



TOMATO AG



FINANCE + IT

**Workflow
Tuning with a
De-Centralized
Payment Factory**

**Expertise from
300 Projects
Since 1992**

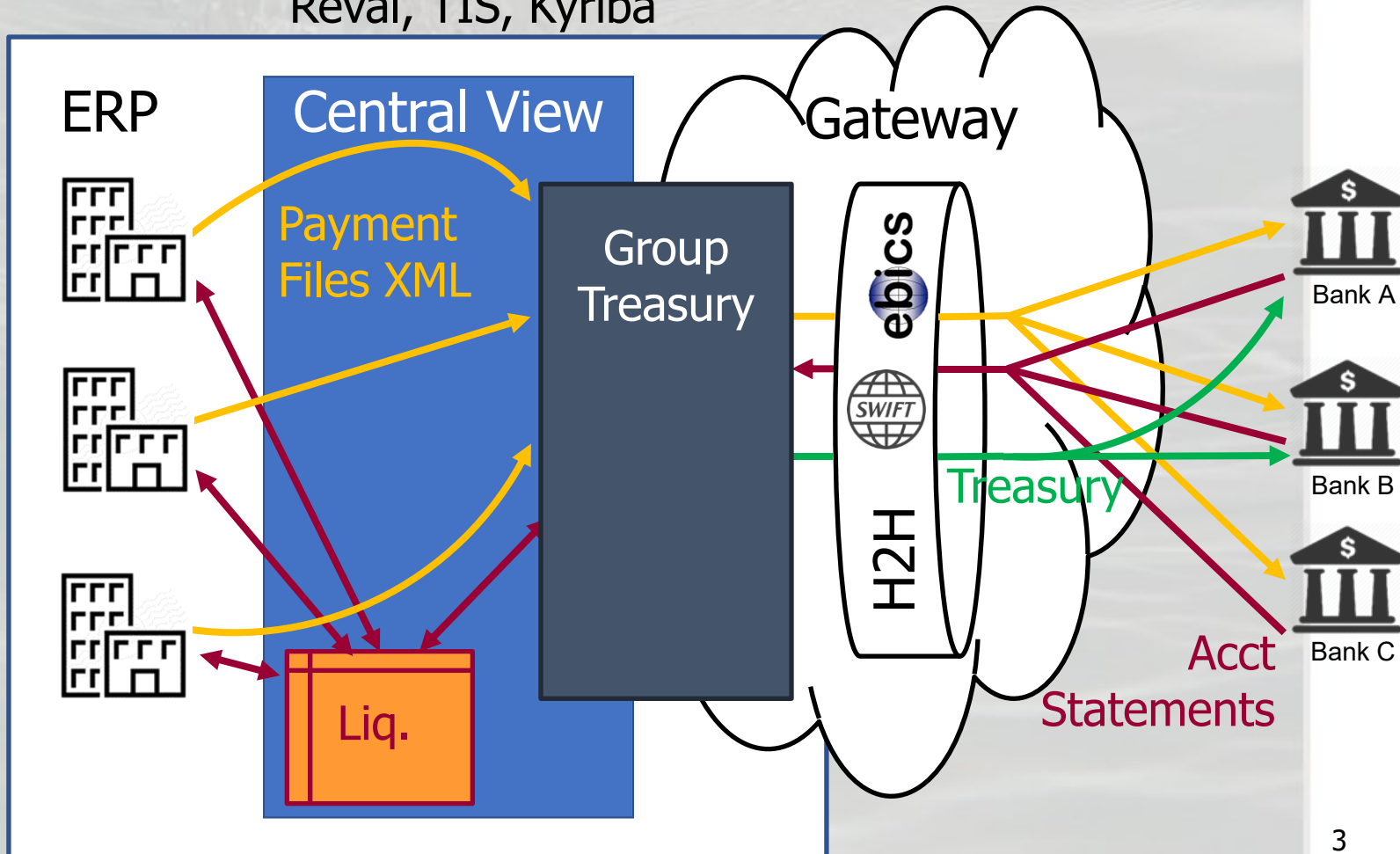
Group Payments Visible at Group Treasury

