



---

## **THE SHIELD AGAINST FINANCIAL FRAUD: SAP Business Integrity Screening**

Lane Leskela, SAP Global Business Development Director  
Tomás Kong, SAP Global GRC Solution Owner

Session ID #83898

# About the Speakers

## Lane Leskela

- **SAP Global Business Development Director**
- 25 years in enterprise software and systems product and channel marketing, market research, advisory and business development – 9 of those at SAP
- Formerly at SafePaas, Oracle and Gartner
- Columbia University and Portland State University Alum
- Lived in China and Hong Kong in the 1990's and, since 2002, in Greater Seattle
- Scaled both the Desert and Seashore ends of the Great Wall - 5,500 miles apart

## Tomás Kong

- **SAP Global GRC Solution Owner**
- 25 years in enterprise software product management and professional services – 12 of those at SAP
- Formerly at Oracle and KPMG
- Santa Clara University Alum
- Grew up in South America. Long-time resident of San Francisco bay area
- Spent a whole week exploring the salt desert of Uyuni, Bolivia – largest in the world

# Our Agenda

- **Challenges and Opportunities Driving the Transformation of Risk Management**
- **What's Happening with Screening and Anomaly Detection?**
- **Overview of SAP Business Integrity Screening**
- **SAP Business Integrity Screening Demo**
- **SAP Business Integrity Screening in Customer Fraud Mitigation Scenarios**
- **SAP Business Integrity Screening Summary**

# Challenges and Opportunities Driving the Transformation of Risk Management

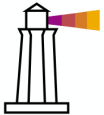


# Challenges and opportunities driving global transformation

## Need for managing increased risk and volatility



Rapid onset and diversity of risk events and potential for catastrophic losses



Stakeholder pressure for more reliable view of risk



Global reach and complexity of regulatory requirements



Relentless cyberthreats and need for protecting sensitive information and infrastructure

## Proliferation of new business models and technology



Real-time processes that allow redesign of legacy practices for risk and control monitoring



Advances in predictive and machine learning capabilities



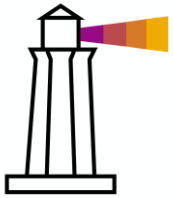
Entrance into new markets and new trading partners



Collaboration within and beyond the four walls of the organization, which requires controlled information sharing and access

# Opportunities for managing risk and compliance

How SAP GRC solutions can help your business



## Drive performance

Increase predictability and help avoid catastrophic losses with a single view of risk



## Adopt leading practices

Improve your “three lines of defense” and enable control automation across real-time processes for detection and exception monitoring



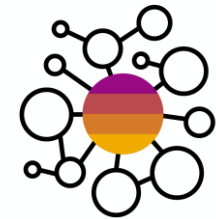
## Manage impact of global change

Grow the business globally while managing the global reach and complexity of regulations and changes to trade, taxes, and business models



## Confront information security threats

Manage risk associated with cyberthreats, govern access, and protect information

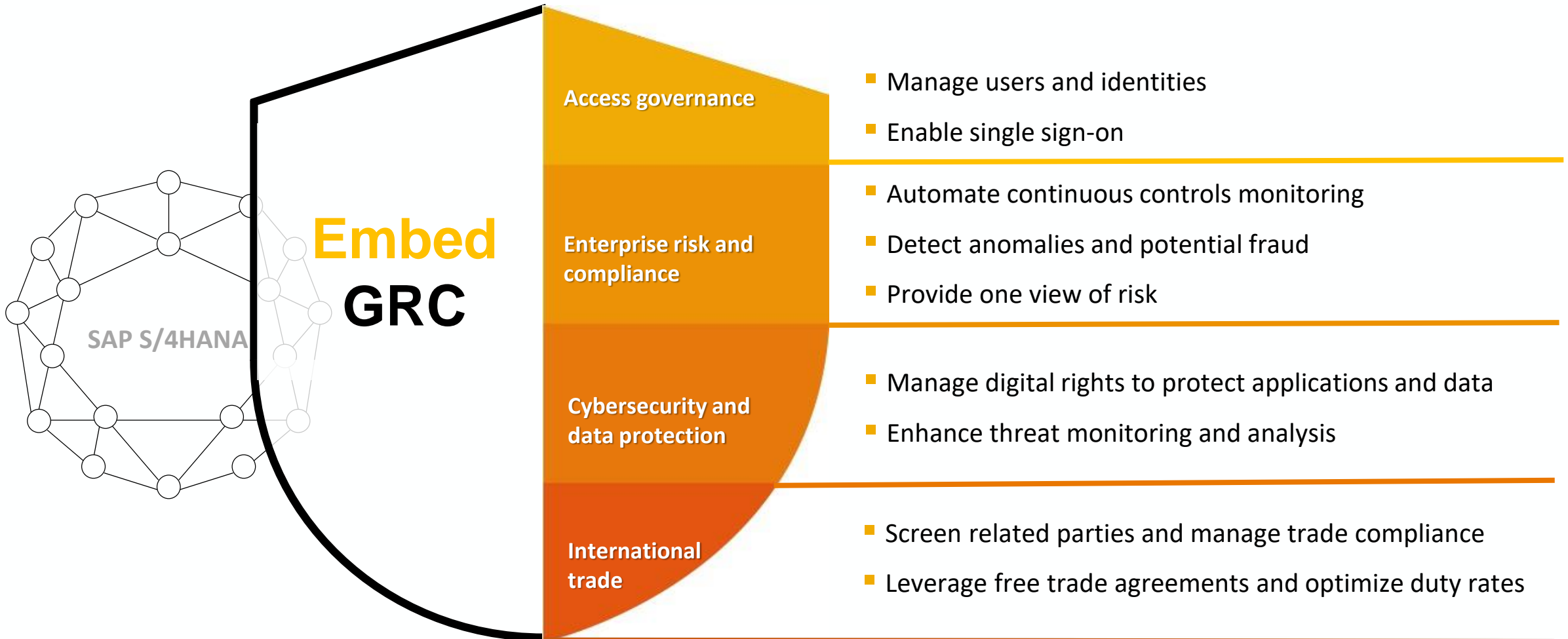


## Embark on compliant digital transformation

Embed GRC within SAP S/4HANA for the ability to integrate risk management into core processes

# Secure your digital transformation

Embed governance, risk and compliance in SAP S/4HANA



# What's Happening with Screening and Anomaly Detection?





# Financial Fraud

The challenge is pervasive

5%

Not going down:

the typical organization loses 5% of its revenues to fraud

Going up:

estimated and projected global annual fraud losses

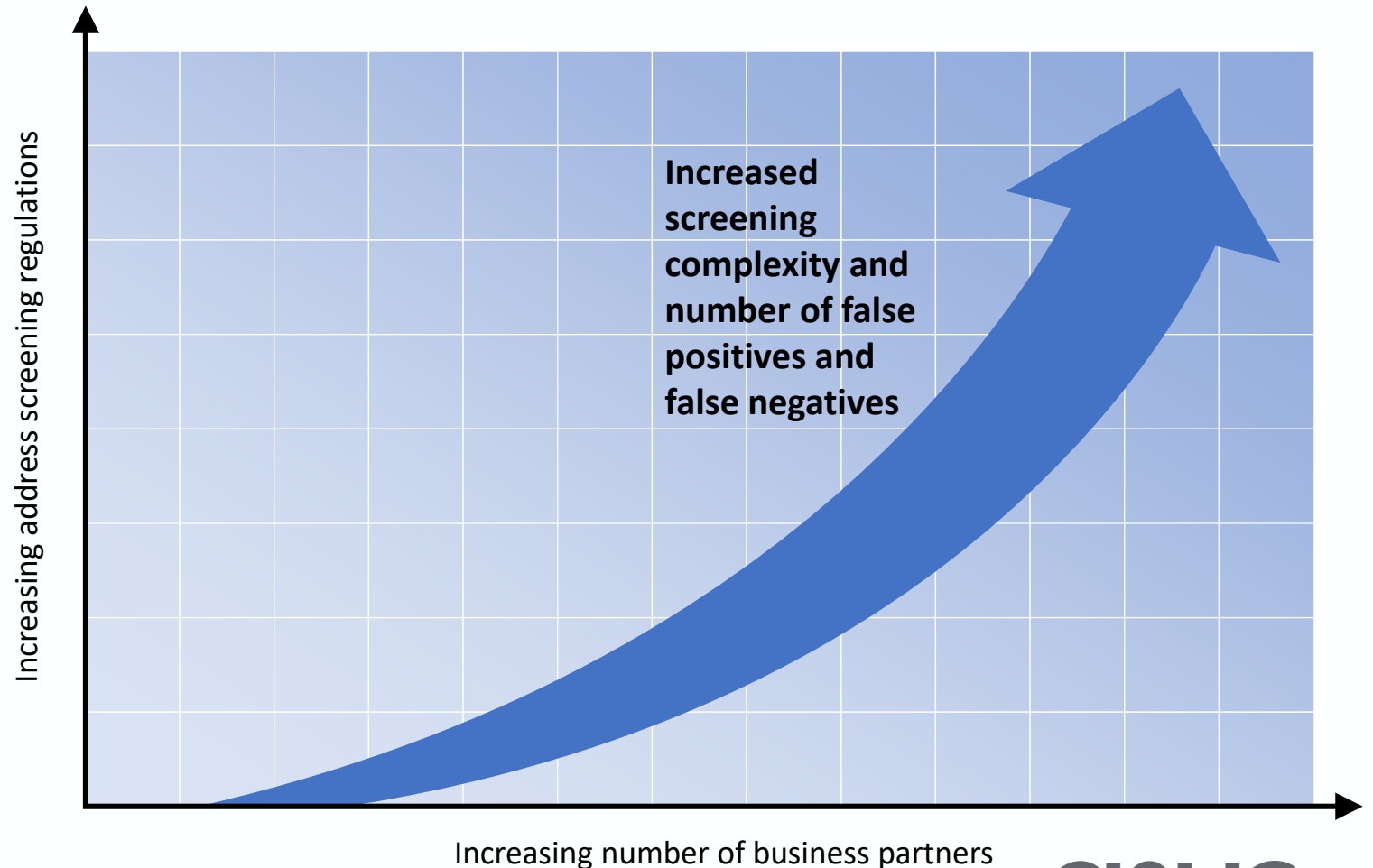
\$4 trillion

Source: Annual Report to the Nations on Occupational Fraud and Abuse,  
Association of Certified Fraud Examiners

