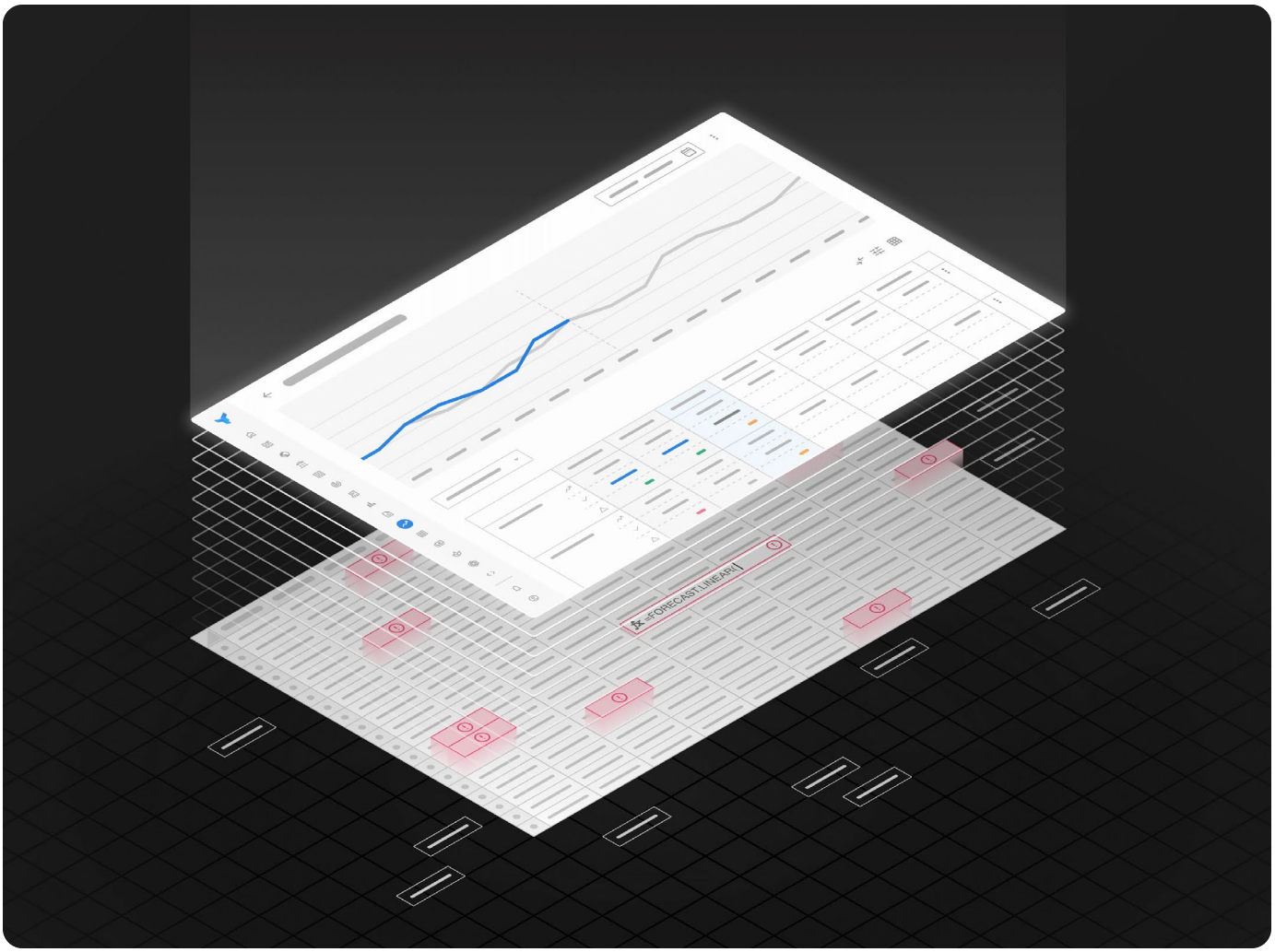
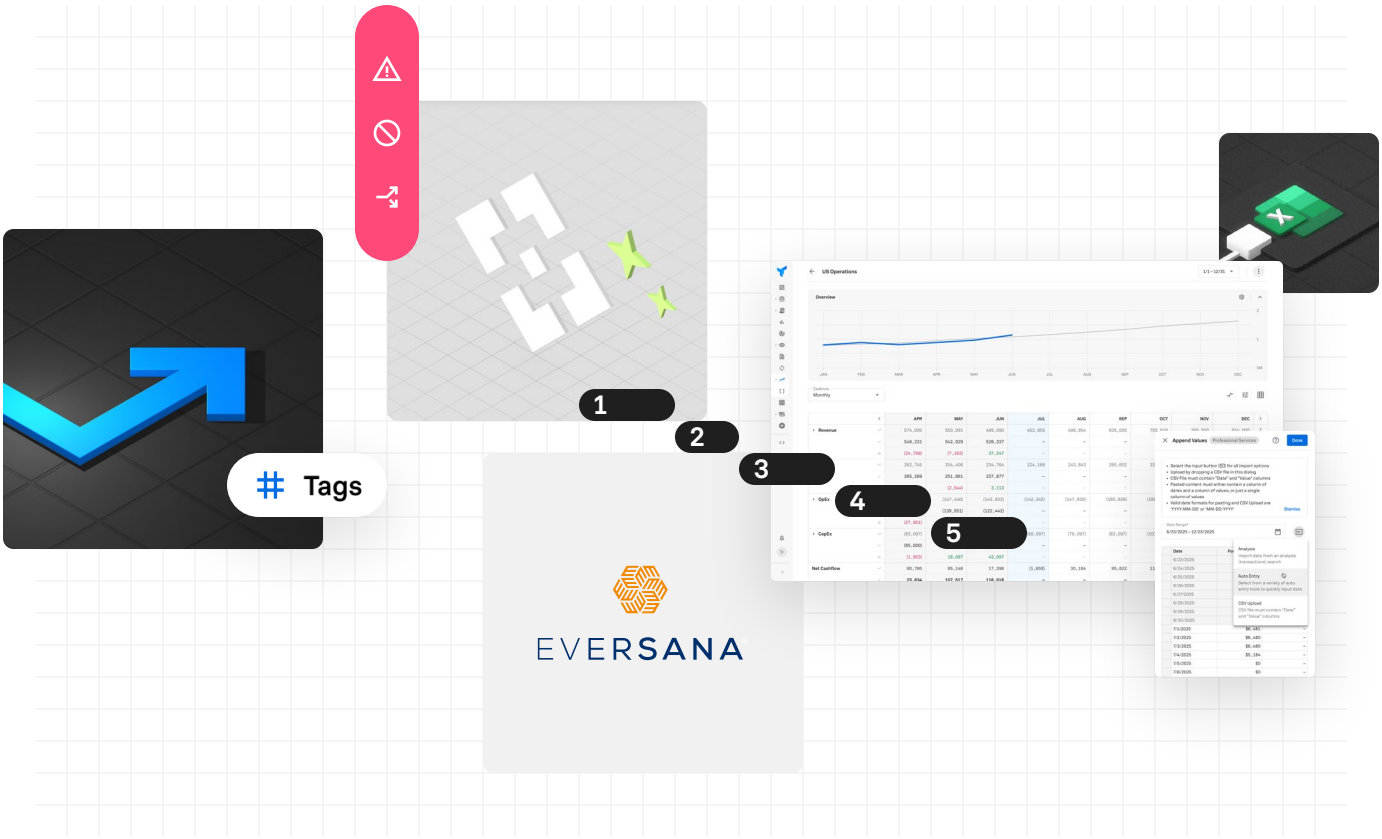
GUIDE