Based on Tomato's long time experience, local Payments executed by locals via a central group-wide payment system has several advantages:

- Transparency
- Visibility group-wide payment flows visible in Group Treasury
- Increased Automation
- Lower manual labor locally and employee time
- Harmonized processes group-wide
- Improved ICS (Internal Control System, Audits)

Decentralized Payment Entry & Execution

Local data entry → Central view of payments
e.g. with SAP-BCM, Serrala-FS2, Coupa, ICS-Reval, TIS, Kyriba → Local payment execution



Gateway's Corporate Bank

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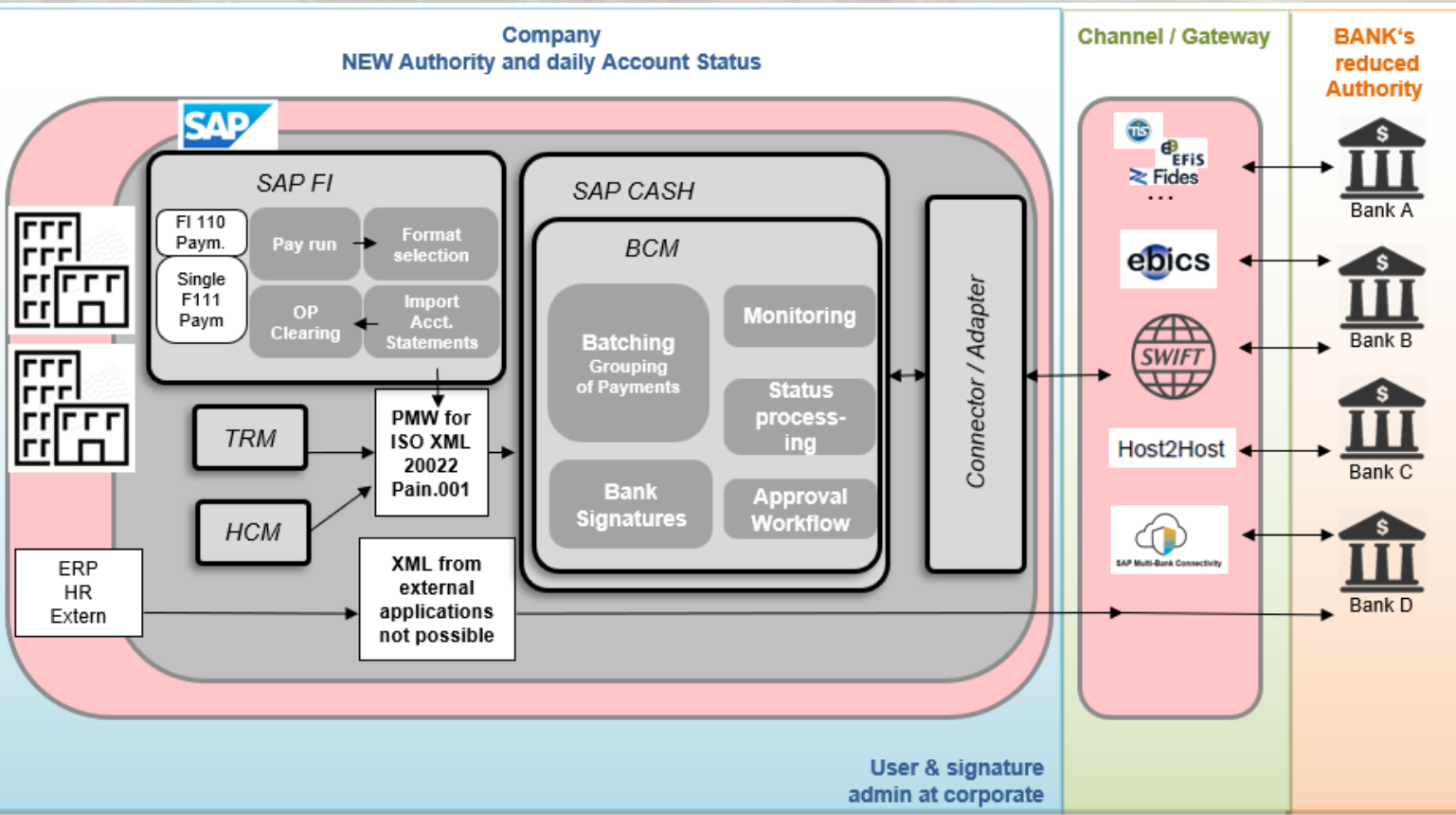
8302 Kloten
www.tomato.ch

