

Nomentia Cash forecasting

Nordic Battle of Treasury: Cash flow forecasting

Nomentia's “new” power in figures

1800+

Corporate **customers** & end users globally

600+

Projects completed in 2020

10 000+

Banks we reach via SWIFT or via direct connection

€800B

Value of payments processed 2020

180+

Employees in the Nordics, Benelux, DACH and Poland

Solution portfolio Nomentia



This is Nomentia cash forecasting



200+

different ERPs connected

ERP independent



10 000+

banks via SWIFT

Bank independent



100+

different TMs and other 3rd
party tool connected

Simple integrations



Global user network



Native cloud solution

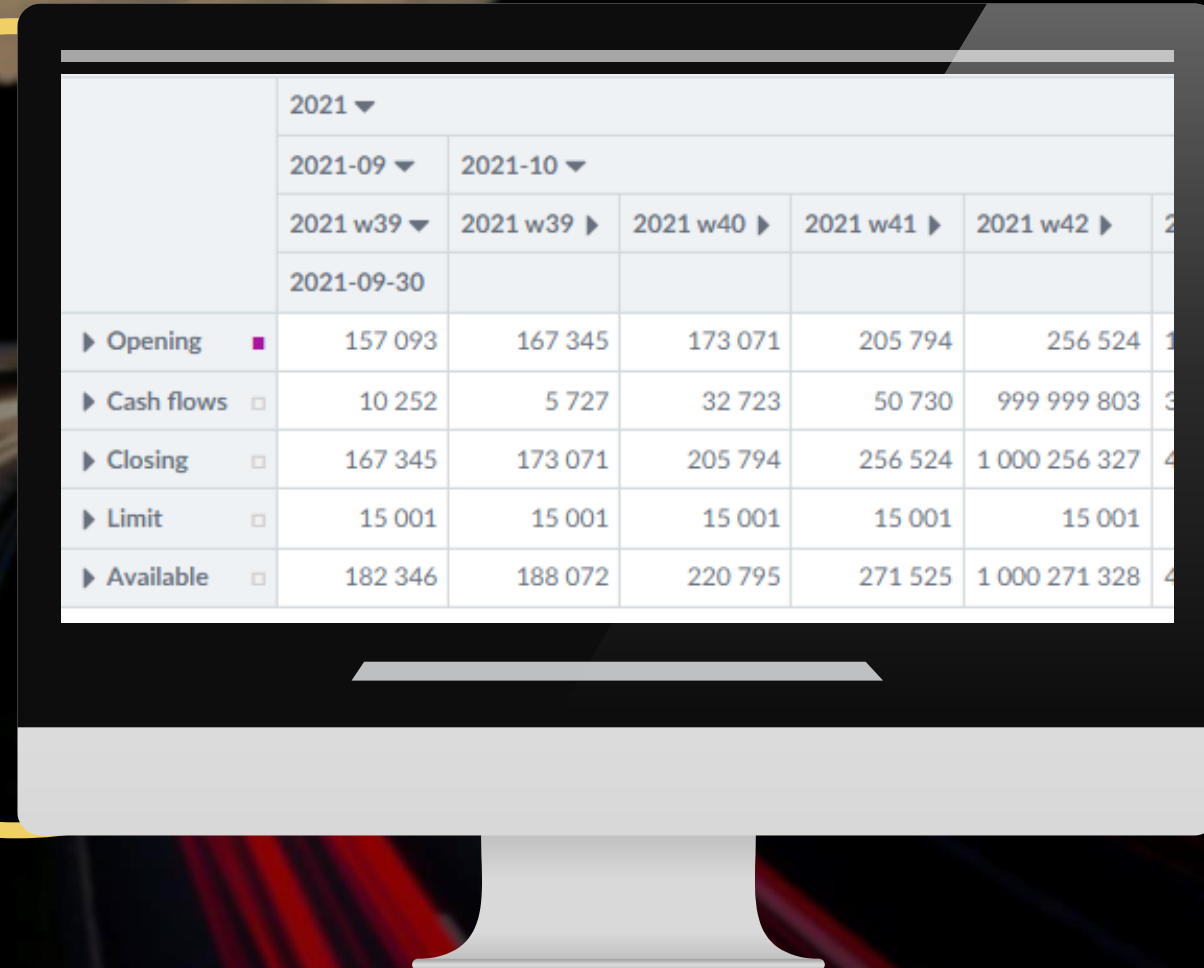
