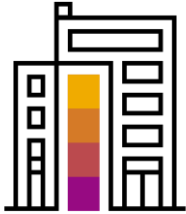# SAP® Innovation Awards 2020 Entry Pitch Deck

Innovation for Love's Financial Solutions Providing Scale and Value through Automation and Customer Experiences

Love's Travel Stops and Country Stores

Company Information

Headquarters	Oklahoma City, OK United States
Industry	Retail, Oil and Gas
Web site	www.loves.com

Founded in 1964 and headquartered in Oklahoma City, Love's Travel Stops & Country Stores has more than 500 locations in 41 states, providing professional truck drivers and motorists with 24-hour access to clean and safe places to purchase gasoline, diesel fuel, Compressed Natural Gas (CNG), travel items, electronics, snacks, restaurant offerings, and more. Love's Truck Tire Care offers heavy-duty tire care, including TirePass, light mechanical services and roadside assistance. Love's Hospitality provides a growing network of hotels and storage rental locations, and Love's Financial offers freight bill factoring and back-office support to professional drivers.

From 2013 to Present, Love's has implemented and activated a variety of SAP applications including: SAP Business Suite powered by SAP HANA, SAP Business Warehouse on HANA, SAP Cloud Platform, SAP BusinessObjects, SAP Process Orchestration, and others. Love's is currently transforming Dev/Ops leveraging SAP Rapid Application Development (RAD) by Mendix. Speed to market and value have significantly improved by delivering rich customer experiences to our business via these applications.

Love's Financial Services provides freight factoring for our customers to manage cash flow and help cover expenses. This business is behind the technical curve with no customer applications and innovation to improve efficiencies required to grow the business.

Factoring Innovation Platform

Love's Travel Stops and Country Stores

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In order to scale our business we needed to adopt and implement a technical solution that provides scale and rich customer experiences. Our employees can focus on providing customer service instead of shuffling paper.

Challenge

Love's Factoring plans to double its business and cannot do so due to the manual-intensive processes and lack of a technology platform providing rich customer experiences. A technical solution is required to provide a customer application and a platform for automation to improve customer and internal efficiencies.

Solution

Leverage SAP Cloud Platform and SAP Leonardo Innovation to develop a mobile application allowing our customers to create transactions and upload necessary documentation. Create a document processing application built on SAP Cloud Platform to OCR documents and save scanned data in SAP HANA and PDF documents in object store. Create an application allowing employees to verify the data and process invoices for payment.

Outcome

Developed a technical platform that provides a rich customer experience, automation for document processing and a great employee experience.
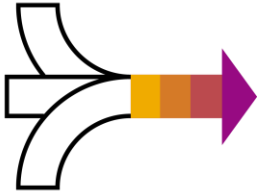
50% Reduction in time for document verification

25% Reduction in Operating Expenses

2X Revenue growth

Business Challenges and Objectives

Business challenges
- Lack of customer facing technology
- Increase of business results in increase of staff and expenses
- Lack of automation
- Lack of visibility in back office processing

Project objectives
- Provide technology to double revenue and increase profitability
- Reduce cost per invoice
- Modernize customer experiences
- Modernize employee experiences
- Integrate document processing to 3rd party solutions
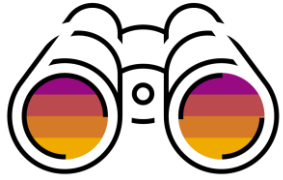
Project or Use Case Details

Currently the Love's Financial Solutions business (Factoring) receives documents into a central email inbox from all of their customers. Upon receipt Factoring Verifiers will review the submittals by making sure all documentation is complete, legible and accurate. If not they will follow up with the customer for additional data or attempt to improve the document legibility using a 3rd party solution. Once that is complete the Verifier then hand keys the data into a 3rd party factoring solution. Upon completion they then submit payment of the invoice to the Carrier and create a receivable for the Shipper.

Create an application that will allow our customers (Carriers) to create loads and supporting documentation. Once submitted the application leveraging SAP Cloud Platform will OCR the documents and store the data scanned in the SAP HANA database. The images will also be refined and converted into a PDF and stored in an object store in SAP Cloud Platform. Once the document processing is complete the loads submitted will be assigned to a Verifier queue to be reviewed. Once reviewed an integration with 3rd party factoring solution will be created to automatically create the payment and invoice. Finally the AR and AP data will be fed into SAP.

The machine learning capability will score the process and train the model to improve the score. Once the score is within a tolerance the payment will be automated to the Carrier and an Invoice to the shipper will be created.

Benefits and Outcomes

Business or Social

- Improved customer experience
- 25% reduction in operating expense
- 50% improved verifier efficiency

IT

4x increase in development productivity, using SAP Rapid Application Development by Mendix