TROVATA

Beyond Spreadsheets:

How to Automate Cash Flow Forecasting





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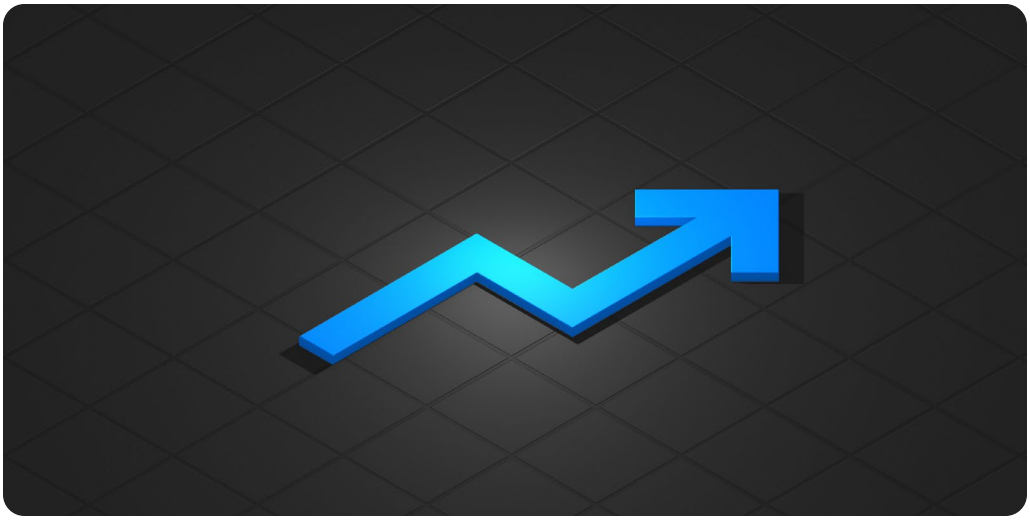


Why Forecasting Matters More Than Ever

For finance and treasury teams, forecasting isn't just a routine. It's the foundation for smarter decision-making. Whether you're looking to pay down debt, return capital to investors, or invest in future growth, a reliable cash forecast is essential.

But in today's volatile business environment, creating an accurate forecast is harder—and more important—than ever. Economic uncertainty, shifting interest rates, and rising investor expectations are putting treasury teams under pressure. And yet:

→ You're still losing hours wrangling Excel spreadsheets
→ You lack clear visibility across banks, entities, and global accounts
→ Your CFO is pushing for strategic insights, not static reports
→ Forecast accuracy is under scrutiny, with audit trails to match

These challenges are real. Excel just wasn't built to handle them.

That's where Trovata comes in. We help finance and treasury teams evolve from spreadsheet-driven guesswork to strategic, scenario-based forecasting powered by automation and connected banking data.

In this guide, we'll walk through:

→ Why Excel has limits when it comes to forecasting
→ The benefits of bringing your forecasts into Trovata
→ A step-by-step overview of how it works
→ Best practices for improving forecast accuracy and ROI

Whether you're just getting started with cash forecasting or ready to scale your strategy, this guide will help you build a more resilient, forward-looking process faster than you even thought possible.

The Foundation for Accurate Cash Forecasting

1. Start with Trustworthy Data

Every cash forecast begins with reliable data. But for many treasury teams, especially lean ones, simply organizing bank data is a time-consuming, manual task. With multiple logins, accounts, and formats across banks, teams are often stuck normalizing transaction data before they can even begin analyzing or forecasting.

To make matters more complex, the same data is often labeled or organized differently depending on the reporting need: by entity, region, account, or business unit. Without consistency, it's difficult to establish a single source of truth, making it easy for errors or redundancies to creep in.

Trustworthy forecasts start with trustworthy data. Whether you're using Excel or another platform like Trovata, your ability to forecast well depends on how well your cash data is centralized, categorized, and standardized.

2. Understand Historical Cash Flow Patterns

The structure of a forecast should reflect how cash actually moves through your business. Before you can project the future, you need to understand the past.

Studying historical cash flows helps teams identify inflows and outflows, spot trends, and determine the right way to segment or label transactions. These patterns shape not only how your forecast should be structured, but how you'll later explain it to stakeholders.

 # Tags

In Trovata, this is made easier with **Tags**, which allow users to automatically categorize transactions based on flexible rules. Tags can be layered, retroactively updated, and modified as your business evolves—giving you the agility to adjust your forecast structure without starting from scratch. While Excel offers flexibility, replicating this type of dynamic tagging at scale often requires deep spreadsheet expertise and significant manual effort.

3. Align as a Team and Get Clear on Ownership

Forecast accuracy is a team sport. It doesn't belong to one person or one function—it requires company-wide alignment, especially around assumptions.

Without clear ownership, misalignment across teams can lead to inconsistent inputs, misunderstood expectations, and ultimately, inaccurate forecasts. Assumptions about collections, disbursement timing, revenue drivers, or working capital can all diverge if teams aren't aligned upfront.

To improve alignment, start by asking:

- → Is this a cash-based or accrual-based forecast?
- → Are we building a direct or indirect forecast?
- → What are our assumptions for DSO and collection timing?
- → Are we focused on material drivers, or distracted by immaterial line items?

Establishing ownership and communicating expectations early helps ensure everyone is working from the same playbook—and avoids surprises later.

4. Establish Feedback Loops to Refine Your Forecast

Forecasting isn't about achieving perfection... It's about continuous improvement. Variances between your forecast and actuals aren't failures; they're opportunities to refine your model and learn.

Misses may be timing-related (a payment hitting a day or week earlier or later than expected), or they may uncover deeper drivers behind customer behavior or vendor payments. Embracing variance as a tool for exploration helps teams focus not just on what changed, but why.

Those who are most successful with forecasting view their process as iterative. They use each reporting cycle as a chance to improve model assumptions, sharpen timing estimates, and better align with how the business is operating in real time.

Even the most sophisticated enterprises experience forecasting misses. It's a known part of the process. What sets leading teams apart is how they respond, communicate, and adapt when those misses occur.

Why Not Use Excel for Cash Flow Forecasting?

Let's be clear: **Excel is a powerful tool.** It's where many treasury professionals—including Trovata's own—learned the ropes of forecasting. With its flexibility, custom formulas, and modeling capabilities, Excel can be a solid starting point for cash forecasting.

But as your business grows, your forecasting process needs to scale with it. And that's where Excel starts to reveal its limits.

Excel at Scale = Risk

In large organizations with hundreds of accounts, cross-functional contributors, and global operations, Excel becomes harder to manage and more prone to error. Forecast models often sprawl across dozens of tabs, with interlinked files referencing one another in fragile ways. It's easy to break something without realizing it. One formula tweak or file path error can ripple across the entire model.

