality
- Customer contacts during dispute cases resolution are visible in the interaction history in the Accounting Interaction Center

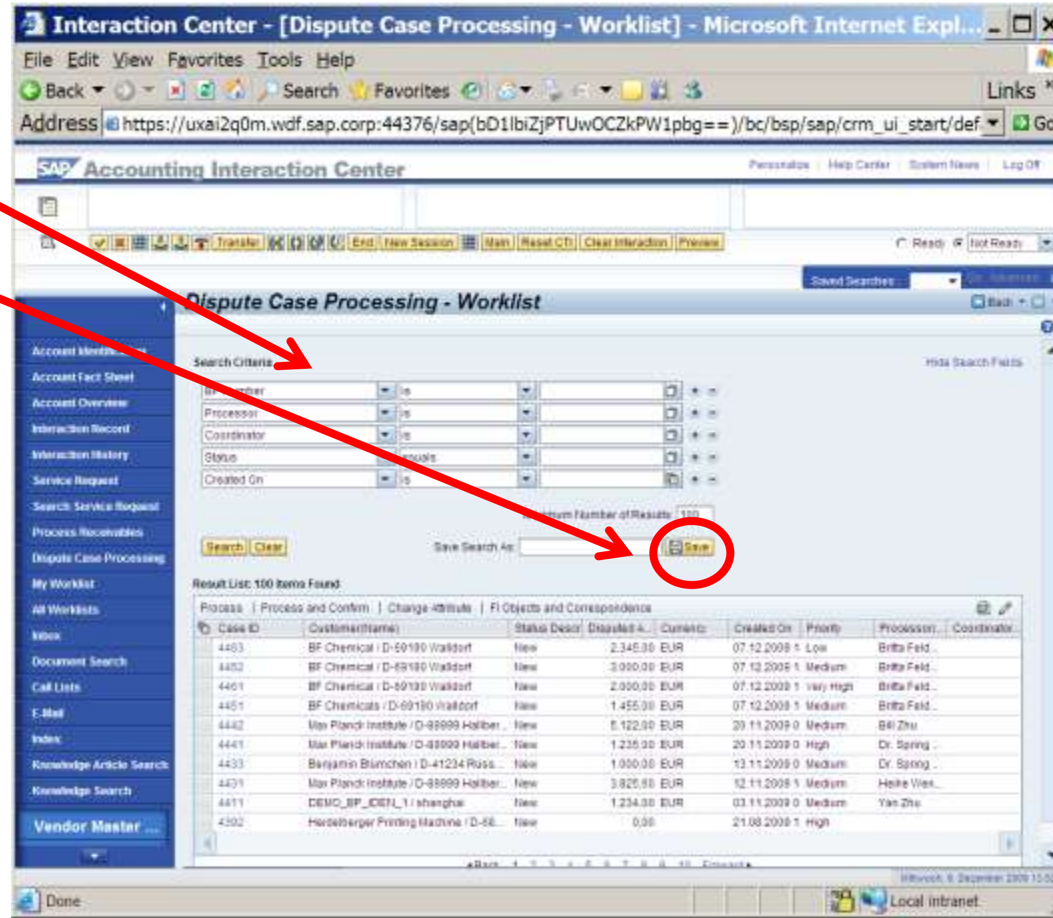


Benefits:

- Homogenous user interface in shared service center
- Higher productivity of dispute resolution team
- Higher transparency about customer facing communication

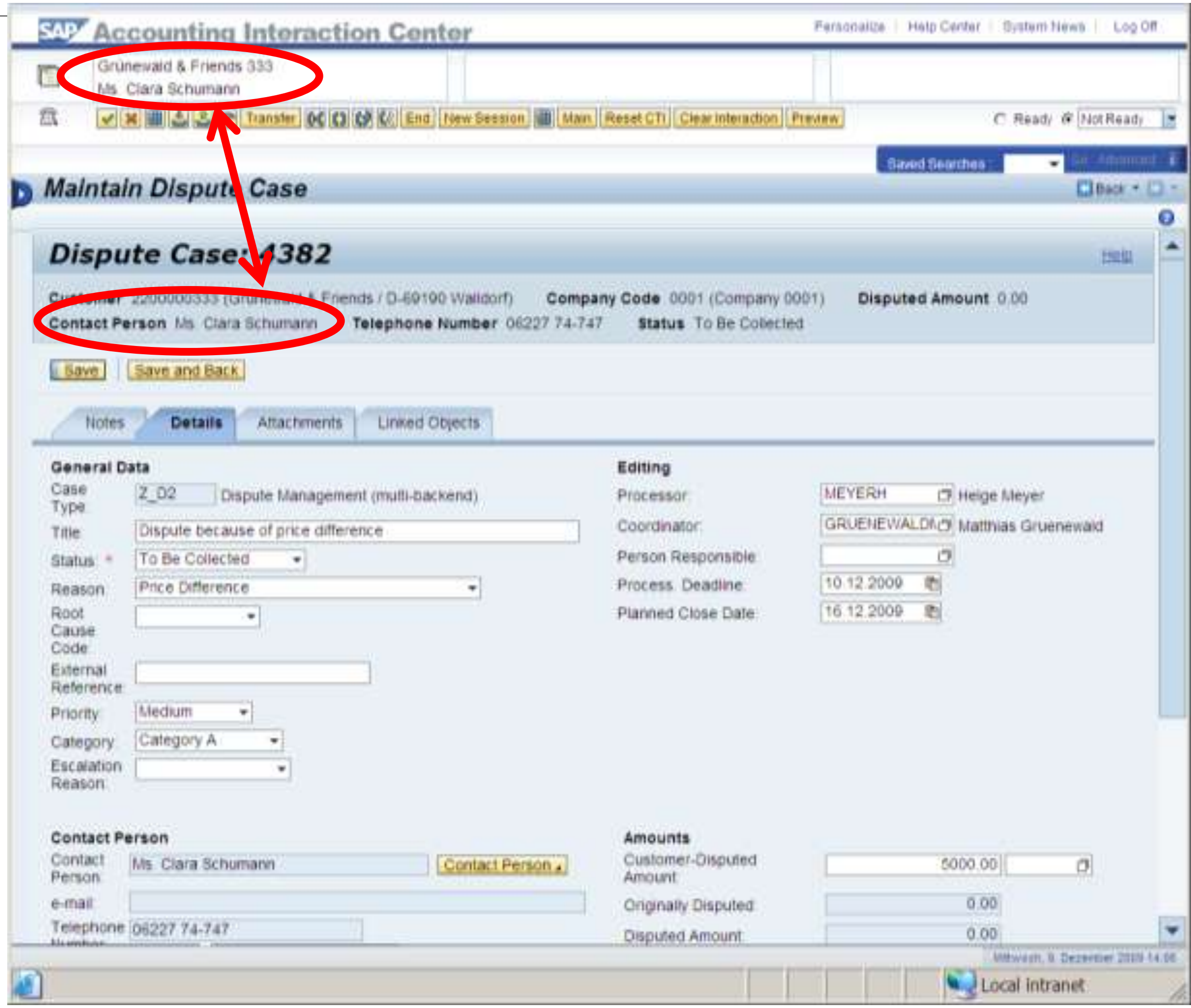
Integration details (I)

- Dispute Manager sees list of dispute cases in Interaction Center
- Flexible search for dispute cases
- Search criteria can be saved



Integration details (II)

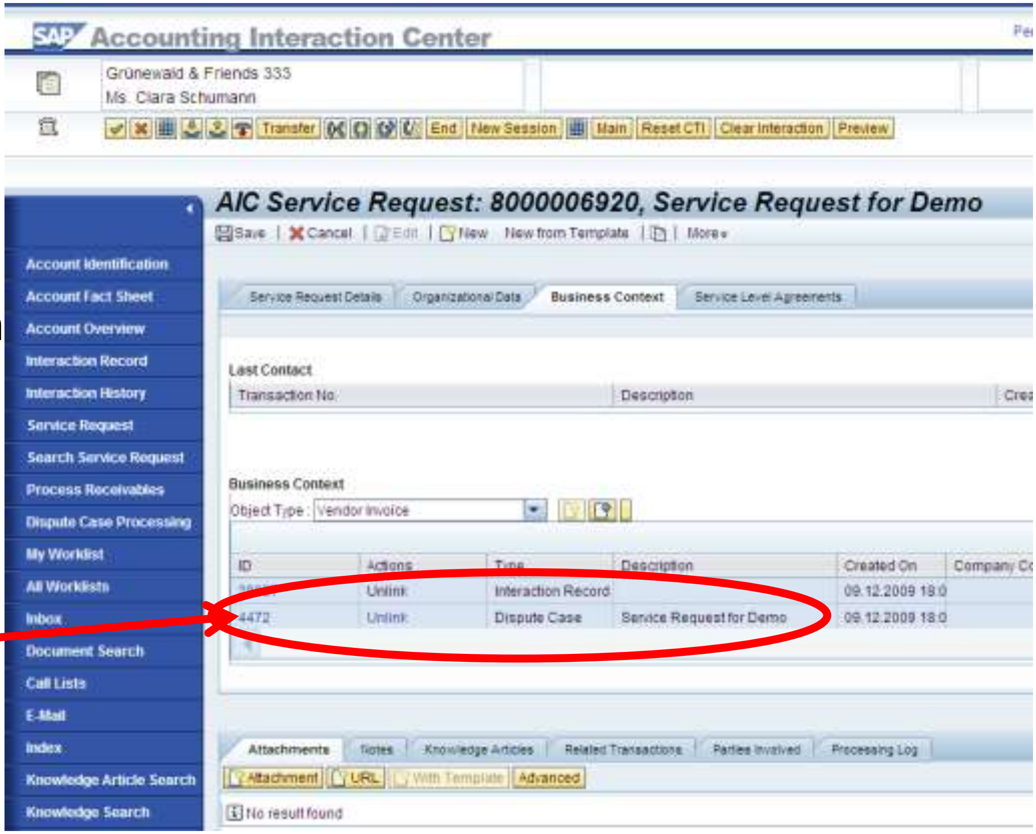
- Dispute case details can maintained directly in Interaction Center
- Contact person of dispute case is available for further processing in Interaction Center (for example: to initiate telephone call)
- Interaction record can be created automatically in Interaction Center → Transparency about every customer facing communication