Capturing all forecasting horizons

Intra day

Short

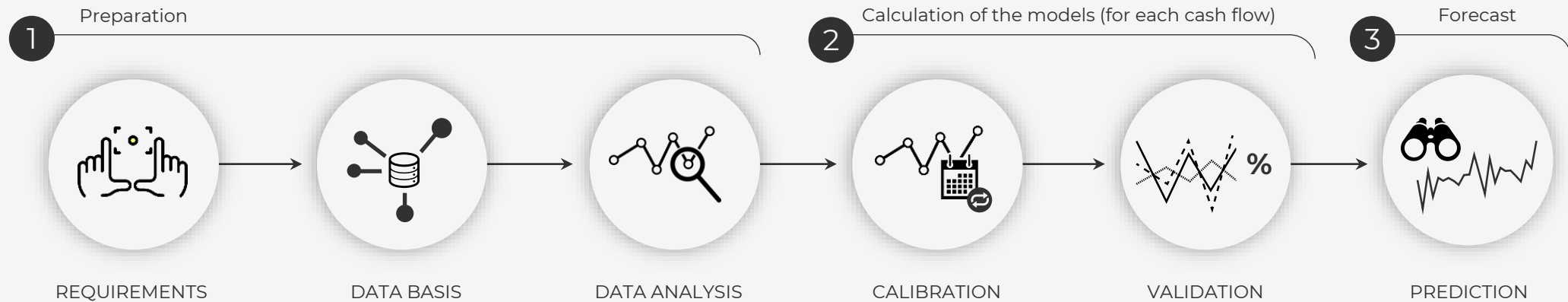
Medium

Long



	2021 ▼					
	2021-09 ▼	2021-10 ▼				
	2021 w39 ▼	2021 w39 ►	2021 w40 ►	2021 w41 ►	2021 w42 ►	
	2021-09-30					
► Opening	157 093	167 345	173 071	205 794	256 524	1
► Cash flows	10 252	5 727	32 723	50 730	999 999 803	3
► Closing	167 345	173 071	205 794	256 524	1 000 256 327	4
► Limit	15 001	15 001	15 001	15 001	15 001	
► Available	182 346	188 072	220 795	271 525	1 000 271 328	4

The forecasting process with predictive analytics



Data basis: availability of historical data and preparation steps



4x

Are at least **four years of historical data** available?

B2?

