TABLE OF CONTENTS

Value too great to be ignored – Businesses gravitate toward data ........................................ 3
Fresh thinking required – Data turns business models upside down ................................. 4
Holistically challenging – Core capabilities to execute on a winning data strategy .......... 6
How SAP can help – The SAP® Data Network .................................................................. 13
Mind the gap – Key takeaways ......................................................................................... 16
References ......................................................................................................................... 17
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Value Too Great To Be Ignored
Businesses Gravitate Toward Data

A new world of real-time, digital connections across businesses, people, and devices is converging to create a new global digital economy that will be worth US$90 trillion by 2020.¹ Data-driven business models are the future of our economy and the foundation for progress worldwide. We can now embed and extract data and intelligence out of every business transaction and physical object, from machines and cars to wearables. This coincides with the explosive growth of “smart” technology enabling vast quantities of real-time data to create and deliver entirely new digitally driven experiences. These technology advancements have paved the way to a new era of competitiveness, where data is viewed strategically as a living asset that holds unprecedented opportunities for business growth.

The result? A new opportunity, or data-driven economy, in which businesses take the next step and thrive through innovation on the as-yet untapped market of data monetization. Today, less than 1% of all data collected is even analyzed,² let alone monetized in any innovative way. Monetization, as this paper will demonstrate, is not only data’s greatest potential value, but is also a market ripe for generating new, innovative revenue streams and business strategy.

Where the limits of yesterday’s technology once set boundaries for innovation, the technology of today is advanced and provides a solid foundation on which innovative disruption can be built. Data is the new center of gravity, with the potential to redefine business models and disrupt entire markets.

What’s inside? This document looks at the disruptive nature of data and the associated business opportunity. It describes actionable methods to frame a winning data monetization strategy and execution model for data monetization.

Gartner

By 2020 – 10 percent of organizations will have a highly profitable business unit specifically for productizing and commercializing their information assets.³
The power of data manifests in a number of ways; while some organizations will leverage innovations from data to optimize existing business processes and improve productivity, others will fundamentally reinvent themselves. The companies that are most progressive in exploiting the power of data are reshaping industry norms and boundaries. Frontrunners are already successfully turning this disruptive change into an opportunity and drive new business with data as the catalyst for sustainable growth and return on investment (ROI).

Uber plans to monetize idle time through the smart use of connected data. Waiting time and passenger transportation time can be used for personalized content, delivering a new experience for the user. Companies that embrace digital transformation and utilize the potential of data can effectively add new layers of value generation to their business models.4

Metromile, an auto insurance start-up founded in 2011, leverages driving data from connected car platforms to offer insurance services on a pay-per-mile basis, challenging the industry status quo. The company charges its customers for the actual miles they drive. It offers a plug-in device for its users’ car that connects to a free app, which teaches them how to spend less on gas and shorten commutes.5

Highly competitive and innovative companies see data monetization as a new opportunity to grow outside the core business model and expand into new markets. And while each company has its own strategy execution path, they all have one thing in common: recognizing and understanding data as a strategic asset. The data economy is as much a paradigm shift as it is a driver for business transformation.

- **Exploring the unknown:** In combination with machine learning and artificial intelligence (AI) technologies, data offers new solutions to previously unsolved problems. Continuously improving the existing business is no longer sufficient. Exploring new grounds for business growth outside the core as the source for competitive differentiation and sustained growth is a necessity for leaders of organizations across industries and the world.

- **Understanding customer demand:** Data enables businesses to connect directly with the needs of their customers, predicting these needs and acting on them before they are even rationally articulated. The ability to predict market demand becomes paramount as we shift from a supply-side value chain model to demand-side economies of scale.

- **Data as a new category of asset:** The nature of digital economies allows for extraordinary growth, making it more important than ever to exploit data as a new asset category. With the right data, one needs little resources to create something of substantial value. On the contrary all resources in the world can not compensate for data that doesn’t hold the insights one is looking for.
Many organizations are finding that data exploitation is a significant factor in their digital explorations. Leveraging the power of data is not simply about having a solid strategy and incorporating new technologies; it is about transforming the company and the culture to drive innovation and change, guiding the business into economic success for the future.

