

Proactive **Cash Management** with OpusCapita



OpusCapita Cash Management

COLLECTION MANAGEMENT	LIQUIDITY MANAGEMENT	PAYMENT MANAGEMENT
 Accounts	 Cash Forecasting	 Payments
Matching	In-House Banking	Matching
Posting	Multi-Lateral Netting	Posting

 SWIFT Ready cloud solution powered by thousands of bank connections and ERP format integrations

€100 Billion
Payments processed annually

800
Customers

100
Countries where we have users

7
Continents we have made payments

OpusCapita helps organizations sell, buy and pay more effectively by providing them with extended purchase-to-pay and cash management solutions. With €100 Billion in payments processed annually by over 800 customers across more than 100 countries, we have creat-

ed a global ecosystem where buyers, suppliers, banks and other parties connect, transact and grow.

Our secure, cloud-based solution enables Treasury and Finance professionals to harmonize global processes, centralize

Treasury management, and reduce complexity. This brings full visibility to cash positions while reducing the risk of fraud.



OpusCapita Collection Management

Control your global cash flows

Centralizing the collection of account reporting and receivables at a group level can have a formidable impact on the working capital management of the entire organization. This frees up excess liquidity and reduces the need for costly external funding.

Handle multiple processes with one solution

Easily handle multiple matching processes in the same system. Define the processes based on your company's needs instead of your ERP's terms. Enable collaboration between Accounts Receivable and different parts of the business in a shared process.

"Instead of following behind, we are able to adapt up-front. We are a lot calmer in our cash management now"

Hans-erik Trulsen,
Cash Management
Director SAPA

Uncover trapped cash and automatically track exceptions

With reliable balance monitoring and analysis, you can find and release trapped cash for investment. Set up rules to efficiently and automatically track exceptions in your flows, such as unnecessary currency transactions which can have a clear impact on your FX loss management.

Increase your control with advanced automation

By automating your reconciliation of bank transactions to your General Ledger, you can reduce the instances of fraud that can occur when this process is manual.

While all outgoing Accounts Payable-driven payments can be automat-

ically reconciled, manually made payments can follow the same routine with enriched notes and postings allowing for stricter control and visibility over the process.

Rules-based archiving and enrichment of bank statement data leads to higher rates of automation

Bank statements can be automatically backed up and archived using routine rules. All statements, archived or active, are accessible in real-time all the time. This makes working with historical data efficient, even in global environments.

LEARN MORE AT:

<https://www.opuscapita.com/solutions/cash-management/collection-management>

OpusCapita

Liquidity Management

Forecasting made easy



Strong liquidity management allows you to automate the preparation and reconciliation of your company's daily cash position. With highly customizable and easy to use reporting you can increase your forecasting accuracy and have tighter cash controls.

"By enabling me to dig deeper into various levels of events, automated liquidity forecasting improves the whole liquidity management process."

Marjut Artimo,
Treasury Manager,
Lumene Group

Improved visibility drives more accurate forecasts

Visibility over your global cash positions allows you to better plan your liquidity and reduce your credit facilities, account overdrafts and external funding.

Delivering the insights you need to make decisions

Understand your current and future cash position with flexible filtering, aggregating and grouping, analysing dif-

ferent time periods as well as viewing as a grid or a graph. You can use ready-made report templates or create your own and even drill down to individual transactions.

Easily manage your FX risks centrally

By netting the internal trading flows and making a single payment to subsidiaries, you can greatly reduce the amount of FX transaction costs and exposure.

With nearly 94% of spreadsheets containing errors, it's important to understand the risks involved with using Excel alone for your cash forecasting

Issue	Excel		OpusCapita Liquidity
Control	Units often make changes to tables / sheets or leave out important information	vs	Easily create a forecasting process, manage user rights and have an audit trail
Personnel Risk	Very few people have knowledge of excel formulas	vs	All functionalities are documented, clear user manual, and support services are available
Formula risk	Average formula error rate is 5.2%	vs	The formulas are thoroughly tested and automated
Manual work	Cascading forecasts to the group level typically requires several layers of manual work	vs	Information is gathered automatically from financial systems and manual templates ensure higher accuracy
Exchange rates	Converting cash flows between different currencies is time consuming and open to errors	vs	Automatically converts cash flows in different currencies into basic currency or the reporting currency of choice
Version control	Multiple people entering information makes it difficult to know which is the most up to date version	vs	All information is stored in one database, where you can see, in real time, what figures other users have entered

LEARN MORE AT:

<http://www.opuscapita.com/solutions/cash-management/liquidity-management>

OpusCapita In-House Bank

Control your global cashflows

With an In-house bank, Treasury can offer subsidiaries banking services under its own terms, removing the need for external banks and separate bank accounts for the units while lowering overall banking costs.

Automation brings greater visibility

Automating the reconciliation and reporting of your global cash positions enables you to gain real-time visibility. This allows reliable cash forecasts and a better use of the group's cash assets.

"We reaped both operational benefits and cost savings."

Hans-Erik Trulsen,
Cash Management Director,
Sapa Group.