Even more concerning: forecasting in **Excel typically depends on one expert**. There's often a single person who understands how the model works, and everyone else has to trust that it's accurate. That's not just inefficient—it's risky.

Collaboration Becomes a Bottleneck

Treasury is a team effort. When multiple people need to contribute to or review a forecast, Excel slows things down. It's not built for multi-user collaboration, version control, or auditability. Passing around spreadsheets (or even sharing them in the cloud) leads to confusion, duplication, and the potential for costly mistakes.

For small teams with deep Excel expertise and a manageable number of accounts, Excel may still do the trick. But for most treasury functions, especially those expected to deliver accurate, strategic forecasts at speed, it quickly becomes a bottleneck.

You Don't Have to Ditch Excel—But It Shouldn't Be the System of Record

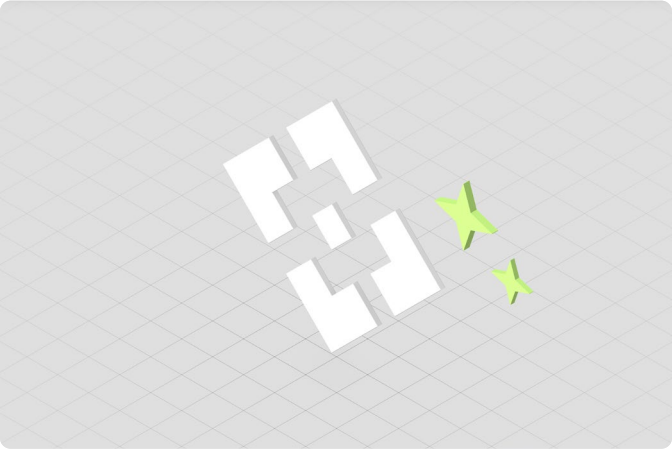
This isn't about choosing Excel or a next-gen platform like Trovata. It's about recognizing the right tool for the right task. Excel is still a good tool for building assumptions, exploring scenarios, or creating bespoke analysis. **But when it comes to housing your bank data, reporting to executives, or managing a shared forecast model, there's a better way.**

Trovata integrates directly with your bank data, centralizes your forecasting workflows, and allows your team to collaborate in real time while still giving you the flexibility to export, extend, or analyze in Excel, if and when needed.

Benefits of Forecasting with Trovata

Backed by the world's largest financial institutions, including JP Morgan and Wells Fargo, Trovata is a next-gen, cloud-native treasury management solution that leverages open banking APIs to get the most out of your multibank cash data. We purpose-built it to help finance and treasury teams forecast cash flow with greater speed, accuracy, and collaboration.

Here's how:



1 Gain Access to Trustworthy Data, Automatically

Trovata connects directly to your banking partners using secure, open banking APIs whenever possible, while also supporting SWIFT, BAI, and host-to-host connections. These connections ensure your balance and transaction data is always current. API-based connections provide richer transaction data than traditional methods, giving you access to more metadata for deeper analysis. Combined with a cloud-native infrastructure, Trovata is built to scale and can support billions of transactions without compromising speed.

With near real-time visibility into your cash position, teams can perform faster analysis, respond to changing conditions, and reduce manual reconciliation work. **Trovata organizes bank data in a finance-first way, making it easy to analyze cash flows by entity, region, or transaction type.** Whether you're managing a single account or a global treasury operation, your data stays centralized, clean, and ready to use.

2 One Platform for Both Short and Long-Term Planning

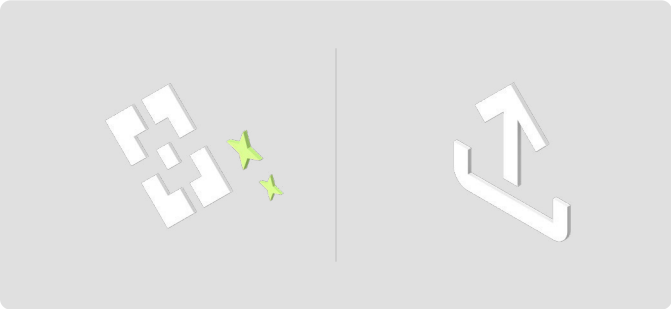
Forecasting in Excel often means juggling separate files or sheets for daily, weekly, and monthly views; each with complex formulas, linked cells, and high risk for error. Trovata eliminates that hassle with built-in flexibility which allows you to toggle between short-term and long-term planning effortlessly.

Within the same forecast, you can switch between time horizons, track performance at different levels, and explore future scenarios—all without duplicating effort or breaking models.

3 Built-In Variance Reporting

Variance analysis is one of the most powerful forecasting tools, and Trovata makes it easy. **With automated actuals reporting, you can instantly compare forecasted vs. actual cash flow by day, week, or month.** No manual updating required.

By layering variance views across timeframes, Trovata enables a more nuanced understanding of forecast performance and provides the context needed to refine assumptions. Whether you're on target or off by a mile, you'll know exactly where and why.



4 Support for Both Direct and Indirect Forecasting

While Trovata's forecasting module was built with direct forecasting in mind (driven by real-time bank data), it's flexible enough to support indirect methods too. You can manually upload forecast data and actuals, enabling hybrid workflows or three-statement modeling alongside real-world cash insights.

That means you can continue using familiar models where needed, while gradually evolving your forecasting process into something more collaborative, automated, and transparent.

How EVERSANA Reduced Time in Forecast Creation While Increasing Accuracy

Tim Green, CTP Treasury Manager at EVERSANA, knows the pain of manual forecasting all too well. Like many organizations, EVERSANA began their journey with an Excel-based forecasting process. But as the company grew, Excel simply couldn't keep up.

They turned to Trovata in 2023—and the results were transformative.

Before Trovata:

A Fragile, Manual Process

EVERSANA's original forecasting workflow relied on manually downloading daily bank statements and hand-keying transaction data into Excel. Over time, they introduced Excel Power Query to automate some tagging and categorization, but the process still required constant manual effort.

Despite the help of Power Query, several critical limitations remained:

- → **Limited Visibility:** Their model only captured high-level data from header accounts within their cash concentration structure. They couldn't see details from the underlying sub-accounts (ZBAs), so transactions had to be grouped into overly broad categories (e.g., all outflows from one account were tagged as AP).
- → **Domestic Focus Only:** Due to differences in how domestic and international banks reported transaction data, the team couldn't consistently incorporate global accounts into the forecast, leaving blind spots in their global cash visibility.
- → **Unsustainable File Size:** As transactions accumulated daily, the Excel file became bloated and slow—taking up to 20 minutes just to open. Ultimately, it was too cumbersome for stakeholders to engage with. "I was really the only one looking at it," Tim noted.

Most importantly, their Excel-based model was not scalable. With growing complexity and increasing data volume, it became clear that the team needed a more robust and collaborative solution.

After Trovata:

Greater Visibility, Flexibility, and Control

Once EVERSANA transitioned to Trovata, their forecasting workflow experienced a significant upgrade, not just in speed, but in depth and reliability.

