



FINANCIAL NAVIGATOR

Your Guide on your path to
successful Financial Management

Mission

The Financial Navigator helps you to enhance your financial decision making and increases the efficiency of your finance department.



Solution

A352 offers the Financial Navigator – a powerful software solution enhancing the decision-relevant financial data for Mid-Caps and large SMEs. The Financial Navigator integrates and aggregates all relevant financial information in one platform, enabling seamless collaboration between departments and teams – independent of geography and corporate structure.

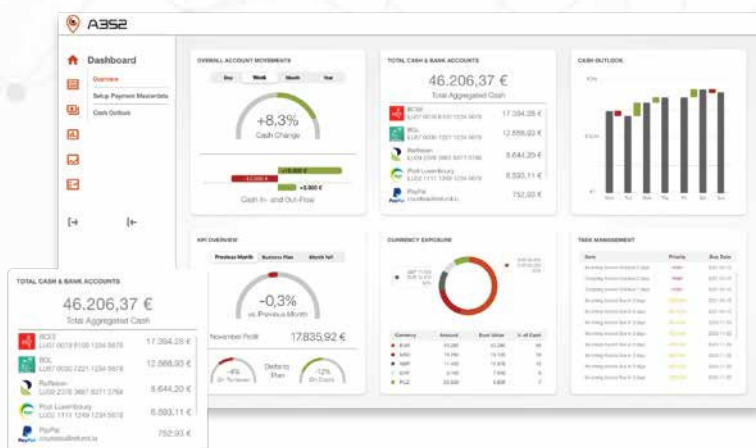
FEATURES

Multibanking

Market Challenges

In today's increasingly complex environment, banking connectivity is becoming ever more important. Connectivity provides companies with tremendous advantages in saving time and improving reliability.

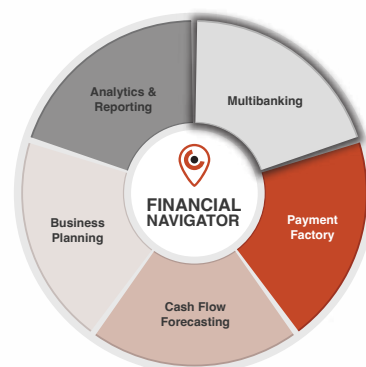
Yet, lacking transparency and cash visibility are still common problems many companies face and represent an enormous potential pitfall on the road to success. Enabling the connection of all bank accounts, providing accessible, real-time insights is our simple solution to this difficult problem.



Our Solution

With our Multibanking Feature you can simplify your cash management with our all-in-one integrated cash management solution. It provides you with real-time liquidity information tailored to your needs: Either fully consolidated, split per entity, geography or currency, grouped by department structures or customized to single users to fit your daily operations. You will obtain full flexibility and receive all decision-relevant information reliably and real-time.

Multibanking also creates transparency of your intercompany dealings; all internal credits and investments are listed centrally to guarantee full visibility of your company's finances.



Mission

Simplify your cash management with Multibanking. Get reliable, real-time liquidity information across multiple banks, currencies, geographies, and your corporate structure.

The Functions

Cash Management and Forecasting:

- ✓ Dashboard provides overview on total aggregated cash position, all cash flows and currency exposure

In-House Banking

- ✓ Manage all your group's internal lending and investing activities and track the future payments that result from these positions

Key Benefits

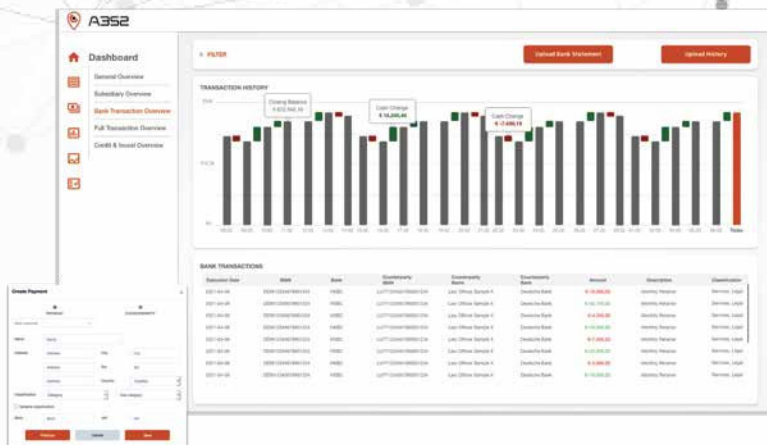
- ✓ Stay up-to-date with real-time liquidity information
- ✓ Analyze and display liquidity data tailored to your needs
- ✓ Have full cash visibility over all credits and investments



Payment Factory

Market Challenges

Continuous advances in technology and globalization have accelerated the speed in which cash moves further and further. The impact of the COVID pandemic and increasing market volatility have further expedited this trend. As a result, high degrees of standardization and automation, and high levels of control are a necessity, since manual payment processes are not only time- and resource-wasteful but are also prone to mistakes and potential fraudulent activities. Centralizing and standardizing your payment processes could be your simple escape from manual efforts and risk of fraud.



