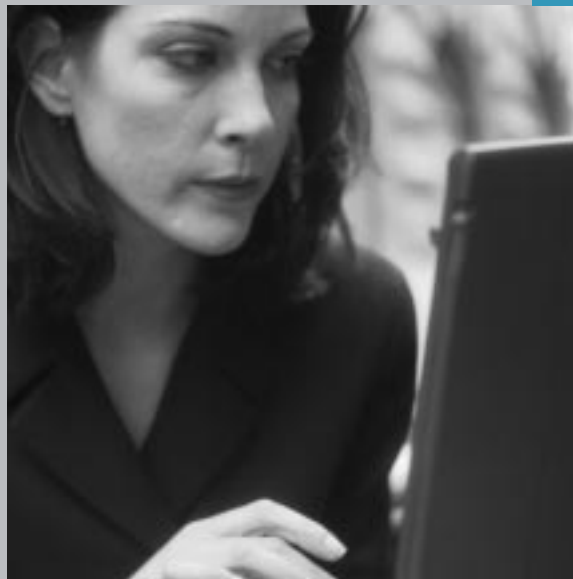


SAP Case Study



mySAP™ SUPPLIER RELATIONSHIP MANAGEMENT AT XEROX EUROPE

THE BEST-RUN BUSINESSES RUN SAP



THE DOCUMENT COMPANY
XEROX.



CENTRALIZING PROCUREMENT TO SUPPORT A RETURN TO PROFITABILITY

AT A GLANCE

Strategic goals:

- Return to full-year profitability by improving gross margins and reducing selling, general, and administrative expenses
- Strengthen balance sheet and improve cash flow
- Free capital for investment in growth businesses and new products

Approach:

Xerox Corporation implemented a global cost-reduction program in response to declining revenues during an economic downturn. Xerox Europe contributed to the effort by reducing indirect procurement costs, and the region achieved its targets by centralizing procurement processes for 14 countries. This program was supported by establishing standard processes across all countries; instituting pull-based procedures for accessing information; focusing on broad use of systems; implementing electronic catalogues; and other measures. The implementation was enabled by SAP® Enterprise Buyer, the core procurement application of mySAP™ Supplier Relationship Management, and other SAP solutions. The transformation program was supported by Axon Group plc.

Results achieved over the period 3Q1999 to 4Q2002:

- Lowered indirect procurement spending by approximately \$45 million as part of a global spending reduction program
- Reduced cycle times throughout the purchase-to-pay process, including reduction of the purchase-to-approval cycle time by 90%, receiving process by 60%, and payment process by 10%
- Lowered administrative costs by 20%
- Reduced spending outside of established contracts by 10%
- Rationalized the supplier base and reduced the number of vendors from more than 100,000 to about 30,000

ABSTRACT

Xerox Corporation faced declining profits resulting from a global economic downturn and heightened competition. The company initiated a turnaround strategy, which included a cost-reduction initiative focusing on non-production procurement. Xerox Europe contributed to this companywide effort by establishing centralized procurement processes, which led to lower administrative costs, shortened cycle times, and reduced spending. European regional management selected SAP® Enterprise Buyer, the core procurement application of mySAP™ Supplier Relationship Management (mySAP SRM), to enable the new processes. Xerox Europe achieved its goals and established a foundation for a broader SAP implementation.

BUSINESS

The vision of Xerox Corporation is both simple and powerful: "Helping people find better ways to do great work." In order to fulfill this vision, the company offers leading digital printing and copying products, digital presses, software, and a broad range of services that enhance communications and work processes. With 60,000 to 70,000 employees and 2002 revenues of \$15.8 billion, Xerox operates in over 130 countries worldwide.

The first xerographic image was produced in 1938 in New York by Chester Carlson, a patent attorney and part-time inventor. The Haloid Company, a maker of photographic paper, subsequently acquired the license to develop a copying machine based on Carlson's technology. In 1961, the company became Xerox Corporation after wide acceptance of the Xerox 914, the first automatic office copier to use ordinary paper. By 2002, Xerox had grown to become one of the largest information technology companies in the world.