EBICS Tunnel
mainly in DACH region
for payments

SWIFT Tunnel
worldwide network
for payments, FX,
guarantees

Files in ISO / XML format

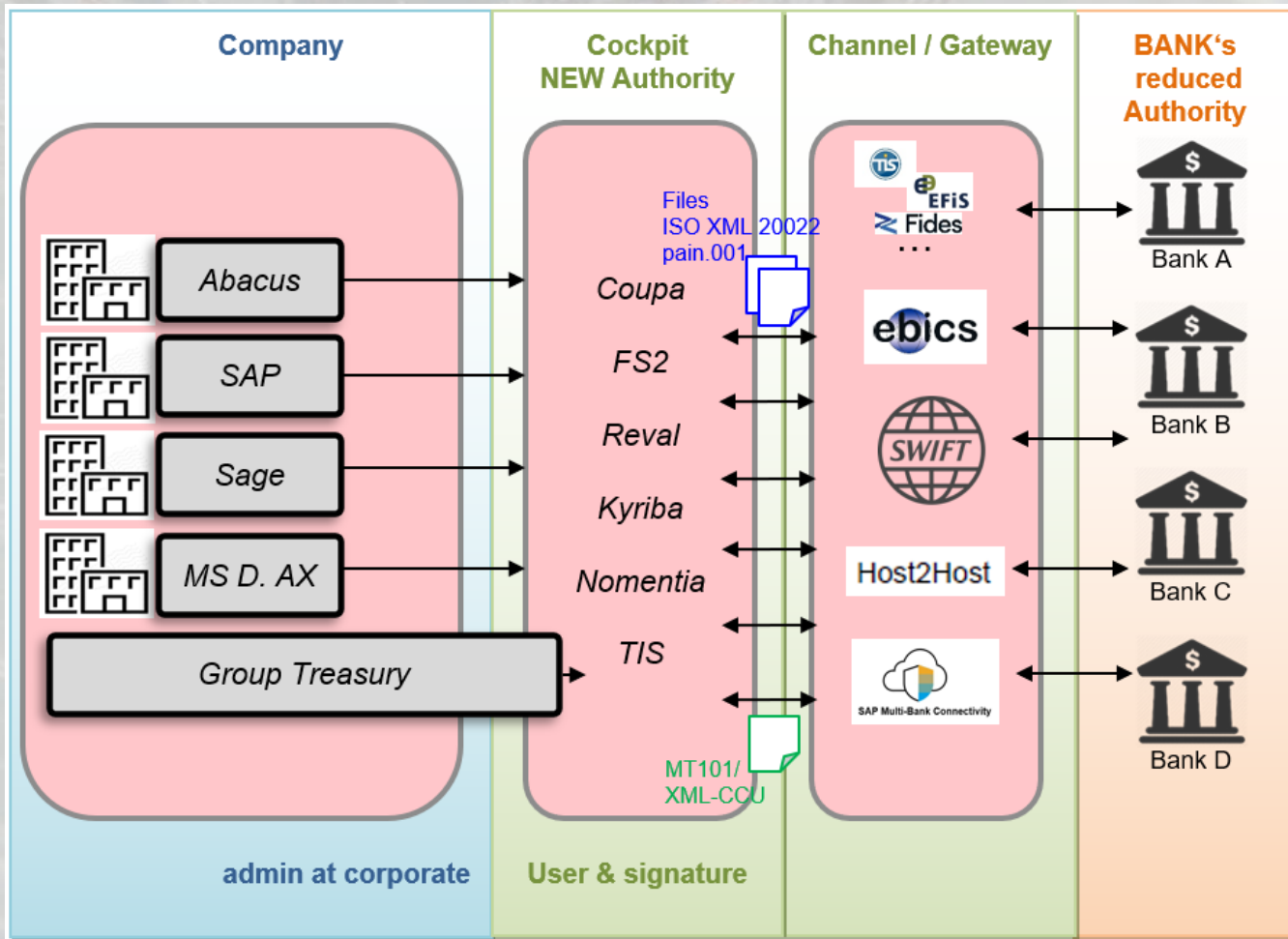
Option 1 > SAP – BCM



ERP SAP-FI with SAP TRM (Treasury Module) and the SAP BCM Module (Bank Communication Manager). Transmission via MBC (Multi-Bank Connector) and/or EIBCS, SWIFT, H2H ...



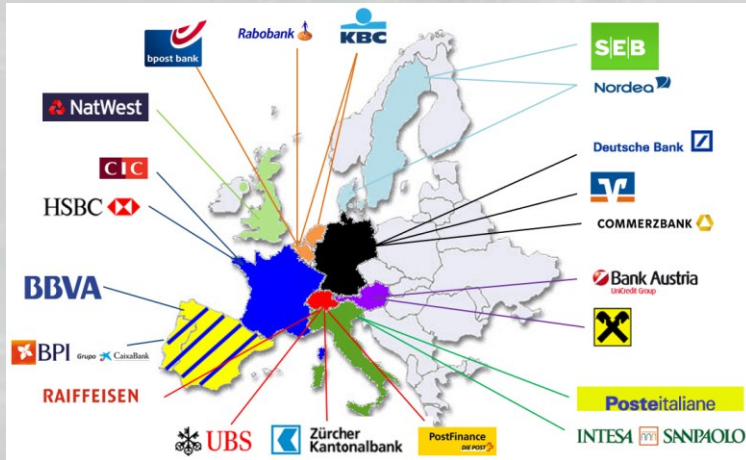
Option 2 > Cockpit-Solutions



If you as Corporate have many ERPs shown as above, you will have to channel all transactions via local or cloud-based payment factory (which may be part of a Treasury Management System TMS). The gateway could be as Swift-Score, Ebics or Host-to-host... according best practice.

One Project Step

Optimized Bank Relations (Example)



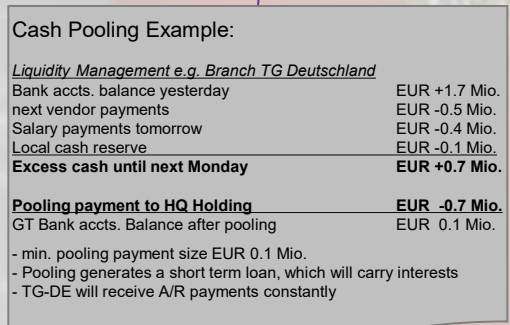
Before

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



After

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



8

Martin has been observing and optimizing corporates' financial flows for over 35 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."



8302 Kloten
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Thank you taking your time for this introduction

Maintain flows at your local business unit,
Make all AP and AR visible with
a De-Central Payment Factory

Your Advantages:

1. Transparency & Central Visibility
3. Optimized ICS (internal control system, audit)
(less manual labor to review bank authorizations)
2. Reduced local time, HR and bank cost
3. All Flows are standard & structured
4. Monitor all Flows at the head quarter

Call Martin Schneider +41 44 814 2001
for a Kennen-Lernen-Meeting