

The background of the slide is a high-speed photograph of a tomato being dropped into water, creating a large splash and ripples. The tomato is partially submerged, with its green stem and leaves visible. The water is a deep blue-green color.

TOMATO AG



FINANCE + IT

**Return on
Investment
by Workflow
Tuning with a
Decentralized
Payment Factory**

**Expertise from
150 Projects**

Group Payments Visible at Group Treasury

Local Payments via a central group-wide payment system would have several advantages:

- Fewer IT costs
- Visibility of group-wide payment flows in Group Treasury
- Harmonized processes
- ICS simplified



Decentralized Payment Entry & Execution

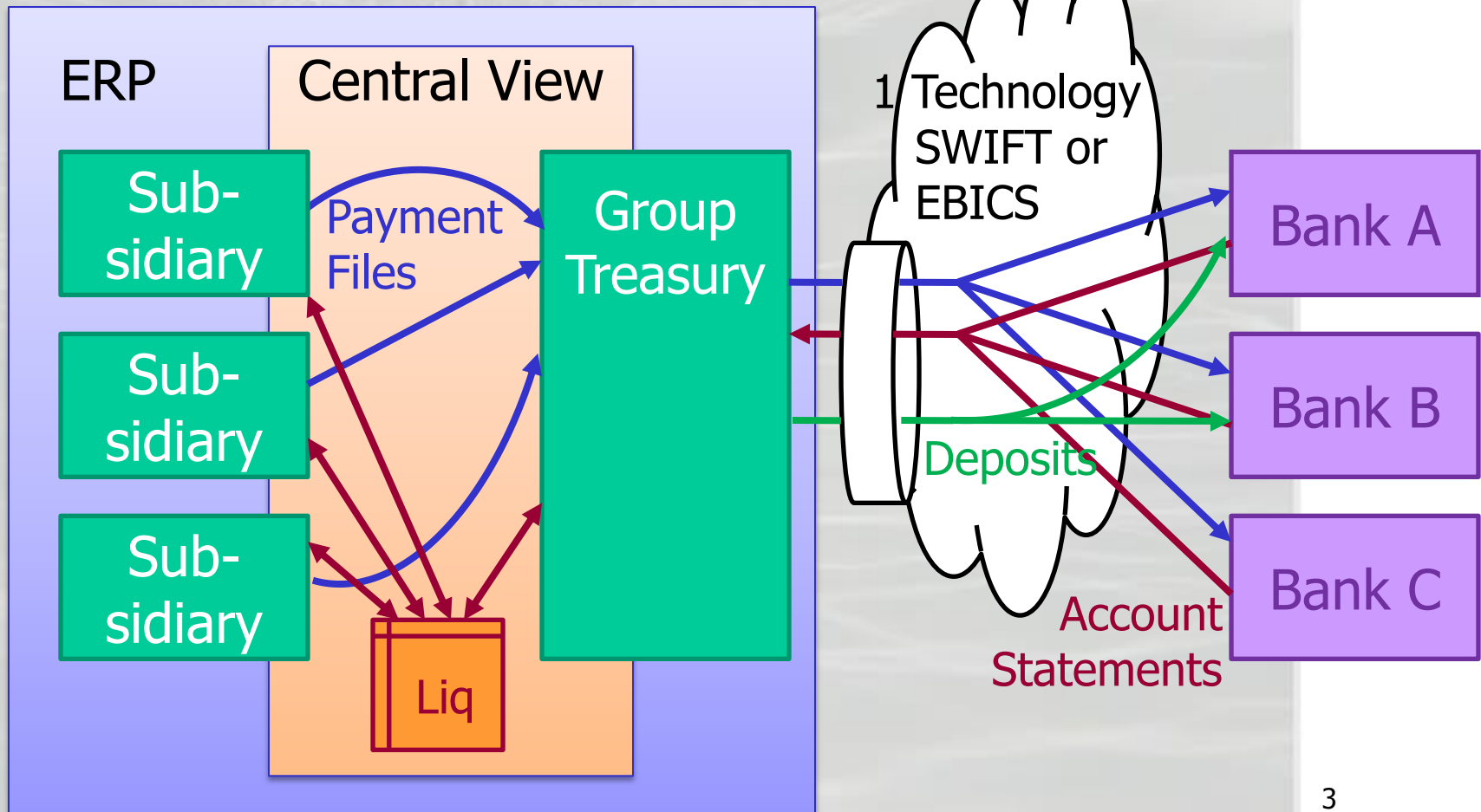
Local
data
entry



