

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

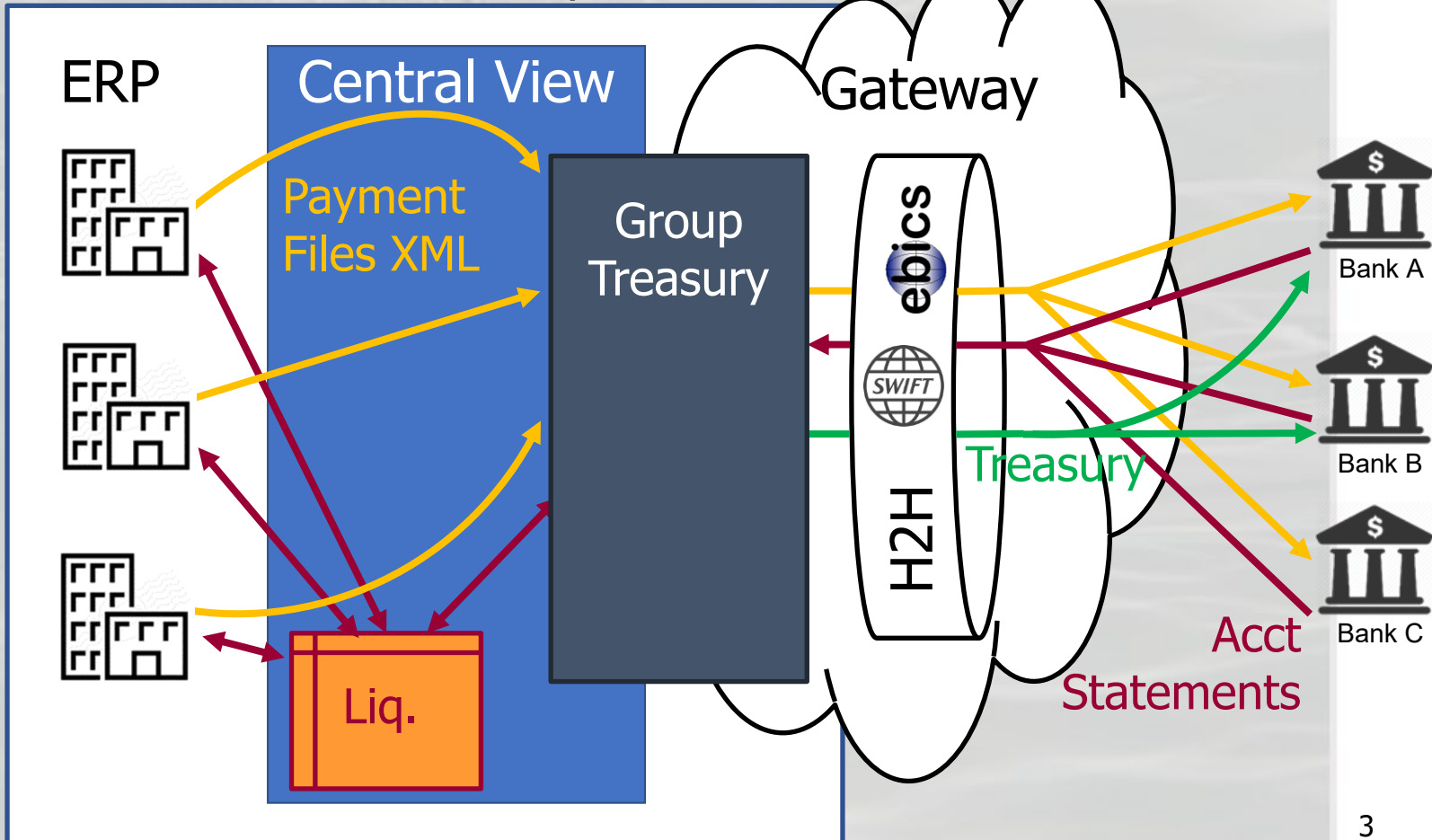
Local data entry