One of the most immediate improvements came from utilizing Trovata's transaction tagging capabilities. While their Excel model had basic tagging through Power Query, Trovata offered far greater sophistication. Tim and his team were able to rebuild their tagging logic—this time using a powerful combination of:

- → BAI codes
- → Remittance detail
- → Debit/credit indicators
- → Transaction amounts
- → And other metadata embedded in the bank feeds

With Trovata's tagging capabilities and transaction search, EVERSANA could organize and analyze their cash activity with unmatched granularity, tailored to their business needs.

Just as importantly, they were able to **unlock full visibility into every layer of their banking structure**:

- → No longer limited to the header ZBA, the team could now see activity at the sub-account level
- → And for the first time, global account data was integrated into the same system—ensuring a comprehensive, enterprise-wide view of cash

This holistic access to real-time data, combined with automation and customizable forecasting tools, gave EVERSANA the control and insight they needed to scale their cash forecasting with confidence.

EVERSANA's Top Cash Forecasting Improvements

More Granular Forecasting
Previously, transactions were grouped into broad categories due to limited visibility. With Trovata, the team can now break down cash activity by customer, vendor, or tag, enabling more precise forecasting. This shift away from "giant buckets" of data has made forecasts far more accurate and useful for decision-making.

Instant Variance Analysis
What once took 1–5 hours each month to calculate manually in Excel is now available instantly. Trovata automatically compares forecasted values against actuals and calculates variance percentages, allowing the treasury team to identify gaps and respond quickly.

"**We've been able to get our forecast variance down to a single digit percentage** for our cash flow, which is significantly better than what we had when we were using our historical Excel based forecast."

Tim Green, CTP, Treasury Manager, EVERSANA

Click-to-Insight Capabilities
Instead of digging through spreadsheets or outdated bank statements, EVERSANA's team can now click directly into a tagged data stream and view the underlying transactions immediately. This instant drill-down capability saves time and makes variance explanations far more efficient.

"Since implementing Trovata, we've seen far better accuracy in our cash forecast. We've gained visibility into all of our accounts globally that we didn't have before, and we've significantly reduced the time we spend manually reporting data to our senior leadership."

Tim Green, CTP, Treasury Manager, EVERSANA

Watch the Webinar:
How EVERSANA Built a Global Source of Truth for Forecasts in Trovata

EVERSANA®

In a sector that changes by the minute, EVERSANA delivers an integrated commercial services platform that addresses drug pricing, access, reimbursement, adherence, and product delivery.

Headquarters
Chicago, IL

Founded
1995

Company Size
5000+

Industry
Pharmaceutical

How to Build Your Forecast in Trovata: An Overview

As you can see, Tim's results show what's possible when you move from manual forecasting to automation. But how do you get started building a forecast like that in Trovata? Let's break it down.

First and foremost, it's important to define the purpose of your forecast and understand who it's for. The structure and assumptions you use will depend heavily on what you're trying to achieve and who will rely on the forecast.

Some common use cases include:

- → Liquidity planning for day-to-day operations
- → Identifying potential choke points due to seasonal changes, growth, or investments
- → Stress-testing scenarios related to market shifts or black swan events
- → Communicating cash health to executive teams, lenders, or board members

Once your objective is clear, the forecasting process in Trovata typically follows this streamlined path:

1 Tag Historical Transactions

The first step in building your forecast is creating Tags in Trovata that align with the categories of cash flow most relevant to your goals and your audience. These could include inflows and outflows such as Accounts Receivable, Accounts Payable, Payroll, Taxes, or Loan Payments.

Tags help to organize your historical bank activity into meaningful categories for analysis and help track actuals for variance reporting.

To ensure your forecast reflects reality, **aim to tag 90–100% of historical transactions** (by total cash amount) for the cash flow types you plan to include. This level of coverage enables a clear, accurate picture of your historical patterns and strengthens the reliability of your projections moving forward.

2 Define Assumptions via Data Streams

With your data tagged, you'll define assumptions for recurring inflows and outflows such as customer collections, payroll, rent, or loan payments. In Trovata, these are structured into Data Streams, which serve as reusable, modular forecast inputs.

3 Create Data Streams in Trovata

Once your Tags are in place, the next step is to build Forecast Data Streams—the core building blocks of your forecast in Trovata.

Each data stream represents a specific **cash inflow or outflow**, such as Accounts Receivable, Payroll, or Loan Payments. These streams define how future cash activity is projected based on historical patterns, assumptions, or external data sources.

Trovata offers several methods for creating data streams, allowing you to match the forecasting technique to the nature of the cash flow:

4 Ways to Create a Data Stream

Machine Learning
Leverages historical transaction data to generate cash flow projections using multiple ML-based scenario models.

Best for:
High-volume, high-frequency recurring transactions

Examples:

- → Daily Credit Card Receipts
- → Daily Customer Deposits
- → Accounts Receivable

Repeat History
Copies a historical time window (e.g., 13 weeks) forward and applies percentage growth or decline assumptions.

Best for:
Predictable, lower-frequency cash flows with a regular cadence

Examples:

- → Payroll
- → Benefits
- → Tax Payments

Manual Input
Fully customizable streams built via direct user input or bulk CSV upload.

Best for:
One-off, irregular, or low-volume transactions

Examples:

- → Rent
- → Debt Payments
- → Acquisitions
- → Stock Repurchases

Invoice Stream
Pulls open receivables and payables directly from your ERP to forecast future AR/AP cash movements.

Best for:

- → Companies using ERP systems like NetSuite, Oracle Fusion, or Sage
- → Forecasting based on outstanding invoices

These methods can be used interchangeably within a forecast, meaning you can build a forecast using multiple assumptions methods.

Pro Tip:
Use ML-generated forecasts as a baseline and fine-tune them with manual overrides to account for expected spikes or business-specific nuances.

4 Assemble the Forecast

With your Data Streams ready, you're now prepared to assemble your forecast in Trovata. This step pulls together all the components that define what the forecast will look like and how it will be used.

To create a forecast, you'll need the following:

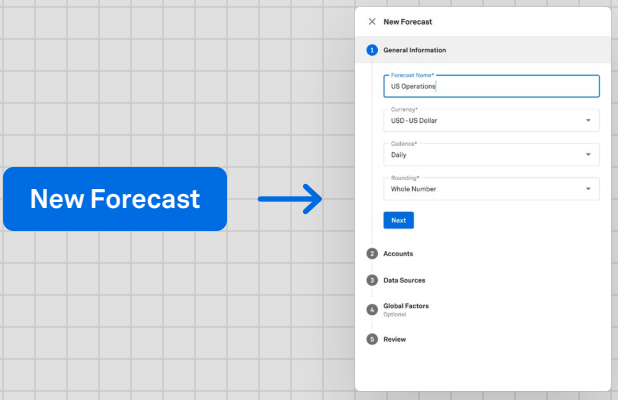
- → **Data Streams:** These define the inflows and outflows of cash based on tags and assumptions.
- → **Account Selection:** Choose which bank accounts to include—this will determine the starting and projected cash balances within the forecast.
- → **Existing Forecasts (Optional):** For organizations with multiple business units (e.g. entities, regions, or divisions), you can include other forecasts to consolidate everything into a single, group-level view. This is especially helpful when rolling up data across different functional currencies into a unified reporting currency.

