



Meet Flow

# Agentic Cash Forecasting

How Digital Employees get liquidity planning right.

## The Problem

# FORECASTING IS HARD.

**Producing high accuracy cash forecasts is a challenge for many finance teams, and mistakes are costly.**

The reasons, why forecasting accurately is a difficult, are manifold:

- a lack of dedicated internal (expert) resources,
- an inferior quality of data inputs,
- the wrong methodology and tools etc. often prevail.

**93%** of CFOs report forecasting accurately is a challenge.

**92%** of finance leaders report inaccurate cash forecasting led to avoidable losses.\*

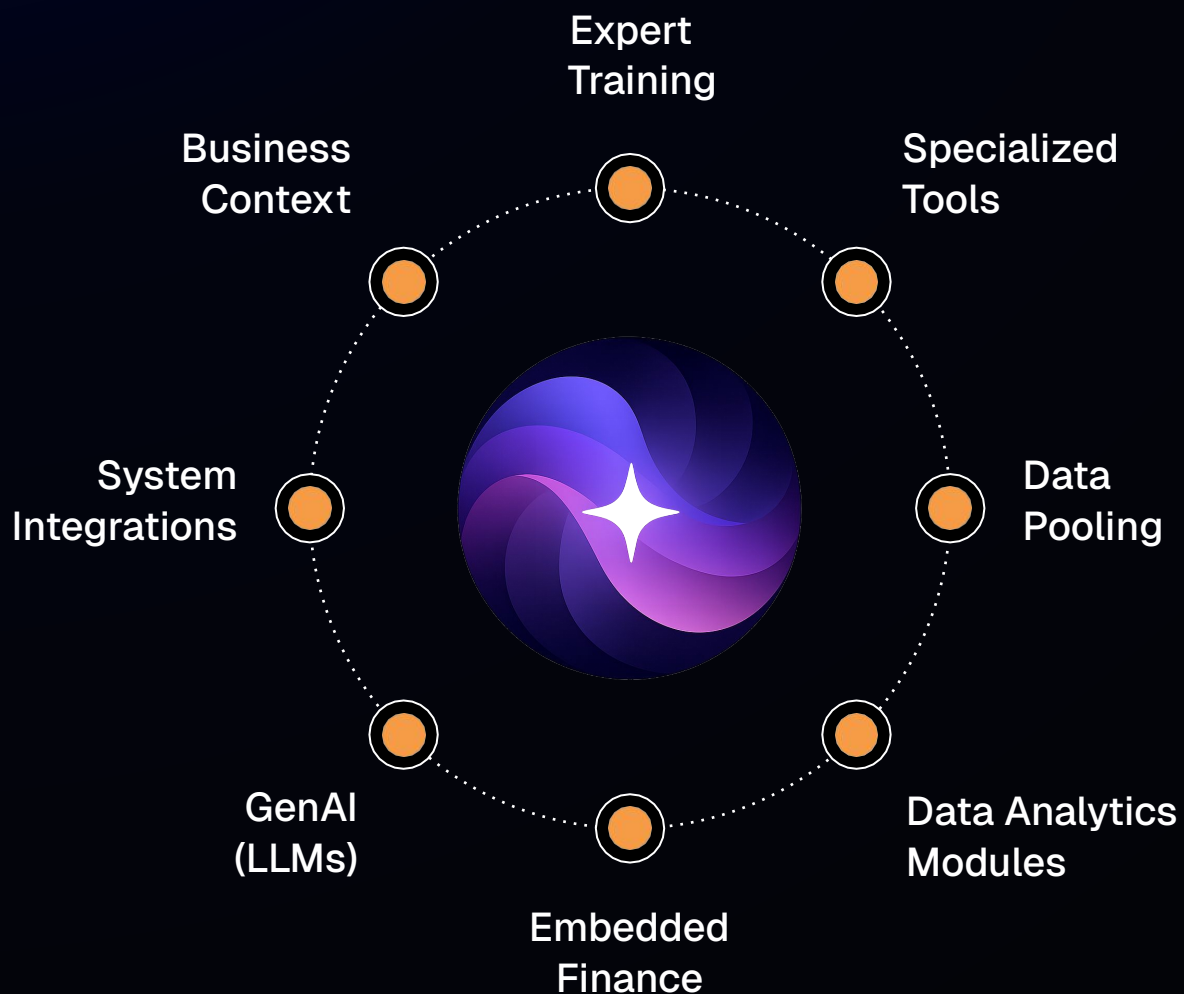
The Solution

# MEET FLOW. FORECASTING MADE EASY.

**Flowzar’s digital employees “Flow” is trained to forecast cash accurately in different environments.**

The agent understands the respective business context, learns and adapts, connects to existing infrastructure and brings its own tools or works with existing ones (e.g. a TMS or financial planning tool).