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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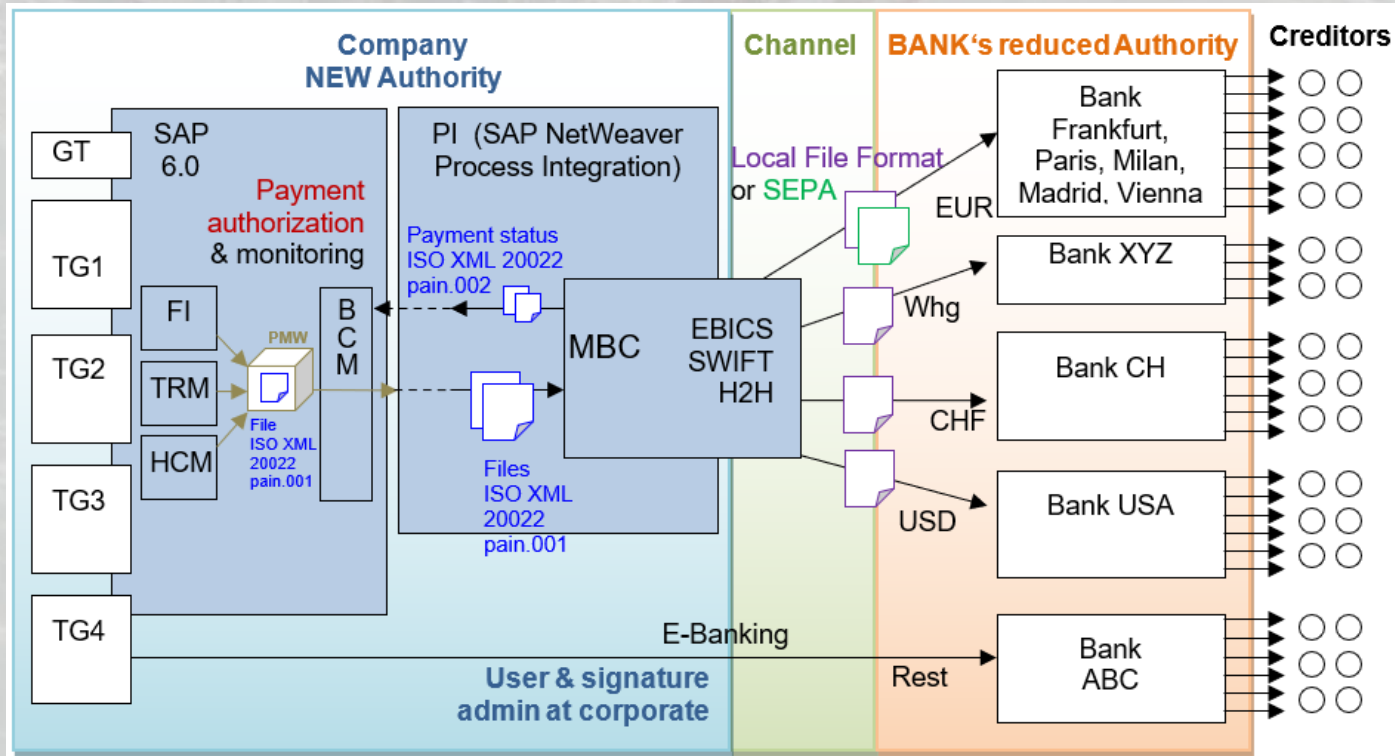


