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FINANCE + IT

Workflow Tuning with a De-Centralized Payment Factory

Expertise from 200 Projects Since 1992

Group Payments Visible at Group Treasury

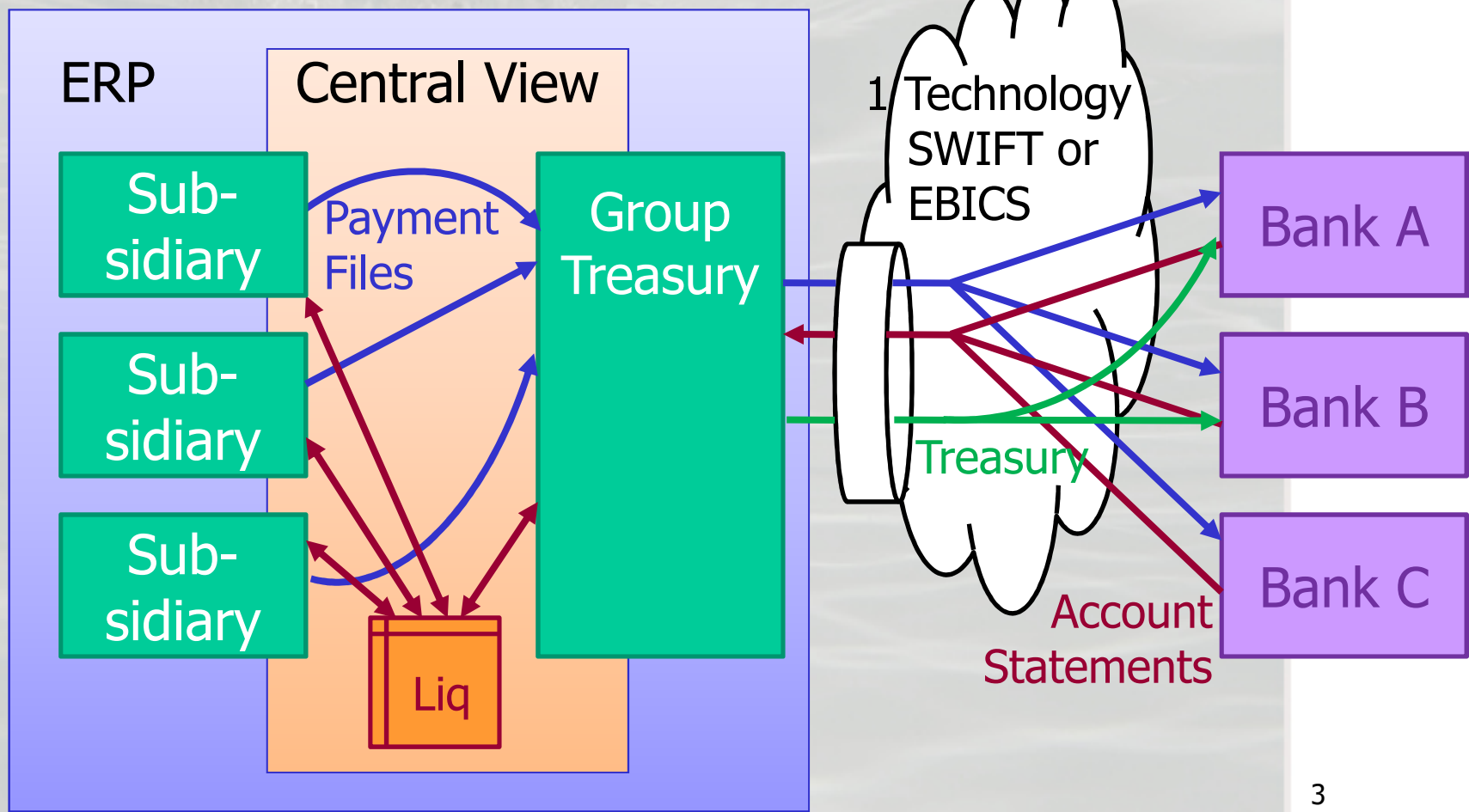Local Payments via a central group-wide payment system has several advantages:
- Lower IT costs
- Visibility of group-wide payment flows in Group Treasury
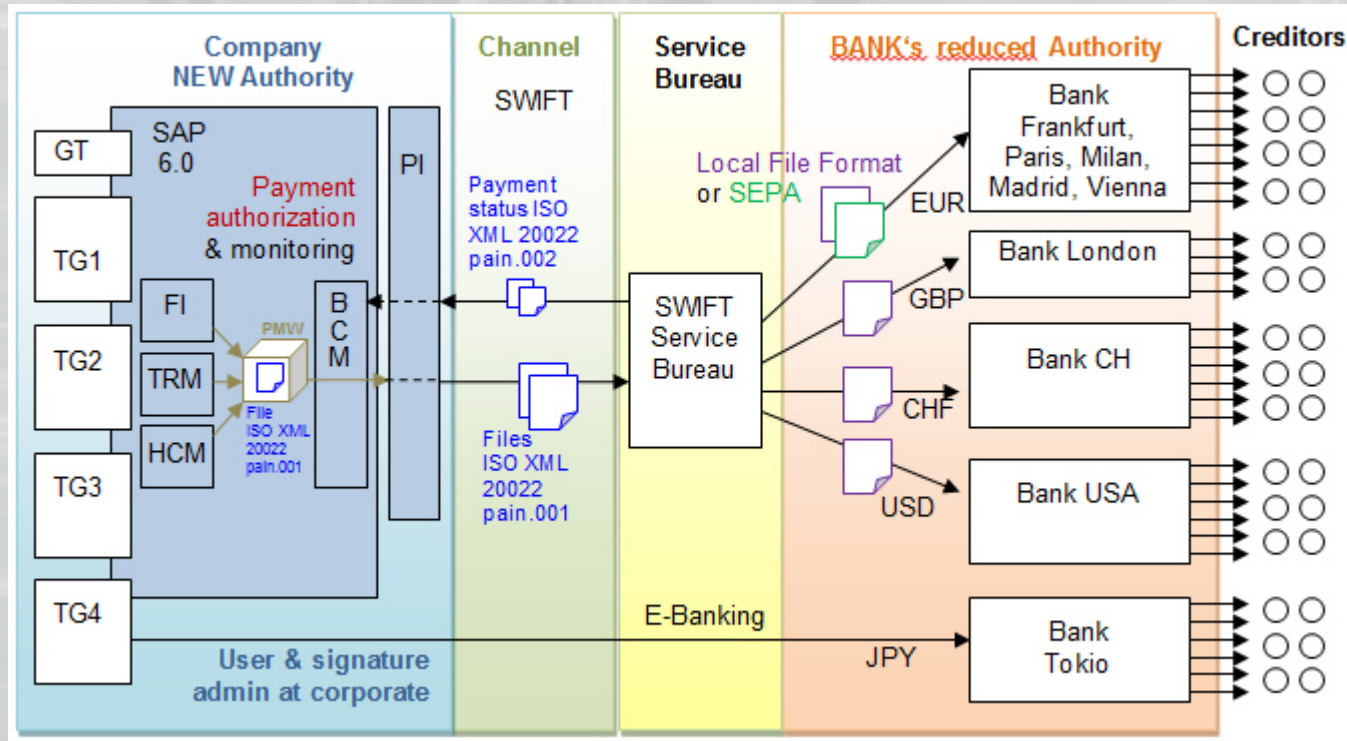- Harmonized processes
- ICS simplified