Integration between service request and dispute (I)

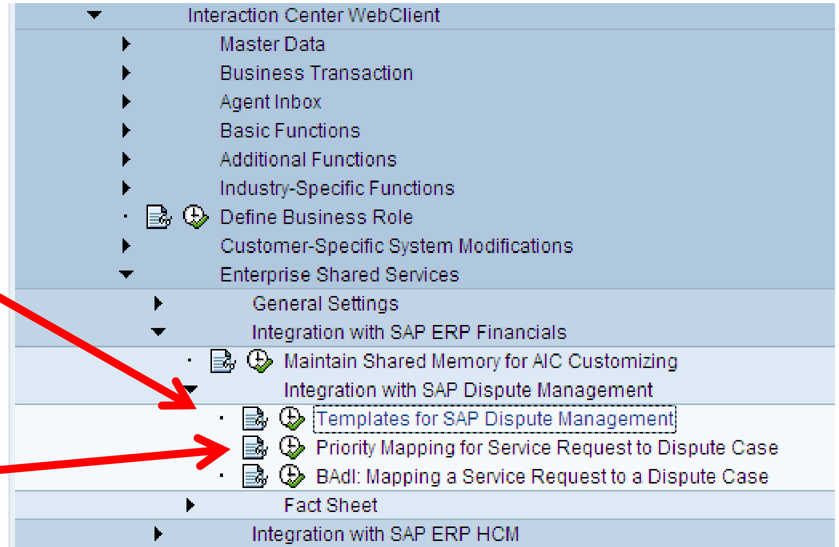
There is an integration between **service requests** being created in the Interaction Center and **dispute cases**:

- Dispute cases can be created out of service request in the Interaction Center
  - automatically
  - by manual trigger
- Description & notes are taken over from service request to disputes case
- Linked object (customer, invoice) are taken over
- Dispute case attributes like reason code, category, priority can be set based on a mapping defined in customizing
- Navigation from service request to dispute case possible.

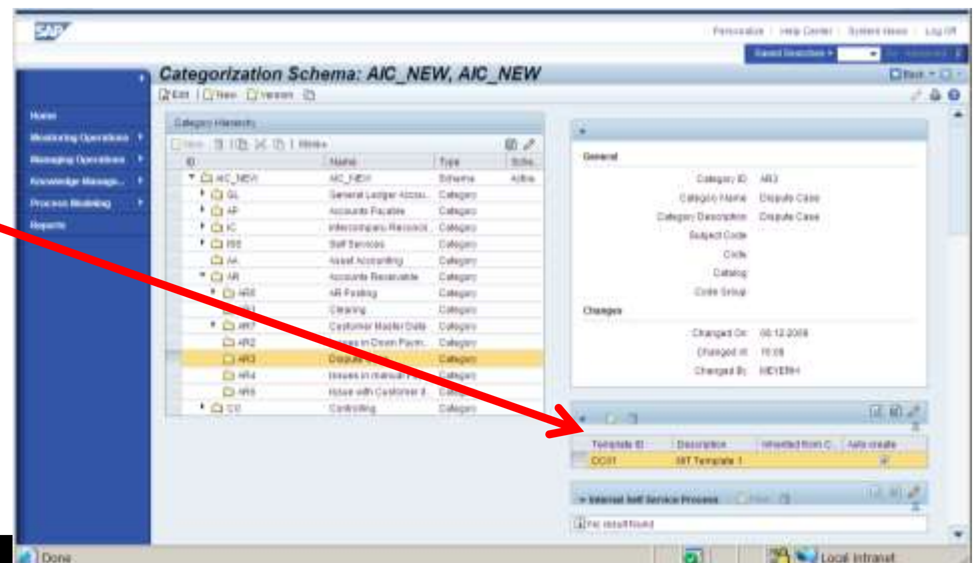


Integration between service request and dispute (II)

Following **Configuration Activities** have to be done:



- Define dispute case templates in CRM. These determine:
  - Case type
  - Dispute case category
  - Dispute case reason code
  - Auto create yes / no
- Define mapping of service request priority to dispute case priority
- Assign dispute case template to a category in category schema.



- Note: the maintenance of categorization schemas is usually done the a shared service center manager

Additional information

- The functionality for integrating SAP Dispute Management into the SAP Shared Services Framework is spread over following business functions:
  - FIN_SCC_AIC_1 (software layer SAP_APPL)
  - FIN_FSCM_SSC_AIC_1 (software layer FINBASIS)
  - CRM_SHSVC (software layer BBPCRM)

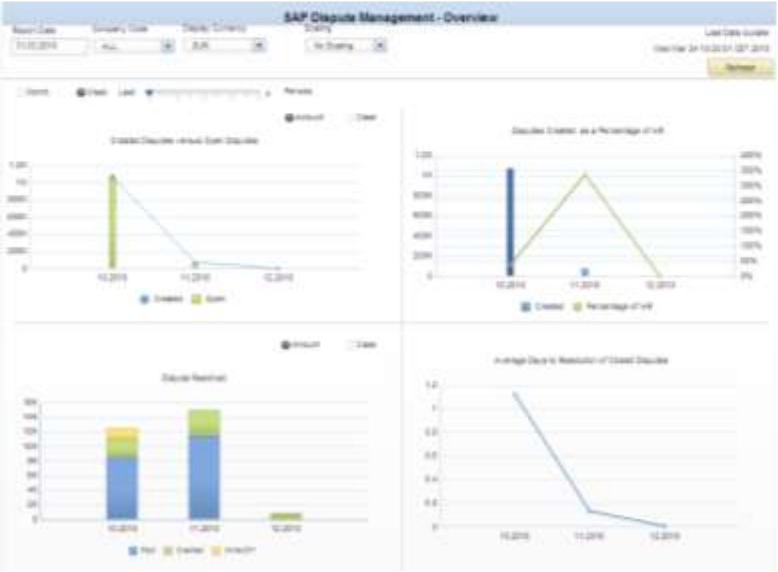
- Hence, these business functions need to be activated in order to be able to use this functionality. Use transaction SFW5 to review documentation, corresponding release notes and external test cases.

What’s new? Xcelsius dashboards

EhP5

In **SAP Dispute Management** 12 new dashboards are available. These dashboards help you to analyze / answer following questions:

- Why did customers raise disputes?
- How many disputes were raised? How much money is “in dispute”?
- How much time did it take to resolve disputes?
- How were disputes resolve (customer finally paid, you gave a credit, written-off)?
- What is the workload of my dispute resolution team(s)?



Based on this **insight**, following **action** might be taken:

- Improve quality of concerned processes in order to pro-active avoid motivation of future disputes.
- Streamline internal dispute resolution process.
- Adjust assignment of areas of responsibility of dispute resolution teams.

SAP Collections and Dispute Management: collections management

Collections Management

Proactive collections tools to

- identify overdue accounts and prioritize collections worklists
- leverage system integration (credit, disputes, billing, analysis) for 360° view of customer
- Provide superior customer service

My Worklist

Open Items

Partner	Short Name of Business Partner	Priority	Curr...	Outstanding	To Be Collected	Promised	Broken	Dispute...	Dunned	Hi...	Last Dunning	Last Payment	Last Contact	Name/Loc.Main
COL001	Pharma Specialists / 69190 Walldorf	Very high	EUR	15,500.00	11,900.00	2,000.00	2,000.00	2,000.00	11,600.00	4	08/01/2005	04/15/2005	08/09/200...	Heiner Schmidt
COL002	Elektromarkt / 69190 Walldorf	High	EUR	9,000.00	4,600.00	3,500.00	1,500.00	1,100.00	5,100.00	3	08/01/2005	04/15/2005	08/17/200...	Rudolf Kunze
COL012	Best Products / Philadelphia IL	High	USD	2,650.00	1,950.00	0.00	0.00	1,200.00	2,650.00	4	08/01/2005	06/01/2005		
COL018	AllYouNeed Corp. / Boston	High	USD	5,100.00	4,600.00	600.00	600.00	500.00	4,000.00	4	08/01/2005	05/05/2005	04/05/200...	Mr. Philip Cartwr
COL011	More & More / New York NY	Medium	USD	6,700.00	6,700.00	0.00	0.00	800.00	3,500.00	2	08/01/2005	07/16/2005		
COL010	Electronics Limited / Miami FL	Medium	USD	5,600.00	5,400.00	0.00	0.00	1,700.00	3,700.00	2	08/01/2005	06/15/2005		
COL016	BuyHere Ltd. / Los Angeles	Medium	USD	3,937.00	1,437.00	1,500.00	1,500.00	0.00	1,437.00	3	08/01/2005	05/20/2005	06/10/200...	Agatha Marple
COL020	Henry's best products / San Francisco	Medium	USD	3,250.00	3,250.00	550.00	550.00	550.00	1,850.00	2	08/01/2005	06/20/2005	07/15/200...	Jim Batman
COL014	Consumastic Ltd. / Philadelphia	Medium	USD	550.00	550.00	550.00	550.00	550.00	550.00	2	08/01/2005	06/01/2005	06/05/200...	Jim Telly
COL003	Mediastars GmbH / 69190 Walldorf	Medium	EUR	3,600.00	3,600.00	0.00	0.00	0.00	3,600.00	2	08/01/2005		08/16/200...	Theobald Krame
COL017	Better Than Good Corp. / Atlanta	Medium	USD	4,200.00	4,200.00	600.00	600.00	600.00	600.00	1	08/01/2005	06/30/2005	07/03/200...	Mr. Paul Wimsey
COL013	Pharmamia Ltd. / Dallas	Low	USD	4,250.00	3,950.00	750.00	750.00	300.00	750.00	1	08/01/2005	07/26/2005	08/19/200...	Hans Jensen
			EUR	**28,100.00**	**20,100.00**	**5,500.00**	**3,500.00**	**3,100.00**	**20,300.00**					
			USD	**36,237.00**	**32,037.00**	**4,550.00**	**4,550.00**	**6,200.00**	**19,037.00**					