EBICS Tunnel
mainly in DACH region
for payments

SWIFT Tunnel
worldwide network
for payments, FX,
guarantees

Files in ISO / XML format

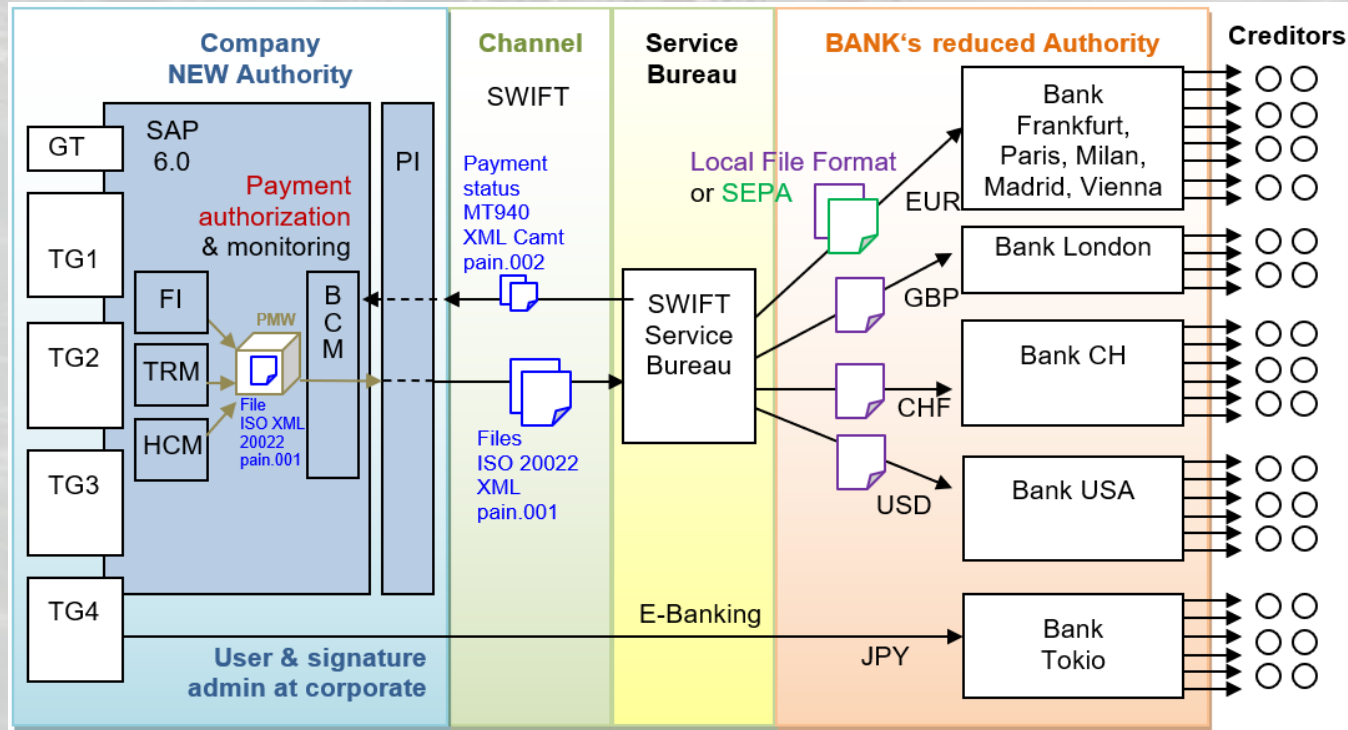
Option 1 > SAP – BCM and MBC



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

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Option 2 > SAP - SWIFT Service Bureau