Xerox has established a solid position as a global enterprise engaged in developing, manufacturing, and marketing a complete range of document equipment and solutions. The company divides its customers into three primary markets: high-end document production environments, small to large

networked offices, and services. Products sold to these markets include monochrome and color printing systems; fax machines; multifunction devices (which can print, copy, and fax, for example); document-management software; and printing supplies such as paper and ink. Xerox software and solutions improve document access for mobile workers, and help businesses create personalized documents for their customers. Xerox also provides a range of document management services, such as operating in-house production centers and developing online document repositories.

Xerox has earned worldwide recognition for technology innovation, spending approximately \$1 billion on research in 2002 and holding approximately 7,700 U.S. patents. Although this innovation has been the primary underpinning for Xerox's growth, challenges to funding associated research and development—as well as ongoing operations—began to surface in 2000. An emerging global economic slowdown caused a severe contraction in spending on information technology. Moreover, increased competition continued to arise from major players. Though no single company competes directly with the breadth of Xerox's offerings, the company has competitors in specific markets. As a result of this growing competition amidst the economic downturn, Xerox's revenue declined substantially, and the company became unprofitable.

In October 2000, Xerox Corporation began an aggressive operational cost-reduction program to improve liquidity, stabilize operations, significantly reduce its cost base to improve competitiveness, and position the firm for long-term profitable growth. The company effectively executed key elements of this plan; by the end of 2002, Xerox had sold \$2.7 billion in assets and reduced total debt by \$4.4 billion. Moreover, Xerox reduced

spending for non-production procurement (also referred to as indirect procurement) items— including information technology, education, benefits, fleet cars, contract labor, and other items and services. These cost-saving actions were accomplished while sustaining investment in research and development, and creating a strong foundation for the future with reenergized product and service offerings.

Xerox Europe's contribution: Xerox Europe made a substantial contribution to this global effort through its reduction of indirect procurement costs. Xerox Europe covers 25%-30% of Xerox's fiscal 2002 revenues and has provided the company with a steady stream of growth, overseas sales, marketing, and delivery of all Xerox products and services across Europe. The

region encompasses over 20 countries and has around 14,000 employees. As with Xerox operations in the western hemisphere, Xerox Europe serves its markets through divisions, wholly owned subsidiaries, and third-party distributors.

To achieve cost reductions in non-production procurement, Xerox Europe faced unique challenges, including operations spanning a diverse set of countries, many separate and different information systems, and entrenched procurement practices, which had evolved over many years. Nonetheless, investing in business process reengineering in the indirect procurement arena was viewed as a major opportunity to contribute to the global cost-reduction effort. Moreover, addressing non-production spending processes, which would require centralization of functions and standardization of procedures, would provide a foundation for addressing other processes such as logistics and financial data access.

“We've been working with SAP since 1997, and we have never stopped investing in SAP solutions. Even when we needed to turn our business around, we still saw SAP as a key element.”

Jan Powell, Information Management Director, Xerox Europe

Thus, reengineering would provide a stream of benefits enhancing Xerox's profitable growth well into the future. "The fact that a multimillion-dollar program to address procurement spending found its way forward at that time – when we were experiencing an economic downturn – showed that management really felt that it was one of the things that we needed to continue in order to turn the business around," says Mark Stewart, e-procurement project manager, Xerox Europe.

Xerox Europe recognized that its legacy procurement systems were oriented to individual countries and could not scale to support the pan-European business. Replacement would be essential for providing the platform for first reengineering procurement, and then enabling innovation of a broad range of business processes. As an enabling tool to help improve procurement efficiencies, European regional management chose mySAP Supplier Relationship Management from the portfolio of solutions available with mySAP Business Suite.

"We've been working with SAP since 1997, and we have never stopped investing in SAP solutions," says Jan Powell, information management director, Xerox Europe. "Even when we needed to turn our business around, we still saw SAP as a key element. Our coverage is actually deeper and wider than most people in our corporation probably realize, in that we're now enabling customer service and back-office processes with SAP solutions. We see mySAP SRM as a beachhead for the rest of SAP solutions to follow."

"We see mySAP SRM as a beachhead for the rest of SAP solutions to follow."