Broad customer base vs. project based with large individual payments



Data quality: Manual vs. automatic outlier detection

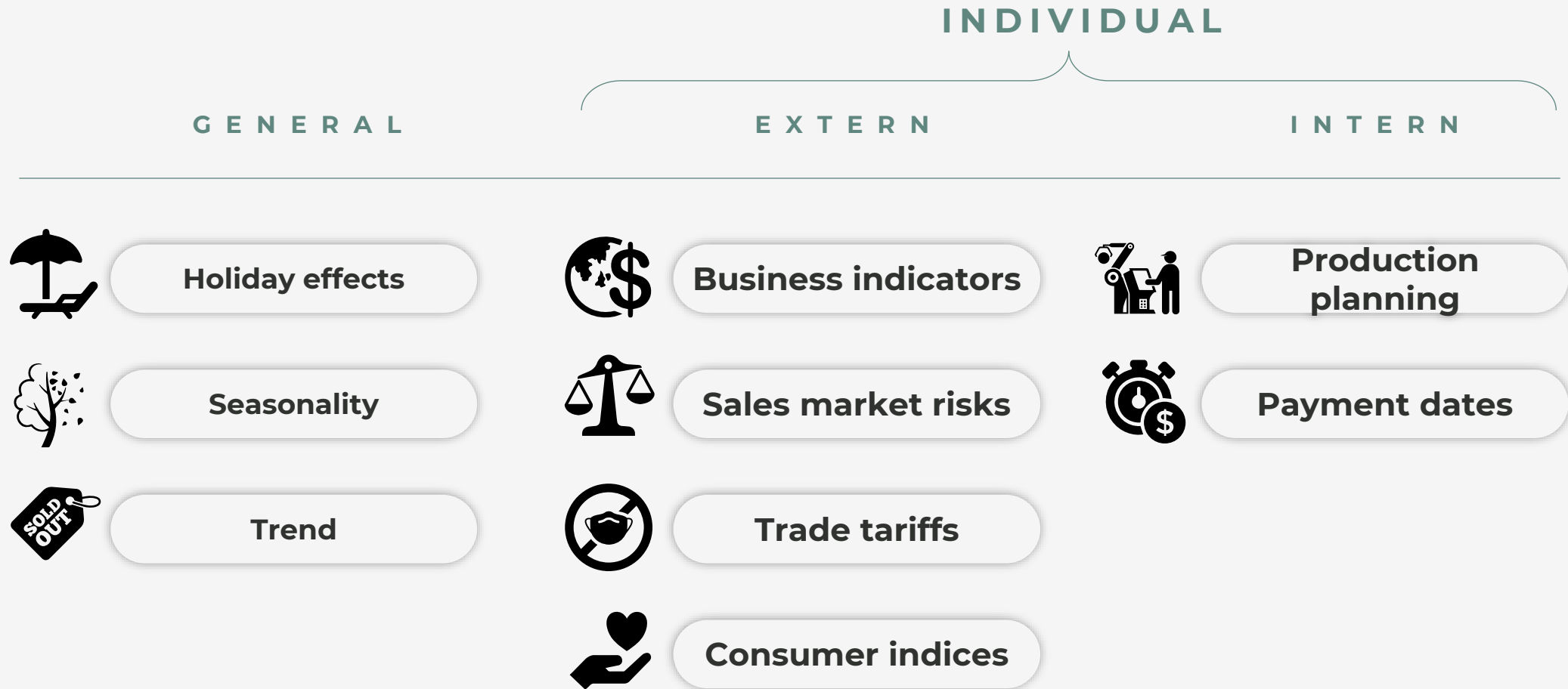


Continue with **manual planning for individual categories** e.g. dividends

PREPARATION

KALIBRATION

Global factors are essential, especially in times of crisis



Superior user experience



	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr. 2021	May 2021
Customer payments (+)	56.311	96.012	31.160	31.200	205.596	89.328
BRL	9.394	8.030	6.540	6.534	22.008	19.412
EUR		8.030			16.779	1.081
USD	8.118	5.830	4.260	4.268	12.138	10.833

The Chinese Wall model, segregating user rights



Easy to create & maintain dynamic reports



Advanced, but easy to do simulations



Think that rainy
Monday morning
when your CFO calls to
you:

*“Things are getting
worse in one of our
business area due to
COVI-19. Could you
please simulate
scenario where our
customers starts
paying us 30 days
later?”*