Flow provides unique insights, experts advice and (semi-)autonomous execution.



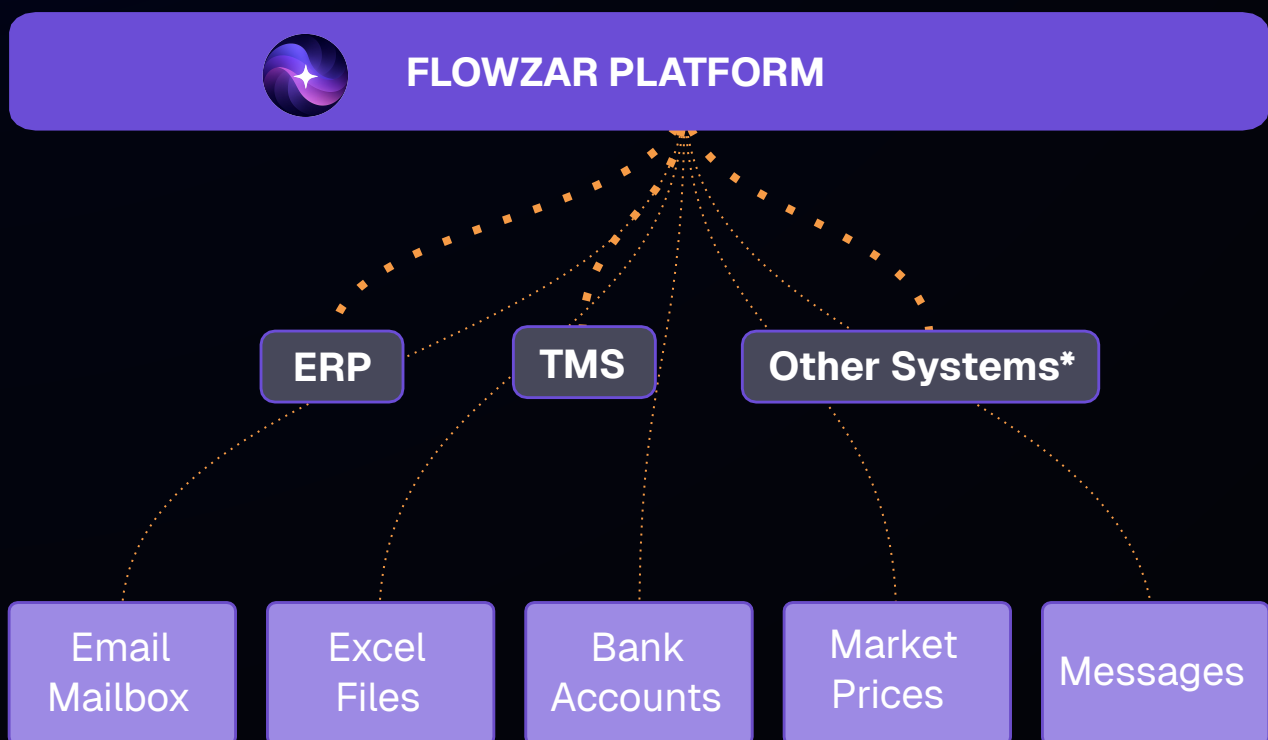
 Flow - Flowzar’s Digital Finance Employee

## The Foundation

# BETTER DATA QUALITY.

**Flow uses structured and unstructured data from various sources to compile the forecast.**

Flow works with the best possible data source, e.g. an IT-system like an ERP or directly with an invoice mailbox. Flow creates its own data structure within the process, helping to bridge data silos. Preparing data before using Flow is not necessary.



Data types: AR / AP, Sales & Purchase Orders, Account Balances, Recurring items, P&L Budgets, Capex plans, Debt schedules etc.