Jan Powell, Information Management Director, Xerox Europe

CHALLENGES AND OBJECTIVES

Focusing on indirect procurement: In 1999 (before the downturn began), Xerox Europe had recognized that indirect procurement inefficiencies and service issues were largely a result of its multiplicity of ad hoc business processes and geographic diversity. The processes in place had evolved in response to many individual and independent requirements, particularly within the different countries comprising the region. These business processes were relatively inefficient because they were predicated upon a lack of visibility into procurement operations. They tended to generate inaccurate information, and did not formally consider Xerox Europe's interaction with its suppliers and associated opportunities for improvement.

Controlling Xerox Europe's spending for non-production procurement items was a significant challenge. The associated processes were failing to deliver adequate performance relative to competitive benchmarks in the areas of procurement cycle times, administrative costs, and adherence to established contracts. The procurement of indirect goods and services was an inefficient process based on paper, telephone calls, and faxes. The process was outside the scope of any integrated business application, and much of this procurement activity, though controlled by formal authorization processes, still ended up as purchases from non-preferred or non-approved suppliers. In some countries, more than half of the invoices were unsupported; that is, a manager would simply authorize an invoice without a purchase order. Procurement was an inefficient "push" process for all suppliers, since suppliers provided information to many potential buyers without receiving clear demand signals.

Employees felt qualified to select a product and supplier themselves, and they viewed procurement as a minor subtask in the context of their wider work objectives. When employees did spend time on indirect procurement processing, it was at the expense of spending time on value-added commercial activities.

Managers did not have timely access to purchasing information, a consolidated view across all countries of vendor agreements and purchase transactions, or clear work processes for approval. The lack of information inhibited decision making about strategic sourcing, purchase contracts for key commodities, and supplier management. The company's legacy procurement system was not positioned for growth and lacked key functional capabilities that would enable better processes – such as electronic supplier catalogues, standard approval workflow, electronic invoicing, and provision of consolidated procurement information. “We realized we had to reduce sales, general, and administration costs, and indirect procurement became an area of focus,” says Stewart. “In Europe, we had individual countries all purchasing their own items – the local country was king. We had many suppliers added unnecessarily, we had far too many suppliers, and we had limited visibility and control.”

Evaluating electronic procurement systems: The emergence of electronic procurement systems provided an opportunity to fundamentally change the supplier-customer relationship and deliver substantial, quantitative benefits to all parties involved.

For Xerox Europe, electronic procurement would offer increased control over spending and budget adherence through robust authorization processes. Electronic procurement would also enable the use of electronic catalogues, which provide access to up-to-date information about products approved for purchase. Use of electronic catalogues would ensure sourcing of approved items at the negotiated prices, ensure that these items are acquired from preferred or otherwise approved suppliers (or allow exceptions as appropriate), and minimize inventories of obsolete or unused items.

For Xerox's suppliers, electronic procurement would offer greater penetration of customer accounts coupled with significant opportunities to take costs out of their supply chains. Nonetheless, there were clear challenges associated with adopting this technology in Xerox Europe, including the potentially enormous user base (encompassing most employees); the large variety of procured goods and services (an estimated 2 million to 3 million different items); the broad range of countries; local tax issues and languages in Europe; and the need to involve numerous suppliers.

Integrating financial systems: In 1999, Xerox Europe had begun implementing a pan-European project to support shared financial services. The scope of this project encompassed finance, sales, marketing, and leasing, as well as indirect purchasing processes. The goals of an implementation in the procurement arena would need to include integration with the new regional financial systems – particularly covering invoice matching, accounts payable, and payment processing.

Positioning for the future: Executives at Xerox Europe recognized that the document management industry would eventually resume its historical long-term growth rate. Market development would be fueled by improved corporate profits, growth in new commercial opportunities, replacements resulting from the growing obsolescence of existing equipment, and accelerated adoption of outsourced services. Dramatic cost reductions would be necessary for the company to be well positioned for this upturn, survive during the challenging economic environment, and address cost and service issues that had emerged before the downturn began. Addressing procurement process improvements would be key to realizing these objectives.