Decentralized Payment Entry & Execution

Local data entry ⟹ Central view of payments e.g. with SAP-BCM, Bellin, Reval, Hanse Orga PM, TIS ⟹ Local payment execution


ERP

Central View

Sub-sidiary

Sub-sidiary

Sub-sidiary

Payment Files

Group Treasury

Liq

1 Technology SWIFT or EBICS

Treasury

Account Statements

Bank A

Bank B

Bank C

3

Option 1 > Swift-Score:
with SAP Modules 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).
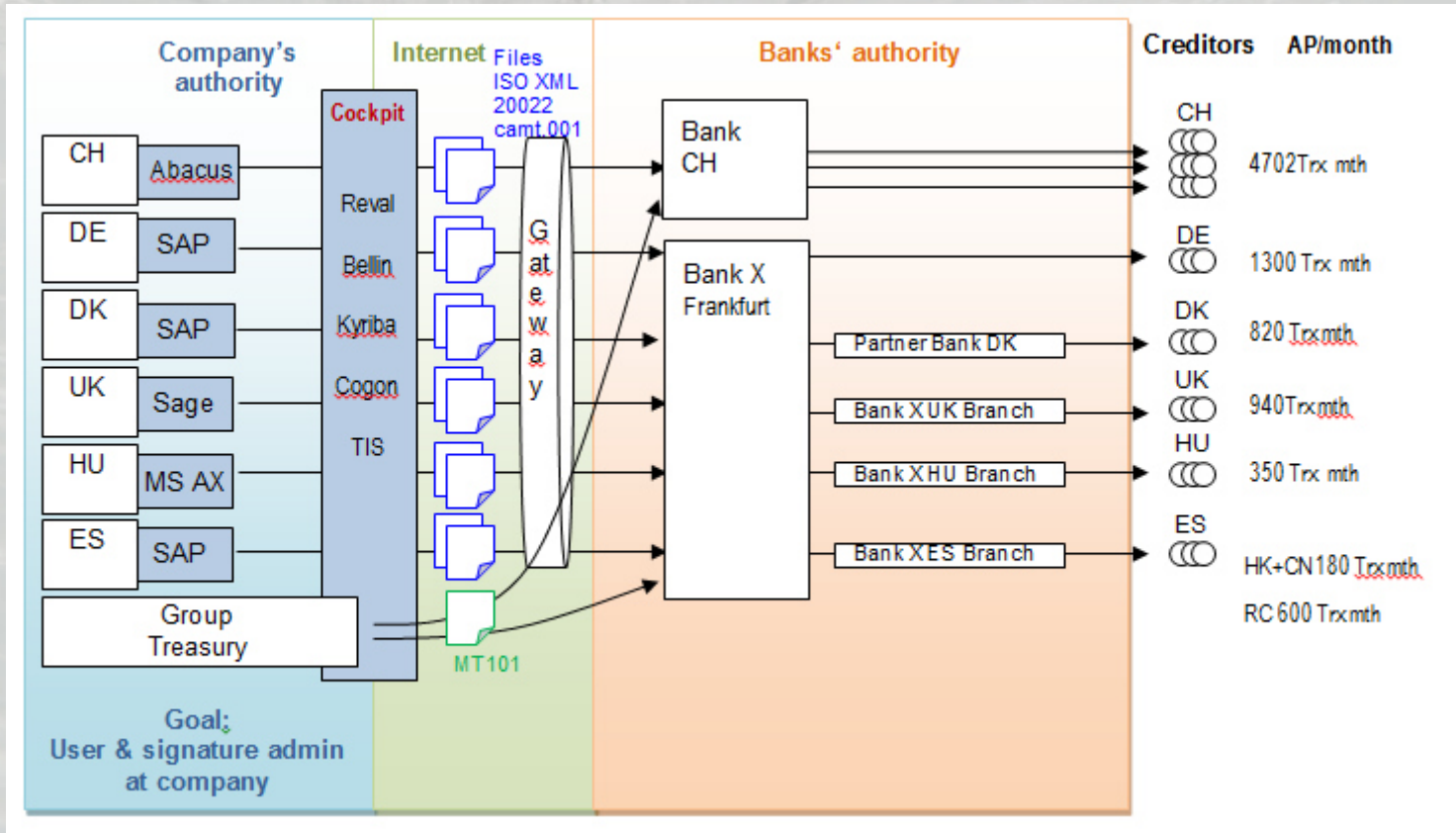
Option 2 > EBICS:
with SAP Modules TRM, BCM & PI
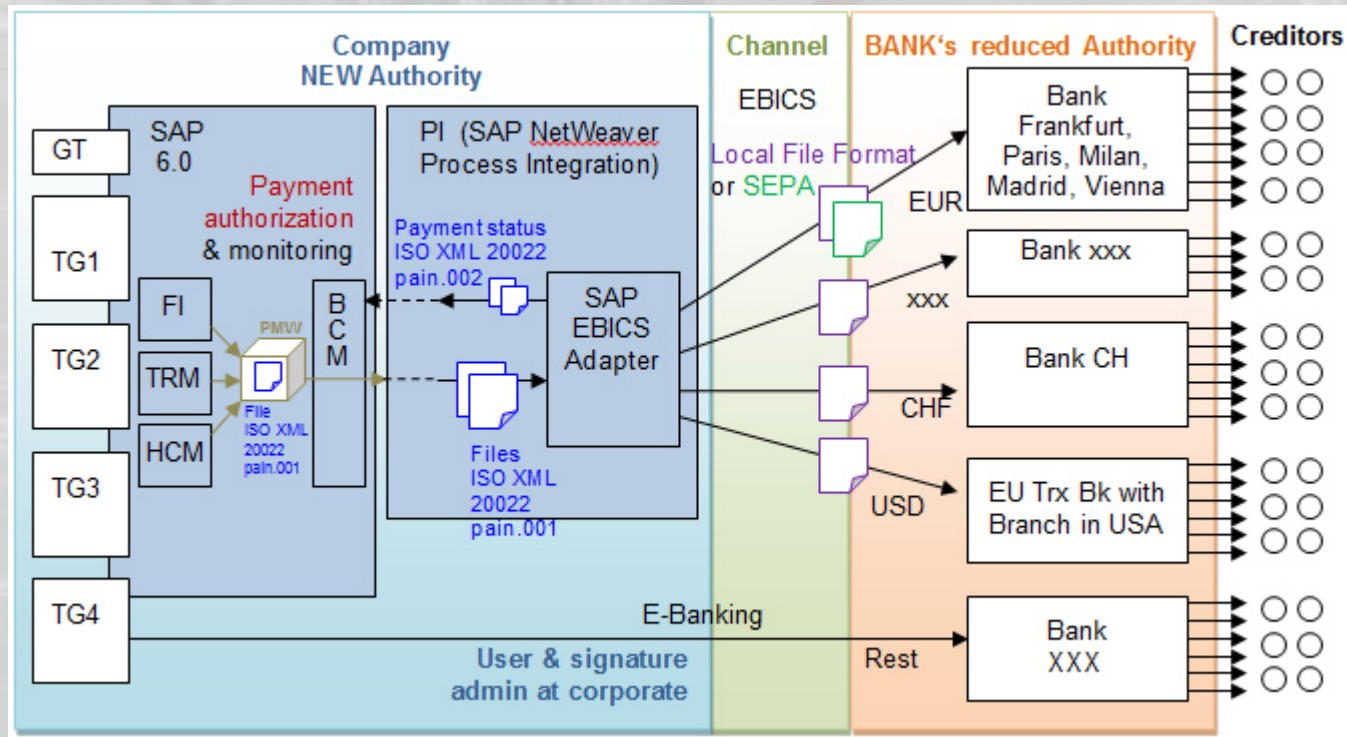
One ERP SAP with SAP Treasury Module (TRM) and the SAP «e-banking» called Bank Communication Management (BCM). Transmission via Process Integration (PI) EBICS Adapter.