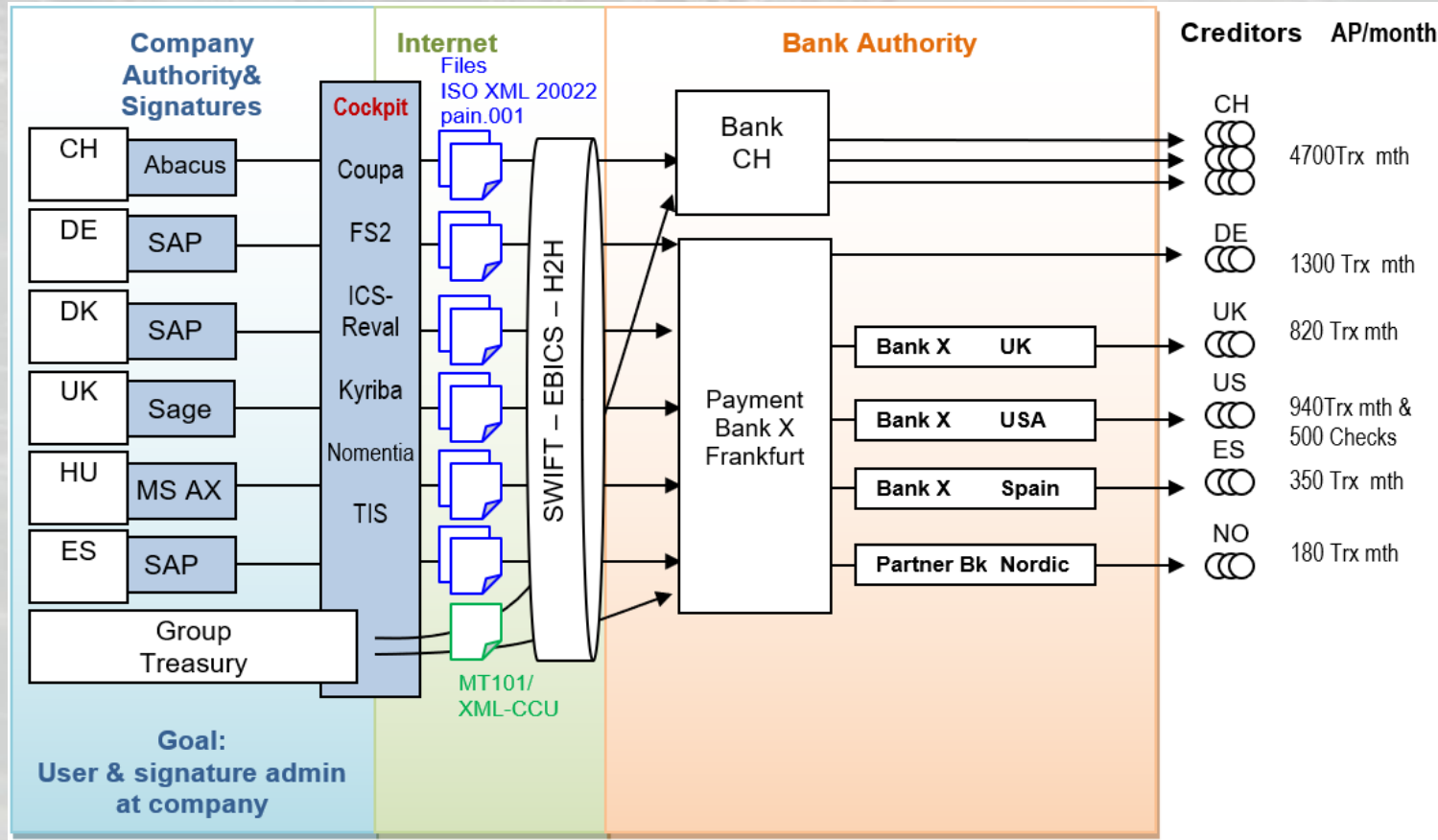


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ERP SAP-FI with SAP TRM (Treasury Module) and the SAP BCM Module (Bank Communication Manager). Transmission via the SAP EBICS Adapter. Transmission via a Swift Service Bureau.