# Screening

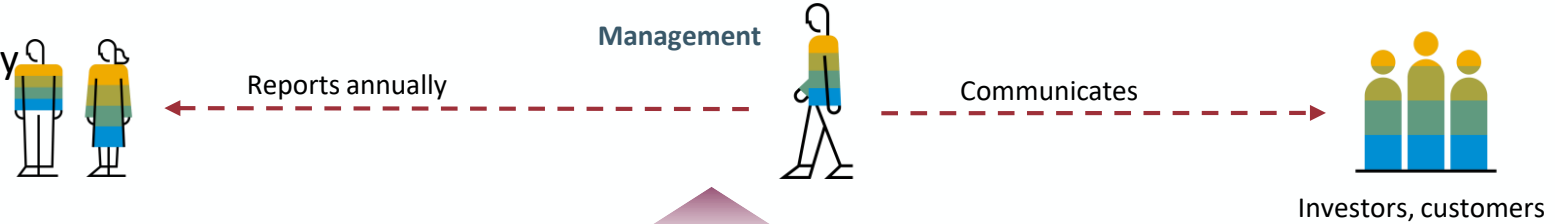
Traditional screening approaches do not fair well in the digital world

- Digital commerce and increased onboarding options lead to massive increases in the number of business partners
- Businesses get more complex with new channels and new systems to be integrated
- Time to value is getting shorter
- Address screening requires more than more hardware to scale

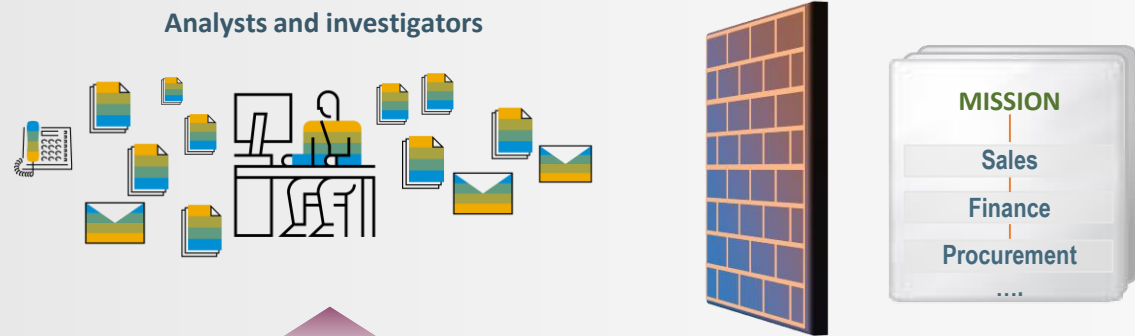


# Fraud Mitigation Challenges

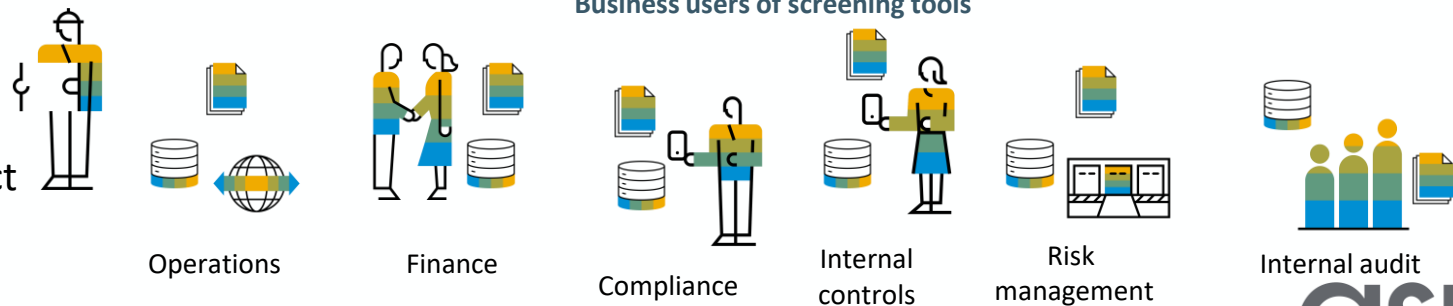
- Revenue loss related to fraud, anomalies, third-party risks, and fines
- Cost/results ratio of dealing with those issues



- Manual, inefficient, slow, and inaccurate processes
- Too many false positives and false negatives
- Not scalable or adaptable



- Volume of transactions
- Complex and evolving patterns
- Screening and investigations impact on the business



# Overview of SAP Business Integrity Screening



# SAP Business Integrity Screening: key benefits

Anomaly, fraud, third-party risk detection and investigation protect your business

## Detect anomalies earlier to reduce financial loss

- Leverage the power and speed of SAP HANA
- Integration into business processes
- Alert notification and management



## Improve the accuracy of detection at less cost

- Minimize false positives with real-time simulations
- Handle ultra-high volumes of data by leveraging SAP HANA



## Better predict and prevent future occurrence

- Detection based on rules and predictive analytics to adapt to changing patterns
- Identification of control enhancement needs



# SAP Business Integrity Screening

Anomaly, fraud, third-party risk detection, and investigation to protect your business

## Analyze performance

Monitor key performance indicators and create management reports

## Design

Determine screening lists, analyze patterns, and define detection rules and models

## Setup

Define detection strategy through simulation and calibration

## Detect

Execute mass and real-time detection and stop anomalies or irregular transactions

## Investigate

Manage alert workload with efficient evaluation, qualification, and remediation of issues



# SAP Business Integrity Screening

Analyze patterns and define screening and detection rules/models



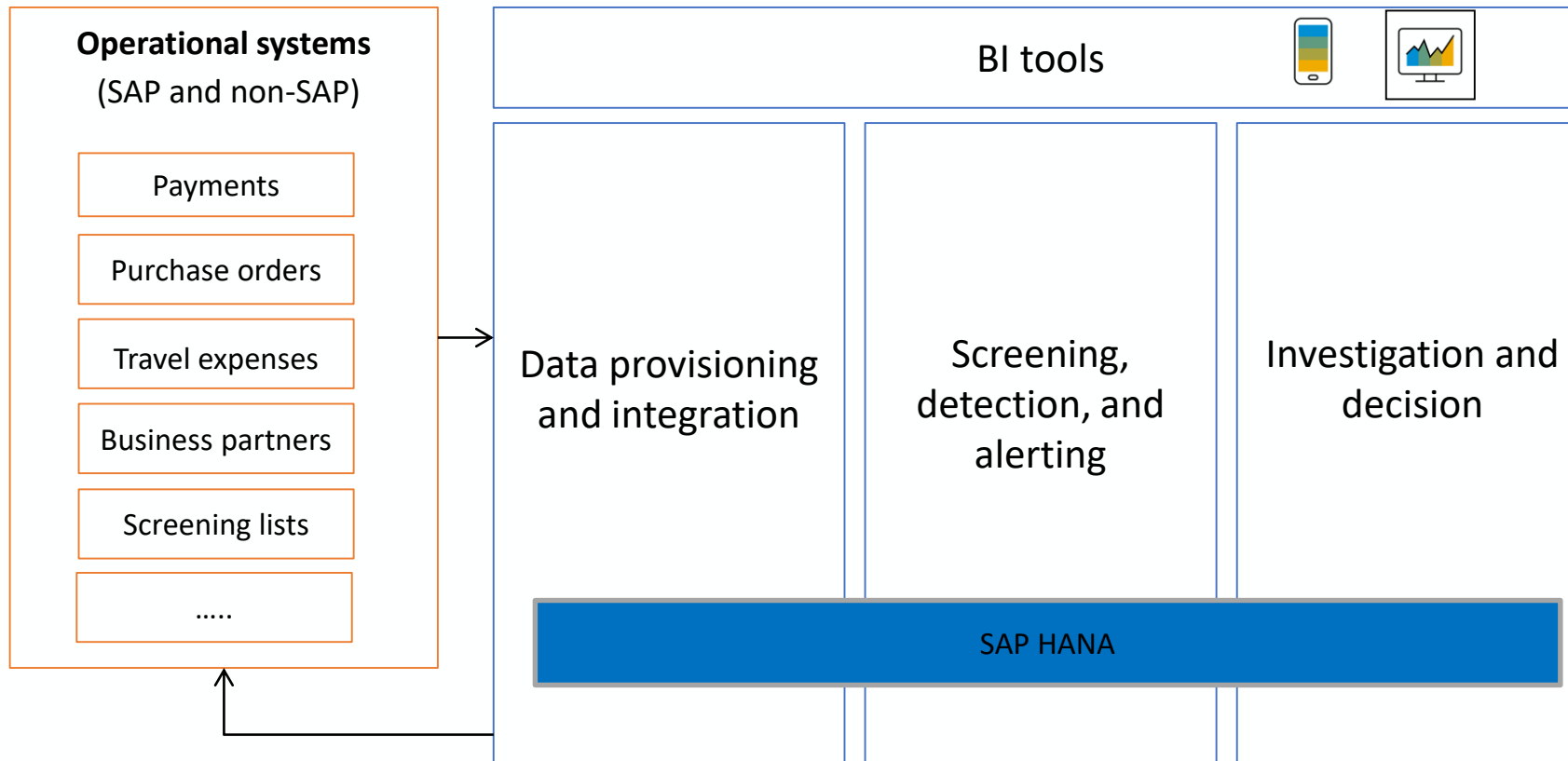
Design

- High-performance application architecture
- Predictive insight and more intuitive design

