

TOMATO AG



FINANCE + IT

**Optimized
Global Banking
Relations
for smaller
Corporates i.e.
without TMS**

Capital Distribution vs. Banking Relations

Switzerland
 (i.e. for HQ)

Abroad

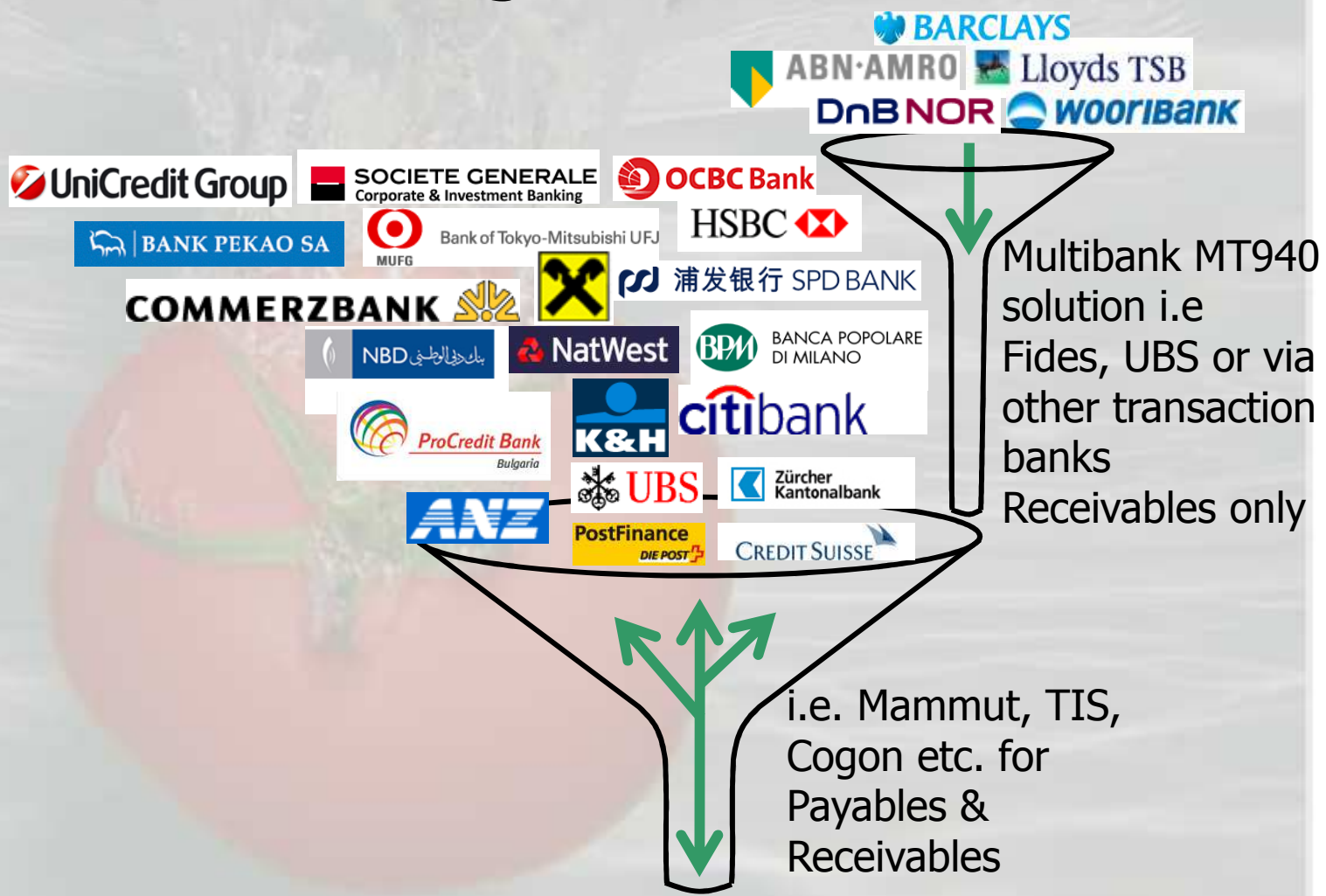
Much capital distributed among few banks: No need for action.

Little capital in many banks



Many local ebankings
 Many bank authorizations, maybe without control from the HQ.
 Risks of fraud.
 Not ICS adequate.
 Change of user complex.
 All costs local, but group wide enormous.

Channelling AR & AP with Existing Banks



Consequences of Channelling with Existing Banks

- This de-centralized cash management is highly labor-intensive.
- Corporate Finance receives worldwide account statements with delay, also involves currency risks
- The channelling and linking for some automation is associated with high technical effort, because of the large number of banks and a multitude of interfaces and data formats involved.