Option 3 > Cockpit-Solutions

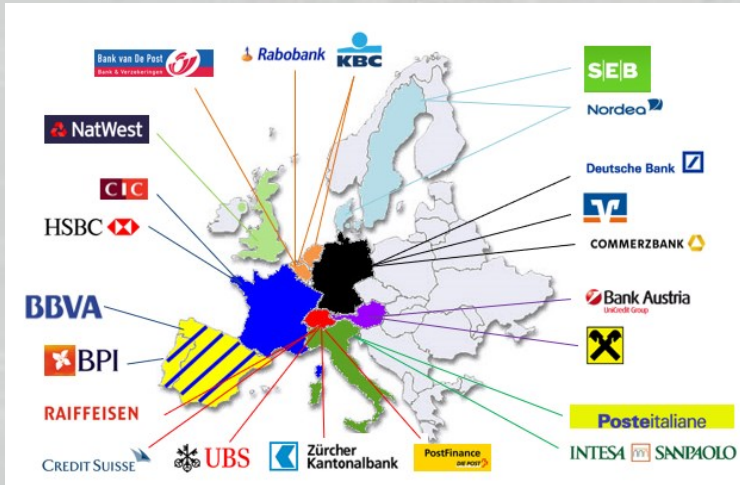


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If you as Corporate have many ERPs shown as above, you will have to channel all transactions via local or cloud-based payment factory (which may be part of a Treasury Management System TMS). The gateway could be as Swift-Score, Ebics or Host-to-host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

One Project Step

Optimized Bank Relations (Example)



Before

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

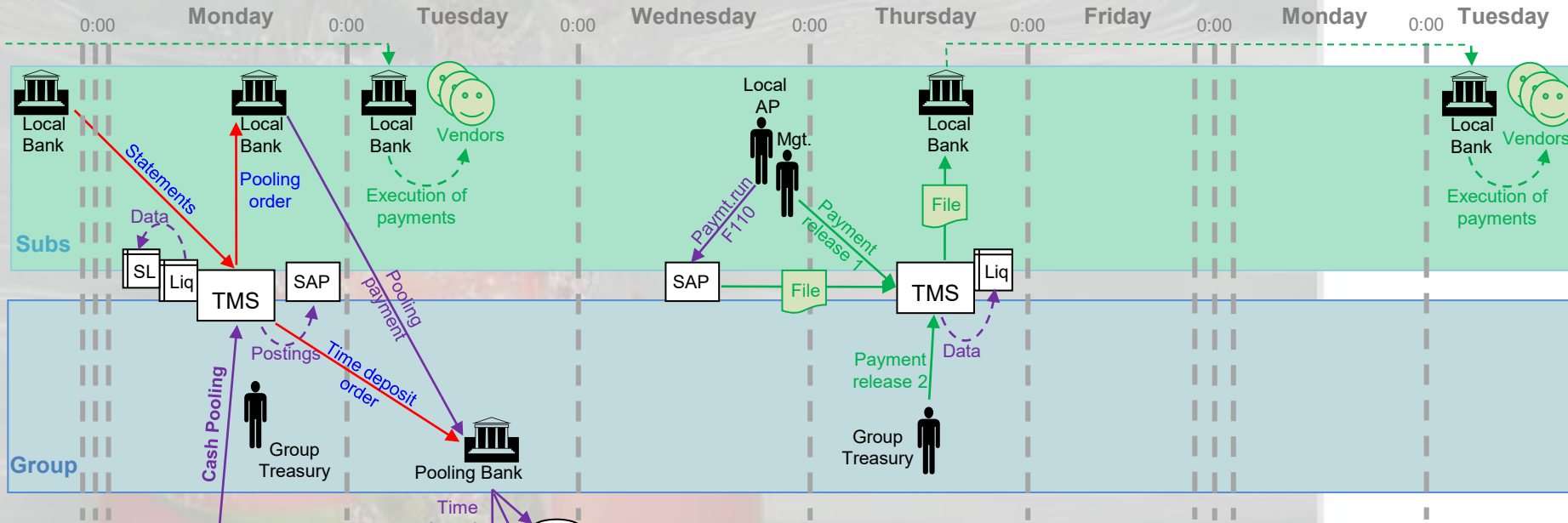


After

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

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.

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."



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



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