# High-performance application architecture

A flexible and powerful environment to increase process efficiency

High-performance processing of very large data volumes



## Key benefits

Powerful data integration from **SAP and non-SAP** operational systems

**Flexible modeling** of screening and detection rules

Optionally provide feedback on status to external processing of operational business events (for example, suspend a suspicious or erroneous payment)



# Broad range of lists to screen business partners

## Leveraging SAP's worldwide partner ecosystem

- Screening lists are provided and updated by specialized data providers
- You have the ability to create and upload your own lists
- You can use SAP Data Services to upload the lists
- The system provides the ability to define user-defined list types and groups and manage multiple data providers

The screenshot displays the SAP 'Manage Alerts' interface. On the left, a dashboard shows several key metrics: 'Manage Alerts' with 385 alerts, 'My Alerts to Process' with 17 alerts, 'My Worklists' with an error icon, 'Start Ad Hoc Requests', 'Manage Worklist Variants', 'Address Screening Hits', 'My Approvals' with 0 approvals, and 'Open Screening Alerts' with 0 alerts.

On the right, a detailed view of alerts is shown in a table format. The table has columns for 'Alert', 'Risk Rating', 'Person Responsible', and 'ID 1'. The 'Alert' column contains checkboxes and alert IDs. The 'Risk Rating' column shows five yellow triangles. The 'Person Responsible' column lists names like John Snow and Henry Miller. The 'ID 1' column contains alphanumeric identifiers.

Alert	Risk Rating	Person Responsible	ID 1
<input type="checkbox"/> 39868	▲▲▲▲▲	John Snow	EAA0000076
<input type="checkbox"/> 39670	▲▲▲▲▲	Henry Miller	FF0KBD003
<input type="checkbox"/> 39669	▲▲▲▲▲		FF0KBD002
<input type="checkbox"/> 39668	▲▲▲▲▲		FF0KBD001
<input type="checkbox"/> 39366	▲▲▲▲▲	John Snow	EAA0000072
<input type="checkbox"/> 39365	▲▲▲▲▲		EAA0000070
<input type="checkbox"/> 38867	▲▲▲▲▲		FF00000IU
<input type="checkbox"/> 38866	▲▲▲▲▲		FF0000014
<input type="checkbox"/> 38865	▲▲▲▲▲		FF0000016
<input type="checkbox"/> 38767	▲▲▲▲▲	John Snow	EAA000006R
<input type="checkbox"/> 38766	▲▲▲▲▲		EAA000006P
<input type="checkbox"/> 38665	▲▲▲▲▲		EAA0000037
<input type="checkbox"/> 33891	▲▲▲▲▲	Henry Miller	50685

# Enable detection rules

## Predelivered content examples



Vendor and  
service provider

- Frequent changes in the master data of a vendor
- Vendor located in high-risk country



Payments

- Smurfing on outgoing payments (split invoices)
- Irregularities in payments to vendors



Customer

- Customer located in high-risk country
- Bank account and address in different countries
- List screening (for example, PEP lists)



Accounting

- Accounting documents posted on exceptional dates



Purchasing

- Address screening
- Conflicts of interest
- Irregularities in purchase orders



Invoices

- Irregularities in invoices
- High-value keyword search



Travel expenses

- Irregularities in travel expenses



Compliance

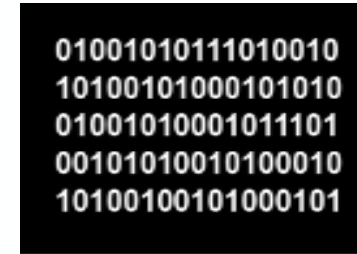
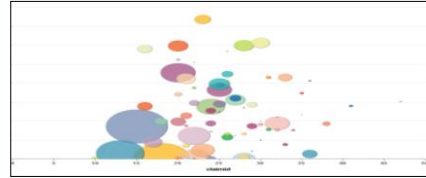
- Foreign Corrupt Practices Act
- International Anti-Bribery Act

# SAP Business Integrity Screening

Rules and predictive algorithms to cover the full spectrum of anomaly detection



*Known patterns*



*Unknown /complex patterns*

Known behaviors	Unusual behaviors	Similar, but different from known behaviors	Unknown behaviors
-----------------	-------------------	---	-------------------



**Hybrid combination of rules and predictive algorithms to detect irregularities**

# SAP Business Integrity Screening

## Customer Example

1

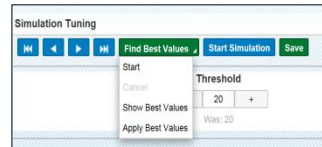
Using customer rules



Investigation Effort:  
20.507 cases out of 40.000

2

Customer rules  
optimized in BIS



Investigation Effort:  
6.104 cases out of 40.000

3

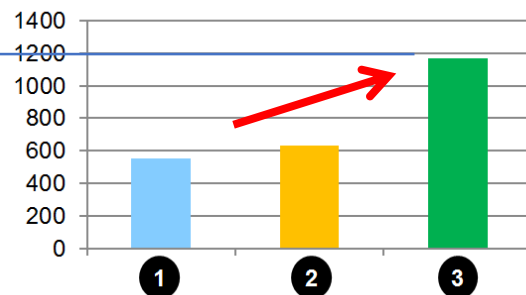
BIS + Predictive Analytics



Investigation Effort:  
2.970 cases out of 40.000

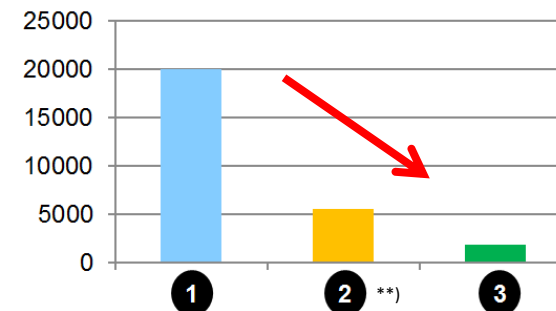
Number of fraud cases within  
the full data set: 1307

Found Fraud Cases



False positive reduced by 90%

False Positives



Nearly no missed fraud case

85% Reduction of investigation effort

# SAP Business Integrity Screening

Define detection and screening strategies using simulations and calibration



Set up

- Define detection strategies based on fine granular criteria
- Define screening strategies for business partners
- Use real-time simulations and calibration of strategies

# Detection strategy

Define detection strategies based on fine granular criteria

Uses individual weight factors and thresholds

## Key benefits

Alignment to new **patterns** and quick adaptation to changing behavior

**Reduced effort** from users to set up and calibrate detection strategies

Lighter need or no need for IT involvement

The screenshot displays the SAP Detection Strategy configuration interface. The top window, titled 'Detection Strategy Details: ZFRA\_IA\_PUR\_COI2', shows a table of detection methods with columns for Detection Method, Description, Weighting Factor, and Execution Mode. Below this, the 'General' tab is active, showing fields for Detection Strategy (ZFRA\_IA\_PUR\_COI2), Version (3), Detection Object Type (Vendor new for PA), Investigation Reason (Regular Daily Run for COI (3) (Fraud M...)), Authorization Group, Description (ZFRA\_IA\_PUR\_COI), and Version Status (Active).