To create the Forecast, choose “New Forecast” in the top right hand corner of the screen. From there, you’ll follow a guided setup process to:

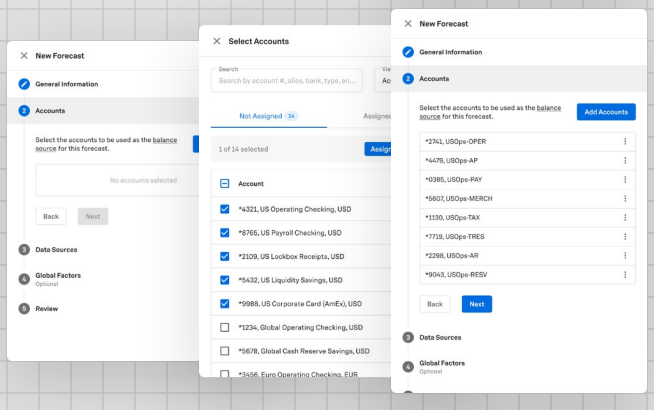
→ Select your accounts
→ Assign Data Streams
→ Choose your forecast duration and frequency
→ Roll up sub-forecasts into a consolidated group view (if applicable)

Here’s a step-by-step walkthrough of what it looks like in Trovata:

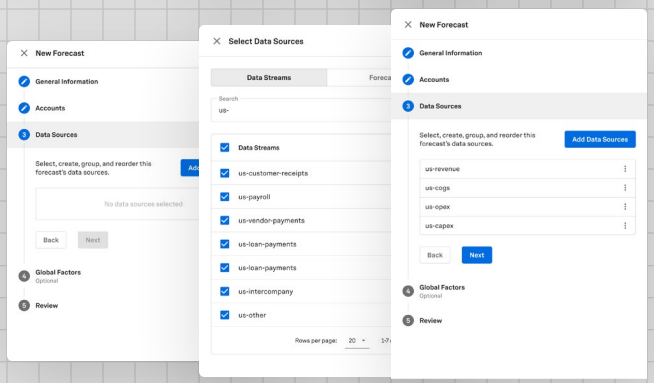
When you go to create your forecast, the first thing you will do is give it a name, then choose the base currency for the Forecast, as well as the default Cadence in which you wish to view your forecast output in - e.g. daily, weekly, monthly, or quarterly. You also have the ability here to select your rounding treatment. All of these options can be changed later on.



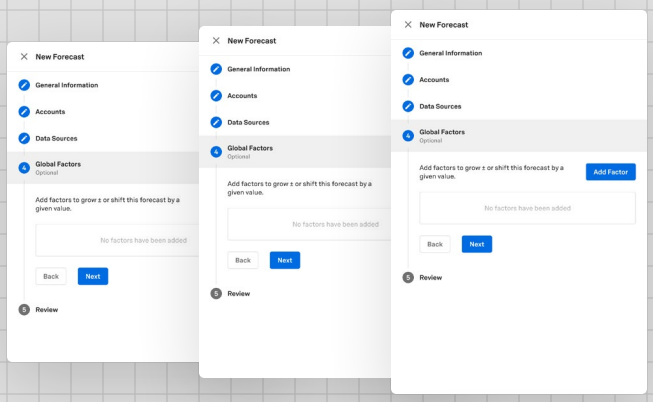
The next step is to choose the bank accounts that correspond with the cash flows you are forecasting. This may be all accounts if you are forecasting for the company as a whole, or just a select few if you are only forecasting for a specific operating account or an entity.



Then, choose the data sources for the forecast. These are most likely going to be the data streams you created earlier. You may notice that you can also choose other forecasts as data sources - giving you the ability to create a Forecast of Forecasts, or also known as “Forecast Roll-Ups”.

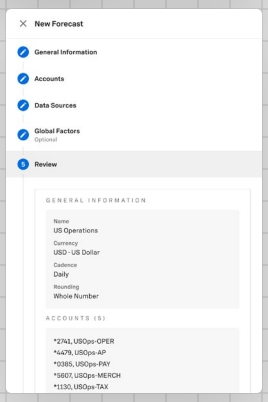


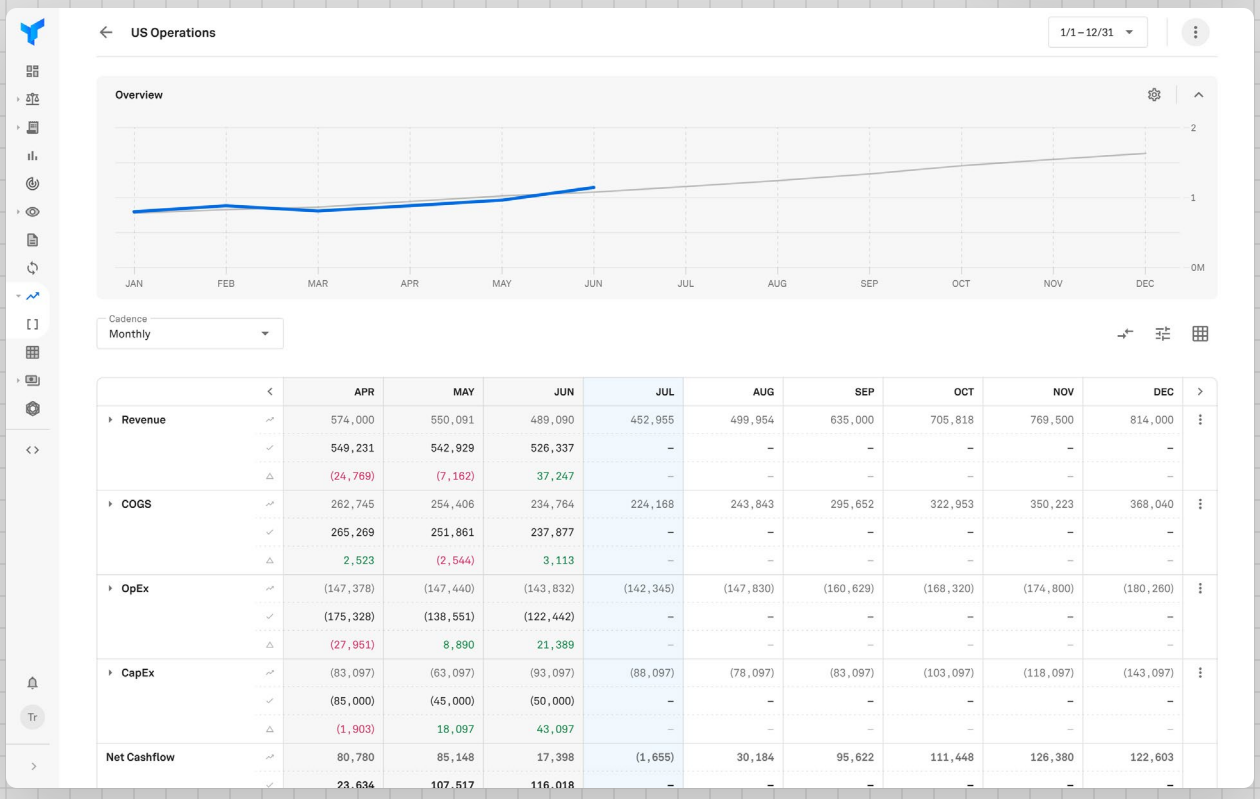
As an option, you can apply Global Factors to your forecast. This feature is popular when creating multiple forecast scenarios or for more advanced forecasting.