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Optimized Banking Relations

- By reducing and changing existing banking relations, processes will be centralized and automated more easily.
- There are few major banks worldwide that specialise in international cash management



- Comparing corporate and bank landscape:
The bank should cover at least 80% of the corporate's territory.



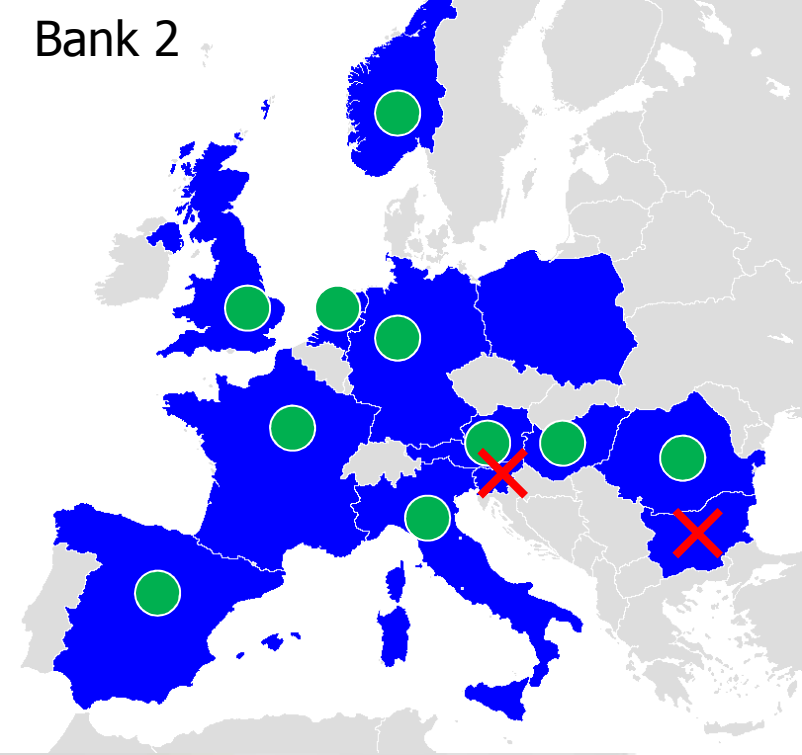
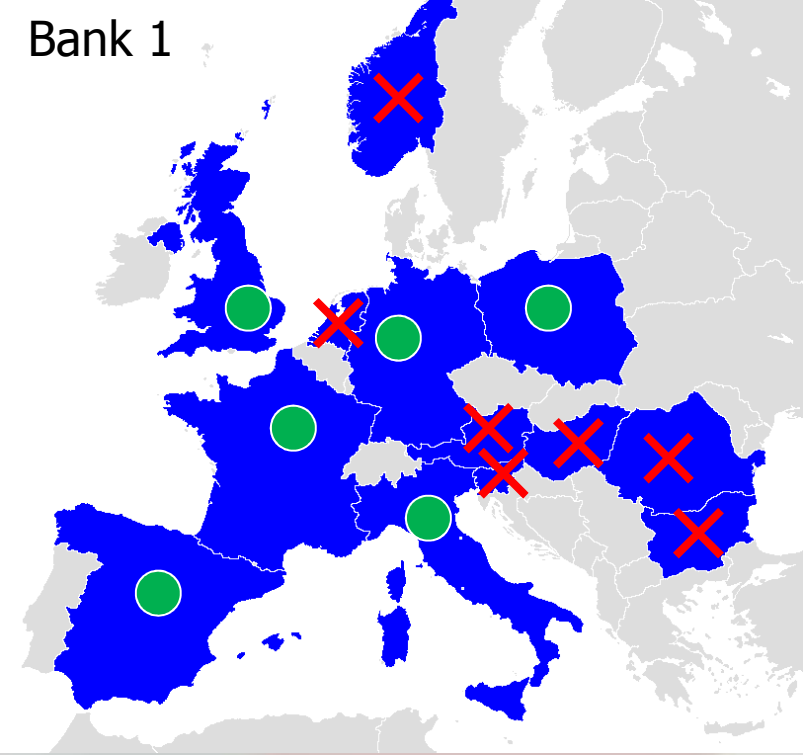
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Coverage by possible CM Banks Europe



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- Blue: Territory of company
- Bank on-site
- ✗ Bank not on-site