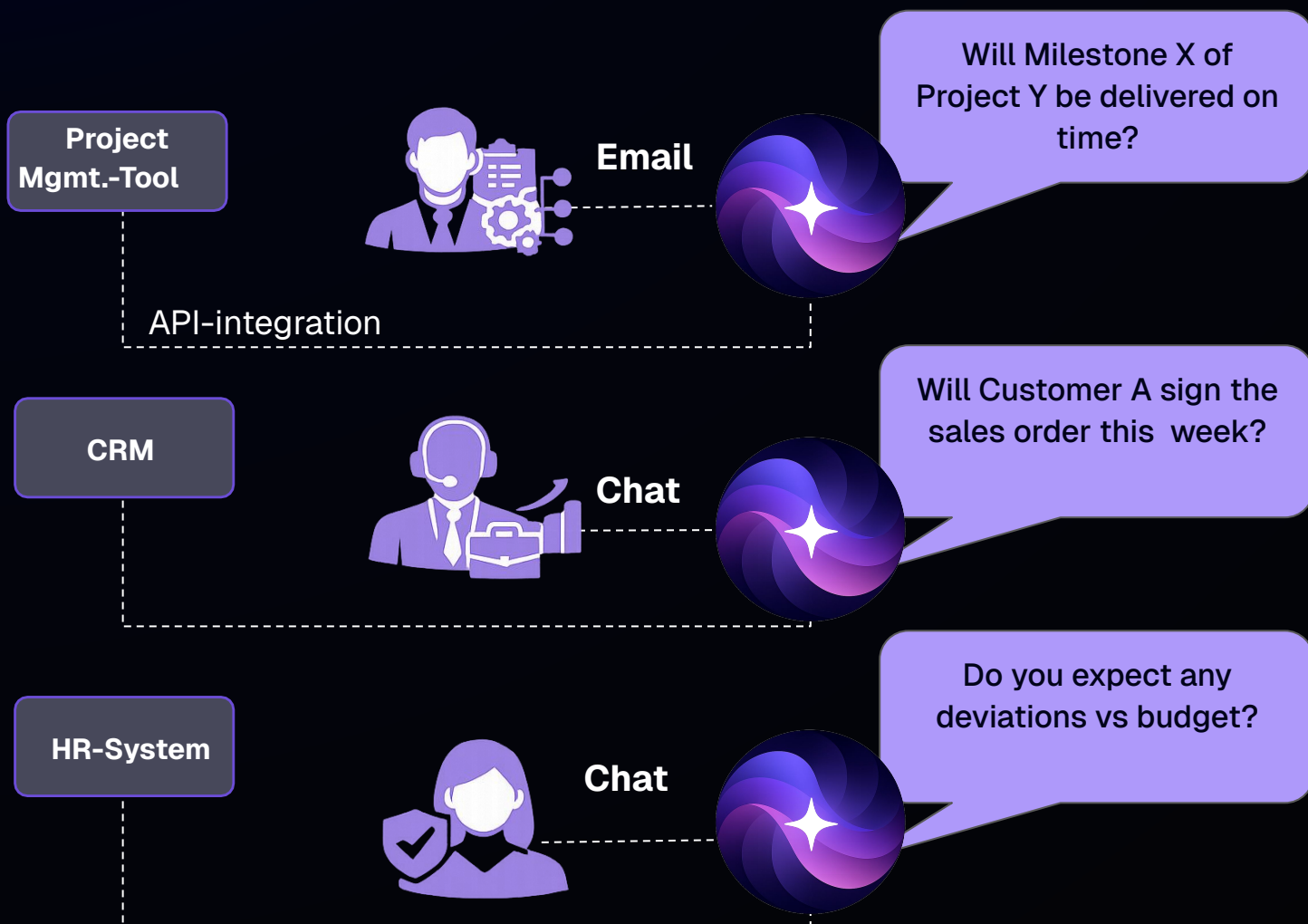
\* Includes solutions for HR, Project Management, CRM, Financial planning etc.

No Garbage in...

## PROACTIVE INPUT COLLECTION.

Flow verifies all data received - either via API-integration, file upload, email or other channels - to ensure data usability.

Flow checks back and gathers crucial inputs proactively to ensure a planned invoice can actually be issued or forecasted expenses and investments are on time and budget.