Our Solution

With our Payment Factory you can improve your processes with ease and efficiency. The Payment Factory enables you to standardize and centralize your payment processes, manage transaction limits and signature schemes in an intuitive interface. All payment processes are screened on these parameters to prevent internal or external risk of fraudulent activity.

It allows you to centrally create, schedule, sign and execute payments for any connected bank, independent of geography, payment type, amount or currency. Centralized payment processes create transparency for your company and enhance your decision-relevant information when it comes to asset allocation.

Mission

Improve your payment processes with our Payment Factory. Execute payments centrally and consistently regardless of geography, type, or amount.

The Functions

Payment Factory enhances security and convenience:

- ✓ supports multi-signature schemes
- ✓ enables fully customizable, user-specific access right and limit management

Payment Interface:

- ✓ supports both the EBICS standard or a Host-2-Host setup, allowing to create and process payments for all connected bank accounts

Key Benefits

- ✓ Transparent and standardized payment management
- ✓ Full audit trail and multi-signature for effective fraud prevention
- ✓ Execute payments centrally – independent of banks, geographies or currencies

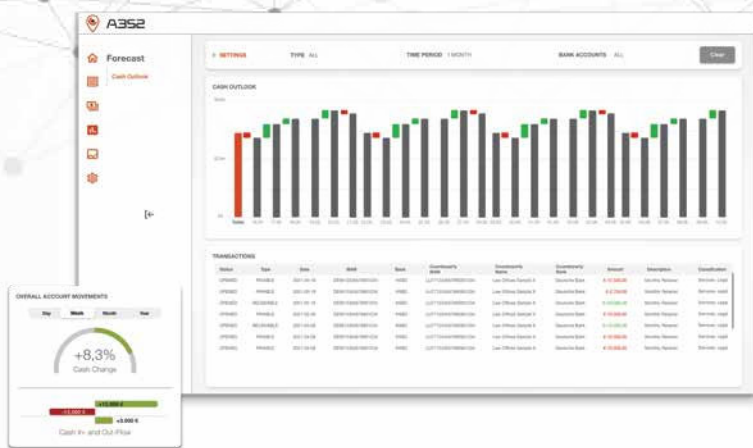


Cash Flow Forecasting

Market Challenges

Accurate Forecasts are crucial for planning in advance. However, in today's volatile market, making accurate, reliable Cash Flow Forecasts is a challenge many businesses are confronted with. Without accurate Forecasting, companies are exposed to severe liquidity risks.

With A352 continuous, accurate information can make planning ahead possible, minimize risks and avoid liquidity problems.



Our Solution

Enhance your Forecasting accuracy with our Cash Flow Forecasting tool. Create Forecasts on a rolling basis, allowing you to analyze cash flow sensitivities and multiple scenarios for optimal liquidity planning. Our tool extrapolates your Cash Flow patterns to the future, while allowing to include relevant events to optimize the Forecasting accuracy. Our Forecasting tool functions multi-entity, multi-currency, multi-bank, providing you maximum high-level transparency as well as detailed analysis combined in one tool. The Cash Flow Forecasting effectively reduces financial risks through transparency and foresight.

Mission

Create more accurate Cash Flow Forecasts. Assess sensitivities and scenarios for a new level of liquidity planning.

The Functions

Advanced Forecasting:

- ✓ 13-week rolling forecast provides enhanced planning capabilities and risk mitigation
- ✓ Forecast considers all recurring payments, past transaction trends, seasonality of business to create the most accurate long-term cash Forecasts possible

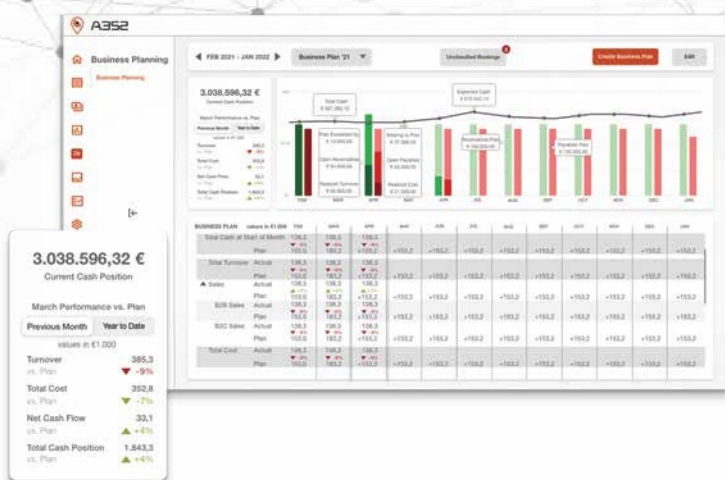
Key Benefits

- ✓ Reduce your financial risk through more accurate Forecasting
- ✓ Simplify your liquidity planning thanks to automatically recognized Cash Flow patterns
- ✓ Identify business opportunities