Coverage by possible CM Banks

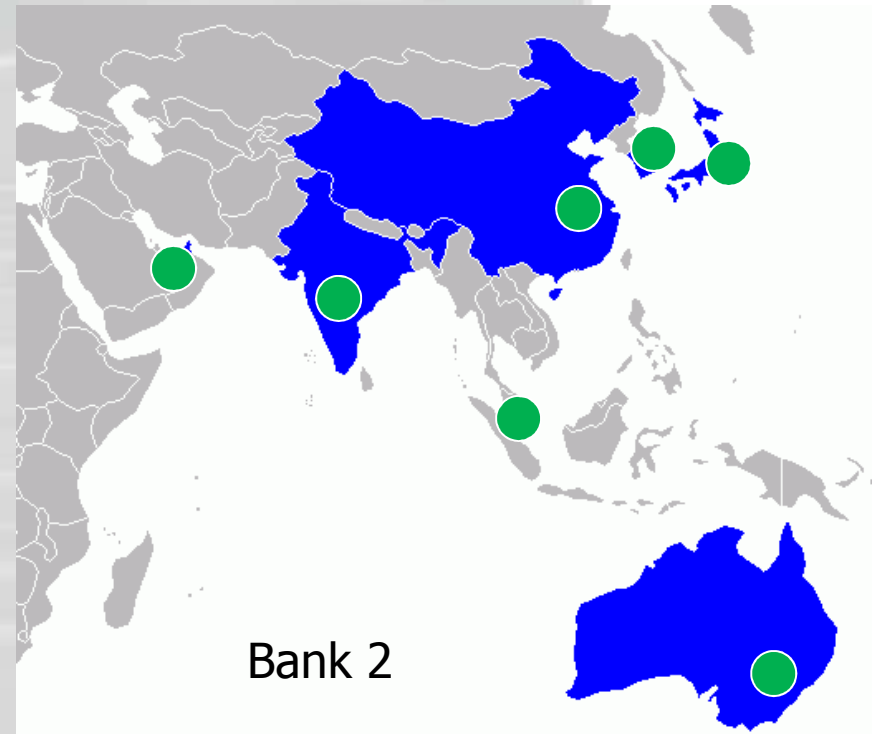
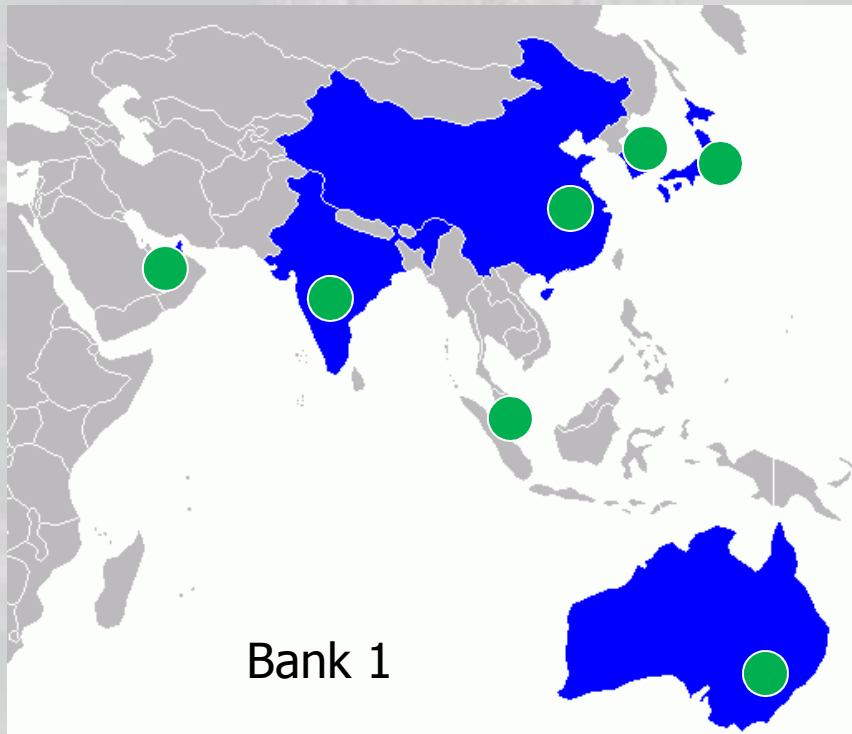
Asia

Blue: Territory of company

● Bank on-site

✗ Bank not on-site

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Result with new Banks

- In Europe bank no. 2 is far better represented than bank no. 1.
- In Asia bank no. 1 and bank no. 2 are equally represented.

For reasons of financial risk management and system dependencies we suggest establishing a relationship with bank 2 in Europe and bank 1 in Asia.

