



## Cash & Liquidity Management Made Smarter



Treasury departments face unprecedented complexity in managing organizational liquidity. The proliferation of banking relationships, global operations, and regulatory requirements has created a fractured landscape where visibility gaps and process inefficiencies directly impact the bottom line.

Our AI/ML based solution addresses these challenges through an integrated cash and liquidity management platform that transforms how organizations visualize, forecast, and optimize their financial positions. By consolidating real-time data across systems and implementing intelligent automation throughout the payment lifecycle, we enable treasury teams to transition from reactive cash management to strategic liquidity optimization.

### Key Challenges in B2B Payments



#### Inefficient Cash Management

- Lack of real-time visibility into AP & AR processes
- Difficulties in optimizing payment timing & maintaining transparency

#### Tedious User Experience

- Fragmented systems requiring manual intervention for payments and reconciliation
- Low transparency & delays in processing, leading to inefficiencies

#### Poor Decision-Making Capabilities

- Inability to leverage real-time data for payment strategies & cash discounts
- Struggles with FX rates, routing decisions, & cost analysis

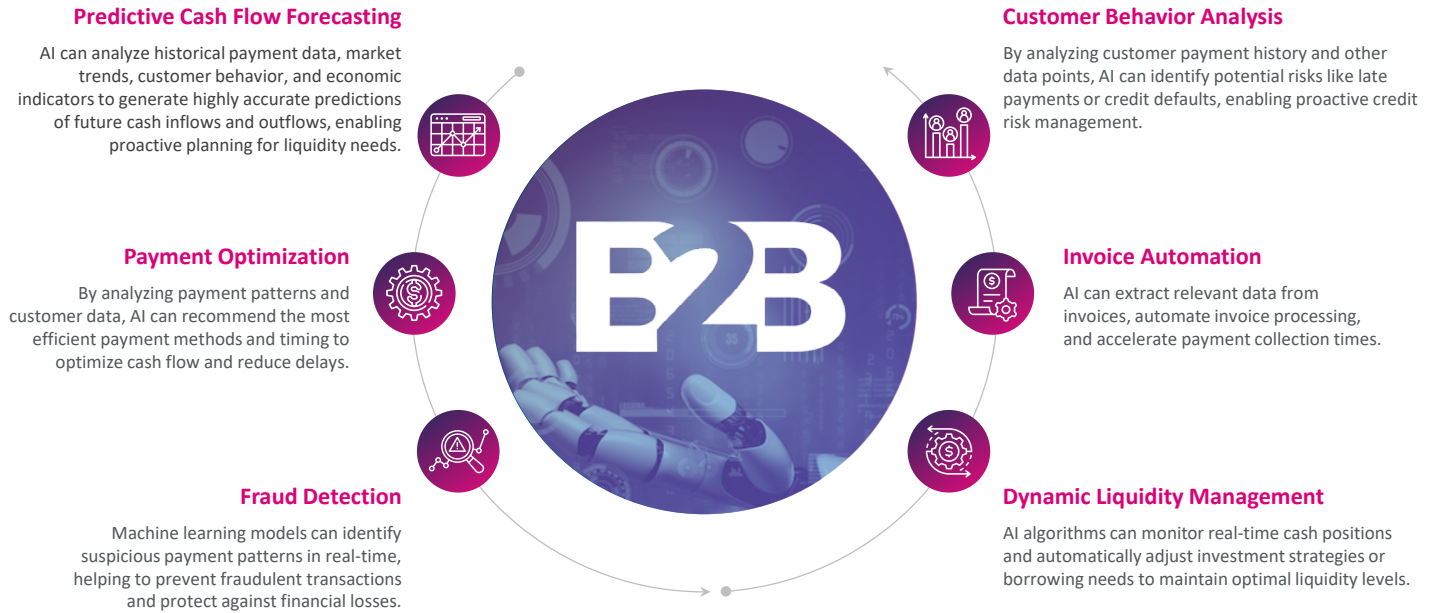
#### Inefficient Cross-Border Payments

- Complex, time-consuming, & expensive processes with compliance risks
- High exposure to security vulnerabilities and fraud