While the use of data is not new to many companies, most companies still struggle with seeing data-as-a-business, in its own right. To understand and maximize the potential of data, companies need to address fundamental questions:

- Do I have data that is valuable, and, if so, how can I create an impact?
- How do I leverage my data assets as a competitive differentiator?
- How can I monetize data in new ways?
- What technology and skills do I need to maximize the value of my data?
- Is my organization ready to execute on a digital strategy with data at the center?
- How do I achieve compliance with all data privacy and security regulations?
- For a technology company, what’s the best way to keep up with the pace of innovation?
- How do I bring data services to market? Which channels should I use?

Companies that are already leveraging the power of data to generate new streams of revenue are paving the way in the data-driven economy. Many times, established businesses spin-off such functions or work closely with an ecosystem of experts to explore the new terrain.

**McCormick & Company**, a 125-year-old spice company, launched FlavorPrint, an online flavor recommendation tool. McCormick incubated the technology for two years as a potential online service to engage directly with consumers. Then the company decided it could make money on FlavorPrint by partnering with grocery retailers and food suppliers also looking for ways to spur consumer sales. The company ‘Vivanda’ was founded as a spin-off. It follows the idea that a taste profile is as unique as a fingerprint. The FlavorPrint tool starts with a 20-question quiz about food likes and dislikes, using an algorithm that learns over time as the user enters more data about product ratings and favorite shops and restaurants. Habits also figure in, such as preferences like eating light on weekdays. On the backend, the system analyzes the user’s data against McCormick’s research about food tastes, textures, aromas, preparation techniques and other factors.6

**Pokémon Go** which appears to be an augmented reality game, is truly an entirely new business model, creating significant new revenue streams. On their hunt for the next Pokémon, players can purchase the in-game currency PokéCoins, used to enrich their experience. A successful blueprint for a new business model with a market expected to grow to $76.5 billion in 2017. A second revenue stream comes from so-called Poké gyms, which are installed in retail outlets or restaurants, converting players to consumers in local stores.8 A third revenue flow is generated by an entire ecosystem around real-time app advertising.9
Five Core Capabilities To Execute On A Winning Data Strategy

Success in the data economy comes from more than just the adoption of new technologies; it requires embracing sustainable change on a broader scale. The transformative nature of data cuts across the entire enterprise. From customers, to processes, to people, and technology, companies need to make fundamental changes to how they operate and develop required capabilities.

But it can’t simply be about business analytics or Big Data; companies must take a new approach to competitiveness through the adoption of a customer-centric perspective that is enabled through data to drive market advantage and profit. While every company defines its own strategy-to-execution path, moving at the right pace with the right mind-set and the necessary agility is critical to success. The following five aspects are the foundational elements for companies looking to monetize the value of data.

Framing a winning data monetization strategy and maximizing the value of your data assets

Connecting customers, and partners to innovate and serve the customer better

Leveraging sophisticated algorithms and deep learning techniques for scale

CULTURE, PEOPLE, AND PROCESSES

WINNING AS AN ECOSYSTEM

TECHNOLOGY

DATA MONETIZATION STRATEGY

ARTIFICIAL INTELLIGENCE & AUTOMATION

The mind-set, customer focus, and speed for delivering data-driven services

A new generation of technologies to deliver the level of connectivity, speed, and agility for new value creation
Data Monetization Strategy

The data economy is in full swing, and the time to frame a comprehensive data strategy is now. At the very heart of every business strategy around data is the effective and timely exploitation of a new asset category – enterprise data.

The following six building blocks are fundamental to frame the strategy:

1. **Identify and prioritize the range of growth opportunities.** Understand the threats for data-driven business models inside and outside your company and beyond your industry. Define your competitive advantage, new value chains, and most disruptive business scenarios.

2. **Choose the approach that best fits your company.** An indirect data monetization strategy focuses on existing businesses, enhancing customer experience, driving loyalty, and improving productivity. A direct data monetization strategy leverages data as an opportunity to create new revenue streams outside the core, establishing data-driven models as a strategic growth plan. The spectrum of data monetization is built on three basic business models, as illustrated below. These are not exclusive; they often are used side by side with the existing business models and usually require very different skill sets and capabilities and distinct monetization models. Business leaders will have to decide which model is the best fit for their strategy.