Finally, you will be able to review all the settings and inputs to your forecast before clicking “Submit.”

And voila! You have a forecast.





	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Revenue	574,000	550,091	489,090	452,955	499,954	635,000	705,818	769,500	814,000
	549,231	542,929	526,337	–	–	–	–	–	–
	(24,769)	(7,162)	37,247	–	–	–	–	–	–
COGS	262,745	254,406	234,764	224,168	243,843	295,652	322,953	350,223	368,040
	265,269	251,861	237,877	–	–	–	–	–	–
	2,523	(2,544)	3,113	–	–	–	–	–	–
OpEx	(147,378)	(147,440)	(143,832)	(142,345)	(147,830)	(160,629)	(168,320)	(174,800)	(180,260)
	(175,328)	(138,551)	(122,442)	–	–	–	–	–	–
	(27,951)	8,890	21,389	–	–	–	–	–	–
CapEx	(83,097)	(63,097)	(93,097)	(88,097)	(78,097)	(83,097)	(103,097)	(118,097)	(143,097)
	(85,000)	(45,000)	(50,000)	–	–	–	–	–	–
	(1,903)	18,097	43,097	–	–	–	–	–	–
Net Cashflow	80,780	85,148	17,398	(1,655)	30,184	95,622	111,448	126,380	122,603
	23,634	107,517	116,018	–	–	–	–	–	–