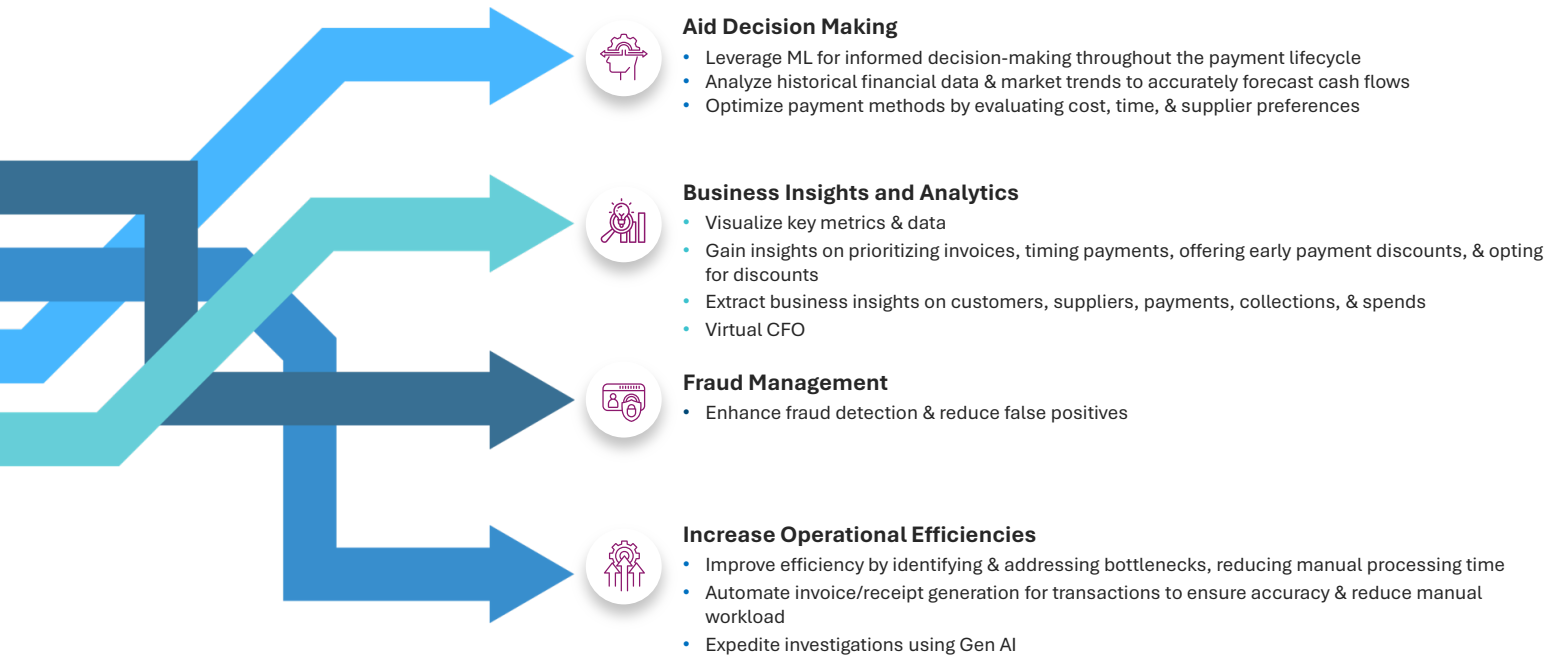
#### Rising Costs & Operational Inefficiencies

- Increasing transaction & compliance costs due to outdated systems
- Lack of integration between tools, resulting in errors & delayed workflows

# Key Features of Our Solution



## Innovation at Its Core: Leveraging AI/ML for B2B Payments



## AI-Powered Working Capital Optimization

### Optimizing Days Payable Outstanding (DPO)

Our AI engine recommends the optimal payment date based on:

- Dynamic discounts offered on early payment
- Contractual payment terms
- Current & predicted cash positions