Option 3 > TMS-Solutions
Gateways EBICS or Host-to-host i.e.:
Reval, Bellin, Kyriba, Cogon, TIS

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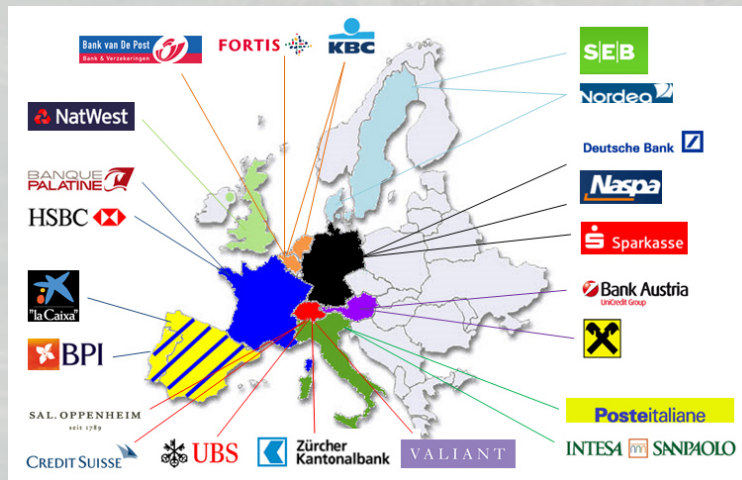The gateway could be as Swift-Score, Ebics or Host-to-host according best practise.

A Project Step
Optimizing Bank Relations (Example)

Before

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

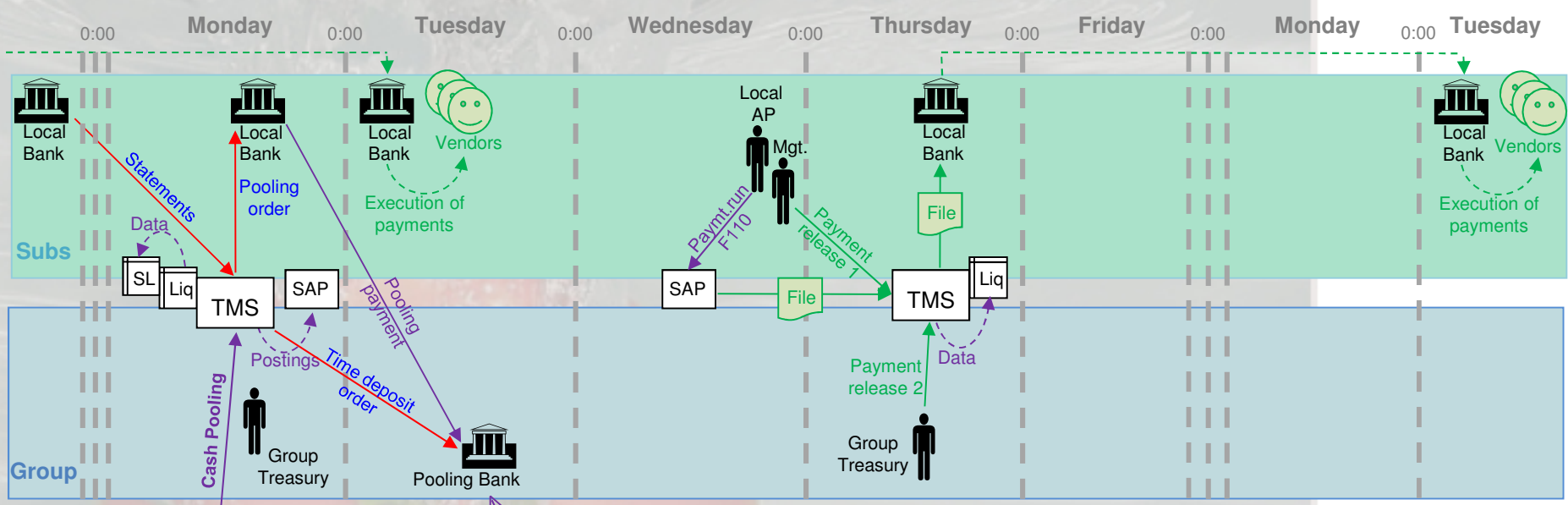## After

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
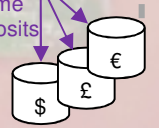
Start weekly Flows in Cash Management
To receive an easier view of these weekly flows;
Do you wish to view these flows more precise in a
power point slide mode? We are happy to provide
you and guide you step by step through the above
weekly planning.

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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…

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- "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 introduction

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

Leave your flows local at your business units,
but monitor all AP and AR via what we call
a de-central payment factory

You gain:
   1. ICS conform
      (less manual labor to review bank authorizations)
   2. Reduced local time, HR and bank cost
   3. Standardize and channel your flows
   4. Monitor and gain transparency at the head quarter

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