DSO/DPO

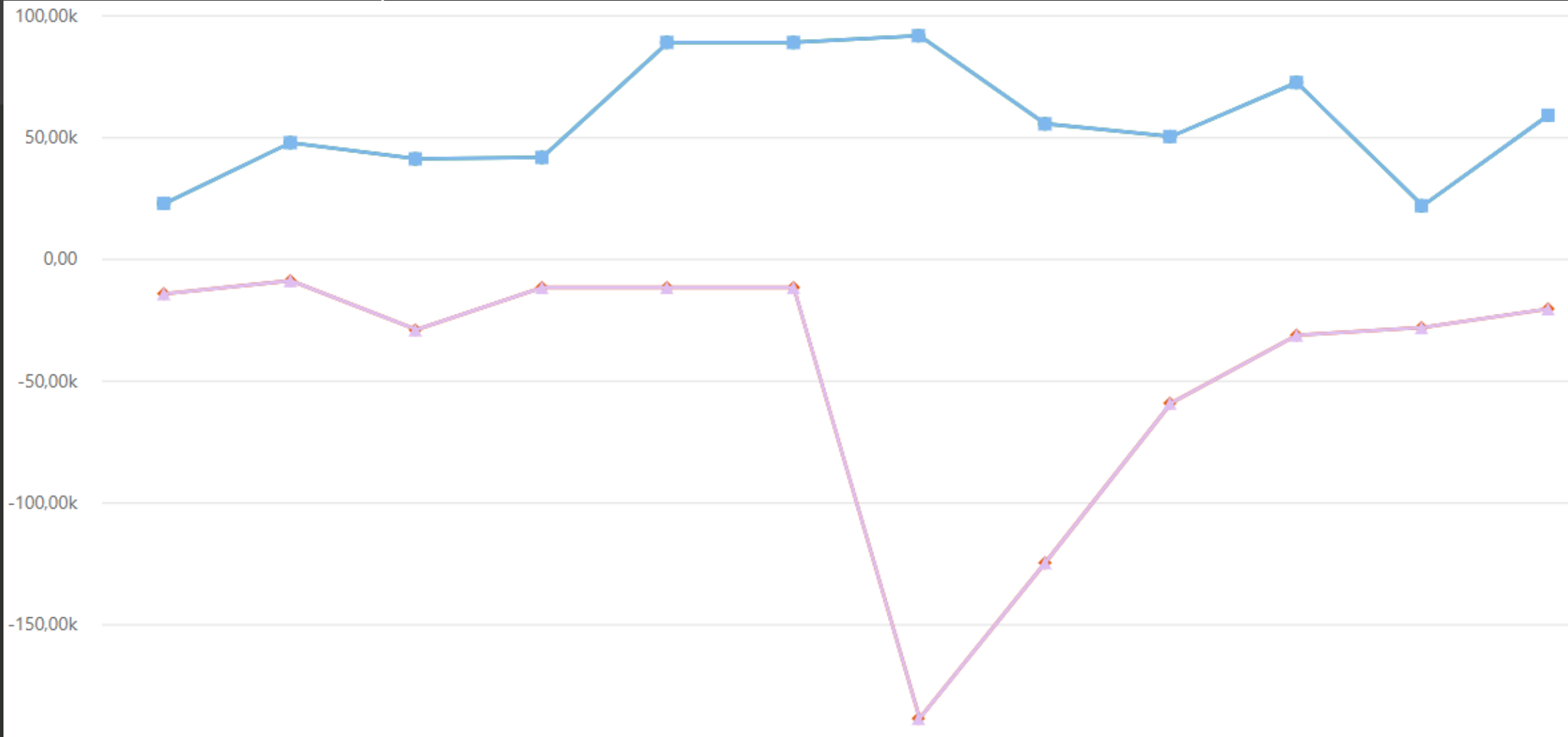
DSO change in days

0

DPO change in days

0

Apply DSO/DPO



DSO/DPO

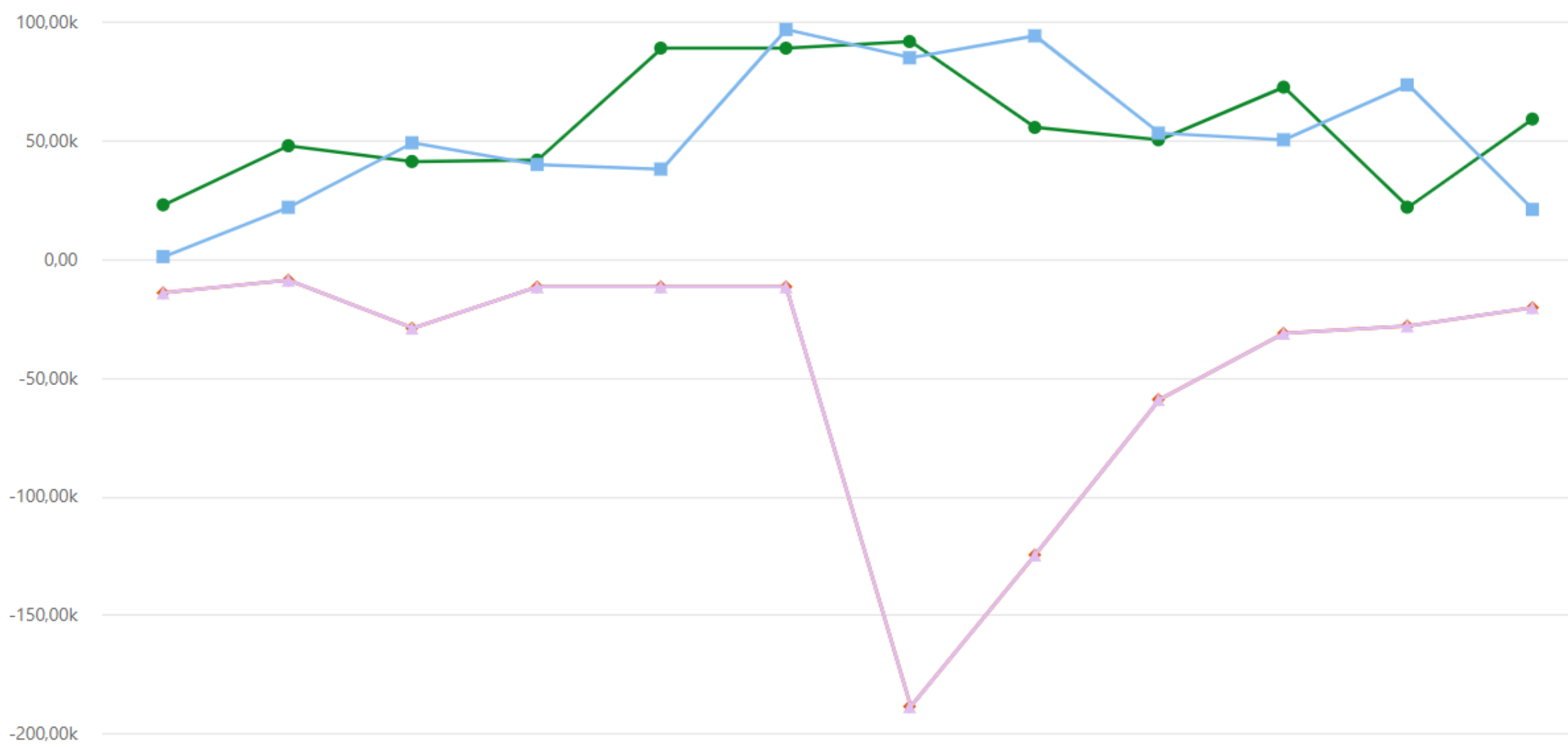
DSO change in days

30

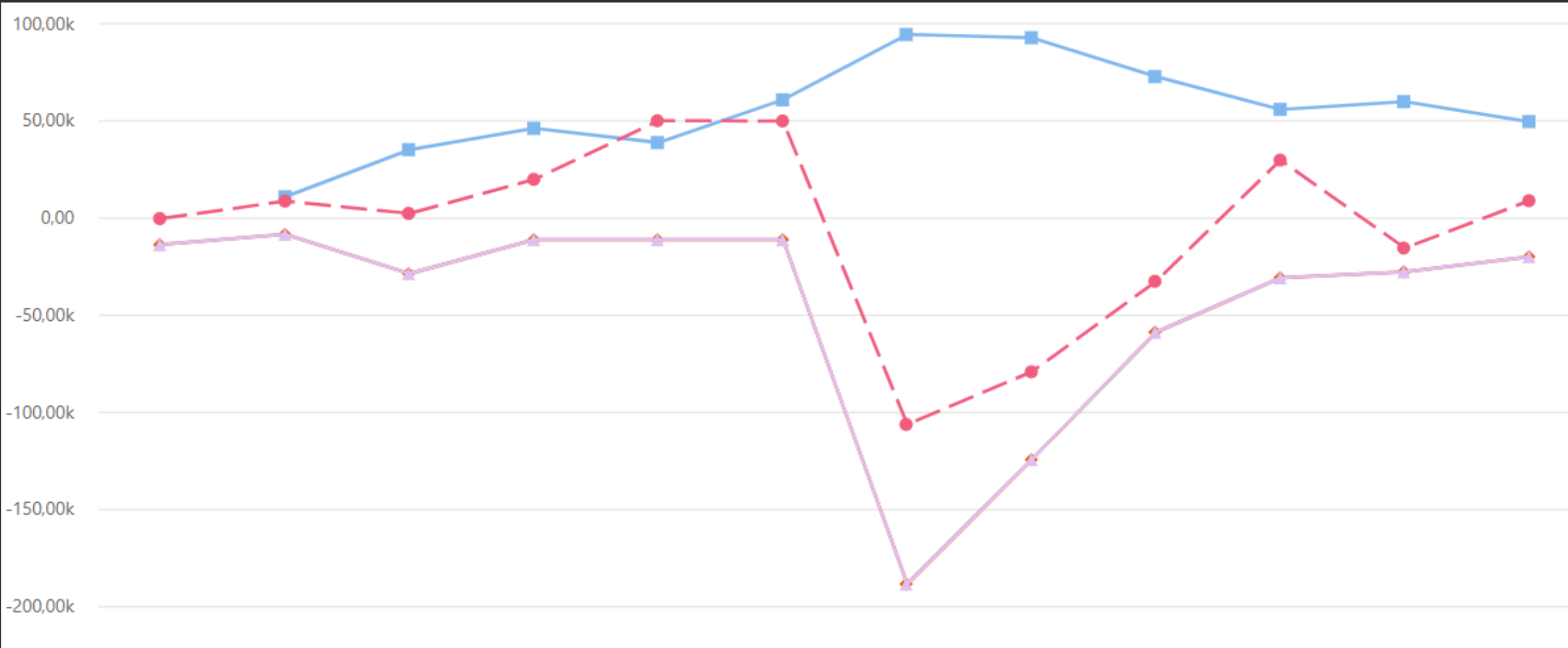
DPO change in days

0

Apply DSO/DPO



Should we also adjust DPO or something else?



AAAA+ Cash Forecasting with Nomentia

A

Automatic

Integrate to any
system in use.

A

Accurate

Analyze and
improve your
forecast.

A

Adjustable

Run continuous
improvements on
your own.

A

Attractive

Easy roll-outs and
convince your
millennials and gen
Z

What our customers say

- ~ *“15+ system integrated..”*
- ~ *“Our goal, deposits of a maximum of SEK and NOK 10 million in our cash pools, has been achieved.”*
- ~ *“...full cash visibility”*
- ~ *“Both the US and Russian markets are huge, and they have their own peculiarities with regard to payments and customers’ payment behaviour. We have to understand all these factors and their effect on cash flow and cash flow forecasting...”*
- ~ *“...Now I know which of our customers always pay on time or use the cash discount and the amount of overdue receivables at a given time.”*

An aerial photograph of a river winding through a dense, green forest. The river is light blue and white, contrasting with the dark green of the surrounding trees. The text is overlaid on the left side of the image.

Thank you

Jouni Kirjola

Head of Solutions and Pre-sales

Jouni.Kirjola@nomentia.com