IMPLEMENTATION

In 1999, Xerox spent four months developing the business case for reengineering its procurement processes. Xerox Europe determined that centralization of procurement across European operations and widespread adoption of the features of an electronic procurement system would lead to the capabilities it was seeking – including better control, reduced spending, lowered transaction costs, and integration with the new financial systems.

Selecting SAP: Management evaluated many software vendors to address these objectives, ultimately selecting SAP Enterprise Buyer, the core procurement application of mySAP SRM. mySAP SRM would provide robust procurement capabilities, integrated with the SAP R/3® solutions, to enable Xerox’s financial and customer service processes.

Selecting an implementation partner: Xerox Europe sought a cost-effective SAP implementation partner that understood issues associated with collaborative procurement processes and financial systems integration. After careful review, Xerox Europe selected Axon Group plc. Axon had a history of successful SAP implementations for Xerox dating back to 1998. In particular, Xerox chose to partner with Axon because of the firm’s track record in the delivery of best-practice business transformation programs across Europe. Axon’s complete service offerings, which include strategic advice, systems delivery, and ongoing applications management, were considered vital to the success of the project. “In the end, the success of this all comes down to the people on the project,” says Stewart. “Axon had outstanding individuals who were keen, knowledgeable, and really helped make this implementation work.”

Using SAP capabilities to enable business processes:

Beginning in 2000, Xerox Europe worked with Axon to enable centralization of the procurement process and to rationalize the supply base. Xerox and Axon implemented mySAP SRM capabilities covering electronic procurement and links with associated master supplier catalogues (created in software provided by Requisite Technology, Inc.) in order to support process changes. The implementation covered full-cycle processes for the procurement of goods and services, including:

- Creation and maintenance of requisitions, purchase orders, and material reservations
- Requisition creation using either a supplier catalogue, external procurement system, or text entry for noncatalogued products
- Pricing and availability information from the catalogue or vendors’ systems
- Calculation of appropriate tax values
- Authorization processes facilitated by integrated workflow mechanisms
- Purchase order transmission
- Status and tracking of requisitions, purchase orders, and material reservations
- Goods receipt and service entry
- Reporting of purchase activity

The business processes deployed were preconfigured in the system, and the purchasing functions were integrated with SAP R/3 accounts payable and general ledger capabilities. Procedures for maintaining cost centers, user authorizations, financial postings, supplier, and other information were established. Information describing products that would be purchased were collated for placement in supplier catalogues. Importantly, the implementation plan took into account temporary integration of SAP solutions with the data and transactions of legacy systems during the rollout (see Figure 1).