Functional overview

Collection strategies

Comprise company specific rules for collecting receivables

Used to select and prioritize customer accounts for the collection

Daily work lists for collection specialists

Automatically created based on collection strategies

Prioritized list of all customers that are to be contacted by collection specialist

KPIs, customer valuation, due date grid to prepare customer contact

Functions to process and view open receivables

All open invoices and their status at a glance including invoice history

Actions for one or several invoices can be directly taken

Collection procedures

Promise to pay agreements

Resubmissions

Customer contacts

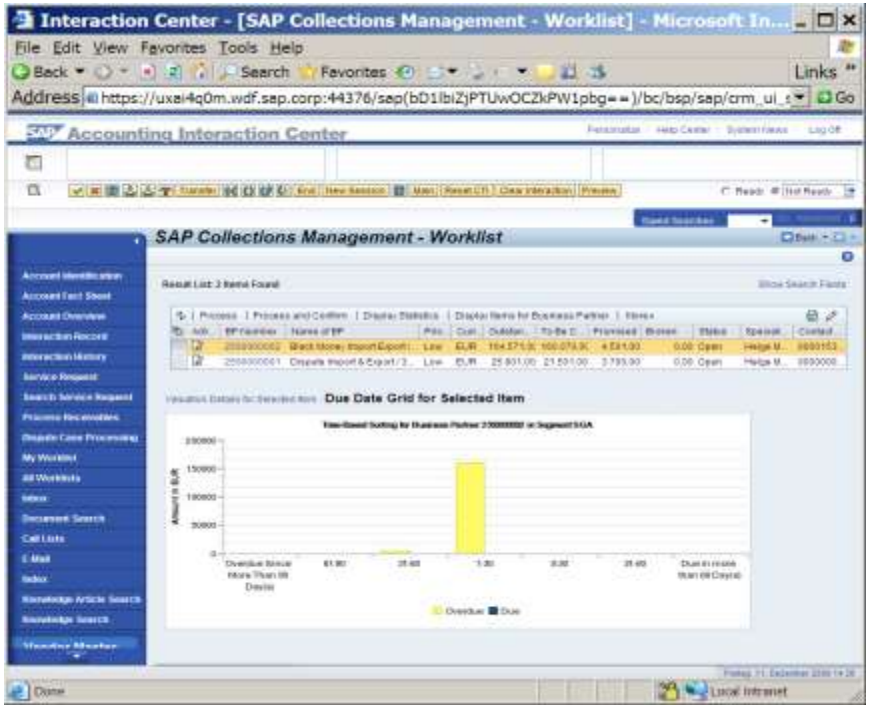
Integration with Dispute Management and SAP Credit Management

Create and view dispute cases from SAP Collections Management

What's new? integration with shared services

EhP5

- Integration of the collection worklist into the Accounting Interaction Center
- Telephone integration available in Process Receivables
  - Customer contacts can be called with two mouse clicks
  - Full telephone functionality
- History of contacts from collection activities are visible in the interaction history in the Accounting Interaction Center



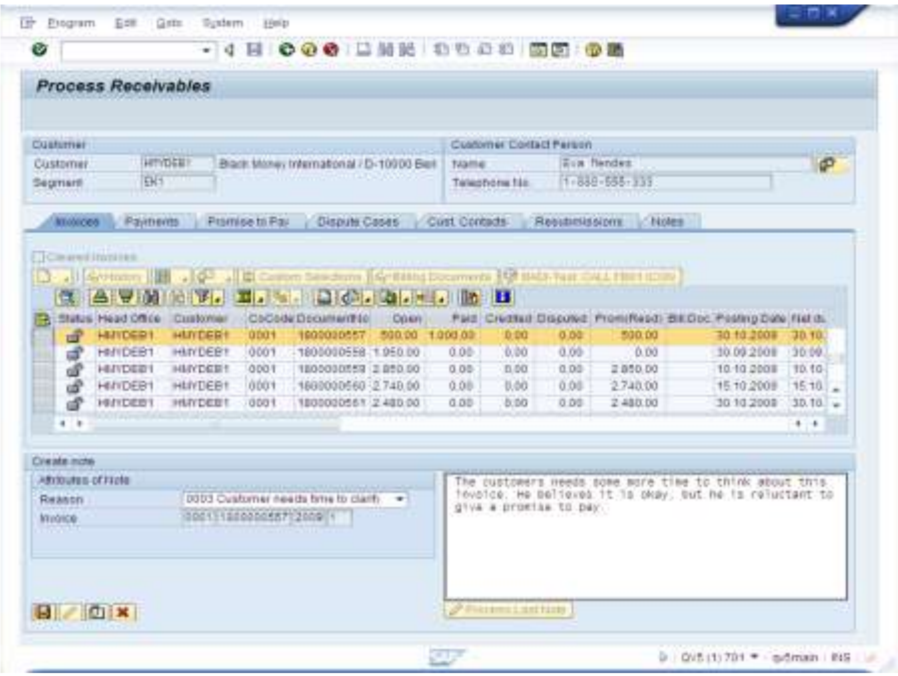
Benefits:

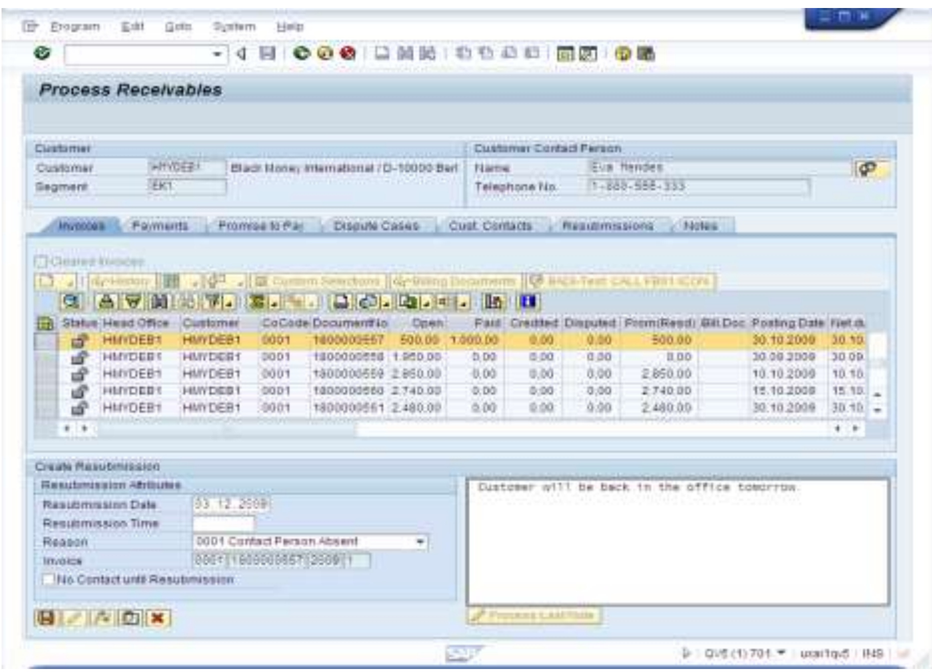
- Homogenous user interface in shared service center
- Higher productivity of collection specialist
- Higher transparency about customer facing communication

What's new? notes on the invoice level

EhP5

In **Process Receivables** notes with reference to one or more invoices can be entered and you can add attachments to the notes:

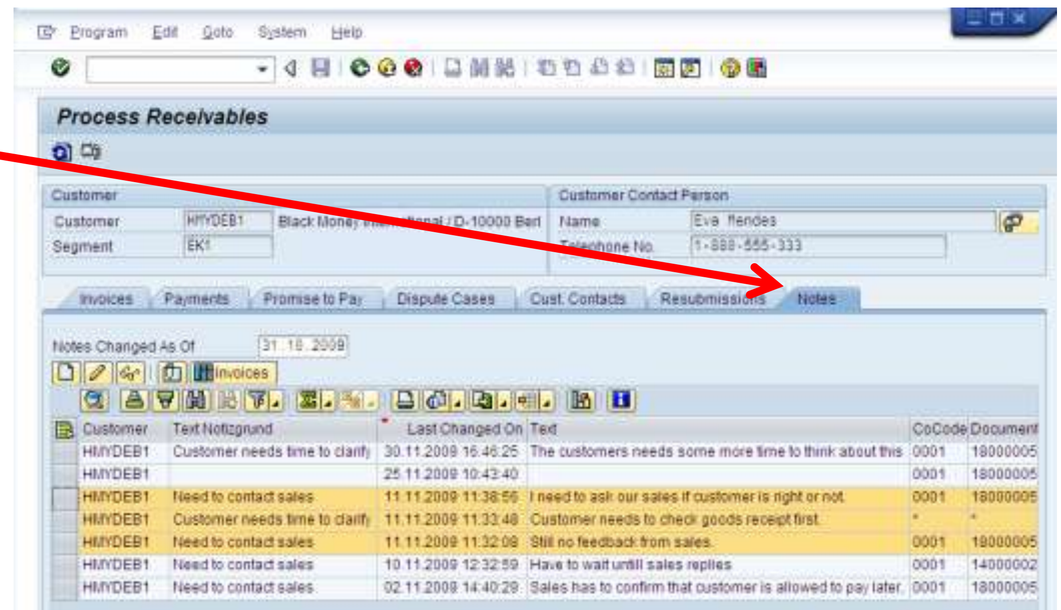


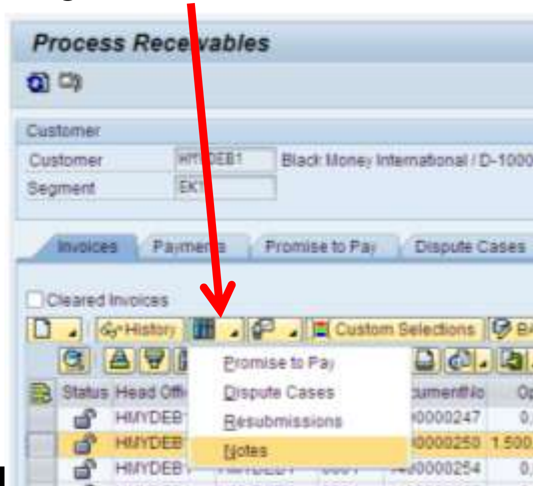


Notes on invoice level

EhP5

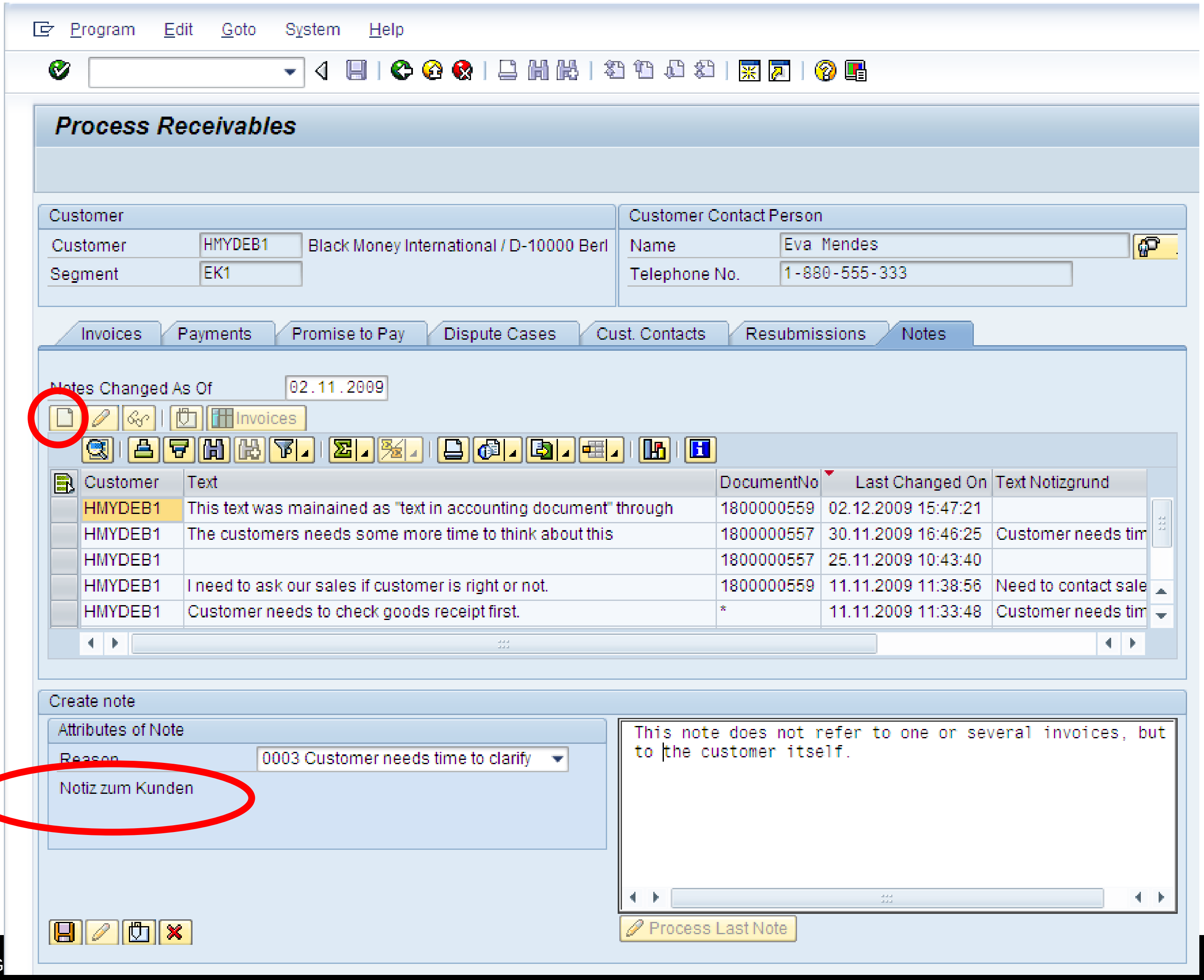
- A reason code classifies a note
- A note can refer to one or several invoices
- Attachments can be added to notes
- A new column on the 'Invoices'-tab shows the number of notes for an invoice
- A 'Notes'-tab in Process Receivables shows all notes of a customer
- A list function shows all notes related to one single invoice