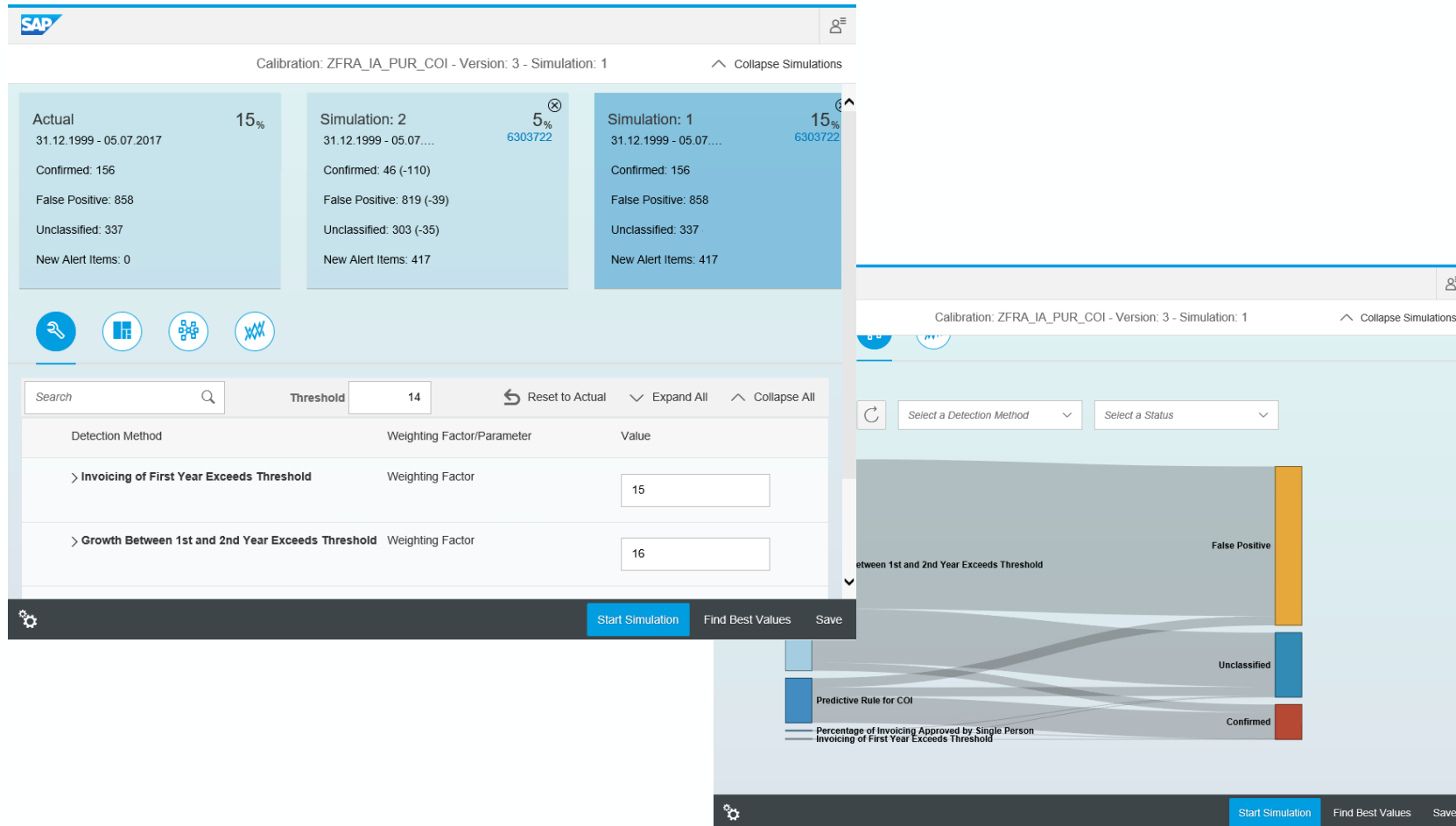
The bottom window, titled 'Detection Strategies', shows a list of detection strategies. The 'Standard' filter is selected, and the search criteria is 'ZFRA\_IA\_PUR\_COI'. The list shows four strategies, with the third one (ZFRA\_IA\_PUR\_C... v3) selected.

Detection Method	Detection Method Description	Weighting Factor	Description	Execution Mode
ZFRA_IA_PUR_RGB...	Invoicing of First Year Exceeds Thresh...	15	Invoicing of First Ye...	Mass and Online Det...
ZFRA_IA_PUR_RGB...	Growth Between 1st and 2nd Year Exc...	16	Growth Between 1st ...	Mass and Online Det...
ZFRA_IA_PUR_RGB...	Percentage of Invoicing Approved by...	17	Percentage of Invoic...	Mass and Online Det...
ZFRA_IA_PUR_RGB...	Predictive Rule for COI	18	Predictive Rule for COI	Mass and Online Det...

Detection Strategy	Vers...	Description	Detection Object Type	Versio...	Additional...	Investigat...	Solution
ZFRA_IA_PUR_COI	1	ZFRA_IA_PUR_COI	Vendor new for PA	Deactiv...		Regular D...	Fraud Ma...
ZFRA_IA_PUR_C...	1	ZFRA_IA_PUR_COI	Vendor new for PA	Deactiv...		Regular D...	Fraud Ma...
ZFRA_IA_PUR_C...	2	ZFRA_IA_PUR_COI	Vendor new for PA	Deactiv...		Regular D...	Fraud Ma...
ZFRA_IA_PUR_C...	3	ZFRA_IA_PUR_COI	Vendor new for PA	Active		Regular D...	Fraud Ma...

# Simulation and calibration

## Real-time simulation and calibration of detection strategies



### Key benefits

Transparent, **real-time** information on the **impacts** of new or changed strategies

**No misinterpretations** of patterns thanks to comprehensive ranges of sample data

Reduced false positives and streamlined detection

# SAP Business Integrity Screening

Execute mass and real-time detection, and stop exception-related transactions



Detect

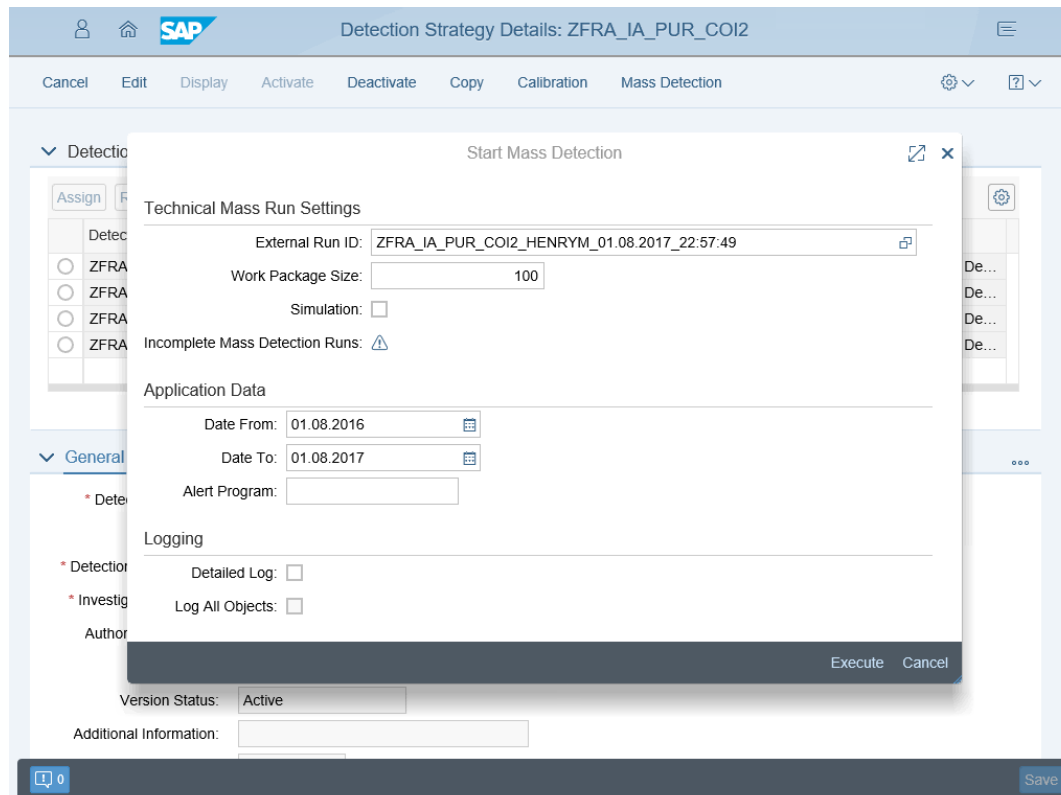
- Mass screening and detection in real-time leveraging SAP HANA technology
- Fully integrated bidirectional exception processing



# Mass detection

High-volume and real-time processing leveraging SAP HANA technology

Detect irregularities as early and as precisely as possible to avoid damages, without manual work



## Key benefits

**Earlier detection** of problems to reduce financial losses and other damages

Highly automated screening and detection processes, **reducing manual work** and errors

Early identification of potential irregularities, enabling business users to gather more data for their investigation

# Fully integrated bidirectional processing

## Advanced alert management

Real-time alerting and option to hold problematic transactions in business systems to avoid damages

### Key benefits

Track exceptions **as early as possible** before transactions are further processed

Improve the efficacy of investigation teams and **increase ROI** of the screening system

Gain faster exception processing to **avoid blocking** a transaction longer than needed

The screenshot displays the SAP Manage Alerts interface. The main alert is for Vendor PA.AGENCY00, with a risk value of 5,431,674.00 EUR and a risk rating of 5 yellow triangles. The alert is in the 'In Process' state, managed by Henry Miller. A 'Detection Strategy Execution' pop-up window is overlaid, showing details for the detection method 'ZFRA\_IA\_PUR\_COI'. The pop-up includes a table of detection method details:

Detection Method	Result	Parameters	Evaluation
Predictive Rule for COI (ZFRA_IA_PUR_RGB_PA)	Risk Score: 18 Contribution: 35.2 %	Automated Classification Threshold : 0.6200000000	
Percentage of Invoicing Approved by Single Person (ZFRA_IA_PUR_RGB_AS)	Risk Score: 17 Contribution: 33.3 %	Approver Threshold (Percent) : 75	1 suspicious approver(s) found for vendor AGENCY00 in company code 1000
Growth Between 1st and 2nd Year Exceeds Threshold (ZFRA_IA_PUR_RGB_2Y)	Risk Score: 16 Contribution: 31.3 %	Currency of Invoice Threshold Amount : EUR Minimum Vendor Revenue : 5000.00 Vendor Growth between 1st and 2nd Year : 18	Growth is 427 % (threshold for growth is 18 %) Revenue: 1st year is 134.433,00 EUR; 2nd year is 708.900,00 EUR

# SAP Business Integrity Screening

Manage alert workload with efficient evaluation, qualification, and remediation



Investigate

- Comprehensive alert management with advanced inquiry and analysis features
- Collaborative and faster investigation and intuitive capture of findings
- One-click resolution for simpler screening alerts (business partners)
- Effective remediation of irregularities – leverage the integration with SAP Process Control (optional)

# Comprehensive alert management

Leverage advanced inquiry and analysis features

Full insight into all relevant information at your fingertips

The screenshot displays the SAP Manage Alerts interface. At the top, there is a search bar and filter options. Below this, a table lists alerts with columns for Alert ID, Risk Rating (represented by yellow triangles), Person Responsible, ID 1, Due Date, and Alert Lifecycle. A detailed view of a specific alert is shown, including a profile picture of the person responsible, their name (Henry Miller), email (henrym@sap.com), and alert lifecycle (In Process). The detailed view also shows customer information (Juan Pablo) and a risk value of 0,00 EUR. Below the detailed view, there is a table of items related to the alert, with columns for Subject, Type, Importance, Document No., File..., and Description.