![Diagram showing typical monetization models]

- **Develop new business**
  Goal – develop completely new, untapped revenue stream outside existing domains; enter complementary markets

- **Enter adjacent business**
  Goal – establish additional revenue streams based on existing business

- **Enhance core business**
  Goal – complement existing revenue streams with new data-driven services

**Outcome-based or pay-for-value models.** The data service improves transactional performance and delivers measurable outcomes, like conversion rates and fraud detection volume.

**Premium service models.** In this model, the aggregated data is monetized by augmenting existing products with data services that deliver additional value, for example, benchmarking insights. Customers sign up to receive insights-as-a-service or curated data feeds.

**Models of competitive differentiation.** In such a model, the data service is provided as a compelling value-add service at no extra charge, for example, customers receive preassembled reports for optimizing their operations.
3. **Define your ecosystem and decide on partnership strategies.** Customers, competitors, and partners constantly interact, share data, and innovate as new ecosystems along and across value chains. Assess key players in your ecosystem and select your preferred alliances.

4. **Evaluate technology requirements** and look for partners to fill identified gaps in order to successfully design, architect, and implement your data strategy from a technical standpoint.

5. **Execute fast to lead in the data economy.** Business leaders mostly choose lateral, top-down execution approaches as they are faster than conventional bottom-up models. This specifically is the case for direct monetization strategies. These “speedboats” leapfrog the innovation power of data, build collaborations with data-savvy partners and will ultimately change the dynamics of the company. These speedboats should be given the autonomy and resources required to showcase the potential in data. Aim at executing pilot programs within 3-4 months for rapid realization of outcomes and fast failures. Use the pilots as a foundation for developing go-to-market strategies.

6. **Assess the value in your data.** Successful data monetization strategies mostly leverage:

   - **Consumer behavior data** – Most successful data monetization strategies leverage information on consumer behavior, including online browsing behavior, purchases made in physical stores, financial transactions, geolocation data and usage behavior from wearables.

   - **Consumer identification** – Profiling consumers and understanding their habits can be extremely valuable. Having information such as their names, addresses, phone numbers, job status, family situation, and hobbies can help deliver personalized customer services. Such information combined with location data can be used for effective geo marketing. Geotargeted mobile ads for example receive higher attention in form of click-through rates. The effectiveness of geotargeting is expected to improve further as mobile device usage grows and location data becomes more accurate and available.

   - **Transactional data** – High-volume transactional data per consumer or business process is valuable. Capturing and performing real-time analysis on high-frequency transactions, such as credit card purchases, Web search, supply chain transactions, and brokerage trading provide transparency into trends at the moment they occur.

When working intensively with data, one needs to consider that the nature of data is constantly evolving, and its value can change dramatically based on market dynamics. While data quickly loses value in its short transactional context, it ripens over time from a trending and long-term benchmarking perspective. Good indicators for intrinsic value are uniqueness, precision, completeness, and credibility.
Data monetization will impact the very essence of any business – the core execution model. The need to operate at the disruptive speed of an entrepreneur, when rapidly adopting new data-driven models, requires the right culture and mind-set and nimble processes.

CULTURE

• **Create a culture of accountability and an entrepreneurial mind-set:** Moving at the speed of entrepreneurs means that businesses embrace the characteristics of start-ups in their culture with an extreme focus on customer success and collaboration across business units. You have to think about corporate culture as the only sustainable competitive advantage that is completely within your control.

PEOPLE

• **Foster diverse teams and agile organizations:** Take a balanced approach by combining expertise with a beginner’s mind-set, gathering technically savvy, multi-faceted, and open-minded people in teams and assigning clear end-to-end responsibilities. You do not build a new business; you build a new environment in which people then build the new business. This approach makes a world of difference to the level of agility and transparency and the ability to execute in quick iterations.