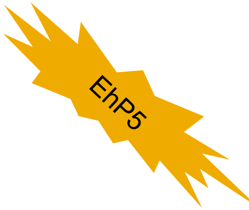


Notes at the customer level

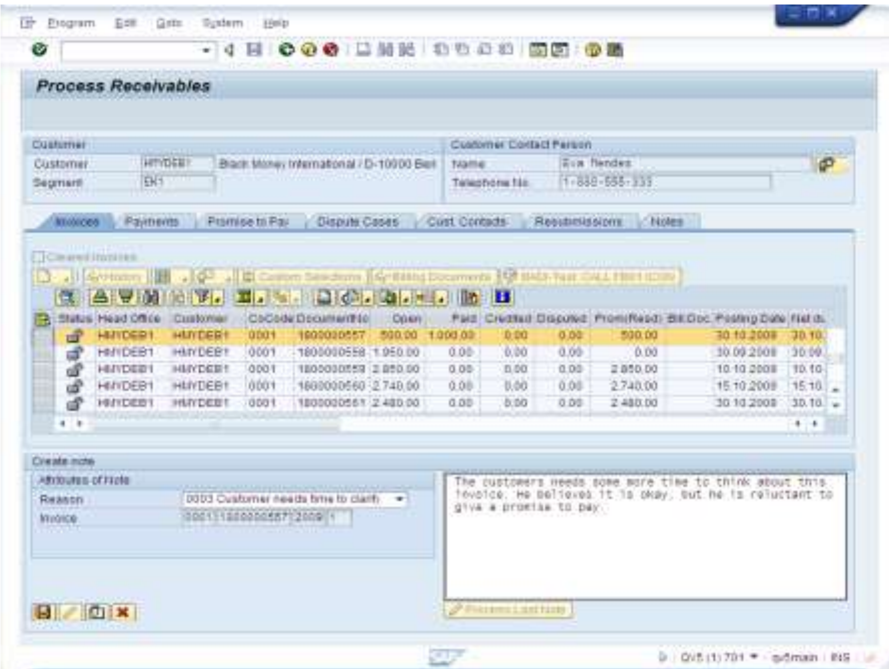
EhP5

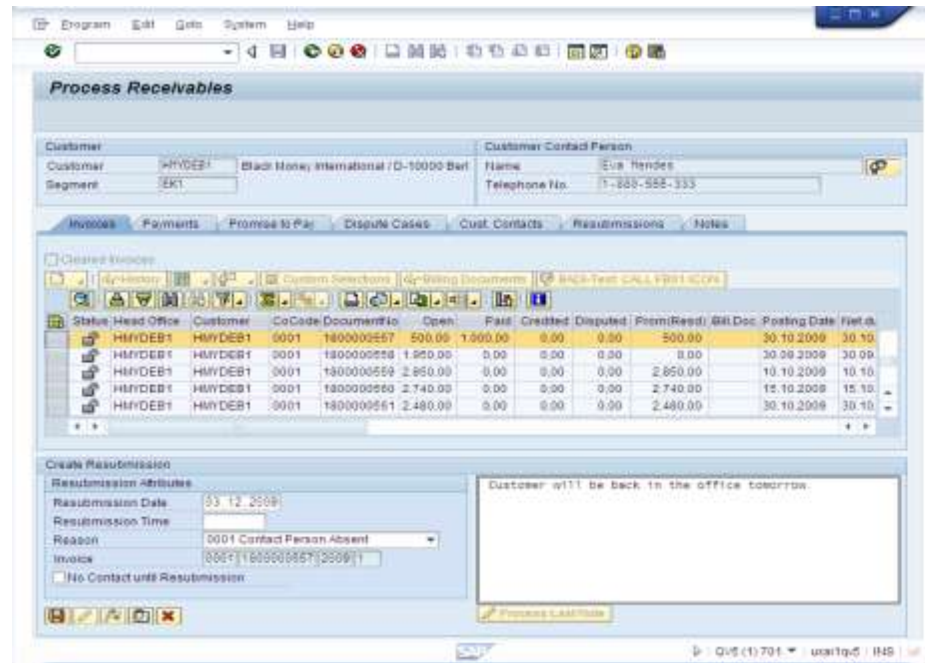


What’s new? resubmissions on invoice level

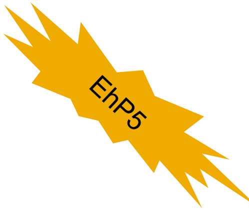


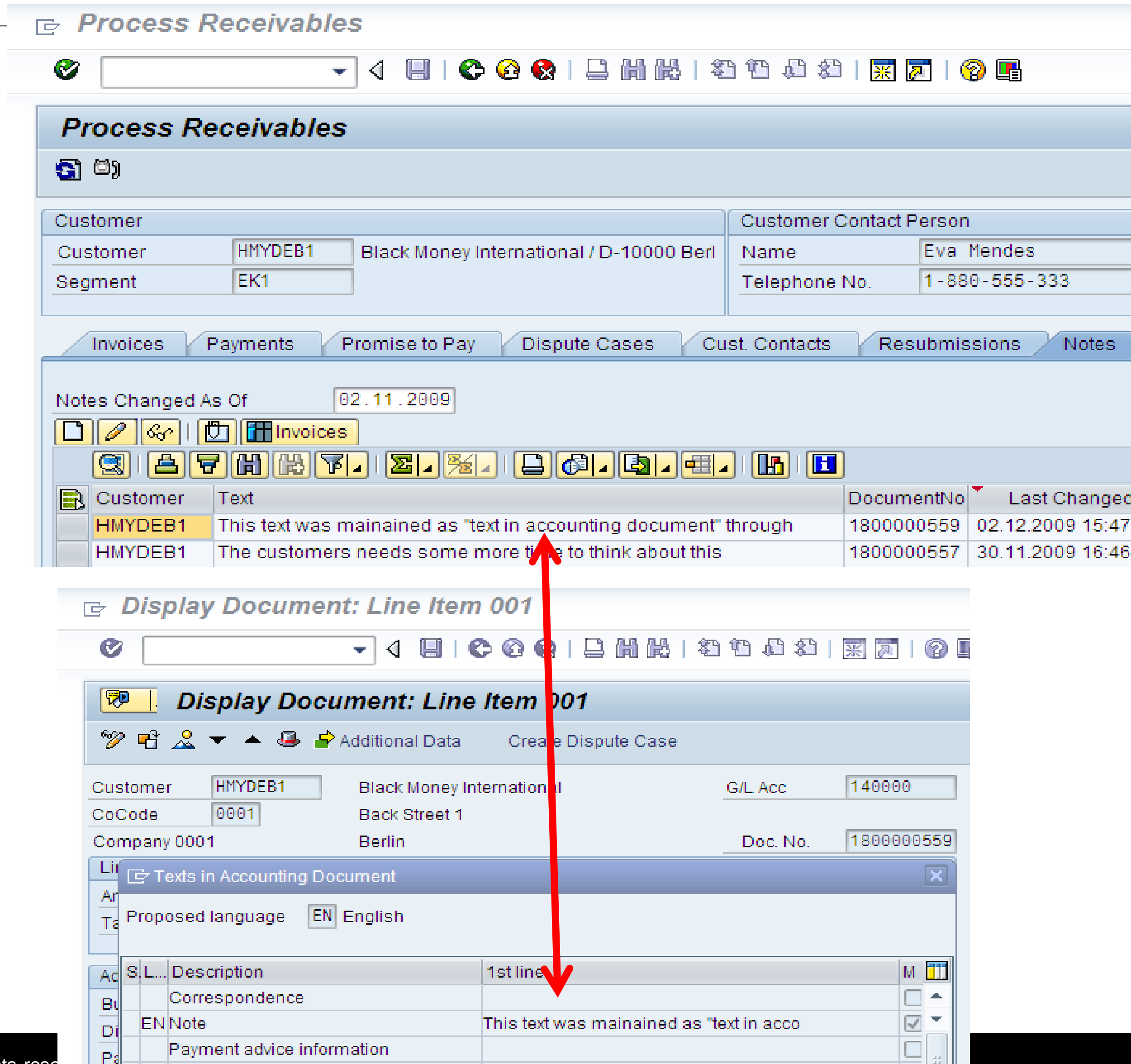
In **Process Receivables** resubmissions with reference to one or more invoices can be created, along with related attachments