Alert	Risk Rating	Person Responsible	ID 1	Due Date	Alert Lifecycle
39868	▲▲▲▲▲	John Snow	EAA0000076	01.08.2017	Completed
39670	▲▲▲▲▲	Henry Miller	FF0KBD003	30.06.2017	In Process
39669	▲▲▲▲▲		FF0KBD002	29.06.2017	Not Started
39668	▲▲▲▲▲				
39366	▲▲▲▲▲	John Snow			
39365	▲▲▲▲▲				
38867	▲▲▲▲▲				
38866	▲▲▲▲▲				
38865	▲▲▲▲▲				
38767	▲▲▲▲▲	John Snow			
38766	▲▲▲▲▲				
38665	▲▲▲▲▲				
33891	▲▲▲▲▲	Henry Miller			

Subject	Type	Importance	Document No.	File...	Description
Contact Customer & Verify Match	📄	!	33509 /44		Contact customer to veri
Contact Customer & Verify Match	📄	!	33509 /10		Contact customer to veri
Contact Customer & Verify Match	📄	!	33509 /9		Contact customer to veri
Address Screening Attachment	📎	!	33509 /8	Add...	
Contact the Customer & Verify Match	📄	!	33509 /7		Contact the Customer &

## Key benefits

**Improved accuracy of detection with reduced false positives and negative detections**

**Avoidance of double work through availability of comprehensive and up-to-date information in investigation**

**Increased investigation ROI by focusing on high-score and high-value cases**

# Collaborative and faster investigation

More intuitive investigation of cases and documentation of findings

Take advantage of calibration of existing strategies with weight factors and threshold to reduce false positives

The screenshot displays the SAP Manage Alerts interface. The top section shows an alert for 'Vendor Security Services' with ID 39473, set in process. Key details include: Person Responsible: Henry Miller (henrym@sap.com); Vendor Name: Security Services; Country: USA (US); Risk Value: 650.297,89 EUR; Creation Date: 27.02.2013. Below this, a risk rating is shown with five yellow triangles. The interface is divided into tabs: Info, Detection, Conflict of Interest, Network Analysis, Documentation, and Activity. The 'Network Analysis' tab is active, showing a diagram with three nodes: 'Proven Fraud 31268' (red triangle icon), 'Open Alert 39473' (orange person icon), and 'US - Rank 19' (globe icon). These nodes are connected to a central node 'A006088451' (person icon). Labels 'Proven Fraud', 'Open Alert', and 'High Risk Country' are placed between the top nodes and the central node.

## Key benefits

**Gain faster treatment** of irregularities and comprehensive documentation, providing for better remediation

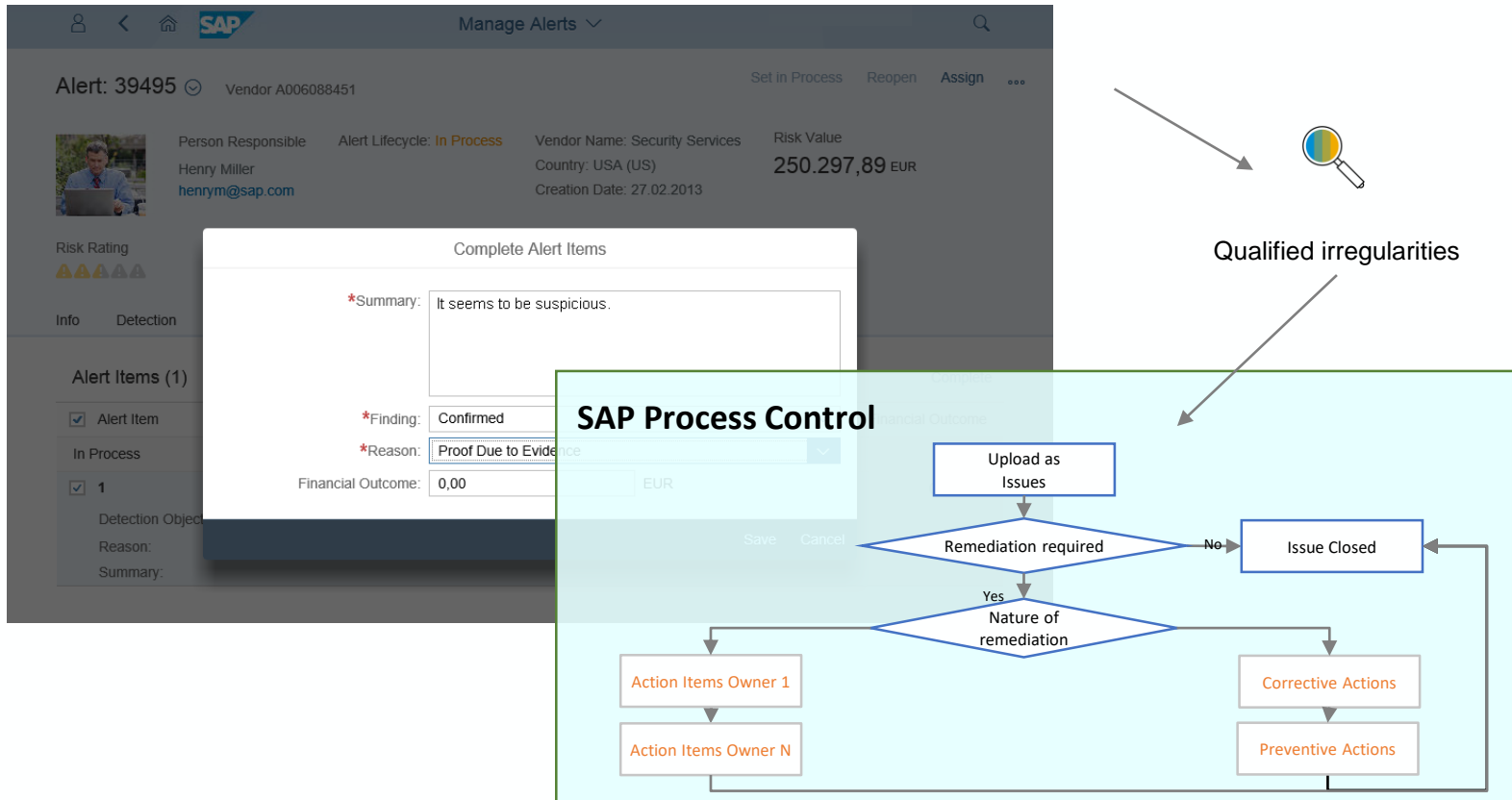
**Improve investigation efficiency** and reduce exception processing expenses

**Reduce business disruption** through faster processing of alerts, which avoids blocking transactions longer than needed

# Effective remediation

## Possibility to leverage the integration with SAP Process Control

Cases of significant irregularities can be uploaded to leverage SAP Process Control comprehensive issue management



### Key benefits

Comprehensive remediation of irregularities to minimize impact and prevent recurrence

Optimized synergies between solutions and increased return on your GRC investments

Increased longer-term protection against irregularities using other SAP Process Control capabilities such as ad-hoc controls and policies

