

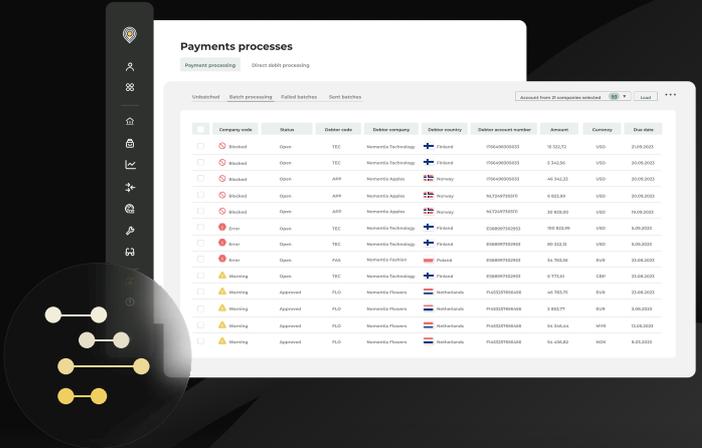


NOMENTIA

Solutions

# In-house Banking

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

<p><b>Payment hub</b></p> <p>Automate all outgoing and incoming payments while gaining more control over cash movements.</p>	<p><b>POBO &amp; COBO</b></p> <p>Set up internal accounts for subsidiaries and execute or collect payments on their behalf</p>	<p><b>Intercompany Financing</b></p> <p>Get complete visibility into the company's cash positions throughout the entire organization utilizing automated data collection and customizable dashboards for forecasting</p>	<p><b>Liquidity Management</b></p> <p>Automate all outgoing and incoming payments while gaining more control over cash movements.</p>	<p><b>Risk Management</b></p> <p>Automate all outgoing and incoming payments while gaining more control over cash movements.</p>
--	--	--	---	--



“We appreciated that we had Nomentia on board as a sparring partner from day one. They didn't simply want to sell us a risk management system but also had the practical experience to support us with proposals on how to take correlation effects and different cashflow maturities into account while building our risk management model.”

**Strategic Projects Finance and Controlling,**  
Drägerwerk AG & Co. KGaA



# 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 & longterm 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, guarantee management, in-house bank, reconciliation, risk management, and treasury workflows and reporting.