• **Take pride in failures:** We live in an increasingly volatile, uncertain, complex, and ambiguous (VUCA) world, to which businesses have to adapt. Based on the conviction that “done” is better than “perfect,” you shouldn’t be afraid of being wrong early on. Instead, encourage people to fail fast and to adapt even faster.

PROCESSES

• **Work from the business problem backwards:** When developing data products, the process should always start with a concrete business issue to solve. The business issue will drive the process and determine the data flow associated with it. All data sources required to solve the business problem are derived from the data flow, which in turn is derived from a concrete customer need. For example, if you want to answer the question ‘how much should I pay for a certain position I am about to hire?’. Building a solution to address this problem requires you to map where information about rates per job, location of the job and description of the job will need to come from and how the information needs to be blended together to answer the question. This then leads to the data sources, such as bureau of labor statistics and others.

• **Start small and nimble:** Using design thinking, where the end user is always in focus, has proven to be a great methodology to discover the hidden treasures in data. With small teams, the design thinking approach quickly leads to early prototypes to test desirability, feasibility, and viability.

• **Speed matters:** The value of data products deteriorates quickly as markets are disrupted and new process chains defined, making lengthy implementation projects ill advised. Companies need to ensure short-term, agile business and engineering processes to show tangible business outcomes quickly and deliver minimal viable products (products with just enough features to gather validated learning about the product and its continued development) in two- to three-month cycles. Think of speed as the new currency of business.
Winning As An Ecosystem

The data economy fundamentally changes the way companies do business and deliver products and services. Businesses forge alliances and collaborations to interact, share their data and create innovative data products. These new ecosystems around data are the foundations for new value creation, crossing over traditional boundaries. They become powerful innovation hubs with the potential to disrupt entire markets.

At the heart is the data network that connects providers and consumers of data services and allows for monetizing data in a large community of users and customers by charging for consumption. Whether a company initiates and leads its own ecosystem or is plugging into another’s depends on the company’s data strategy. Typically, an organization starts its own ecosystem around data for developing new revenue streams outside of established domains. These ecosystems mostly begin with a single customer in mind and bring key partners into the network that contribute to the value creation for that customer. Over time, the partners’ value within the ecosystem and across new ecosystems grows bigger in impact, scope and number of customers they address.

The power of such data network environments primarily relates to three characteristics:

- **Data network effect**: The network effect kicks in when network participants generate value for each other, resulting in mutual benefits. For example, retailers can share the point-of-sale data with manufacturers and collaborate on pricing and promotion strategies.
- **Scale effect**: Data networks integrate formerly isolated value chains at the data layer, resulting in new mega-process models and, as such, drive demand-side economies of scale.
- **Distribution power**: As a technical base for the sharing of data and services, the network brings the data to every business’s doorstep, allowing new entrants to complement the offering on top of what the data network already offers. This generates additional benefits and limits any decline in returns usually associated with traditional value chain models. E.g. constantly enriching data with new sources, like weather data, geospatial data or traffic data adds further perspectives and provides new insights thus keeping churn rates low, as the user constantly perceives additional value.

Collaboration within the new data ecosystems plays a strategic role in all types of businesses. Trust is the cornerstone of such collaboration among partners: 82% of business leaders say a lack of security and ethical controls on data could exclude them from participating in other companies’ digital platforms and broader ecosystems.11

**Customer trust is everything**

Without trust, businesses cannot share and use the data that underpins the new process models. Data-driven business models face and generate risks that traditional businesses were never exposed to: data security, responsibility for data privacy, strict adherence to regulations in data processing, and request for transparent use of data. New products and services must be ethical and secure by design to build trust and minimize systemic risk. Ethics and security are primary considerations to effectively protect against threats and build trusting partnerships with your ecosystem stakeholders.
For companies to fully tap into the monetary value of data and to capture a significant segment of this large, growing market, technology is a key differentiator. It is not only about the scale of the data; it is also increasingly about its velocity, variety, veracity, and volatility, with one objective: to extend your reach to the world outside.

