

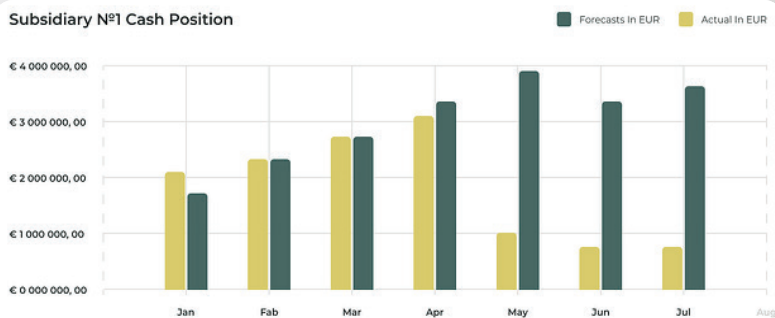


NOMENTIA

Total Cash

2022	
April	
Cash Position Actual	3.486
Cash Position Forec...	-5.903
Total Cash Inflows	408.988
Total Cash Outflows	-130.239
Financial Transact...	113.113

Subsidiary N°1 Cash Position

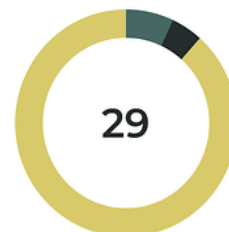


NOMENTIA IN-HOUSE BANK

Improve the group's cash and treasury management by centralizing payment processes, liquidity and risk management, and controlling intercompany financing.

Start simple, scale to sophistication

All Bank Accounts



Payment hub

Automate all outgoing and incoming payments while gaining more control over cash movements.

POBO & COBO

Set up internal accounts for subsidiaries and execute or collect payments on their behalf.

Liquidity management

Get complete visibility into the company's cash positions throughout the entire organization utilizing automated data collection and customizable dashboards for forecasting.

Risk management

Reduce liquidity and FX risk by accessing accurate and real-time data organization-wide. Expand visibility into the group's foreign exchange exposure by knowing all currency positions.

Intercompany financing

Eliminate the need for bank loans and avoid interest payments by covering short-term financing needs internally. Automatically net and invoice debts with clearing.

Replace traditional cash pools and virtual accounts

Complete payment processing

- Automate all payments.
- Execute manual payments.
- Add payment process controls for fraud detection.
- Utilize POBO & COBO.
- Set up internal accounts and reduce the number of bank accounts.
- Reconcile payments automatically.
- Add postings and attachments.
- Decrease bank fees.

Liquidity management

- Connect all data sources (ERP, TMS, financial systems, banks) to fetch data.
- Get visibility into all bank account balances.
- Monitor global cash positions.
- Build dashboards.
- Analyze historical and current liquidity positions.
- Create short & long-term forecasts.
- Compare actuals vs. forecasts.
- Scenario analysis.

Risk management

- Use accurate data to minimize liquidity risk.
- Forecast future cashflows accurately to mitigate credit risk.
- Minimize the need for external funding.
- Use multi-currency accounts and payments to reduce external hedging costs.
- Get visibility into the group's FX risk exposure.
- Internal FX hedging.

Intercompany financing

- Cover short-term financing needs internally.
- Eliminate the need for bank loans and avoid interest payments.
- Set your own interest rates.
- Calculate interest automatically.
- Automatically net and invoice internal debts with clearing.
- Gain control over intercompany settlements.

ABOUT NOMENTIA

Nomentia has over 1400 clients globally operating from multiple locations. Using Nomentia, you can build your cash and treasury management technology stack from scratch or add solutions to complement your existing technologies. Our solution portfolio includes tools for payment automation, liquidity management, cash flow forecasting and visibility, bank account management, bank connectivity, trade finance, in-house bank, reconciliation, risk management, and treasury workflows and reporting. More information: www.nomentia.com