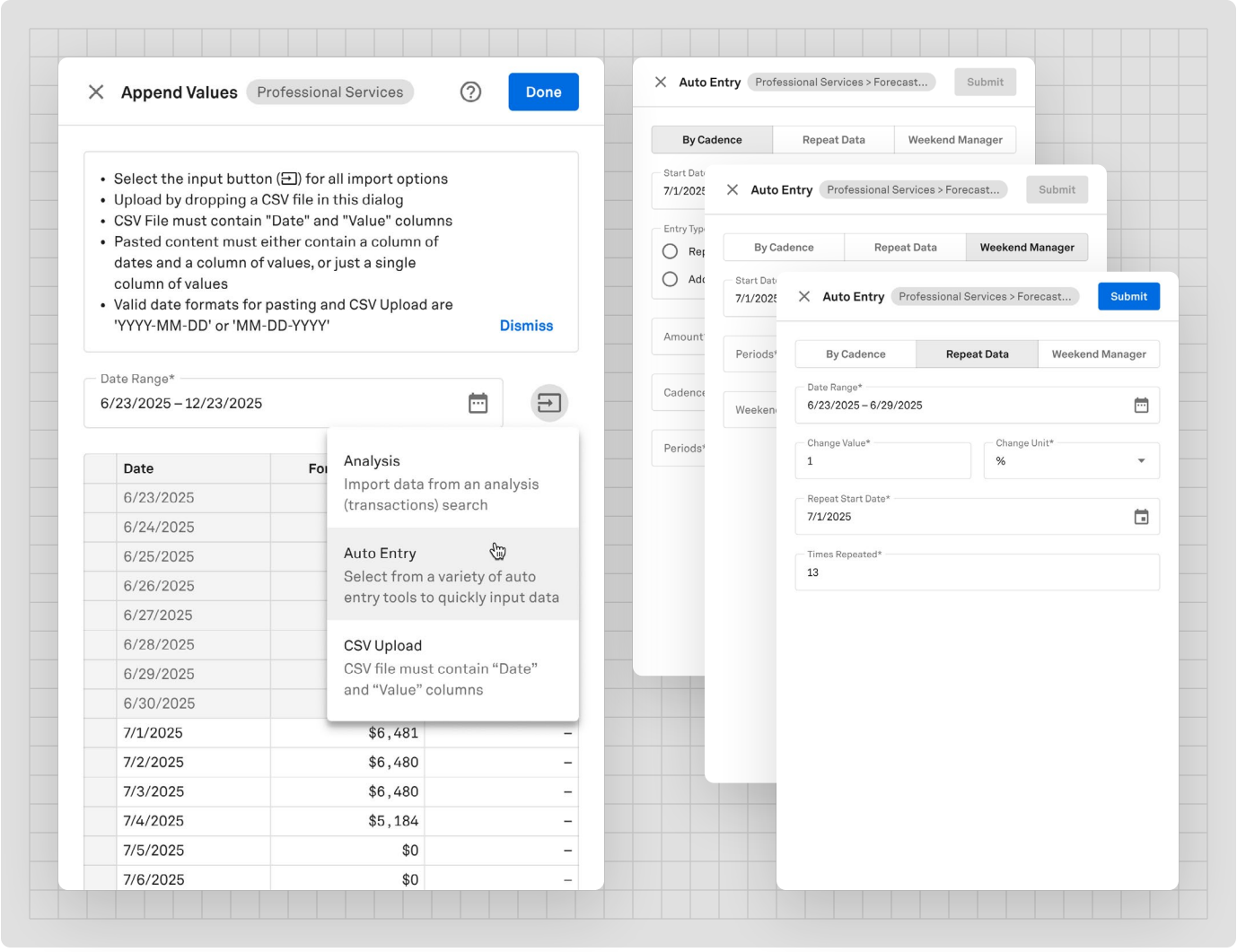
Scenario Modeling in Trovata

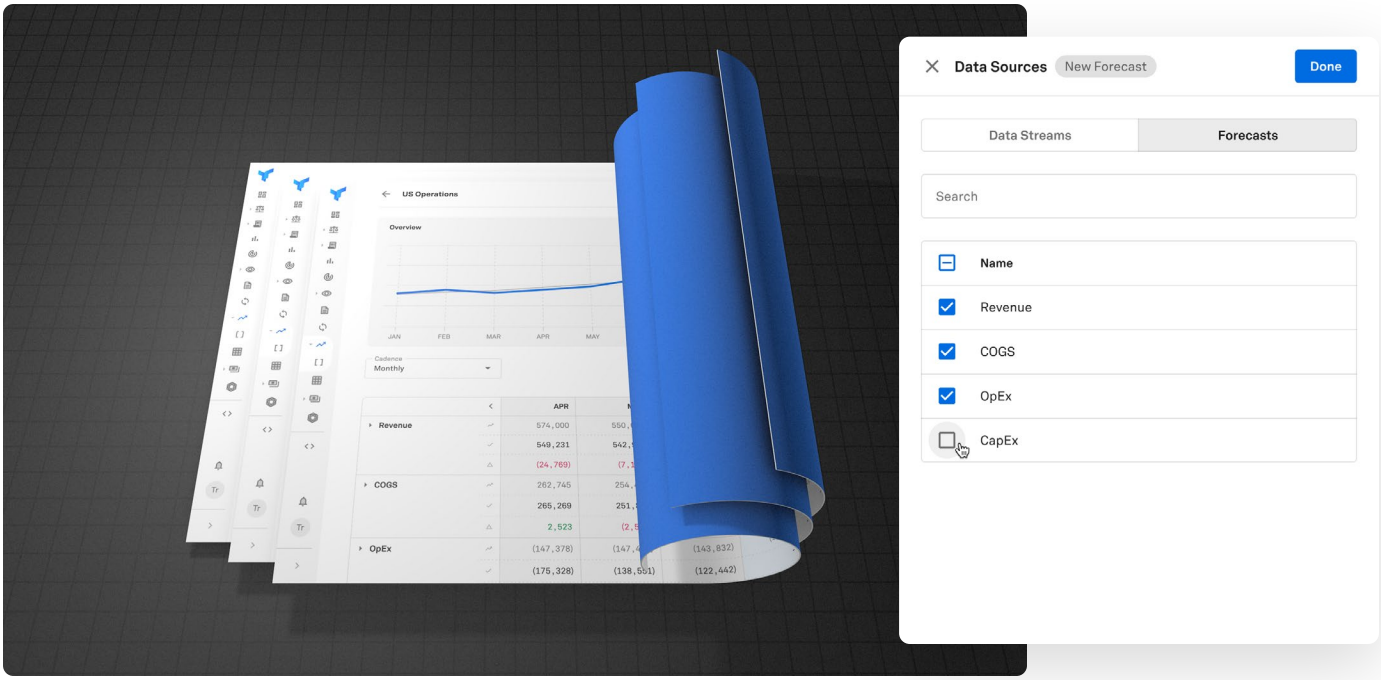
Now that you have your base forecast done, you can easily run different scenarios in Trovata for simplified scenario modeling or planning.

For the uninitiated, scenario modeling or planning is a combination of meticulous data collection and a series of targeted forecasts. These forecasts are then used to prepare for everything from supply chain disruptions to managing an enterprise's cash and liquidity.

Scenario modeling a forecast in any software is just as much art as it is science. The top question to always ask is: "What question are we trying to answer by modeling this scenario?"

To begin modeling additional scenarios in Trovata, you can first duplicate a "base case" forecast scenario. Usually, these base case scenarios make conservative estimates for all inflows and outflows. Then, you can use the built-in tools "Appending Values" or "Factors" to manipulate the forecast data and create a new scenario.





Rolling Up Your Forecasts

Forecasting at the entity level is valuable, but being able to consolidate those forecasts across the organization is where true strategic visibility comes in. Trovata makes this process seamless with Forecast Roll-Ups.

A Forecast Roll-Up allows you to combine multiple individual forecasts—each potentially from a different entity, region, or division—into a single, consolidated view.

This is especially powerful for organizations managing forecasts across multiple currencies or business units, enabling accurate, group-level reporting.

To ensure accuracy and flexibility:

→ Start by building individual forecasts for each entity or business unit.
→ Once those are complete, create a Forecast Roll-Up to combine them into a centralized forecast.

This approach keeps each team's assumptions and structure intact, while enabling leadership to view a real-time, consolidated cash position at the organizational level.

"If our CFO wants to see the consolidated 13-week cash forecast on a global level, we can show him that—or quickly pivot to show it by region or country."

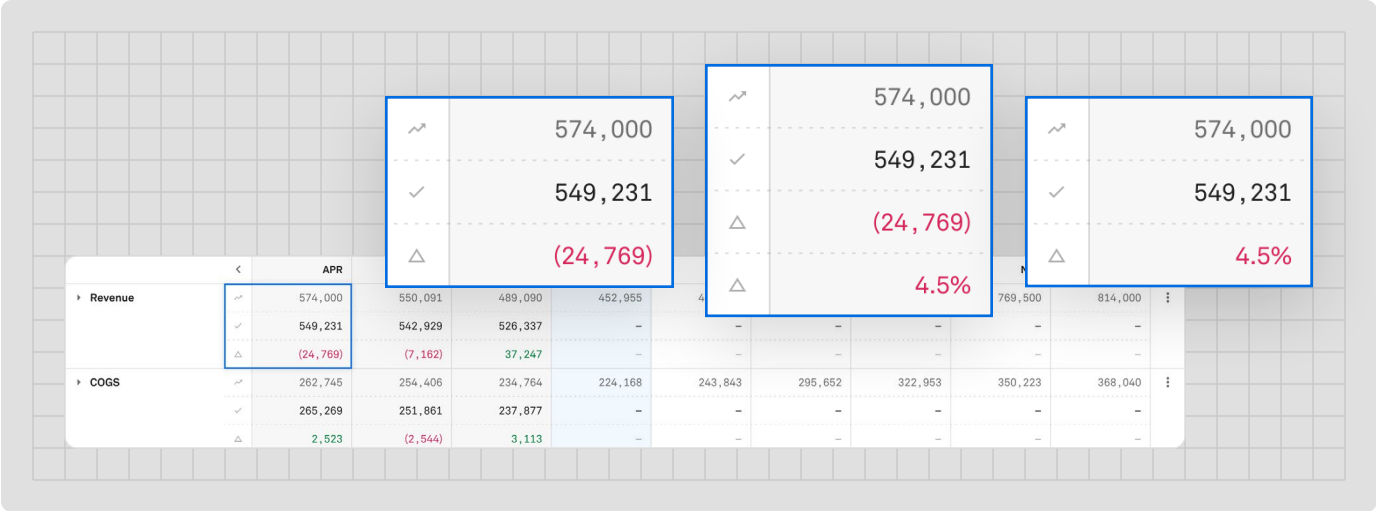
Megan McLaughlan, Treasury Manager, Park Place Technologies

Using Variance Analysis to Refine Your Forecast

Once your forecast is live, the next step is turning it into a tool for continuous improvement. Trovata's built-in variance analysis makes it easy to compare how your forecast performs against reality so you can spot issues, adjust assumptions, and improve accuracy over time.

For any forecast, Trovata generates:

→ Forecasted cash flows "↗"
→ Actual cash activity from your connected bank data "✓"
→ Dollar variance between the two "△"
→ Percentage variance to understand magnitude relative to expectation "△"



You can view variances across any time period: daily, weekly, monthly, or custom ranges and for any entity, account, or cash flow stream.

If a variance stands out, you can simply click on the actuals line to drill into the underlying transactions. This allows you to quickly determine:

→ Was it a timing issue (e.g. a payment expected at month-end arrived a few days later)?
→ Or an assumption error (e.g. a recurring expense was underestimated or omitted)?

This level of detail enables you to respond intelligently—updating your model when needed, and skipping changes when the variance was a short-term fluctuation.

Most treasury teams use variance analysis on a monthly cadence, reviewing prior-month performance on day one of the new month. This rhythm helps ensure your assumptions stay current, and that forecasts remain a reliable tool for decision-making.

Trovata also supports alignment with FP&A by allowing teams to cross-reference budgeted items with actuals and forecasts, making collaboration seamless and strategic.