Traditional data warehouses have not been built to cope with the demands of data monetization and the collaborative aspects of ecosystems that go with these demands. There are several technologies that are changing the way businesses collaborate across the enterprise; these are the building blocks to master when putting data monetization strategies to work:

- **Customer networks to digitize the ecosystem**
- **Data hubs for sharing the data**
- **Blockchain to drive the Internet of value**
- **Application program interface (API) and micro-services architecture as the glue, and machine learning to distill the intelligence of diverse data sources**

SAP has made significant investments in acquisitions and R&D to provide end-to-end solutions for our customers that enable cross-enterprise collaboration with their ecosystem for data monetization.

Building blocks include:

- **Cloud services**: The foundation for rapid time to market and reduced investments
- **Digital fabric**: An API strategy and modern data architecture to bring diverse data onto a harmonized API structure and data layer
- **Accelerator data hub**: A solution that supports multiple sources, formats, and standards
- **Development platform**: A platform that enables short cycle times; innovate data services with agility and speed
- **Real-time business models**: Providing data networks on a single platform to empower businesses to interconnect their processes and operate with low friction in real time
- **Data lifecycle and governance**: End-to-end data governance, from ingestion to deletion, through next-generation data management tooling and services
- **Commercial platform**: Solutions for metering consumption and access on the network
- **White labelling**: The ability to provide complete flexibility on customer-specific branding and experience
- **Machine learning and artificial intelligence**: As a foundational layer in the architecture, not only as an add-on
The data economy is fundamentally about economies of scale and effectively managing an exponential increase in data. Artificial intelligence (AI) will become a core competence, an essential capability for every aspect of the data business.

We are able today to analyze oceans of data from diverse sources, both structured and unstructured, to find trends and behaviors that humans cannot sense on their own. Leveraging automation and AI allows data-heavy processes to run in a virtuous cycle of constant improvement fed by continuous feedback, thereby becoming smarter over time. AI fundamentally changes the traditional ways of data processing, enabling scale, speed, and the ability to cut through complexity. Performing data processing tasks faster and more efficiently is one way the use of AI changes the rules of what is possible. Data scientists, for example, can better determine where to put their focus by automatically detecting meaningful relationships in vast data lakes. In this way the storytelling quality in data can be brought to a level not thinkable before.

- **Business without bias**: Humans rely on their experience and instincts in decision making, and the rate of success is mixed. Intelligent algorithms help to overcome bias with objectivity by identifying patterns and providing responses in the business context.

- **Augmented intelligence**: AI provides contextual and relevant information in real time to optimize individual tasks and decisions by running simulations, providing recommendations, and helping optimize every decision.

- **Automated data services**: With advances in AI and machine learning, back-office-data-heavy functions can be automated, reducing costly time and resources.

“ In a research report to its investors, Bank of America argued that the rise of AI will lead to cost reduction and new forms of growth that could amount to US$14-$33 trillion annually.”12
How SAP Can Help
To Turn Data Into Value

The SAP Data Network is the most comprehensive cloud offering that instantly enables customers to leverage the full potential of data and execute on their data monetization strategy.

Tailored Data
Monetization Approach

Data monetization is foremost a transformational process around new business scenarios. With our 3-4-3 paradigm - 3 days ideation, 4 weeks rapid prototyping and 3 month sustainable proof of value, we commit to showing tangible results within 4 months. Together with our customers we assess the fundamental value of the data and look into business issues to solve for developing viable use cases to create a minimum viable product in quick iterations:

- Brings experts together to unlock the potential in data and formulate an execution strategy suitable for your business
- Fast prototyping for data scenarios in our exploration environment.
- Efficient and lean execution with best in class SAP technology and agile methodologies like design thinking
- Defined increments and results throughout the exploration period.

Live Customer
Cloud

We not only help transform the business of our customers, but also ensure that their network of partners gets enabled through our end-to-end cloud-based solution, leveraging SAP’s secured and trusted technology. We think in value creation and new business models, not in software adoption.

This means you can:
- Create your own data ecosystem that you fully own and control.
- Share data along your value chain of partners with all measures of compliancy and life-cycle-management.
- Innovate with agility and speed. Leverage micro-services and extensions with open APIs.
- Benefit from a vibrant ecosystem, to extend reach and depth of the offering.
- Build bi-directional content applications with your own internal operational systems.
- Package & monetize your data apps based on subscription, usage and/or consumption.