Take control of your cash flows

Create a single and secure payment process for both internal and external payments. Your bank account statements are always up-to-date while reconciliation of internal transactions is fully automated. Cover your short-term financing needs and eliminate the situation where one subsidiary is forced to use its account credit limits while another subsidiary has surplus cash in its account.

Reduce your risk of payment fraud

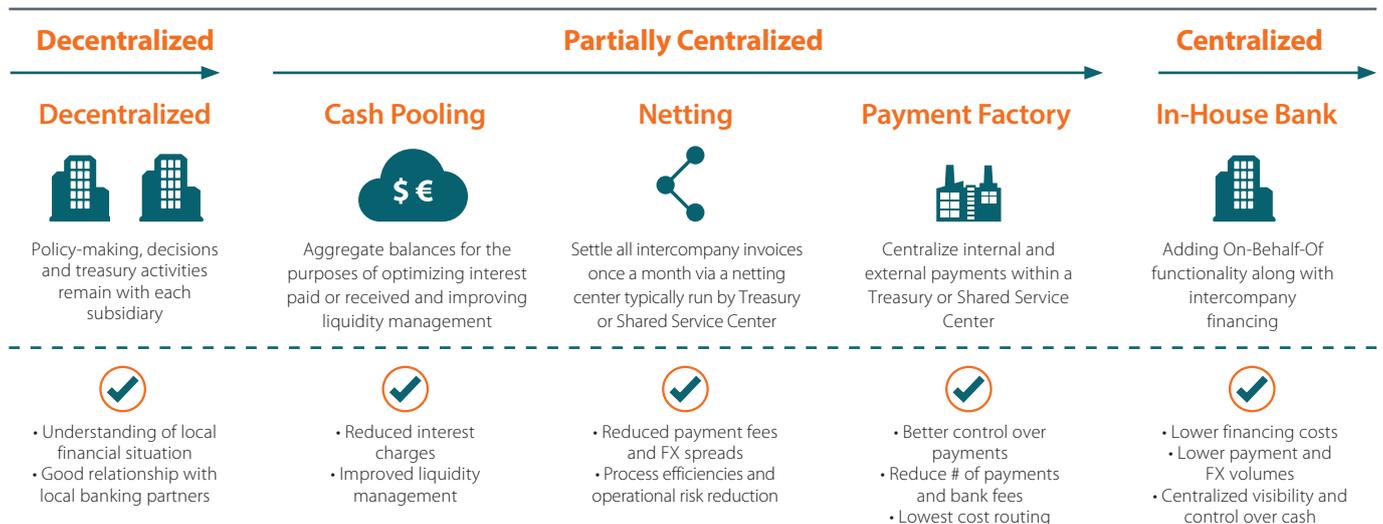
Centralized cash outflows significantly improve the safety and control of the payment process as well as mitigate the

risk of payment fraud. All POBO (payment-on-behalf-of) transactions can be automatically allocated and posted to bookkeeping just like external transactions.

Measurable impact on your working capital

Centralizing the cash and collection of receivables at a group level via COBO (collections-on-behalf-of) can have a formidable impact on the working capital management of the entire organization. Meanwhile subsidiaries are offered an efficient tool and process for reconciliation and exception management on top of their AR.

A ROADMAP TO CENTRALIZATION



LEARN MORE AT: <https://www.opuscapita.com/solutions/cash-management/in-house-banking>

OpusCapita

Global Bank Connectivity

Global connectivity made easy



With our open banking interfaces, you can easily integrate all of your banks to any financial back office system. We handle your entire bank integration layer regardless of whether you need connections for treasury or supplier payments, bank statement reporting, or trade finance.

Connectivity to fit your needs

We have over two hundred direct bank connections, so whether you want to make local payments in China, use any bank in the Nordic region, or want to utilize highly standardized EBICS in Central Europe, we have the experience to make it happen quickly and efficiently.

Industry benchmark protection

Our cloud platforms are regularly audited with industry certification, such as ISAE type 1 and 2.

"This flexible solution that integrates with any ERP met our needs perfectly."

Annika Westerholm,
Director, Treasury Market
Operations,
Valmet

We partner with leading data security firms to ensure we have up-to-date protection from threats and vulnerabilities and participate in annual security audits. You will be able to fully control the access to your data with concepts such as end to end signatures, federated single-sign-on and multifactor authentication.

Ensure you always have the latest industry standard

We offer a 100% ERP and bank independent solution that integrates to any of your back office systems and manages all payment formats as a service anywhere in the world.

Automation provides efficiency

Messaging with your banking partners can be fully automated to collect all available information from the banks and even to send all approved payments to banks.

QUICK FACTS

- q World-wide coverage consisting of over 10 800 banks and financial institutions in over 200 countries
- q 200+ affordable host-to-host connections
- q Certified SWIFT Lite2 connectivity solution
- q Bank and ERP independent
- q Offered as a cloud service
- q Automation, monitoring and alerts for transactions

LEARN MORE AT:

<https://www.opuscapita.com/solutions/cash-management/global-bank-connectivity>

OpusCapita Payment Management

Increase transparency and control

Payments seamlessly integrates all of your financial systems into one secure gateway, which firmly centralizes your group's payments to mitigate the risk of fraud and cybercrime. All ERP, manual and treasury payments can be managed within our single, easy to use solution.