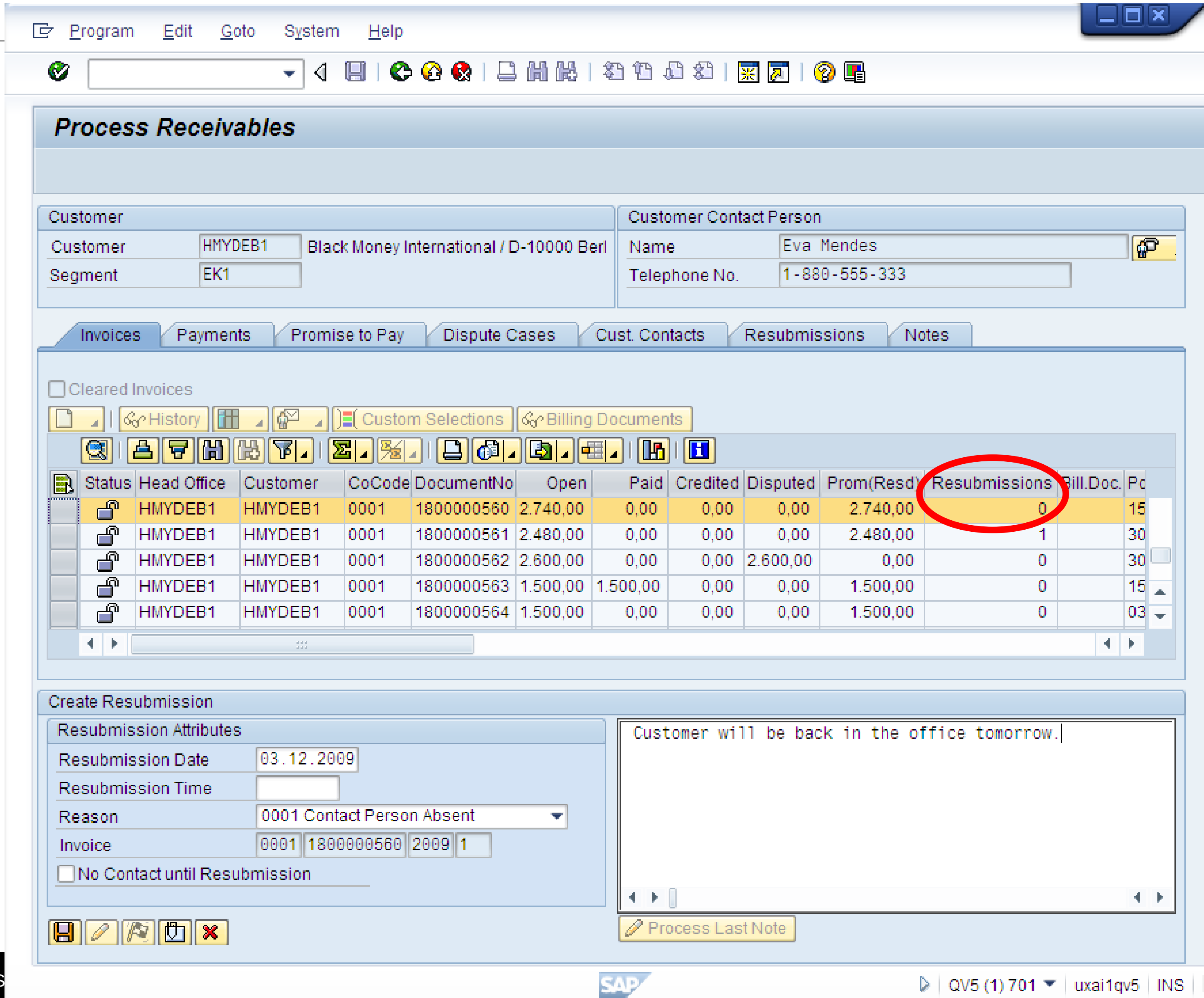
Resubmissions on invoice level





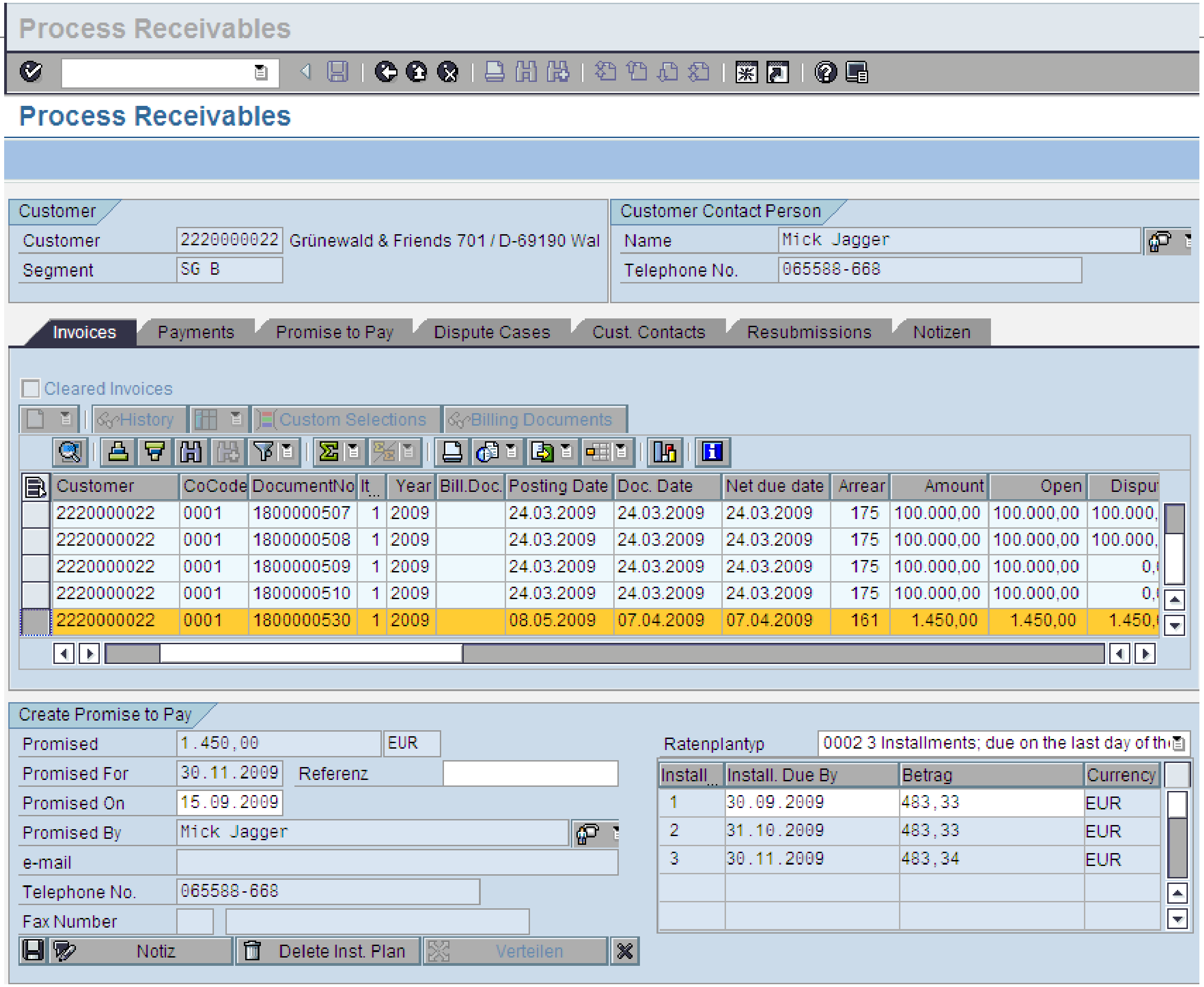
Resubmissions on invoice level: details

EhP5



What’s new? promises-to-pay with installments

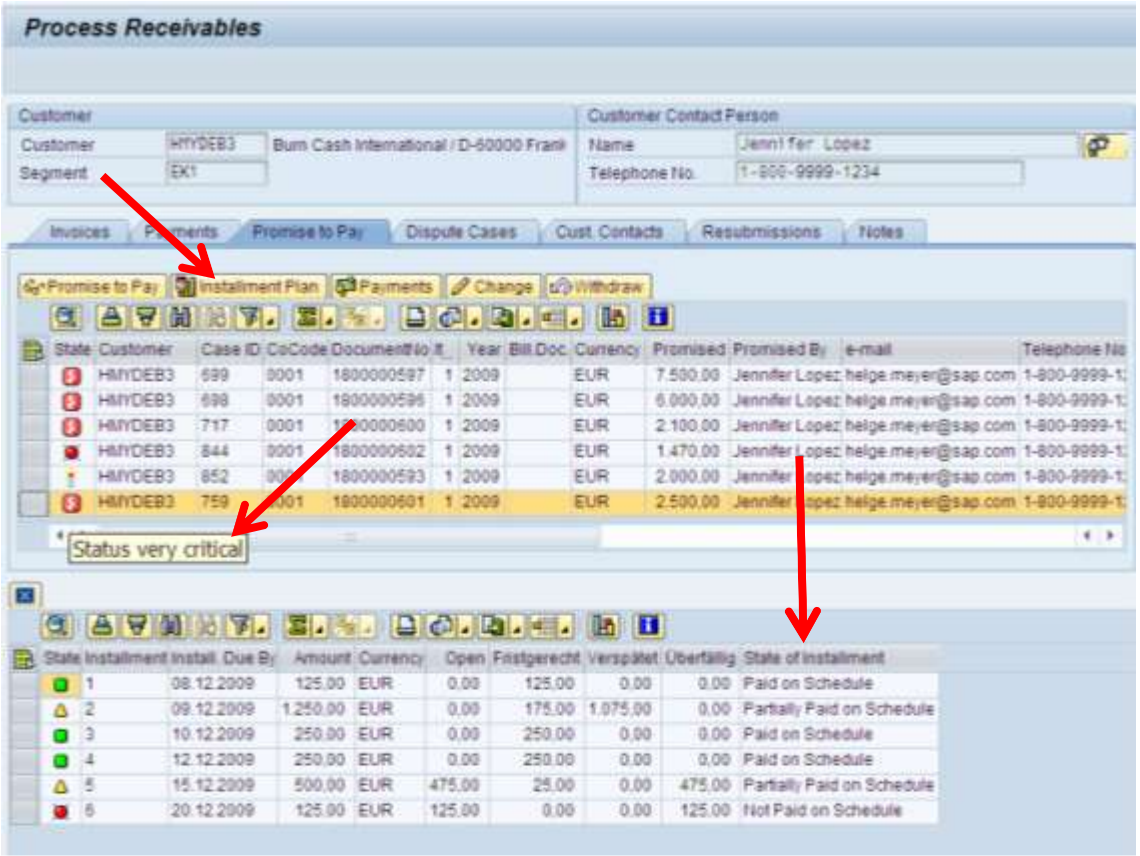
EhP5



Status monitoring of promises-to-pay with installments

EhP5

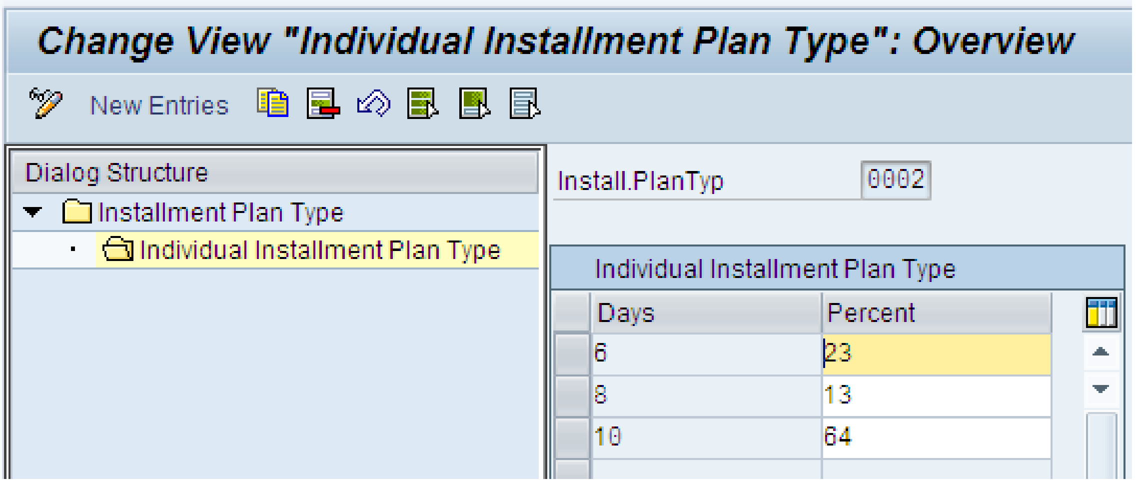
- Installments can have following status:
  - Open
  - Paid on schedule
  - Partially paid on schedule
  - Not paid on schedule
- New basis rules allow you to build collection strategies which take into account installments:
  - Check if installment is overdue (BR00000022)
  - Check if installment will become due within n days (BR00000023)
  - Check if P2P with installments is broken (BR00000024)



Setting up installment plan types

Installment plan types are maintained in the IMG:

- Equal distribution of the amounts on a daily, weekly or monthly basis
- “Individual installment plan type” by choosing arbitrarily days and percentage shares
- Various BADIs available



What’s new? correspondence & dunning

EhP5

Correspondence and **dunning** functionality in available in **Process Receivables** with one click:

- Individual dunning notes to customers can be sent out by collection specialist
- Dunning notes which have been sent out from Process Receivables view are visible in customer contact log
- FI correspondences (functionality of transaction FB12) can be requested directly by collection specialist
- SD invoice re-prints can be triggered directly by collection specialist
- Customer contact logs can be send to customer
- Flexible BADI framework allows to integrate project specific correspondence requirements

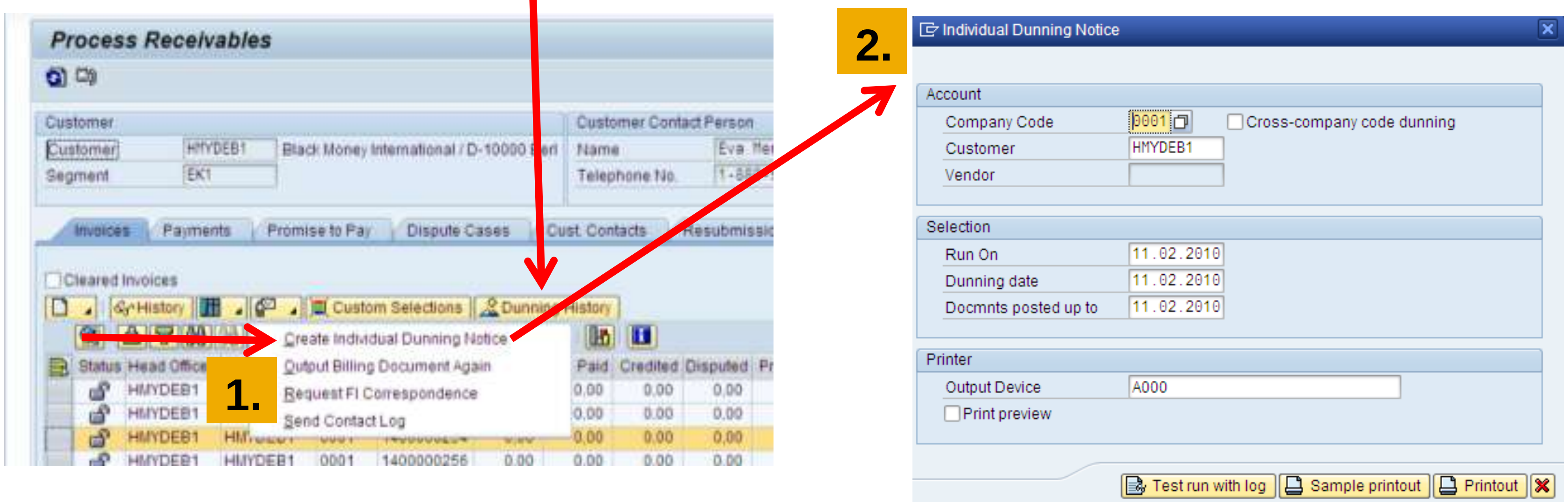
Benefits:

- Communication of collection specialist to customer broadened via written documents, not just phone
- No need for collection specialist to navigate to other transactions in the system
- Higher efficiency and effectiveness of customer facing communication

Correspondence & dunning: individual dunning (I)