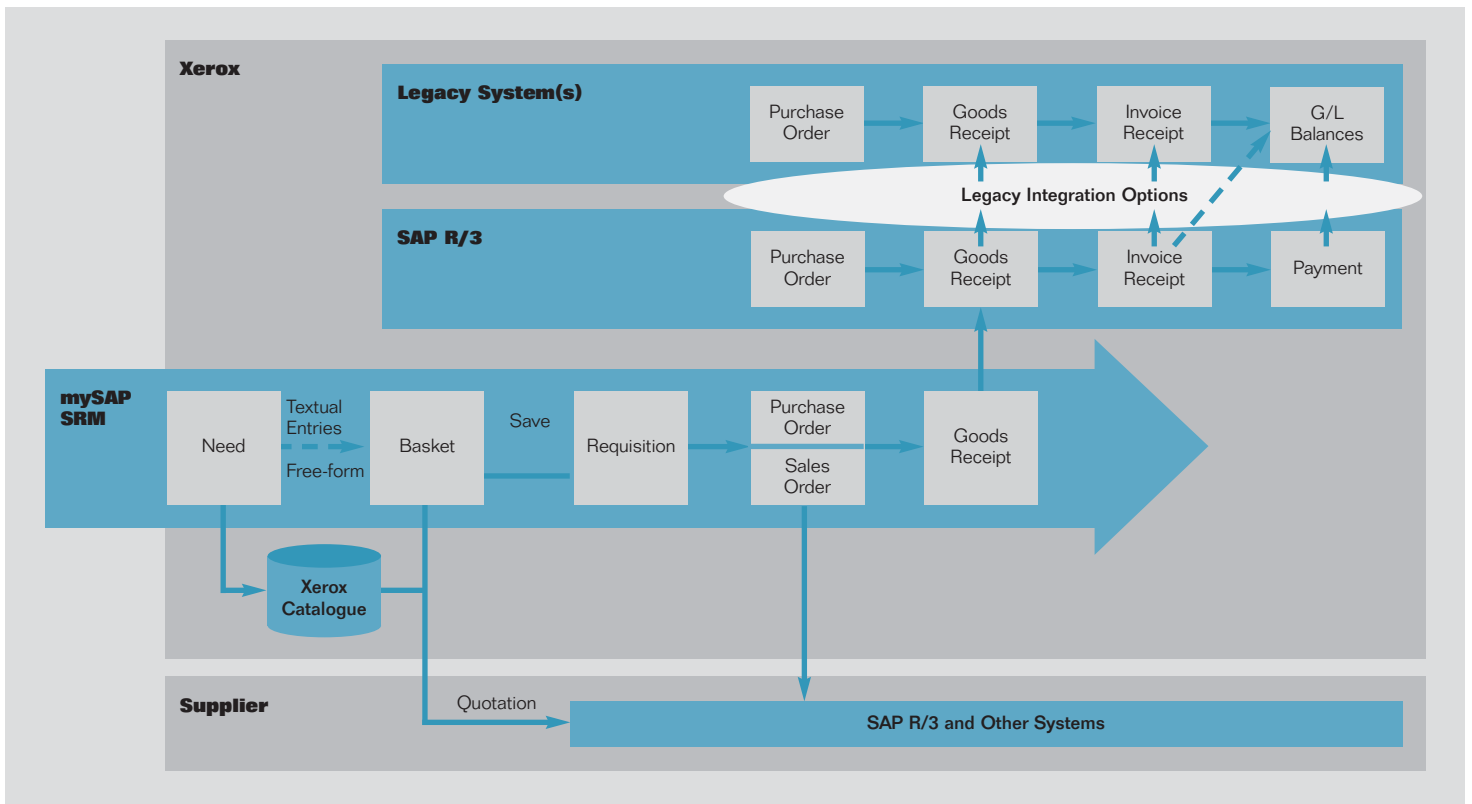


Figure 1: mySAP SRM

An Axon project manager oversaw the Europe-wide rollout, and the implementation proceeded on a per-country basis, managed by two consultants from Axon specializing in finance and purchasing. The implementation required 16 to 30 weeks for each country, depending on the size and complexity of the implementation. “At any one time, there were 4 to 10 people from Axon working with the different countries, and fewer than 3 staff members from Xerox on the project throughout Europe,” says Stewart. Axon and Xerox were very efficient in their implementation. “We benchmarked against implementations of e-procurement at other companies of a scale similar to Xerox Europe, and those companies had far more people than we did.”

As presented in Figure 2, the system started delivering improved authorization time once the system was about 50% implemented. However, other benefits took longer to realize, such as lower overall costs and reductions of other cycle times in the procurement process. “As we worked through each of the countries, we really didn’t get all of the benefits from the complete system until we’d completed 60% to 70% of the countries, the users, and the catalogues – and until the whole thing was working together,” says Stewart.