# SAP Business Integrity Screening

Monitor key performance indicators and create management reports



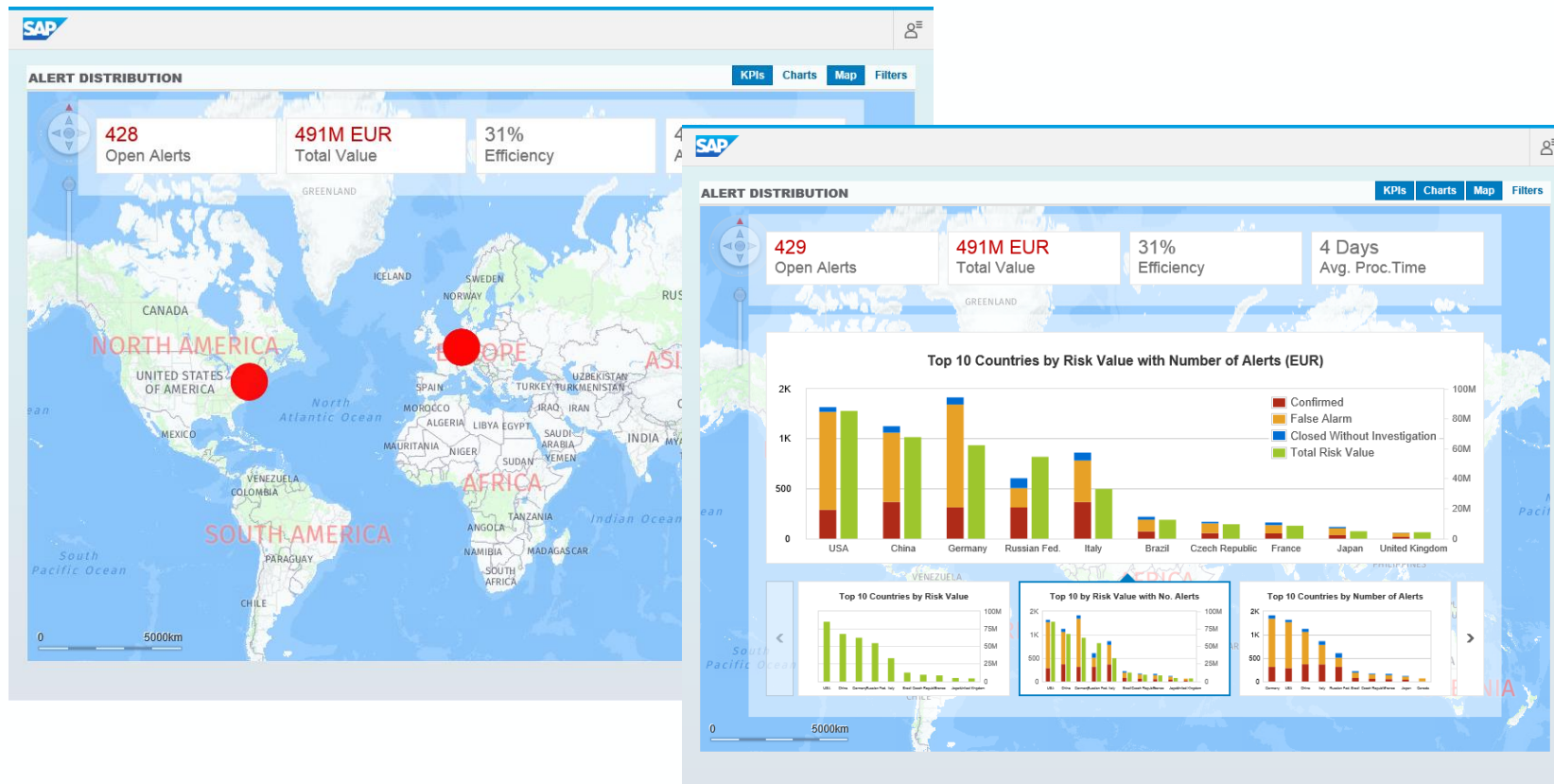
Analyze performance

- Use real-time performance analytics and management reporting for better-informed decisions and timely action
- Monitor and optimize the quality of investigations

# Real-time performance analytics mgmt reporting

Monitor and optimize the quality of investigation

Measure performance, monitor and optimize the quality of investigation



## Key benefits

Enable clearer insight into the effectiveness of screening rules and detection strategies

Provide **accurate, consistent, and transparent** data for informed business decisions, anytime and anywhere

**Adapt faster** to changing patterns and improve detection effectiveness



# SAP Business Integrity Screening Demo



# Business Integrity Screening Demo

- Integrated embargo and high-risk-country check during payment run of SAP S/4HANA
- Payment process stopped and alert is confirmed
- One detection strategy combining screening and other methods
  - Bank in high-risk country
  - Business partner in high-risk country
  - Address screening



**Demo**

## **BIS-S/4 PAYMENT INTEGRATION**

**Submit Payment Proposal – S/4**

User RZANE

Password .....

Language EN - English ▼

**Log On**

My Home

Supplier Accounts

Payments

Manage Automatic Payments



Supplier Accounts

Manage Supplier Line Items



Manage Payment Blocks



Display Supplier Balances



Payments

Post Outgoing Payments



Revise Payment Proposals



Paying Company Code: 1010 (LKQ)

0,00 EUR Outgoing

Sending Company C... : 1010 (LKQ)

Identification: BIS90

Run Date: 02.08.2017

Created By: Rachel Zane

- 1 Payments
- 1 Exceptions
- Summary

Exceptions (1) | Standard \* ⌵

Unblock Reallocate ⚙️ 📄

Supplier	Documen...	Blocked	Referen...	Posting D...	Document Typ...	Debit or C...	Amount in Foreign Curre...	Amount in Local Currency	Attachment
Error ID(Description): 096(Items locked by SAP Fraud Management)									
DESUFRA...	1900001...	Blocked for payment		01.08.2017	Vendor Invoice	Credit	-18.900,00 EUR	-18.900,00 EUR	
							<b>-18.900,00 EUR</b>	<b>-18.900,00 EUR</b>	

My Home

Detection

Investigation

Reset

Manage Payment Alerts



Detection

Detection Strategies



High-Risk Countries



Manage Address Screening Lists



1

Lists

Manage Excluded Terms



Manage Term Mappings



Investigation

Unassigned Alerts

2

Start Ad Hoc Requests



# High Risk Countries



High-Risk Country Lists (1)

High-Risk Country List

REFRESH

Manually Created

Global high risk countries

GLOBAL\_HIGH [Manually Created](#)  
28.07.2017  
5 Countries

Global high risk countries

GLOBAL\_HIGH [Manually Created](#)  
28.07.2017

Countries

Name	Rank
<b>Syria</b> SY	<b>1</b>
<b>Afghanistan</b> AF	<b>2</b>
<b>Iran</b> IR	<b>3</b>
<b>North Korea</b> KP	<b>4</b>
<b>Egypt</b> EG	<b>5</b>

Upload

[Edit](#) [Save](#) [Cancel](#) [Delete](#) [Add Country](#)

My Home

Detection

Investigation

Reset

Manage Payment Alerts



Detection

Detection Strategies



High-Risk Countries



Manage Address Screening Lists



1

Lists

Manage Excluded Terms



Manage Term Mappings



Investigation

Unassigned Alerts

2

Start Ad Hoc Requests



# **Address Screening Lists**

Lists (1)

Create ⚙️ 📄

List	Description	Provider	Entities	Last Changed On	Creation Mode	
<b>Thomson Reuters Demo</b>	Thomson Reuters SAP Demo List	WORLD CHECK	43	18.08.2017, 03:53:41	Uploaded	>

My Home

Detection

Investigation

Reset

Manage Payment Alerts



Detection

Detection Strategies



High-Risk Countries



Manage Address Screening Lists



1

Lists

Manage Excluded Terms



Manage Term Mappings



Investigation

Unassigned Alerts

2

Start Ad Hoc Requests



## **Excluded Terms**

Excluded Terms Lists (1)

Search  +

Status	List Description	Assigned List Type Groups	Authorization Group	Last Changed On	Last Changed By	Number of Terms
Active	Generally excluded terms for address screening	8		28.07.2017, 03:10:38	Michael Ross	7 (7 Active) >

## Generally excluded terms for address screening

Authorization Group:

Active

Assigned List Type Groups: All List Types, Allegation, Law and Regulatory Enforcements, Medium Risk Screening (e.g. PEP, Adv. Media), Political Party, My PEP Lists, Sanction, Politically Exposed Persons

### Excluded Terms (7)

Search

Active	Term
<input checked="" type="checkbox"/>	Dr
<input checked="" type="checkbox"/>	Frau
<input checked="" type="checkbox"/>	Herr
<input checked="" type="checkbox"/>	Mr
<input checked="" type="checkbox"/>	Mrs
<input checked="" type="checkbox"/>	Ms
<input checked="" type="checkbox"/>	Prof



My Home

Detection

Investigation

Reset

Manage Payment Alerts



Detection

Detection Strategies



High-Risk Countries



Manage Address Screening Lists



1

Lists

Manage Excluded Terms



Manage Term Mappings



Investigation

Unassigned Alerts

2

Start Ad Hoc Requests



# Term Mappings

Term Mapping Lists (1)

Search  +

Status	List Description	Assigned List Groups	Authorization Group	Last Changed On	Last Changed By	Number of Term Mappings
Active	Sactions Term Mapping	1		28.07.2017, 03:08:24	Michael Ross	5 (5 Active) >

## Sactions Term Mapping

Authorization Group:

Active

Assigned List Type Groups: Sanction

### Mapped Terms (5)

Search

Active	Term	Active Aliases	Inactive Aliases
<input checked="" type="checkbox"/>	<b>Corporation</b>	Corp, Corp.	
<input checked="" type="checkbox"/>	<b>Incorporated</b>	Inc, Inc.	
<input checked="" type="checkbox"/>	<b>Jalan</b>	Jl, Jl.	
<input checked="" type="checkbox"/>	<b>Road</b>	Rd, Rd.	
<input checked="" type="checkbox"/>	<b>Street</b>	St, St.	

# **Check Payment Alert**

User MROSS|

Password .....

Language EN - English ▼

**Log On**

My Home

Detection

Investigation

Reset

Manage Payment Alerts



Detection

Detection Strategies



High-Risk Countries



Manage Address Screening Lists



1

Lists

Manage Excluded Terms



Manage Term Mappings



Investigation

Unassigned Alerts

2

Start Ad Hoc Requests



Embargo Check Alerts

Hide Filter Bar Filters (1) **Go**

Investigation Reason:

Person Responsible:

Invest Obj. Type:

Alert Lifecycle:





Alerts (3) | Accounting View

Create Assign Complete

<input type="checkbox"/>	Alert	Risk Rating	Person Responsible	Due Date	Alert Lifecycle
<input type="checkbox"/>	900	⚠️⚠️⚠️⚠️⚠️		22.01.2018	Not Started
<input checked="" type="checkbox"/>	1000	⚠️⚠️⚠️⚠️⚠️		11.02.2018	Not Started
<input type="checkbox"/>	800	⚠️⚠️⚠️⚠️⚠️	Michael Ross	16.12.2017	In Process



Alert: 1000  Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action ...