Central view of payments
e.g. with BCM, Bellin,
Reval, Hanse Orga PM, TIS

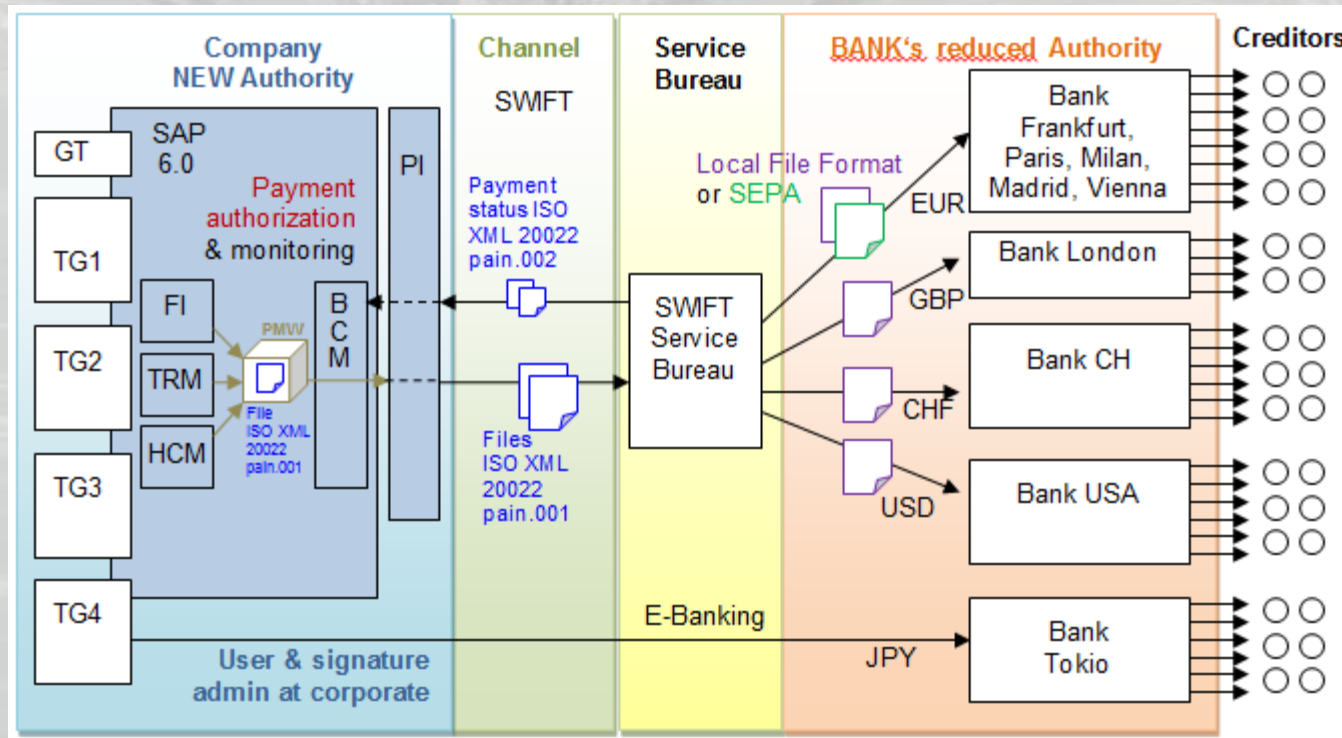


Local payment
execution



Variant 1

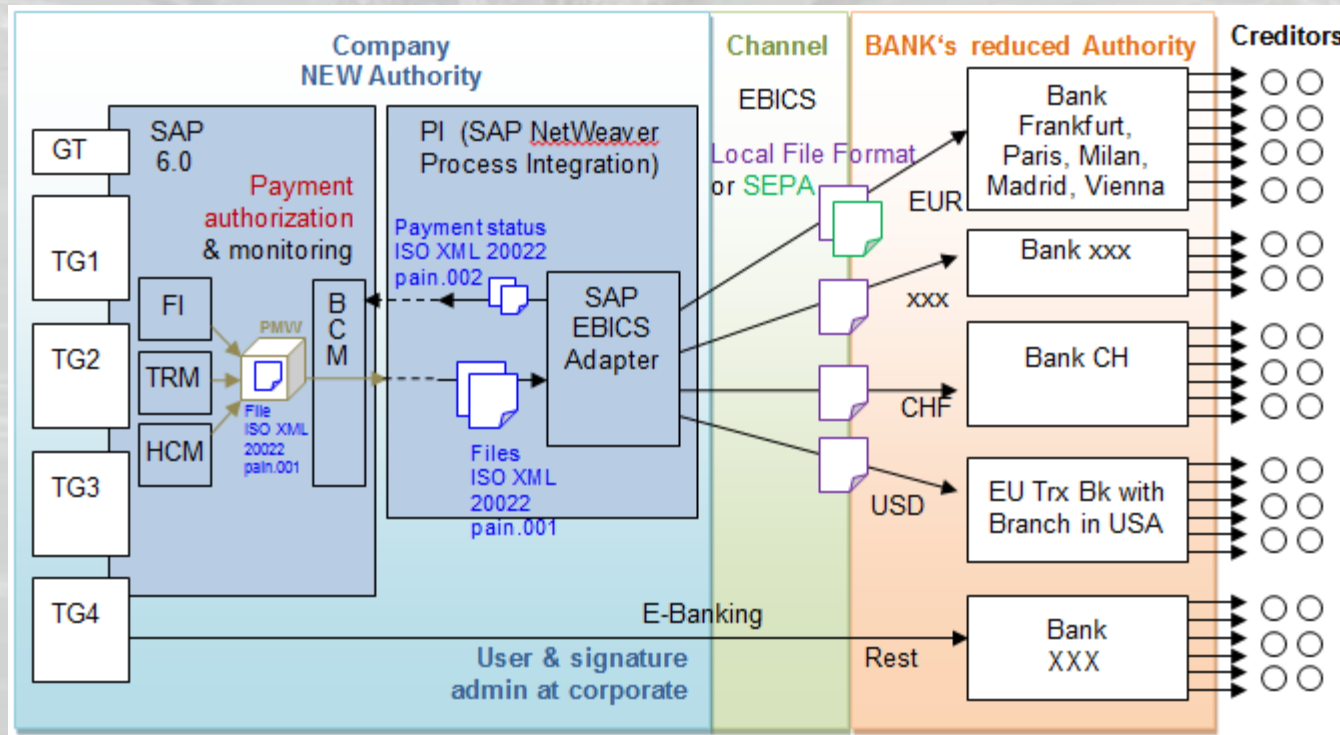
SWIFT-SCORE: SAP TRM, BCM & PI



One ERP SAP with SAP Treasury Module (TRM) and the SAP «e-banking» called Bank Communication Management (BCM). Transmission via Process Integration (PI).