Business Planning and Performance Measurement

Market Challenges

Evaluating business performance is vital to business success. Even though the trend of digitalization and automation has accelerated in the past years, a large share of companies still opts for tedious manual budget tracking. As a result detecting the root cause of problems too late is a common pitfall. Automated Budgeting and Performance Measurement could be your simple solution and will leave you with a clear understanding of where your business is heading.



Our Solution

Automate your Budgeting and Performance Measurement based on your Business Plan. Our Business Planning feature lets you create your Business Plan and multiple scenarios. Actual performance is automatically tracked and benchmarked against the Business Plan and scenarios, providing detailed Performance Measurement.

Budgeting is automated and reported on line item basis against your Business Plan, freeing you of tedious manual budget tracking. Budget deviations are highlighted directly to allow for immediate root cause analysis. Scenario analysis allows you to identify future risks and business opportunities to maximize performance.



Mission

Automate your Budgeting. Benchmark your company against multiple scenarios and analyze performance immediately.

The Functions

Planning and Scenario Analysis:

- ✓ Simple, intuitive creation of Business Plan and Scenarios

Performance Measurement:

- ✓ Automated classification of Cash Flows on line item level to identify top performers and areas of improvement

Key Benefits

- ✓ Create and manage your Business Plan and multiple scenarios
- ✓ Performance and budget are automatically tracked to immediate analysis
- ✓ Identify risks and business opportunities



Analytics and Reporting

Market Challenges

Reporting is oftentimes seen as a strenuous process, taking too much time but still lacking detail. Yet, the importance of detailed reports and their accessibility are unquestionably of high importance, when it comes to decision-making.

A352 will provide you with automated reports, and an intuitive overview over your performance, freeing you off of tedious manual processes.

Monthly KPIs

KPI	December	January	%-change MoM	January Plan	%-change vs BP
Turnover	135.382,32 €	148.375,66 €	+9% MoM	141.645,12 €	+7% MoM
Cost	118.462,32 €	121.375,66 €	+2% MoM	120.380,92 €	+1% MoM
Profit	16.900,32 €	27.023,23 €	+58% MoM	21.285,02 €	+25% MoM
Net Cash Flow	30.372,83 €	26.820,66 €	-12% MoM	17.372,92 €	+15% MoM
Accounts Receivable Latency	50 days	54 days	+4 days	N/A	
Accounts Payable Latency	57 days	54 days	-3 days	N/A	



	10.02.2021	daily %-change	January End of Month	%-change vs EOM
321				
32 €	148.375,66 €	+9% MoM	141.645,12 €	+7% MoM
32 €	121.375,66 €	+2% MoM	120.380,92 €	+1% MoM

Our Solution

With our analytics feature you will gain valuable insights into your company's performance. The KPI Dashboard automatically tracks and reports your company's performance. You can customize the KPI Dashboard to make it most relevant for your company and your role. Optimize your internal financial performance reporting and create standardized and automated business and treasury reporting, tailored to your audience.

Mission

Gain immediate performance insights and receive automated reporting tailored to your audience with our analytics feature.

The Functions

KPI Dashboard:

- ✓ One Dashboard with crucial KPIs to manage your company's financials
- ✓ Automated performance measurement based on bank and subledger data aggregation

Standardized Weekly Business Reporting:

- ✓ Our system generates standardized weekly business reports with all relevant KPIs

Key Benefits

- ✓ Simplified business reporting through automation
- ✓ Identify risks and business opportunities from our comprehensive set of KPIs
- ✓ Early warning system with action recommendations



A352 is a Luxembourg-based FinTech startup creating B2B financial software for MidCaps and large SMEs. We offer the Financial Navigator – a powerful software solution enhancing the decision-relevant financial data for our clients.

The Financial Navigator combines the best features of treasury management systems and corporate performance management solutions in one platform. Our solution creates transparency for decision makers and finance teams. The Financial Navigator integrates and aggregates all relevant financial information in one platform, enabling seamless collaboration between department and team – independent of geography and corporate structure.

If you have any further questions,
please do not hesitate to contact us at
info@a352.io or **request a product demo**