EhP5

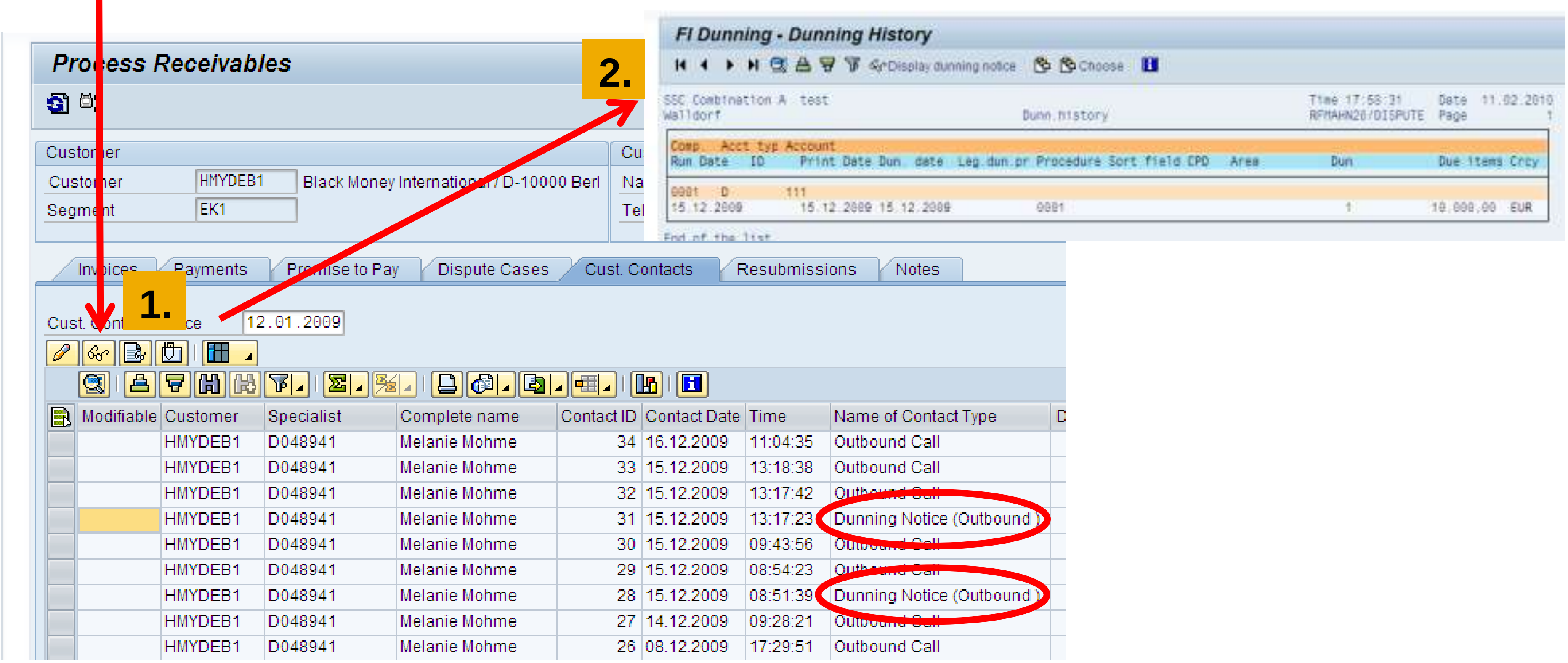
- From Process Receivables the collection specialist can directly call up the individual dunning notice function provide by transaction F150
- Relevant input fields are already defaulted with respective customer data
- Dunning history (report: RFMAHN20) can be called up with one click to view details of past dunning (including dunning notices)



Correspondence & dunning: individual dunning (II)

EhP5

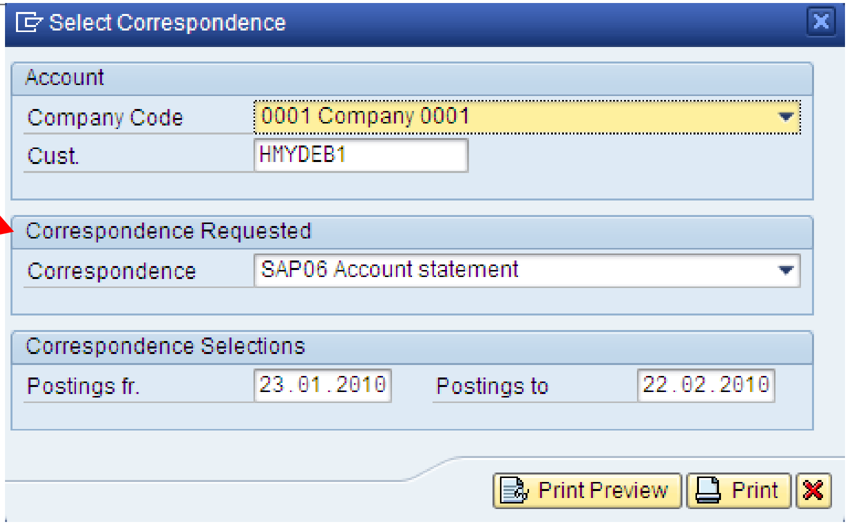
- For individual dunning notices which are created an extra customer contact is recorded automatically by the system
- Also from here drill down to dunning history to gather further details is possible by using the display button

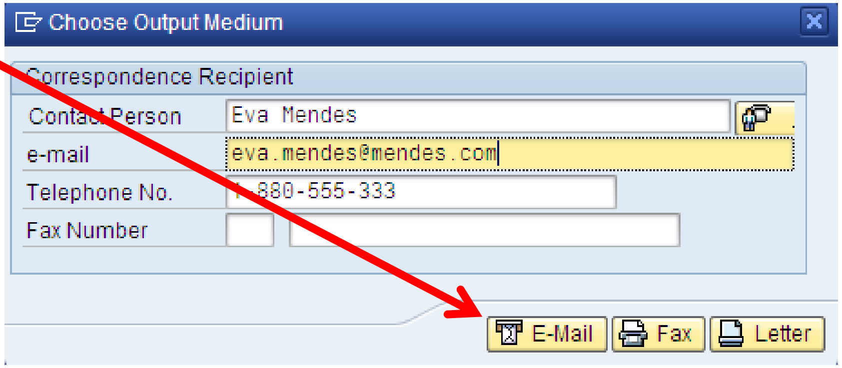


Correspondence & dunning: FI correspondence

EhP5

- Following FI correspondence can be triggered from Process Receivables:
  - Accountant statement
  - Open items list
  - Individual correspondence (allows to type completely individual letter)
  - Customer statement
- Correspondences can be sent out by
  - E-mail
  - Fax letter
  - Letter
- Additional output mediums can be implemented modification free on project basis
- Correspondence requests are logged in customer contact.

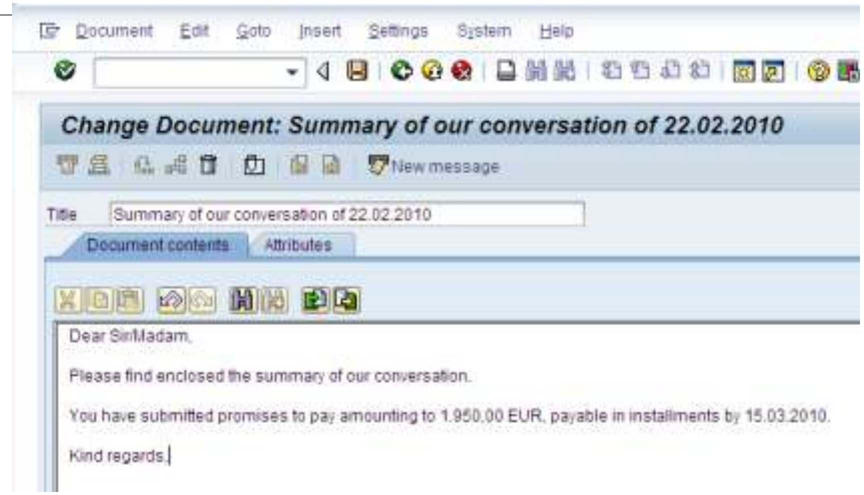


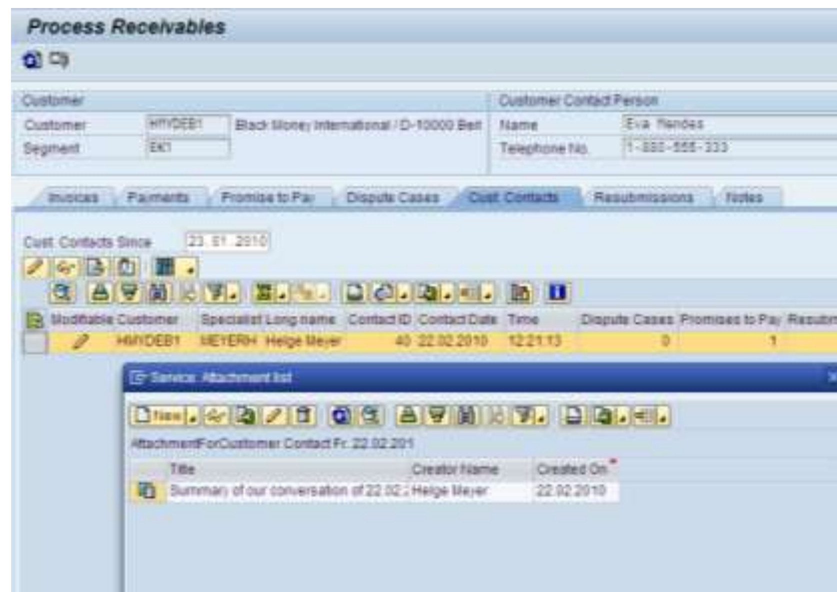


Correspondence & dunning: send customer contact log

EhP5

- Summary of customer contact can be sent to customer by e-mail, for example, in order to sum up promises to pay upon which the customer agreed during the phone conversation
- Content of summary is defaulted by the system, but can be edited before sending
- Summary is logged and attached to customer contact → collection specialist can retrace sent out summaries at a later point of time