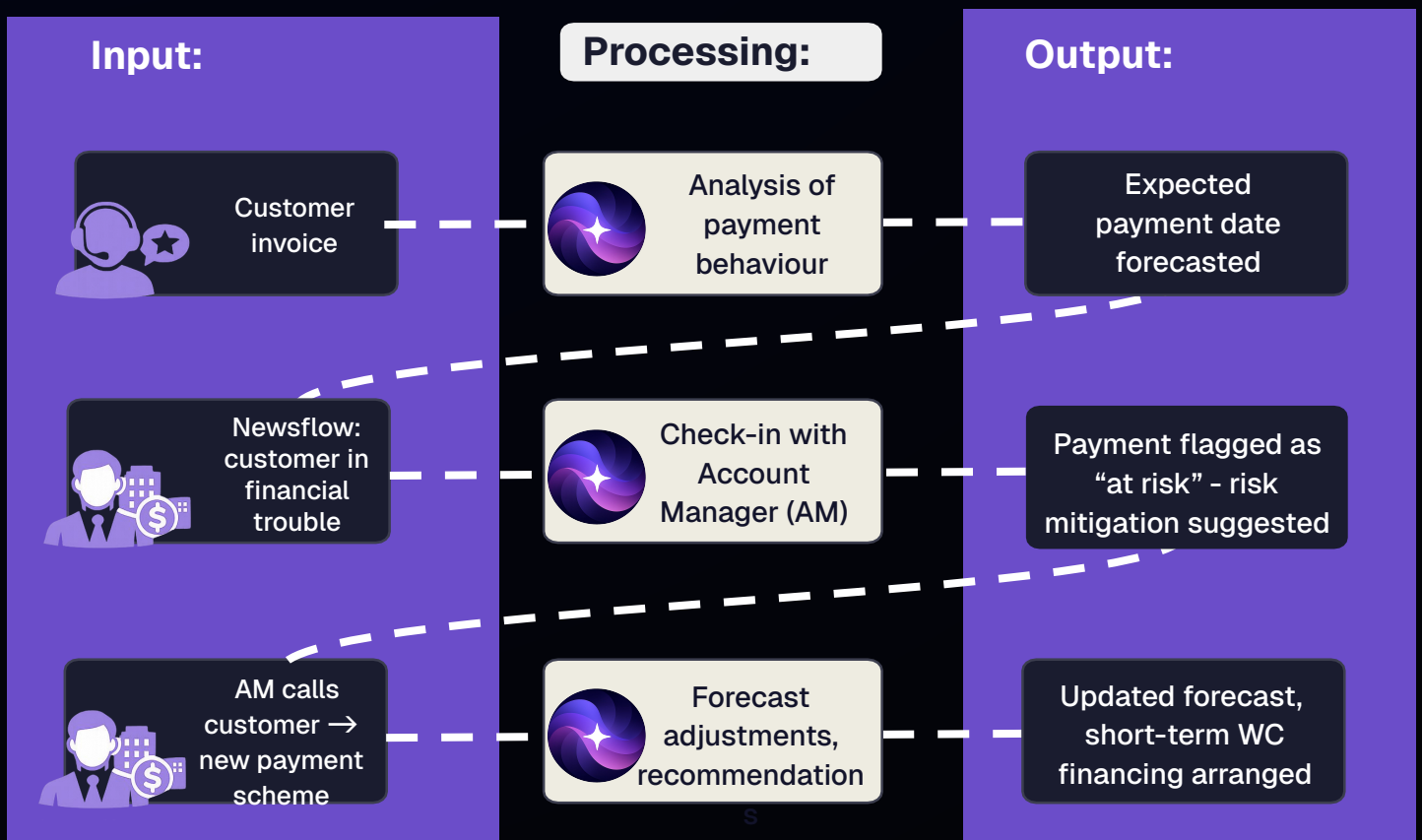
Real time

# INTELLIGENT FORECASTING.

Flow processes every new information as it arrives, highlights expected impacts, recommends actions and supports the implementation.

Flow predicts every line item applying AI where beneficial. Every assumption is documented and supported with reasoning. New inputs (i.e. information about payment delays) are processed in real-time.

## ILLUSTRATION:



Impact

## BETTER OUTCOMES. MORE EFFICIENTLY.

**Flow delivers faster results with higher forecasting accuracy.**

Flow enhances treasury capacity on central and local level and provides support to strained treasury resources. An improved input quality and advanced intelligent forecasting leads to higher accuracy, reduced liquidity buffers and improved financial results.