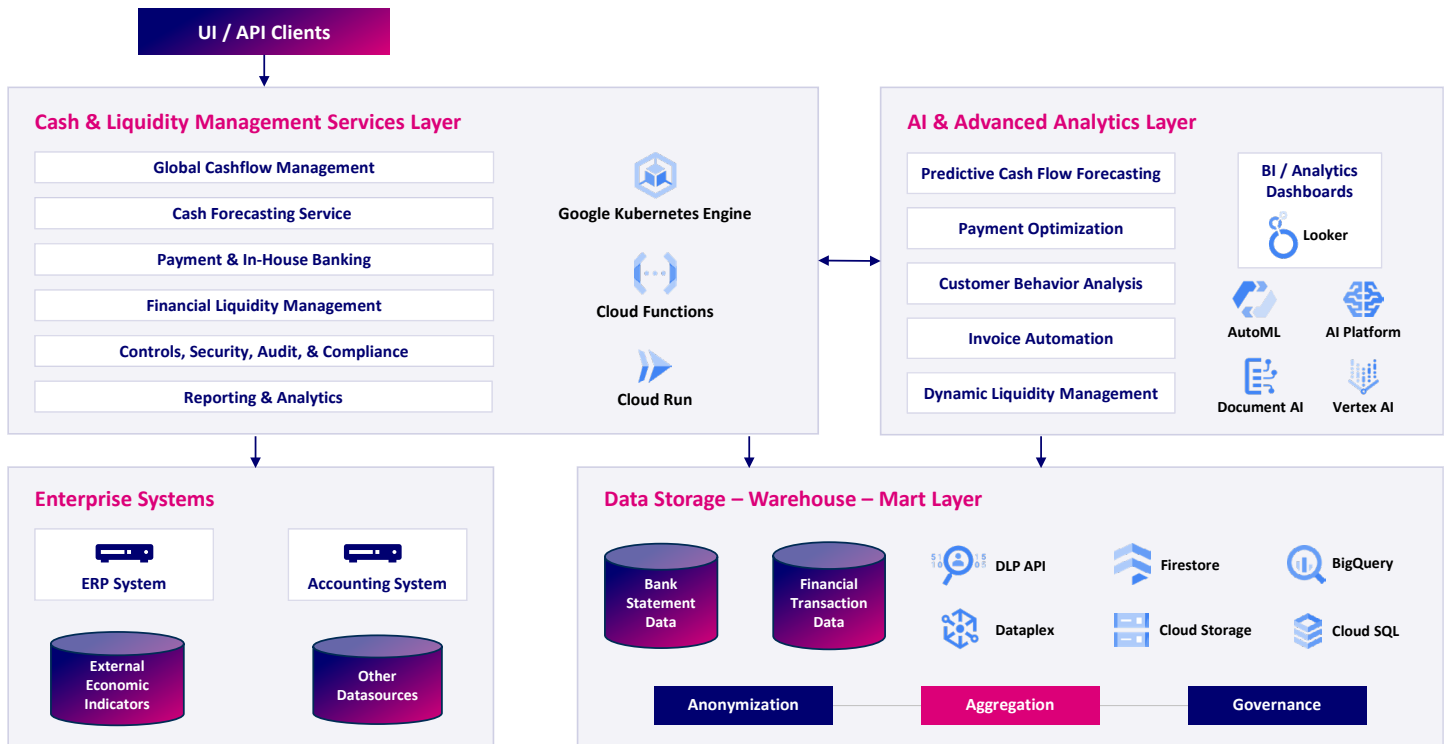
### Optimizing Days Sales Outstanding (DSO)

Our AI engine recommends dynamic payment terms for receivables including suggested dynamic discounts for clients based on factors such as:

- Payment history and terms
- Current & predicted cash positions
- Cost of short-term financing

# Enterprise-Grade Architecture: Google Cloud Foundation

Our solution is built on Google Cloud Platform, providing unparalleled security, scalability, and reliability for treasury operations that are critical for business success.



## Why Choose Innova?

- Unified dashboard with real-time visibility across accounts, entities, & currencies
- Intelligent cash forecasting with scenario modeling
- Automated reconciliation reducing manual intervention
- Bank-agnostic integration with existing financial infrastructure

### Take Control of Your Cash Flow Today

Partner with Innova Solutions to revolutionize your cash and liquidity management operations.

**Let's talk!**



www.innovasolutions.com

#### About Innova Solutions

Innova Solutions is a trusted global technology partner specializing in transformative digital solutions for complex, real-world challenges. With teams across North America, Europe, & APAC, we blend exceptional talent and advanced technologies to enhance operations and drive sustainable revenue growth for our customers. Partnering with technology leaders who share our passion for bold innovation, we deliver cutting-edge solutions such as generative AI, data & analytics, cloud computing, digital product engineering, and cybersecurity. Since 1998, we've proudly supported leading organizations across critical industries—including Banking & Financial Services, Healthcare, Insurance, and Communications—with sector-specific solutions to tackle evolving business needs.

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