Human Empowerment

Improved employee efficiency by 25%

Architecture
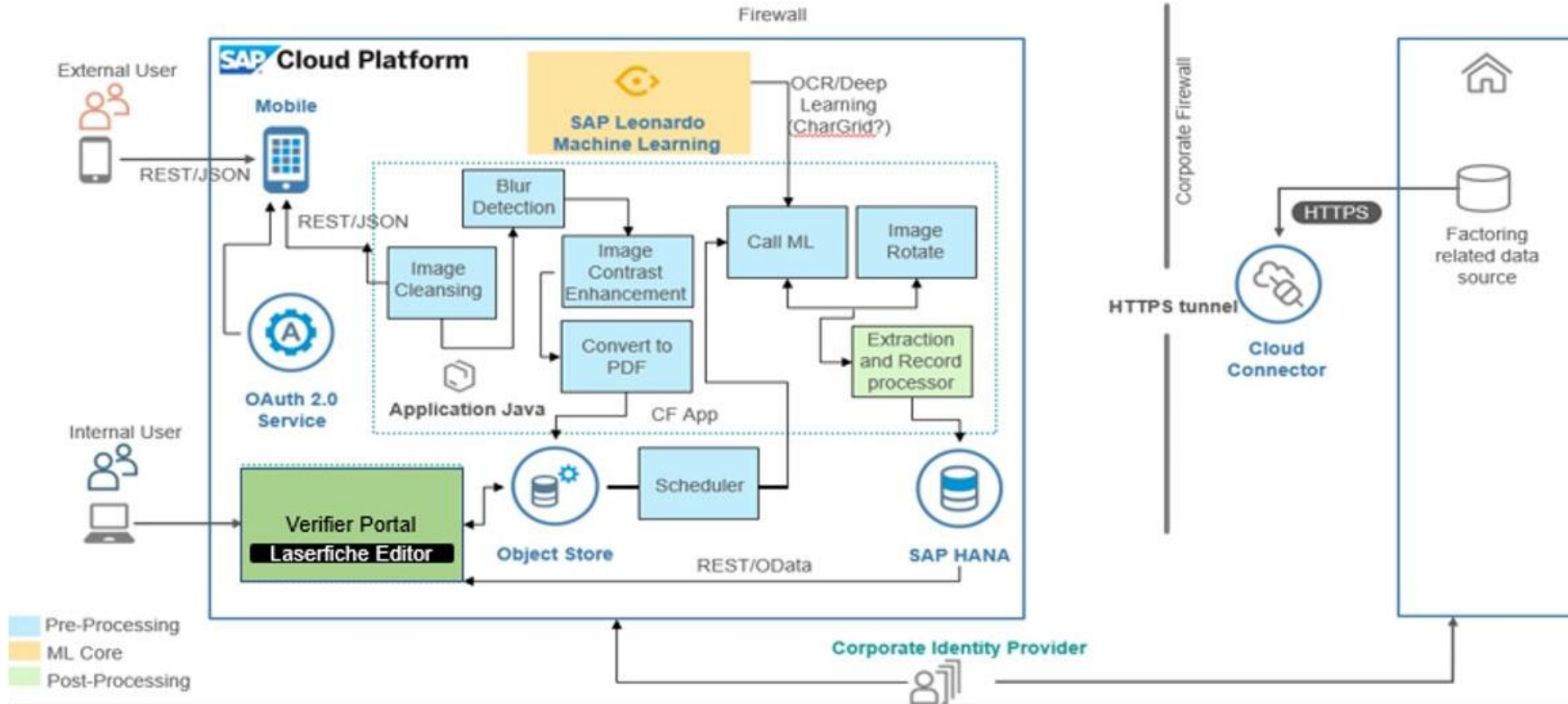
Deployment

Deployment status   Live

Date   10/01/2019   **Number of users** 150 in Beta for Customers potential 2,000 and 50 employees

SAP technologies used:

	SAP product	Deployment status (live or proof of concept [POC])	Contribution to project
1	SAP Cloud Platform, SAP HANA, Cloud Foundry app, SAP Leonardo Machine Learning, Object Store, SAP API Management, Postgres	Live	Provided data store after documents went through OCR process, Document Processing, Machine Learning to train model on document processing, Stores PDF documents
2	SCP Cloud Foundry App	Live	Mendix Runtime for Carrier and Verifier Applications
3	SAP Identity Management	Live	Employee Identity Provider and SSO
4	SAP Process Orchestration	Live	Integration
5	SAP Rapid Application Development by Mendix	Live	Integrated Development Environment

If you have used one of the services or support offerings from SAP Digital Business Services during the implementation or deployment phase, please select with ☒ one or more of the following offerings:

☐ SAP MaxAttention™	☐ SAP ActiveAttention™	☐ SAP Advanced Deployment
☐ SAP Value Assurance	☐ SAP Model Company	☒ Others: SAP Leonardo Innovation Services SAP AppHaus
☐ SAP Innovation Services	☐ SAP Innovative Business Solutions	

Advanced Technologies

The following **advanced technologies** were part of the project.

	Technology or use case	Yes or No	Contribution to project
1	3D printing	No	
2	Blockchain	No	
3	Internet of Things (IoT)	No	
4	Machine learning or AI	Yes	Provided document processing application to score document OCR and learn document types for processing
5	Conversational AI	No	
6	Robotic process automation	No	
7	Data anonymization	No	
8	Augmented analytics	No	
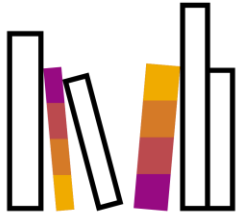
Additional Information

- Power Point for executive update after SAP Leonardo Open Innovation Process
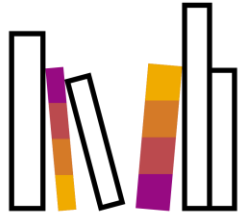
Additional Information

Carrier Mobile Application

Additional Information

Employee Verifier Portal.