Live Insights

Within SAP we use the same solutions that we provide to our customers. Standardizing and aggregating transactional data from multiple SAP cloud solutions are the foundation of one of the most valuable data pools in the world today, to create insights never seen before.

Our customer can:
- Access benchmark insights and simulations based on anonymized, real-time, transactional data.
- Compare their performance to industry benchmarks or a national index.
- Leverage the simulative power to get an outlook on relevant trends, in multiple dimensions e.g. industry and geography.
- Get recommendations and alerts based on analyzed and tracked market indices.
- Get an in-depth outlook on market defining trends for your business.
- Supplement all of this with your own connected data and leverage predictive modelling capabilities.
- The offering uses the power of machine learning on top of SAP HANA® to automatically ingest, cleanse, and anonymize millions of records into SAP’s data lake.
How SAP Can Help
Tailored Data Monetization Approach

Jointly with our customers, we assess the fundamental value of their data and look into business issues to solve. We develop use cases to create a minimum viable product in fast, iterative cycles.

3 days – creative ideation/data discovery experience
The process starts with a three-day onsite workshop where the team brainstorms use cases. All cases are approached with a customer-centric view and a concrete persona (the buyer for the solution) in mind. After prioritization, the most promising ideas are sketched in prototypes. Day three is used to flesh out the execution strategy, describing how to turn the cases into productized data services.

4 weeks – rapid prototyping
During the following four weeks, the sketch is turned into a real, testable prototype, which is presented to the end user every second week. These rapid iterations of the services bring the prototype to a “good enough” version to clearly test the added value. In the last step, the prototype is put to work by presenting to early-adopter customers. This helps to get valuable detailed feedback early on. In parallel, the business model is further sketched out and implemented before the final decision is made to productize the case.

3 months – sustainable proof of value
In the last phase of the project, the new business model gets tested in a real-world environment. Important KPIs and metrics are defined and a thorough plan is developed for continuous improvement of the minimal viable product.

This approach – start small, test the value, and grow big – has proven to be a robust approach to explore the unknown and tackle the complexities together with our customers.
How SAP Can Help
The SAP® Data Network

The SAP Data Network provides customers an end-to-end platform to monetize their own data, by setting up private data networks – powered and secured by SAP. The same platform is used by SAP to offer unique network insights based on data available to SAP, as a cloud based solution.

### Key features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>BIG DATA PLATFORM</strong></td>
<td>Providing data networks on a single platform for businesses to run in real time.</td>
</tr>
<tr>
<td><strong>MACHINE LEARNING AND ARTIFICIAL INTELLIGENCE</strong></td>
<td>Intelligent algorithms use data to automate processes and execute them in smarter ways</td>
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<tr>
<td><strong>DATA LIFECYCLE AND GOVERNANCE</strong></td>
<td>From ingestion to deletion, data is governed end to end – with services for data anonymization and standardization</td>
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<tr>
<td><strong>WHITE-LABEL SERVICES</strong></td>
<td>Present data services with customer-specific branding and look and feel</td>
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<tr>
<td><strong>EXTENSIBILITY FRAMEWORK</strong></td>
<td>Built-in services to inject insights into operational systems</td>
</tr>
<tr>
<td><strong>COMMERCIAL PLATFORM</strong></td>
<td>SAP’s cloud end-to-end solution for metering consumption, charging, billing and selling digital services</td>
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</table>
Key Takeaways

**Speed matters** – ensure short-term, agile processes to show tangible business outcomes quickly.

**Data is the asset of our time** and should be strategically viewed similar to other company assets driving growth.

Success is **NOT about technology**; every company should have a winning business strategy with data in the center.

**Cybersecurity and data privacy** are paramount in leveraging the full potential in data.

Data-driven innovations will **require a different mindset** and skills in the talent base.

**Monetizing data is a new category** that needs a holistic approach – just like any other product category in the enterprise.

The ocean of Big Data itself is not that exciting, but being able to navigate the waters to discover the hidden treasures is.

*Helen Arnold, President, SAP Data Network*
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