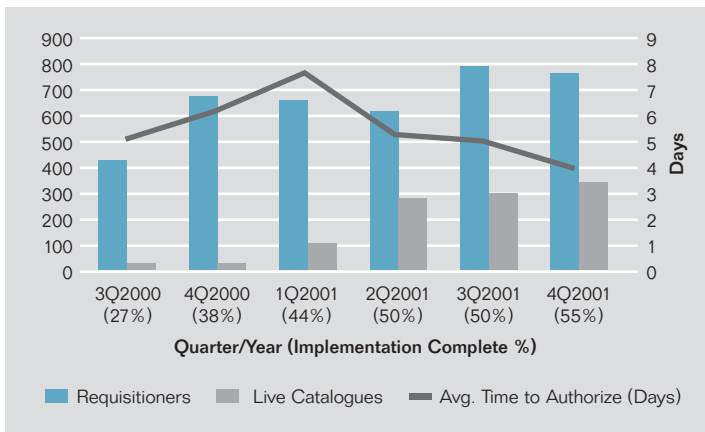


Figure 2: Reduction in Authorization Time as Implementation Progressed

The e-procurement implementation was completed at the end of 2002, after a two-year effort. Once implemented, the system provided e-procurement, financial, and related applications to support over 1,800 users in Xerox Europe in 14 countries (see Figure 3). The system also provided the ability to electronically source from 2,000 Xerox indirect item suppliers. The system is available 24 hours per day, 7 days per week.

Axon provided substantial value during the complex implementation. Axon's implementation methodology encompassed management of change, process design, and system configuration, and ensured on-time delivery and a smooth transition from the legacy environment to the new system. Axon was on hand to guide the team through the European rollout and assist in the management of issues at local levels, as well as across country boundaries. Moreover, Xerox had enhanced its strong quality processes, and the organization had developed a culture of empowerment to act. "The quality culture is able to bind together 130 countries worldwide," says Powell. Thus, during the implementation, Xerox Europe was able to incorporate a systematic approach to identifying problems, understanding facts and root causes, building on best practices, and executing selected solutions.

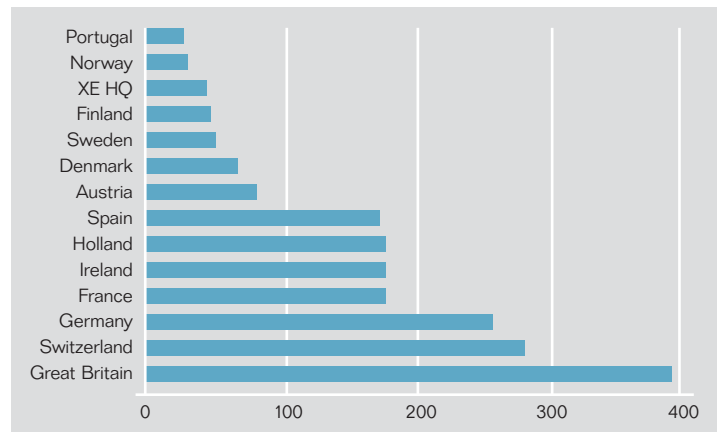


Figure 3: Number of mySAP SRM Users by Country

Through this e-procurement implementation, Xerox Europe achieved results that supported strategically significant improvements in indirect procurement operations, including:

Order flow: The flow of purchase orders for indirect items from Xerox Europe employees to suppliers became more accurate and efficient through the centralized procurement process enabled by the system.

Xerox established an Internet-based front end through which Xerox employees in all 14 countries can access information on items and pricing in over 750 supplier catalogues – and place orders online for these items. Orders flow from the Internet-based system into Xerox Europe's mySAP SRM system; relevant information is captured for accounting purposes in SAP R/3; the orders are approved through the workflow process incorporated in mySAP SRM; and purchase orders are sent to suppliers. "Employees across the company are either requisitioners – or they are assigned requisitioners," says Keith Bennett, business solutions manager, Xerox Europe. "Purchase orders are raised when items are selected from the catalogue, and the system will then generate the purchase order. The payment process

is driven by the accounts payable capabilities of SAP R/3. A lot of disbursements are actually controlled through our shared financial services provided from Dublin, Ireland. There are some areas of Europe that Dublin doesn't handle, and in those cases, disbursement will take place locally."

Suppliers are able to electronically access incoming orders that are transmitted via Electronic Data Interchange (EDI) or Extensible Markup Language (XML) formats. The mySAP SRM solution facilitates the consolidation of orders from 14 countries – about 20,000 orders per month – into electronic order transactions.

The centralization of order flow and validation of suppliers has catalyzed a favorable evolution in business operations. "mySAP SRM was a real vehicle for change – it changed so many things," says Stewart. "In particular, it strengthened our purchasing process. Xerox employees can't buy anything now without using the system. Everyone is using the same Web front end. It's made activity transparent and unified Xerox Europe."