"As the basic payment processes have now been harmonized and they run rapidly and reliably, liquidity management becomes easier for the entire company."

Annika Westerholm,
Director, Treasury Market
Operations, Valmet

QUICK FACTS

- q ERP & bank independent
- q Industry benchmark security standards
- q User-friendly manual payment templates
- q Single solution for all ERP, Treasury, & manual payments
- q 200 direct bank connections with access to 10 800 financial institutions via SWIFT

Advanced payment security

Easily manage access to all group bank accounts centrally. With flexible user rights management, you can find the right balance of access rights for each role. Advanced features such as multi-factor authentication, highly configurable segregation of duties, blacklisting, duplicate controls and blocking of suspicious and erroneous payment flows ensure you will have full control and compliance in your payment process.

Scalable global payments

Standardize and centralize your payments process by scaling up to a global payment factory. By centrally manag-

ing the payment workflow and straight through processing to banks you can greatly reduce the risk of fraud and increase the visibility of your payment flows.

Automate manual payments

We offer user friendly templates to register any kind of manual payment anywhere in the world. This makes it easy and secure for finance administrators and treasury to control all user rights regardless of your banks.



**Certified
Application**

2017

Cash Management for
Corporates

LEARN MORE AT:

<http://www.opuscapita.com/solutions/cash-management/payment-management>

VALMET MOVED ITS GLOBAL PAYMENTS TO THE CLOUD



When the Valmet of today – the leading global supplier of technology, automation and services for the pulp, paper and power industries – demerged from Metso Corporation in 2013, the new company set about building a harmonized global payment infrastructure for vendor payments and for processing customer payments and bank accounts.

In conjunction with the demerger, two Financial Service centers were also transferred to Valmet, one located in Montreal, Canada, which serves the company's units in North America, and one in Jyväskylä, Finland, which serves the company's large European units. Director of Treasury Market Operations Annika Westerholm says the Treasury's aim was to create new, consistent payment, reconciliation and posting processes. The treasury also wanted to reduce the number of systems and parallel payment channels in the company.

Global SWIFT connection through SaaS

Valmet's Financial Service center in Finland has had good experience of OpusCapita's payment solutions over a long period of time. Valmet chose OpusCapita's cloud-based payment solution as the new international backbone for cash flow and payment management. The solution comes integrated with global bank connections through the SWIFT Alliance Lite service. This flexible solution that is independent of ERP systems meets the company's needs perfectly.

"It is in line with our strategy to favor SaaS solutions, and a centralized bank channel sup-

ports risk management. Both our IT department and our Financial Service centers have been pleased with OpusCapita's cloud-based service. We are also impressed with the high level of information security," says Westerholm.

North America enters the digital era

The new solution was implemented in 2015, first in the company's Financial Service center in Montreal.

"Up until that point, the account statement and payment processes in the North American Financial Service center had been highly manual. Bringing the center into the digital era had significant advantages."

Automation for reconciling and posting customer payments has been built using lockbox files provided by local banks in conjunction with check payments, for example. The day-to-day operations of the Financial Service center are running much more rapidly and effortlessly than before.

"It is easier to keep cash accounting up to date, which has improved the Financial Service center's ability to support the units' sales operations. In terms of a centralized Treasury, it is important to

be able to trust the cash flow forecasts provided by the Financial Service centers. When the basic payment processes have been harmonized and they run rapidly and reliably, the quality and predictability of data improve and liquidity management becomes easier for the entire company," says Westerholm.

Smart automation

Valmet intends to expand the operations of its Financial Service centers to cover an increasing number of its units.

"We have built a good payment infrastructure, and we want to benefit from it as much as possible."

Valmet and OpusCapita continue to cooperate in a project that develops new solutions for automatic reconciliation and posting of customer payments without references.

"We are very interested in the opportunities offered by new technologies, such as software robotics and machine learning, and in making use of them to further increase automation," Westerholm explains.

"As the basic payment processes have now been harmonized and they run rapidly and reliably, liquidity management becomes easier for the entire company."

"Both our IT department and our Financial Service centers have been pleased with OpusCapita's cloud-based service. We are also impressed with the high level of information security."

Annika Westerholm,
Director, Treasury Market
Operations, Valmet.

Challenge

A global company wanted to create consistent, highly automated processes for payment management and for reconciling and posting customer payments in international Financial Service centers.

Solution

The cloud-based OpusCapita payment solution for processing payments and bank account transactions. The solution comes integrated with the SWIFT Alliance Lite 2 cloud service, which enables global bank connections.



Valmet is the leading global developer and supplier of technologies, automation and services for the pulp, paper and energy industries. The company operates in five geographical areas: North America, South America, EMEA (Europe, the Middle East and Africa), China and APAC (Asia and the Pacific). Its net sales in 2015 were EUR 2.9 billion, and it has 12,000 employees. Valmet shares are listed on Nasdaq Helsinki.

LEARN MORE AT:

https://www.opuscapita.com/media/1498/oc_case-valmet-eng_1497.pdf