Variant 2

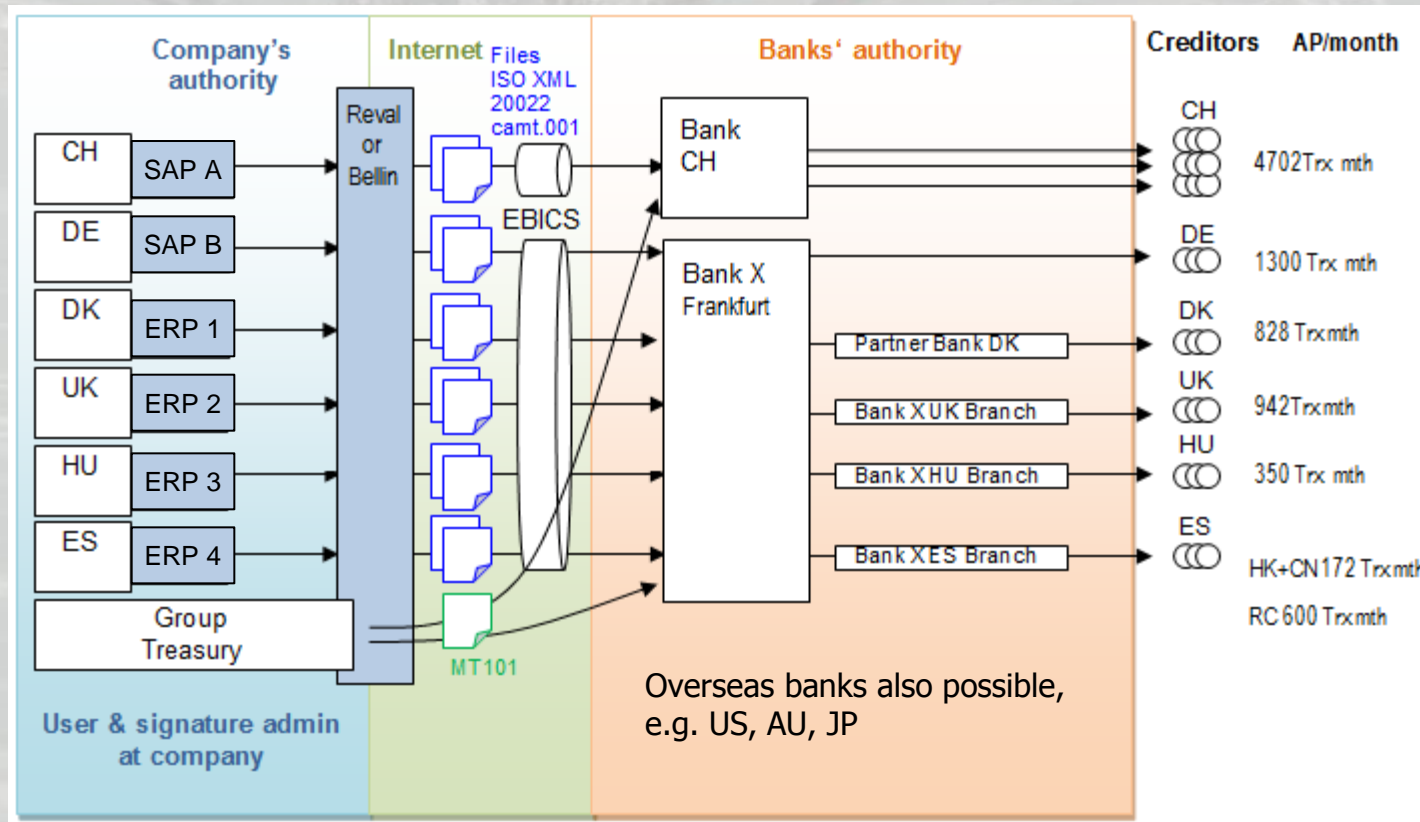
EBICS: SAP TRM, BCM & PI



One ERP SAP with SAP Treasury Module (TRM) and the SAP «e-banking» called Bank Communication Management (BCM). Transmission via Process Integration (PI) EBICS Adapter.

Variant 3

EBICS: Reval, Bellin, PM or TIS

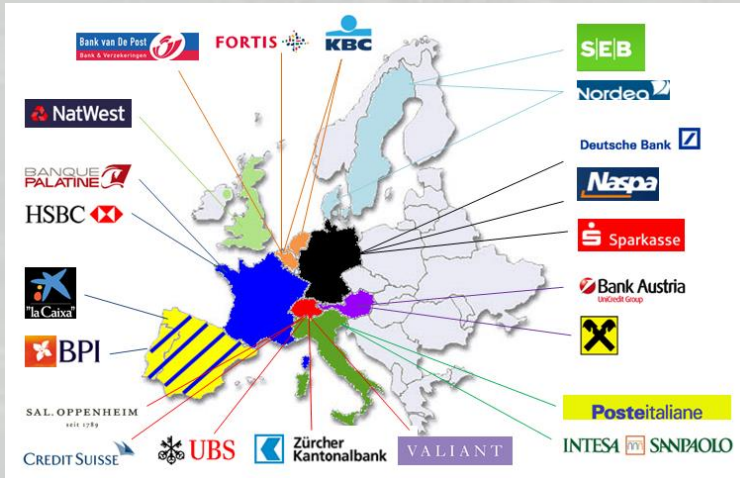


Several ERPs. All transactions via local or cloud-based payment factory (which may be part of a Treasury Management System TMS). Cloud-based TIS even has a plugin for SAP.