Treasury capacity



Speed & transparency



Forecast accuracy



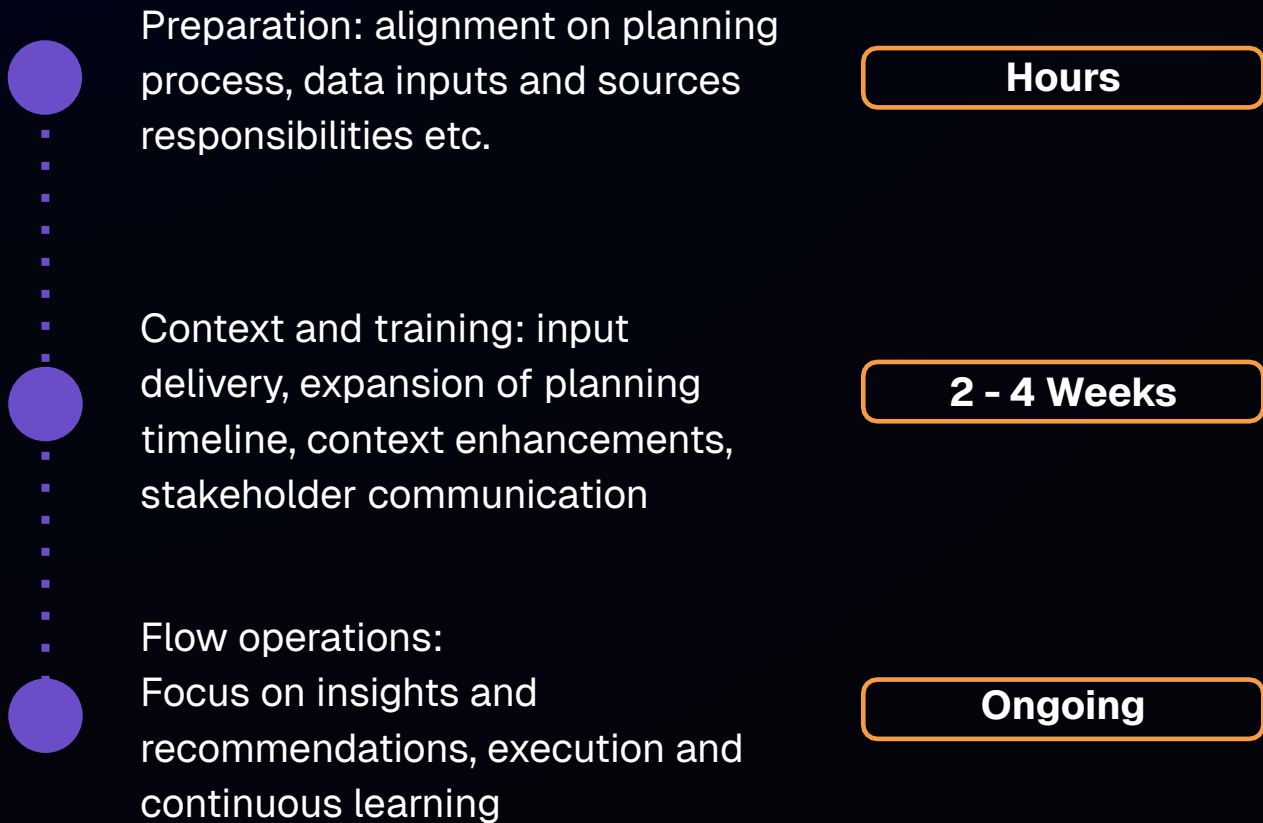
Financial results

Quick Onboarding

# EXPERIENCE FLOW.

Going to work with “Flow” is like onboarding a new, experienced employee.

Flow is used to different business models and technical set-ups, but will require information about your specific environment incl. guidelines and policies. Flow is an active learner that adapts not only to a new company, but also the preferences of individual users. Onboarding Flow is not an IT-project and requires little resources from Treasury teams.



Get in Contact

## WANT TO LEARN MORE ABOUT US?

Get in contact with us to learn more about Flowzar or participate in a Webinar, which you can find on our Website.



**Andreas Habersetzer**

CEO and CO-Founder of Flowzar  
ahabersetzer@flowzar.com



**Anna-Maria Krenz**

Head of Marketing & Comms  
annamaria@flowzar.com