Alert Lifecycle: Not Started

Business Partner (generic): DESUFRA090

Risk Value

Risk Rating

Business Partner Name (generic): Muhamad Ibraim

18.900,00 USD



Account Type (Customer, Vendor...): K

Country: Egypt (EG)

Document Date: 30.07.2017

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Screening Hits (2)

Set Hit Status Reject All Undecided Hits

ID	Name	Address	Country	Score	List Classification	Hit Status	Remark
	Muhamad Ibraim	150 El-Gaisch Rd 21131 Alexandria	Egypt				
1	<b>Muhammad Ibrahim</b>	<b>El-Gaish Road 150 22131 Alexandria</b>	Egypt	0,95	Sanction	Undecided	
2	<b>Muhamed Nafi Ibram</b>	<b>El-Gaish Road 250 Alexandria</b>	Egypt	0,80	Sanction	Undecided	

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Alert Lifecycle: Not Started

Business Partner (generic): DESUFRA090

Risk Value

Risk Rating

Business Partner Name (generic): Muhamad Ibrahim

18.900,00 USD



Account Type (Customer, Vendor...): K

Country: Egypt (EG)

Document Date: 30.07.2017

Address Screening Hits Info **Detection** Network Analysis Documentation Activity Decision

Alert Items (1)

Alert Item	Detection Object	Detection Strategy Execution	Risk Score	Threshold	Risk Value	Detection Methods
1	Payment Proposal Item for Payment Run Int. (1)	Check S4 payment proposal for embargo	- 08.02.2018, 17:39:02	142	50	USD 18.90... <a href="#">Check Business Partners for Sanctions / Embargo...and 2 more</a>

Detection Strategy Execution

Check S4 payment proposal for embargo

DS\_S4\_EMBARGO\_CHECK / 2

Execution Date: 08.02.2018, 17:39:02

Threshold: 50

Risk Score: 142

Risk Value: USD 18.900,00

Detection Method Details

Detection Method	Result	Parameters	Evaluation
<a href="#">Check Business Partners for Sanctions / Embargo</a> (DM_EMBARGO_SCREENING)	Risk Score: <b>100</b> Contribution: <b>70,4 %</b> Risk Value: <b>0,00</b>	Address Screening Type : A List Type Group : SANCTION Use Name Initials : Y Use Excluded Terms : Y Include Term Mappings : Y Percentage of Matching Words : 60 Minimum Score : 50 Exactness : 70	Partner DESUFRA090 matches the screening entities Partner name: Muhamad Ibraim <a href="#">...more</a>
<a href="#">Payment to High-Risk Country</a> (DM_PAY_HR_COUNTRY)	Risk Score: <b>21</b> Contribution: <b>14,7 %</b> Risk Value: <b>18.900,00</b> USD	Bottom N Ranks : 5 High Risk Country List : GLOBAL_HIGH	Business Partner Muhamad Ibraim : payment to high-risk country EG
<a href="#">Bank Account in High-Risk Country</a> (DM_BANK_HR_COUNTRY)	Risk Score: <b>21</b> Contribution: <b>14,7 %</b> Risk Value: <b>18.900,00</b> USD	Bottom N Ranks : 5 High Risk Country List : GLOBAL_HIGH	Business partner Muhamad Ibraim has bank account 135848758455 in the high-risk country AF

Close

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Alert Lifecycle: Not Started

Business Partner (generic): DESUFRA090

Risk Value

18.900,00 USD

Risk Rating



Business Partner Name (generic): Muhamad Ibraim

Account Type (Customer, Vendor...): K

Country: Egypt (EG)

Document Date: 30.07.2017

Assign to Me

Assign to Other

Reset Assignment

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision



Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action ...



Person Responsible  
 Michael Ross  
[Michael.Ross@demo.sap.com](mailto:Michael.Ross@demo.sap.com)

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
 Business Partner Name (generic): Muhamad Ibraim  
 Account Type (Customer, Vendor...): K  
 Country: Egypt (EG)  
 Document Date: 30.07.2017

Risk Value  
**18.900,00** USD

Risk Rating

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Screening Hits (2)

Set Hit Status Reject All Undecided Hits

ID	Name	Address	Country	Score	List Classification	Hit Status	Remark	
<input checked="" type="checkbox"/>	1	<a href="#">20000355</a>	<b>Muhammad Ibrahim</b>	<b>El-Gaish Road 150 22131 Alexandria</b>	Egypt	0,95	Sanction	Undecided
<input type="checkbox"/>	2	<a href="#">20001144</a>	<b>Muhamed Nafi Ibram</b>	<b>El-Gaish Road 250 Alexandria</b>	Egypt	0,80	Sanction	Undecided

Alert: 1000 ▾ Accounting Document Line Item 1010

[Set in Process](#) [Reopen](#) [Assign](#) [Edit](#) [Action](#) ⋮


Person Responsible  
 Michael Ross  
[Michael.Ross@demo.sap.com](mailto:Michael.Ross@demo.sap.com)

 Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
 Business Partner Name (generic): Muhamad Ibraim  
 Account Type (Customer, Vendor...): K  
 Country: Egypt (EG)  
 Document Date: 30.07.2017

Risk Value  
**18.900,00** USD

Risk Rating

[Address Screening Hits](#) [Info](#) [Detection](#) [Network Analysis](#) [Documentation](#) [Activity](#) [Decision](#)

## Screening Hits (2)

[Set Hit Status](#) [Reject All Undecided Hits](#)

ID	Name	Address	Country	Score	List Classification	Hit Status	Remark	
<input checked="" type="checkbox"/>	1	<a href="#">20000355</a>	<b>Muhammad Ibrahim</b>	<b>El-Gaish Road 150 22131 Alexandria</b>	Egypt	0,95	Sanction	Undecided
<input type="checkbox"/>	2	<a href="#">20001144</a>	<b>Muhamed Nafi Ibram</b>	<b>El-Gaish Road 250 Alexandria</b>	Egypt	0,80	Sanction	Undecided

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K

Risk Value  
18.900,00 USD

Risk Rating  
⚠️⚠️⚠️⚠️⚠️

Address Screening Hits Info Detection Network Analysis

Screening Hits (2)

ID	Name
	Muhamad Ibraim
<input checked="" type="checkbox"/> 1 20000355	<b>Muhammad Ibrahim</b>
<input type="checkbox"/> 2 20001144	<b>Muhamed Nafi Ibram</b>

Set Hit Status Reject All Undecided Hits

Classification	Hit Status	Remark
ction	Undecided	
ction	Undecided	

### Set Hit Status

Status:

- Undecided
- Confirmed
- Rejected

Save Cancel

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K

Risk Value  
18.900,00 USD

Risk Rating  
⚠️⚠️⚠️⚠️⚠️

Address Screening Hits Info Detection Network Analysis

Screening Hits (2)

ID	Name
	Muhamad Ibraim
<input checked="" type="checkbox"/> 1 20000355	<b>Muhammad Ibrahim</b>
<input type="checkbox"/> 2 20001144	<b>Muhamed Nafi Ibram</b>

Set Hit Status Reject All Undecided Hits

Classification	Hit Status	Remark
ction	Undecided	
ction	Undecided	

### Set Hit Status

Status:

Remark:



Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
**18.900,00** USD

Risk Rating  
⚠️⚠️⚠️⚠️⚠️

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Screening Hits (2)

Set Hit Status Reject All Undecided Hits

ID	Name	Address	Country	Score	List Classification	Hit Status	Remark
<input type="checkbox"/>	Muhamad Ibraim	150 El-Gaisch Rd 21131 Alexandria	Egypt				
<input type="checkbox"/> 1	<b>Muhammad Ibrahim</b>	<b>El-Gaish Road 150 22131 Alexandria</b>	Egypt	0,95	Sanction	Confirmed	Hit is confirmed. No doubts
<input type="checkbox"/> 2	<b>Muhamed Nafi Ibram</b>	<b>El-Gaish Road 250 Alexandria</b>	Egypt	0,80	Sanction	Undecided	

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
**18.900,00** USD

Risk Rating  
**⚠️⚠️⚠️⚠️⚠️**

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Screening Hits (2)

Set Hit Status **Reject All Undecided Hits**

ID	Name	Address	Country	Score	List Classification	Hit Status	Remark
<input type="checkbox"/> 1	<b>Muhammad Ibrahim</b>	<b>El-Gaish Road 150 22131 Alexandria</b>	Egypt	0,95	Sanction	Confirmed	Hit is confirmed. No doubts
<input type="checkbox"/> 2	<b>Muhamed Nafi Ibram</b>	<b>El-Gaish Road 250 Alexandria</b>	Egypt	0,80	Sanction	Rejected	



Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: In Process

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibrahim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
18.900,00 USD

Risk Rating  
5 warning icons

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Filter User Filter Events Descending Order

Expand All

- Michael Ross Entity 20000355 of list Thomson Reuters Demo was confirmed as hit  
Today at 18:58  
[Show More](#)
- Michael Ross Alert 1000 has been set in process  
Today at 18:56  
[Show More](#)
- Michael Ross Alert 1000 has been assigned to Michael Ross (MROSS)  
Today at 18:56  
[Show More](#)

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action ...



Person Responsible  
 Michael Ross  
[Michael.Ross@demo.sap.com](mailto:Michael.Ross@demo.sap.com)

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
 Business Partner Name (generic): Muhamad Ibraim  
 Account Type (Customer, Vendor...): K  
 Country: Egypt (EG)  
 Document Date: 30.07.2017

Risk Value  
**18.900,00** USD

Risk Rating

Address Screening Hits Info Detection Network Analysis Documentation Activity **Decision**

Alert Items (1)

Complete

<input type="checkbox"/> Alert Item	History	Detection Object	Finding	Reason	Summary	Financial Outcome
In Process						
<input type="checkbox"/> 1	Show History	<a href="#">Payment Proposal Item for Payment Run Int.</a>				0,00 USD

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: In Process

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
18.900,00 USD

Risk Rating  
5 warning icons

Go To  
Save as Tile

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Alert Items (1)

Complete

Alert Item	History	Detection Object	Finding	Reason	Summary	Financial Outcome
In Process						
<input type="checkbox"/> 1	Show History	Payment Proposal Item for Payment Run Int.				0,00 USD

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action ...