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A Project Step

Optimize Bank Relations (Example)



Before

Local banks in each country and one local e-banking per bank

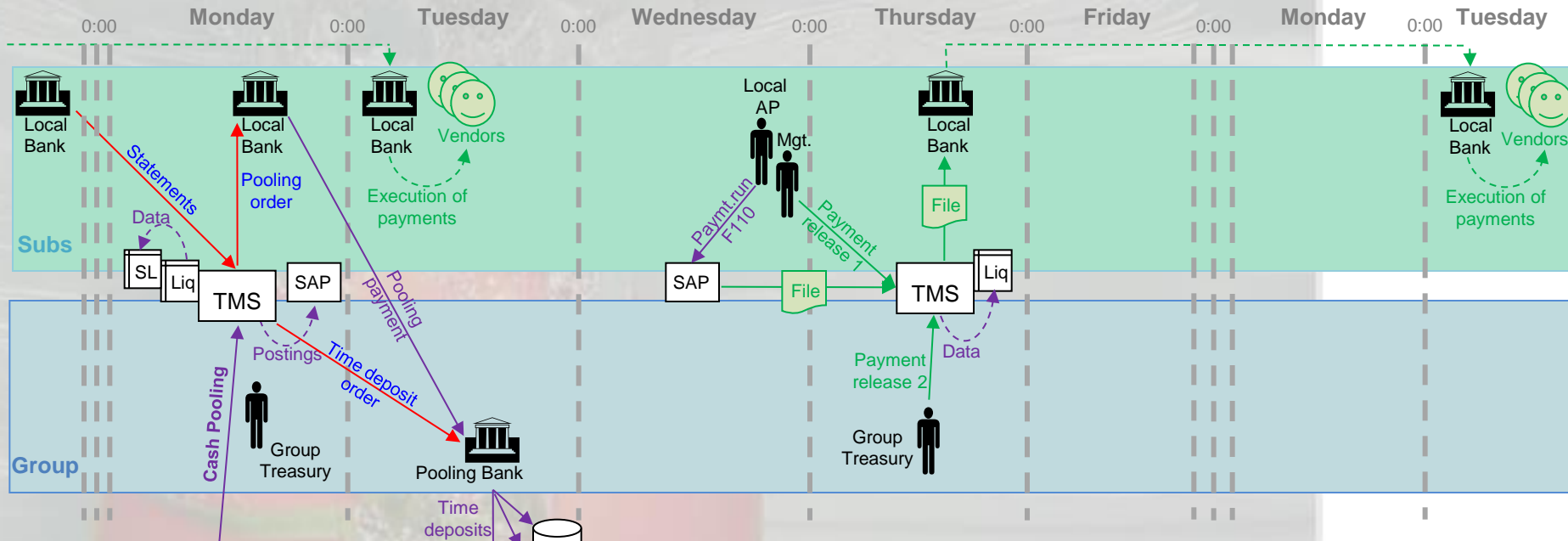


After

- 1 Bank Euro+UK
- 1 Bank Scandinavia
- 1 Bank Switzerland

Flows after the Project

One pay cycle per week, world-wide



Cash Pooling Example:

Liquidity Management e.g. Branch TG Deutschland

Bank accts. balance yesterday	EUR +1.7 Mio.
next vendor payments	EUR -0.5 Mio.
Salary payments tomorrow	EUR -0.4 Mio.
Local cash reserve	EUR -0.1 Mio.
Excess cash until next Monday	EUR +0.7 Mio.

Pooling payment to HQ Holding	EUR -0.7 Mio.
GT Bank accts. Balance after pooling	EUR 0.1 Mio.

- min. pooling payment size EUR 0.1 Mio.
- Pooling generates a short term loan, which will carry interests
- TG-DE will receive A/R payments constantly

Weekly Flows in Cash Management
To receive an easier view of these weekly flows;
Please view slide in the mode of
a power point presentation

Martin has been observing and optimizing corporates' financial flows for over 30 years. He also teaches financial flows at Lucerne University of Applied Sciences & Arts.

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
for following this short introduction

Would you like to receive a precise overview for
your company?

We can show you in a 45 minute talk how such a
decentral payment factory solution would fit into...

1. ... your Group Treasury;
2. ... your entire group.
3. Which processes can be optimized.
4. Which project costs have to be expected.
5. Which recurring costs will you have.

Call Martin Schneider 044 814 2001
for a Kennen-Lernen-Meeting