Supplier management: The rate of supplier adoption determined the timing for delivery of business benefits. Normally, organizations tend to focus their supplier management strategies on the largest suppliers. With mySAP SRM system as an enabler, managing a large number of smaller suppliers became feasible, the supplier adoption rate increased, and greater benefits could accrue. Xerox Europe realized the efficiency and control benefits of establishing electronic catalogues and executing electronic transactions with a larger set of suppliers.

With the new systems, there was more visibility into contracts negotiated with suppliers. "Prior to the e-procurement implementation, a buyer would go out and negotiate a good contract, but there was no way of really publishing the contract information and prices. The contract went into the buyer's desk drawer," says Stewart. "Now, with our catalogues, everyone knows about the contracts and prices. It's transparent."

In particular, the benefits of this transparency are substantially accelerated where the relationship is formed between Xerox and a supplier with genuine pan-European coverage. "When we negotiate a contract, and the supplier knows that everybody in Xerox Europe must buy through this contract, the supplier is more willing to take a deep breath and give you his best price," says Stewart.

Invoices to Xerox Europe: The mySAP SRM solution integrates with the accounts payable capabilities of SAP R/3, facilitating daily invoice matching and efficient payment processes. Through the implementation, unsupported invoices were reduced by 70%.

Requisition approval cycle time: The mySAP SRM solution has enabled a reduction in the requisition approval workflow cycle time from up to 30 days to an average of 3 days. Because items are approved more quickly, order release and product shipment occur more rapidly following order placement.

"We benchmarked against implementations of e-procurement at other companies of a scale similar to Xerox Europe, and those companies had far more people than we did."

Mark Stewart, E-Procurement Project Manager, Xerox Europe

While the system improved the efficiency of spending authorizations and other processes, the benefits were much broader. “Authorizations have always been properly controlled, so it’s not a question of being out of control,” says Powell. “As long as I’ve been with the company – for 15 years – Xerox Europe has had a very strong procurement strategy, but has lacked a set of integrated tools to realize our strategy. Now, it’s a question of how to harness purchasing power better, how to rationalize the supply base. So ‘not spent properly’ is not where we were at – optimization, integration, and procurement done with full knowledge of catalogue opportunities with suppliers is a better way of looking at it.”

Project governance: Key to the successful rollout of Xerox Europe’s mySAP SRM implementation was oversight by a steering committee staffed by Xerox and Axon executives with proven experience in business and system implementation. The executive manager of procurement for Xerox was the project sponsor, and led the committee. “The Xerox Europe chief financial officer, management representatives from our information management group, and the mySAP SRM project manager were all part of the steering committee,” says Stewart. “We also had the Xerox account directors from Axon present in committee meetings, and Mark Hunter, the chairman and chief executive officer of Axon, was often present.”

The primary role of the steering committee was to establish the implementation road map and monitor measurable aspects of the implementation in specific areas. “The committee met every two months. We made decisions regarding countries in which we would implement, discussed how the rollouts were going, determined specific corrective actions, and so forth,” Stewart explains. “We would look at the management dashboard – the metrics associated with how pervasive the system

was within the countries, what types of catalogues were being adopted, the number of purchase order items for which catalogues were used, average number of requisitions per employee with system access, and so forth. We would institute corrective actions when measures were not where they needed to be. For example, there were times when supplier adoption was not going fast enough, so we took special action there.”

Other critical success factors: Also critical to the success of the implementation were the following:

- **Supplier adoption and catalogue management:** The e-procurement team and local procurement organizations took joint ownership of supplier adoption (which entails Xerox vetting its supplier base) and catalogue management. Specific objectives, including the rate of catalogue adoption (which includes establishing agreements by suppliers to maintain product and pricing information in their catalogues), were established to drive ownership and implementation according to the schedule. “In the beginning, we generally approached suppliers about getting involved on a one-by-one basis,” says Stewart. “We found that took too long and was too cumbersome. Instead, we started to have supplier adoption workshops, where we would invite 16 to 25 suppliers and give them a pitch on what we wanted – and our requirements to be a part of the system. With all the suppliers in the room together, they could see that they were among others who were doing this too.”
- **Coordination with shared financial systems implementation:** The implementation of mySAP SRM preceded the back-end shared financial systems based on SAP R/3. This approach allowed the acceleration of business benefits resulting from adoption of common procurement and related accounting processes.