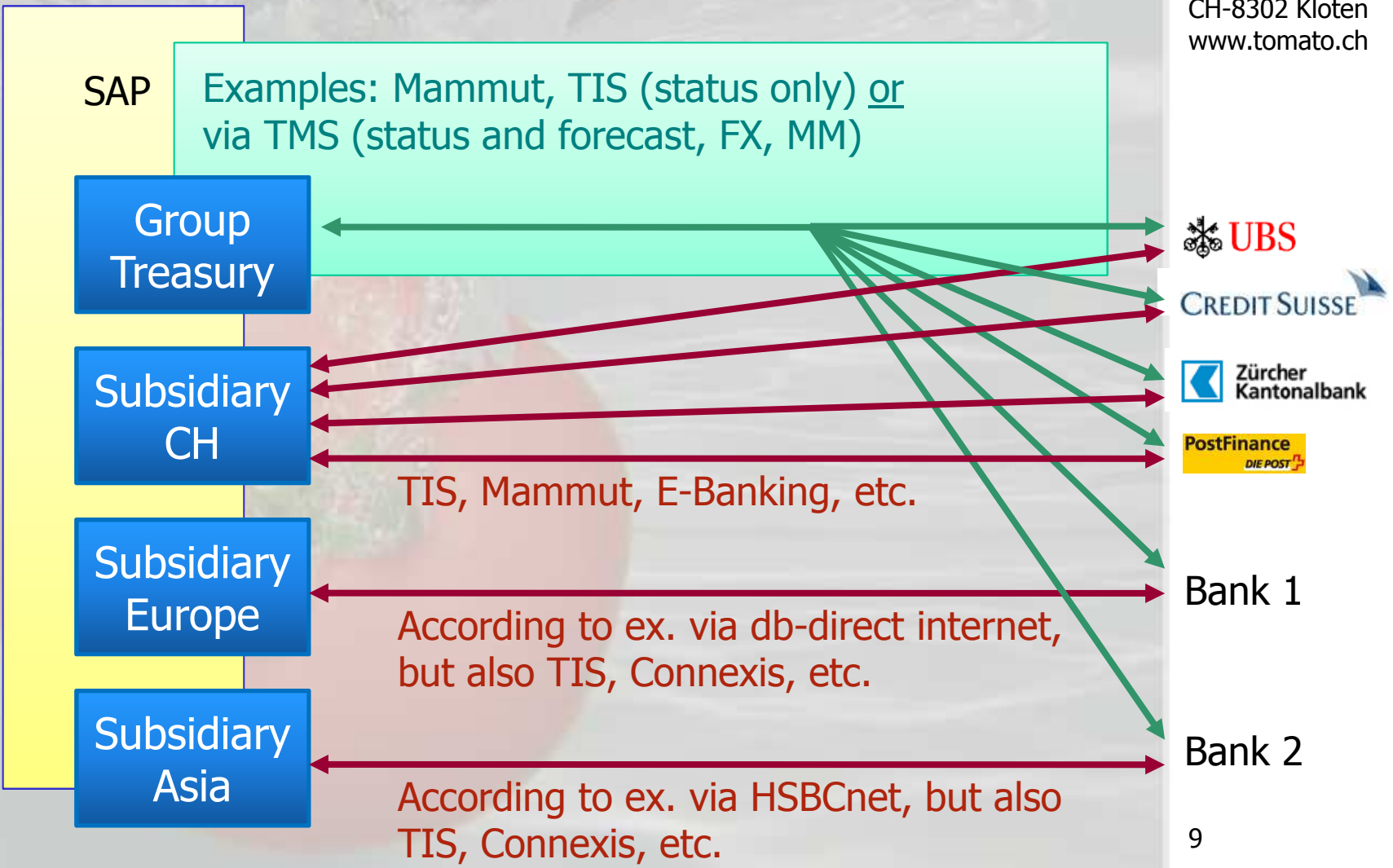


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Target State Cash Management



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Tomato's and Martin Schneider's Payment Project Experience

- 1977 – 79 UBS nostro accounting, Cash Mgmt
- 1985 - 90 Treasury of Pirelli, Basel > proposed Swift-Vision
- 1992 -93 Building Swift at private bank
- 2004 - 06 UBS Card Center, Swift connection to UBS
- 2008 - 16 Swift, Ebics, Bank linking projects with Bellin, Reval, TIS, SAP-BCM.
200 personally coordinated, guided and successful implemented solutions.

Martin has been observing and optimizing corporates' Financial Flows for 35 years.

He also teaches Financial Flows at Lucerne University of Applied Sciences and Arts.



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People said...

- "Martin Schneider helped us in the early phases of our company with payment systems, credit cards and other money-flow issues. Honestly, I don't know what we would have done without him. Martin proactively developed highly professional solutions and implemented them at break-neck speed! Later on, we contracted Martin Schneider as an interim manager in a project dealing with the introduction of eProcurement in our purchasing area. The project turned out to be a **major success with several million Swiss Francs in demonstrated savings.**"
- "Martin's natural ability to approach people in a friendly, yet demanding way and his never-ending energy and positive spirit have made our cooperation not only successful but also extremely pleasant! Martin is one of the most generous and helpful people I have ever met."



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Thank you

Did these slide help you to start an optimization?

What is different in your business?
Do you like to discuss your topics?
Would you like to receive my proposal?

The contact for your meeting with
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