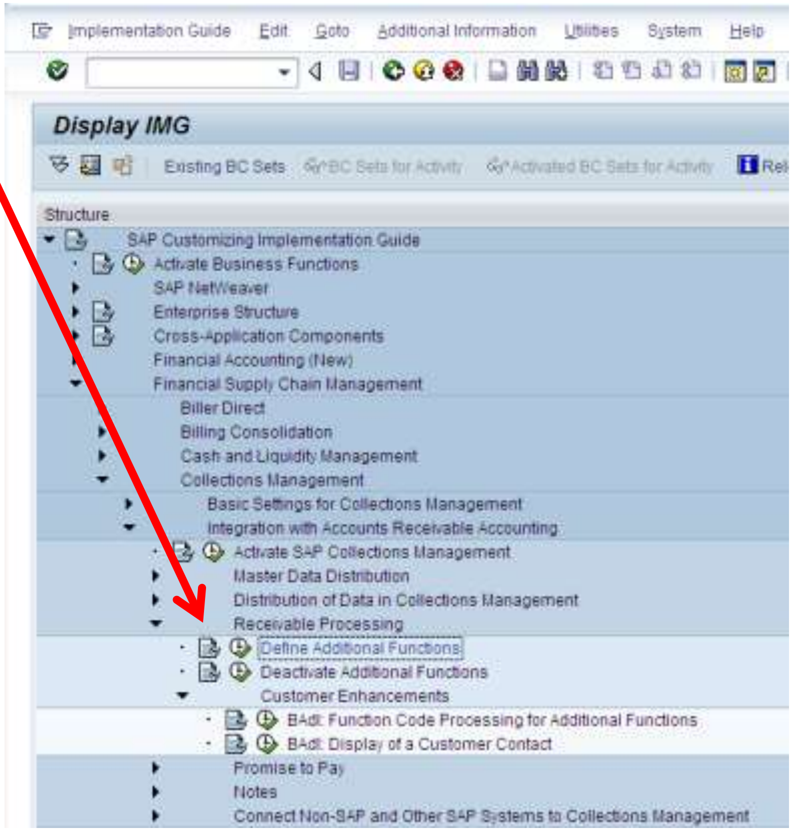




Correspondence & dunning: configuration

EhP5

- The correspondence functionality delivered by SAP for SAP Collections Management has been developed by using the new enhancement concept of Process Receivables
- New BADIs allow to add additional functionality to Process Receivables
- The BADI implementation delivered by SAP focusing on correspondence functionality deliver instant value to the user.
- In addition they may serve as an examples for supplemental customer specific / project specific enhancements to Process Receivables
- The correspondence functionality for SAP Collections Management is contained in business function **FIN_FSCM_CCD_INTEGRATION_3**
- Check the documentation, external test cases and release notes of this business function, for example via transaction SFW5.



Addition Collections Management Information

Addition Additional Fields to the Process Receivables screen: at the end of the configuration guide for SAP Collections Management some extensibility options are described, including that one for the invoice view. The customer should check if the additional fields he needs are available in the listed source structures. If yes, he can extend. If no, then there is no modification-free solution for that.

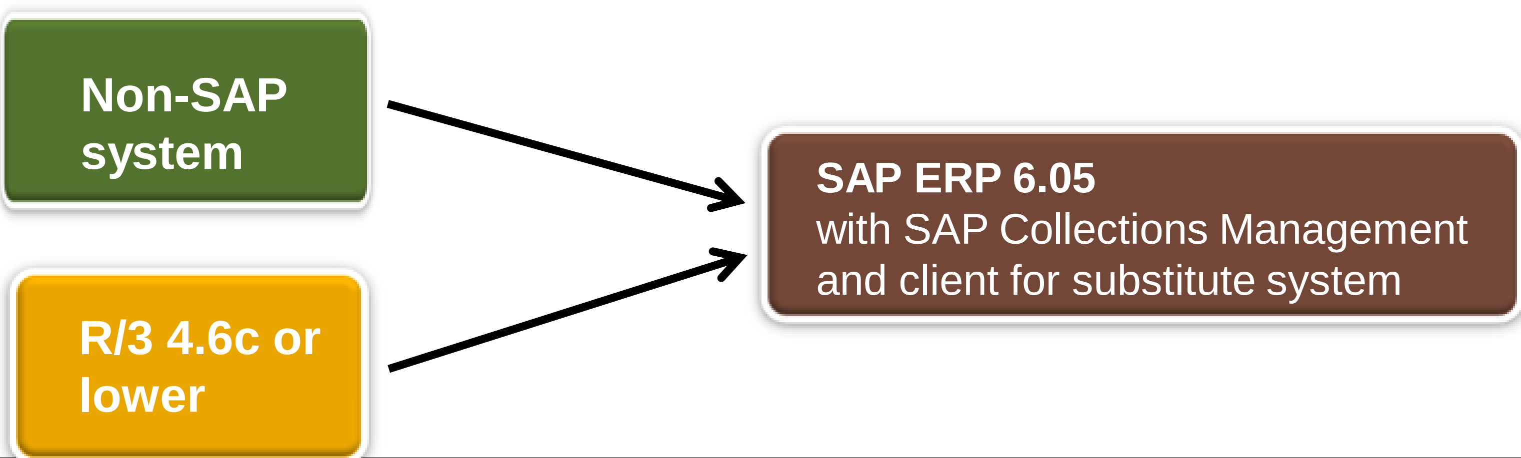
https://websmp210.sap-ag.de/~sapidb/011000358700000018242011E.PDF

What's new? connecting non-SAP systems and R/3 < 4.7

EhP5

SAP Collections Management can operate on FI-AR data from **older R/3** systems or **non-SAP** accounts receivable systems:

- Before EHP 5 SAP Collections Management could be connected to SAP system down to release R/3 4.7
- Now, FI-AR data from other systems (lower releases, non-SAP) can be loaded into a **substitute system** (= own client in ERP 6.05 system)
- SAP Collections Management can operate on this FI-AR data in the substitute system, hence:
  - Prioritized worklists can be generate based on this data
  - Detail view on the single customer in "Process Receivables" view is available

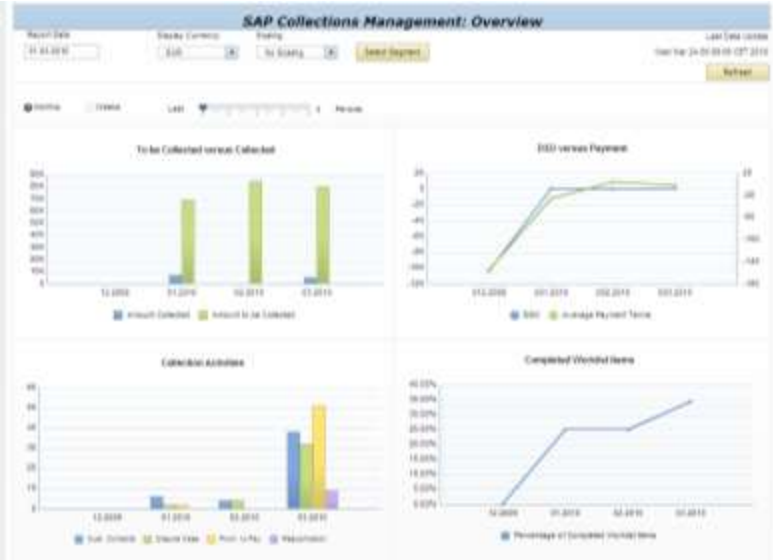


What's new? Xcelsius dashboards

EhP5

In **SAP Collections Management** 5 new dashboards are available. These dashboards help you to analyze / answer following questions:

- How much did my collection teams / collection specialists collect?
- Did my collections teams / collection specialists collect meet their targets?
- What was the workload of my collections teams / collection specialists?
- Which activities did my collections teams / collection specialists carry out in detail during the collection process?
- What was the net impact of all collection activities on my days of sales outstanding (DSO)?



Based on this **insight**, following **action** might be taken (examples):

- Adjust collection strategies.
- Optimize the allocation of collection strategies to groups of customers / customers (assign appropriate strategy to each customer).
- Optimize the organization of collection teams in order to improve the workload distribution.

Receivables Management performance

KPI	Improvement Potential	Description
A/R write offs	**10%**	Decrease bad debt write offs by enforcing global proactive credit management policies
DSO – Days Sales Outstanding	**3 days**	Prioritize collections using tested strategies and provide improved customer service
Error rates on bills	**50%**	Improve financial operations to reduce sources for disputes that delay payments

Source: SAP Reference data base

Receivables Management performance

KPI	Description	Customer
A/R write offs	Achieved 20% - 50% reduction in bad debt risk, and 20% - 40% faster access to credit information	SANDVIK
DSO – Days Sales Outstanding	Reduced DSOs by three days and reduced bad debt write offs by 10%	STEF-TFE
Error rates on bills	Reduced the number of dispute cases by 17%; shortened time to resolve disputes by 29%; redeployed 25% of dispute resolution staff to other activities	DOW CORNING

Source: SAP reference data base

Recent innovations that enable the end-to-end process

SAP Customer Financial Fact Sheet Mobile App

- 60 seconds to improve your negotiation

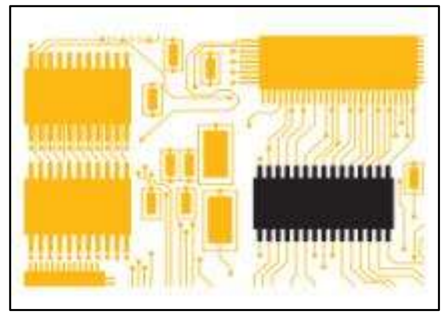
SAP Rapid Deployment Solutions

- Fast time-to-value for collections and dispute management

Revolutionary user experience

- In-place analytics, master data detail, notes and attachments as expected in post Web 2.0 world

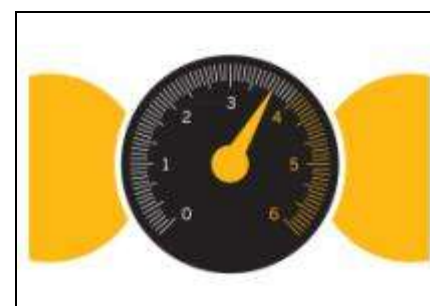
In-Memory



Mobility

On-Demand

Analytics



Summary

1 Reduce write-offs with a globally enforced credit policy and collections and dispute management – every deal, everywhere

2 Improve DSO and customer service by taking a proactive approach to collections and dispute management

3 Eliminate manual billing processes and leverage scale operations in a shared service center environment