“mySAP SRM was a real vehicle for change – it changed so many things. In particular, it strengthened our purchasing process. Xerox employees can’t buy anything now without using the system.”

Mark Stewart, E-Procurement Project Manager, Xerox Europe

- **Change management:** Change management was owned by local entities, to ensure that specific cultural and business issues were addressed. Attention to these issues was critical. “When you introduce a system like this, it’s probably not the most popular of actions,” says Bennett. “You’re not going to get people really excited and saying, ‘this is fantastic,’ because there had been a degree of freedom in the past. Nonetheless, the system provided a means to improve control over spending, which was essential.”

FUTURE PLANS

In the future, Xerox Europe plans to build on the implementation of mySAP SRM and SAP R/3 by:

- **Broadening the use of mySAP SRM:** Xerox is looking to further harvest the benefits of this technology by connecting its external suppliers to enable electronic invoicing and moving into collaborative commerce. “We have recently implemented a ‘paperless’ purchase-to-pay solution with one of our suppliers and we have several suppliers providing electronic invoices straight into the system,” says Stewart. Xerox expects to upgrade to later versions of mySAP SRM in 2005–2006.
- **Integrating business entities:** Several Xerox Europe entities are geographically remote or have different reporting structures, including operations in Eastern Europe and Russia. “We have an SAP presence in every Western European country through mySAP SRM implementation, and we’re finding that SAP is becoming a common business language in developing markets as well,” says Powell.
- **Standardizing data:** Xerox Europe has significant initiatives focusing on data consistency. “We see SAP as an enabler to enforce standardization,” says Powell. “The e-procurement project was a single undertaking that was then integrated into the main thrust of the information technology operation.”

“Xerox Europe has had a very strong procurement strategy, but has lacked a set of integrated tools to realize our strategy. Now, it’s a question of how to harness purchasing power better, how to rationalize the supply base.”

Jan Powell, Information Management Director, Xerox Europe

- **Entering the world of collaborative commerce:** By collaborating with suppliers involved with indirect procurement, Xerox Europe learned how to be more innovative in the implementation of collaborative business processes, which is applicable to many types of external business relationships. “This effort has brought us into the world of collaborative commerce,” says Stewart. “That’s where we’re all going now.”
- **Managing customer data:** “The experience we’ve developed with standardizing supplier data is starting to have favorable benefits in the important and complex realm of customer data management,” says Powell. “For example, we are now using the SAP solution for managing data from meter readings of Xerox document management and printing products in the field to facilitate contract management. We foresee implementation of mySAP Customer Relationship Management to further the trend to collect and analyze data from our customers.”

Xerox Europe is well positioned to continue to succeed as the economy recovers. The foundation built on centralized and standardized procurement processes provides a platform for future innovation across a number of business processes. Xerox Europe will continue to contribute in many ways to the profitable growth of Xerox Corporation’s global business.

“Our margins are much improved over the last two to three years,” says Powell. “We’ve done this while we’re in a very flat market – which is a consequence of being in the information technology business at this time. It’s a source of great pride to us that we’ve restored our margins. We’ve returned to profitability and we’ve done it during a recession.”

Key accomplishments have been made through procurement cost control. “Globally, we’ve achieved the first billion in savings,” says Powell. “Now we’re onto the second billion.”

www.sap.com/contactsap

THE BEST-RUN BUSINESSES RUN SAP



50 065 291 (03/10)

© 2003 by SAP AG. All rights reserved. SAP, R/3, mySAP, mySAP.com, xApps, xApp, and other SAP products and services mentioned herein as well as their respective logos are trademarks or registered trademarks of SAP AG in Germany and in several other countries all over the world. MarketSet and Enterprise Buyer are jointly owned trademarks of SAP AG and Commerce One. All other product and service names mentioned are the trademarks of their respective companies. Printed on environmentally friendly paper.