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: **In Process**

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
18.900,00 USD

Risk Rating  
⚠️⚠️⚠️⚠️⚠️

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Alert Items (1)

Alert Item	History	De	Summary	Financial Outcome	Complete
<input type="checkbox"/> In Process					
<input type="checkbox"/> 1	Show History	Pa for		0,00 USD	

Go to External Destination

- Open Document
- Supplier Payment Blocks

Cancel

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: In Process

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
18.900,00 USD

Risk Rating  
⚠️⚠️⚠️⚠️

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Screening Hits (2)

ID	Name	Classification	Hit Status	Remark
<input type="checkbox"/> 1	20000355 <b>Muhammad Ibrahim</b>	Sanction	Confirmed	Hit is confirmed. No doubts
<input type="checkbox"/> 2	20001144 <b>Muhamed Nafi Ibram</b>	Alexandria Egypt	Rejected	

Go to External Destination

[Open Document](#)

[Supplier Payment Blocks](#)

Cancel



Supplier Accounts (1)

Search

REFRESH

No filters selected

Muhamad Ibraim -32.278,71 EUR  
LKQ 3 items

1

Manage Payment Blocks

Muhamad Ibraim

-32.278,71 EUR

DESUFRA090

3 items

150 El-Gaisch Rd / 21131 Alexandria

LKQ (1010)

1 | -18.900,00

Items (3)



<input type="checkbox"/>	Status	Document Type	Purchase Order	Journal Entry	Open Amount
<input type="checkbox"/>		Vendor Invoice		1900000166	-7.899,00 EUR >
<input type="checkbox"/>		Vendor Invoice		1900000167	-5.479,71 EUR >
<input type="checkbox"/>	A - Blocked for payment	Vendor Invoice		1900000169	-18.900,00 EUR >

Supplier Accounts (1)

Search

REFRESH

No filters selected

Muhamad Ibraim -32.278,71 EUR  
LKQ 3 items

Muhamad Ibraim

DESUFRA090  
150 El-Gaisc  
LKQ (1010)

- Status
- 
- 
- A - Blo

Manage Payment Blocks

-32.278,71 EUR

3 items

1 | -18.900,00

Journal Entry	Open Amount
1900000166	-7.899,00 EUR
1900000167	-5.479,71 EUR
1900000169	-18.900,00 EUR

### Block Supplier Account

Payment Block Reason

A - Blocked for payment

Notes

Sanctioned vendor - do not conduct any business with

OK Cancel

Supplier Accounts (1)

Search

REFRESH

No filters selected

Muhamad Ibraim -32.278,71 EUR  
LKQ 3 items  
Account Blocked / A - Blocked for paym.

Manage Payment Blocks

Muhamad Ibraim

-32.278,71 EUR

DESUFRA090

3 items

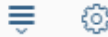
150 El-Gaisch Rd / 21131 Alexandria

Account Blocked / A - Blocked for payment

LKQ (1010)

1 | -18.900,00

Items (3)



<input type="checkbox"/>	Status	Document Type	Purchase Order	Journal Entry	Open Amount
<input type="checkbox"/>	Account Blocked / A - Blocked for payment	Vendor Invoice		1900000166	-7.899,00 EUR >
<input type="checkbox"/>	Account Blocked / A - Blocked for payment	Vendor Invoice		1900000167	-5.479,71 EUR >
<input type="checkbox"/>	A - Blocked for payment	Vendor Invoice		1900000169	-18.900,00 EUR >

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: In Process

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibraim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)  
Document Date: 30.07.2017

Risk Value  
18.900,00 USD

Risk Rating  
5 warning icons

Address Screening Hits Info Detection Network Analysis Documentation Activity Decision

Alert Items (1)

Complete

<input checked="" type="checkbox"/> Alert Item	History	Detection Object	Finding	Reason	Summary	Financial Outcome
In Process						
<input checked="" type="checkbox"/> 1	Show History	Payment Proposal Item for Payment Run Int.				0,00 USD

Alert: 1000 Accounting Document Line Item 1010

Set in Process Reopen Assign Edit Action



Person Responsible  
Michael Ross  
Michael.Ross@demo.sap.com

Alert Lifecycle: In Process

Business Partner (generic): DESUFRA090  
Business Partner Name (generic): Muhamad Ibrahim  
Account Type (Customer, Vendor...): K  
Country: Egypt (EG)

Risk Value  
18.900,00 USD

Risk Rating  
⚠️⚠️⚠️⚠️⚠️

Address Screening Hits Info Detection

Alert Items (1)

<input checked="" type="checkbox"/>	Alert Item	His
In Process		
<input checked="" type="checkbox"/>	1	Show

Complete
Summary
Financial Outcome
0,00 USD

### Complete Alert Items

\*Summary: Confirmed that this is an entry on the sanction list

\*Finding: Confirmed

\*Reason: Confirmed

Financial Outcome: 32000 USD

Save Cancel

**End of Demo**

# SAP Business Integrity Screening in Customer Fraud Mitigation Scenarios



# SAP Business Integrity Screening Use Cases

## Customer examples

Industry	Country	Scenario
Consumer Packaged Goods	Switzerland	Unusual business transactions, including master-data-related KRIs and SOD across multiple end-to-end processes
Manufacturing	Germany	Journal entries, asset accounting and tax in S/4HANA deployment
Energy	Brazil	Using Business Integrity Screening and Predictive Analytics to identify suspicious transactions in purchase-to-pay and vendor screening
Insurance	Netherlands	Suspicious insurance claims
Public Sector	Germany	Unemployment benefits fraud and data quality assurance
Public Sector	Australia	Tax-related fraud
Public Sector	Slovenia	Detection/prevention of undeclared tax on cash-based transactions
Retail	Switzerland	Point-of-sale suspicious activity
Telecommunications	UK	Stop fraudulent and suspicious T&E claims and invoices



# A Business Integrity Screening Customer View

Leading European Telecom Company pursues comprehensive risk control automation to improve Finance Operations

## Customer Situation

- The company wished to implement a three line of defense model for risk management and assurance for their finance organization
- The objective was greater use of standard controls as the basis for business planning, assurance and reporting
- Current solutions had been re-evaluated and were not sufficient to meet these business objectives
- The decision to move from Oracle to SAP and the SAP GRC solutions were an aligned fit

## Licensed Solutions

- SAP Three Lines of Defense (SAP Risk Management, SAP Process Control and SAP Audit Management)
- SAP Business Integrity Screening
- SAP Access Control

## Current Status

- The company is incorporating risk management and compliance process automation into Financial control operations execution. They are actively working to
  - Reduce the cost of compliance, risk, and audit activities through process automation and resource optimization
  - Reduce overall risk exposure through continual control monitoring, fraud detection and loss source analysis
  - Optimize operational performance with comprehensive, real-time risk and compliance information
  - Improve the return on business initiatives by aligning automated risk measures with global finance strategy
  - Strengthen the global business with continuous monitoring of risks and controls to detect and prevent unexpected losses

# SAP Business Integrity Screening Summary



# What SAP Business Integrity Screening can do

1

## Reduce financial losses with earlier detection

The power of SAP HANA enables ultra-fast detection of irregularities among masses of third-party records and business transactions, so you can take action early and minimize damage to the business.

2

## Improve the integrity of transactions in key business processes

Scenarios to tackle errors, waste, abuse, and other anomalies can be implemented to increase the reliability of critical business processes and help protect the bottom line.

3

## Make investigation teams more efficient and effective

Using simulations to calibrate detection rules, you can reduce false positives and diminish investigators' workload so that they can focus on real cases.

4

## Support multiple scenarios with a flexible platform

Different detection strategies can be developed to tackle various types of irregularities such as fraud, errors, waste, and gaps in compliance, but also to adapt to the diversity of your activities and changing needs as the business expands.

5

## Better prevent future irregularities and issues

Performance analysis and KPIs allow you to continuously improve detection quality. You can optionally use SAP Predictive Analytics, integrated with SAP Business Integrity Screening, to identify new fraud patterns or anomalies.

6

## Decrease risk and improve control going forward

Leveraging the integration with other SAP GRC solutions like SAP Process Control and SAP Audit Management you can better tackle issues and risks, improve or implement new controls, and strengthen your three lines of defense.

# Key points to take home

With SAP Business Integrity Screening



**Detect anomalies earlier to reduce financial loss**



**Improve the accuracy of detection at less cost**



**Better predict and prevent future occurrence**

# Take the Session Survey.

We want to hear from you! Be sure to complete the session evaluation on the SAPPHIRE NOW and ASUG Annual Conference mobile app.



# Presentation Materials

Access the slides from 2019 ASUG Annual Conference here:

<http://info.asug.com/2019-ac-slides>

# Q&A

For questions after this session, contact us at [tomas.kong@sap.com](mailto:tomas.kong@sap.com) and [lane.leskela@sap.com](mailto:lane.leskela@sap.com)

# Let's Be Social.

Stay connected. Share your SAP experiences anytime, anywhere.  
Join the ASUG conversation on social media: **@ASUG365 #ASUG**