How to Leverage AI for Forecasting with Trovata

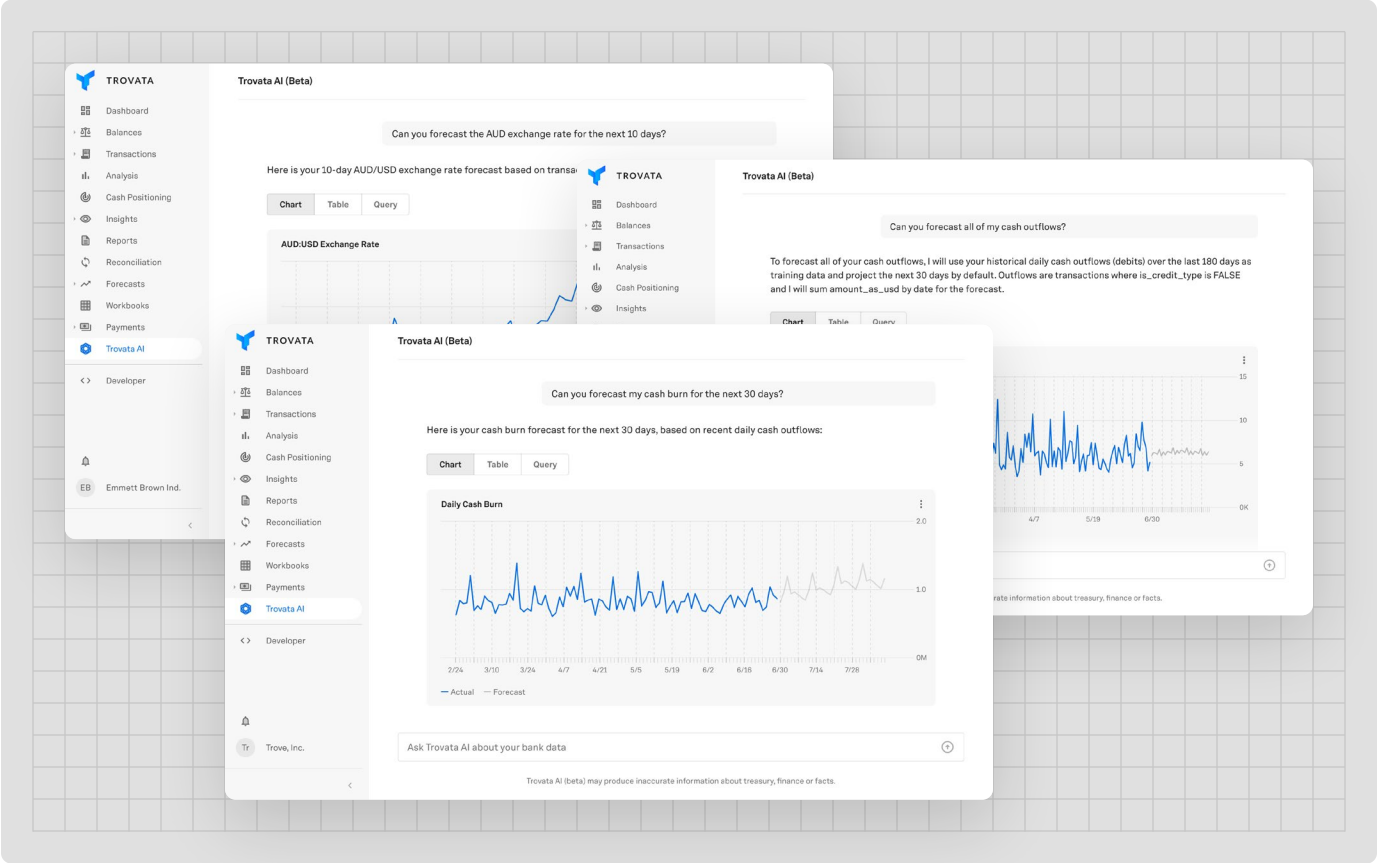
Beyond using ML models to create the data streams for your forecast, Trovata enables you to get the most out of the latest AI technology.

With Trovata AI, you can even leverage Open AI's large language model (LLM), ChatGPT, for your forecasting needs while remaining assured that the output is both accurate and private.

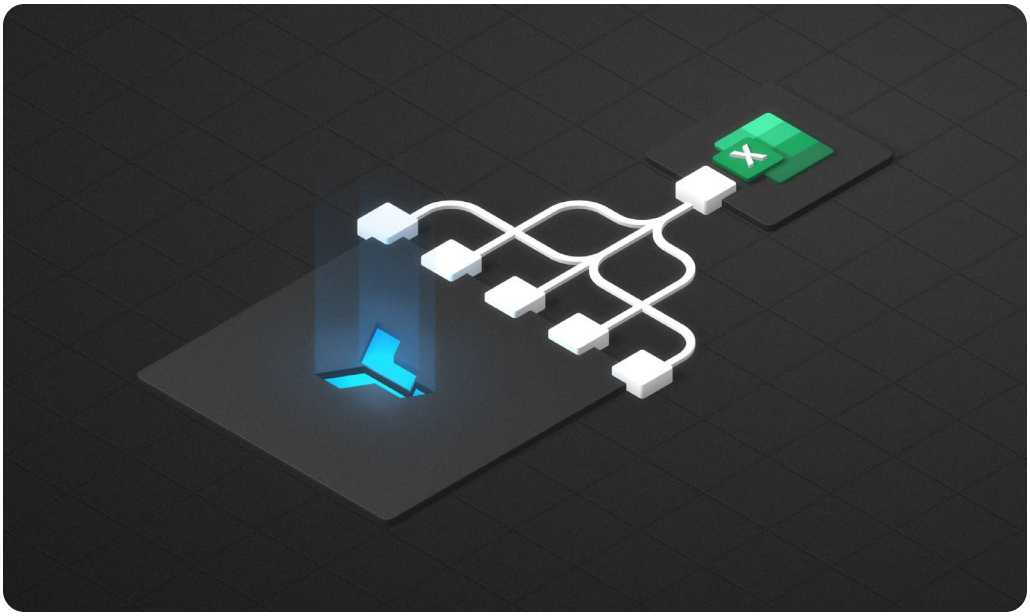
You can ask Trovata AI a myriad of questions regarding your cash flow projections, such as:

→ Can you forecast my cash burn for the next 30 days?
→ Can you forecast the AUD exchange rate for the next 10 days?
→ Can you forecast all of our cash outflows by type?

In the screenshots below, you can see what it looks like to chat with Trovata AI and ask it one of these very prompts:



Watch the Trovata AI Live Stream:
Transform Your Treasury & Finance Operations



How to Streamline Excel Forecasting with Trovata

Now that we've walked through the Trovata forecasting process, let's acknowledge the fact that most treasury teams won't entirely move away from Excel, and that's okay.

For teams who still rely on complex Excel models, Trovata's developer portal offers a powerful way to automate and streamline your workflows within the tools you already use.

As we mentioned previously, Excel-based forecasting requires **manual effort to update actuals**. Whether you're copying data from bank portals or downloading CSVs, the process can be time-consuming and error-prone.

Trovata solves this by allowing you to automatically feed transaction data into your spreadsheet models. **With a little setup using Excel Power Query or Google Apps Script, you can connect directly to Trovata's API and refresh your actuals on demand.**

Let's say you've built a four-week forecast in Google Sheets. You've completed Week 1 and now want to pull in the actuals to update your model.

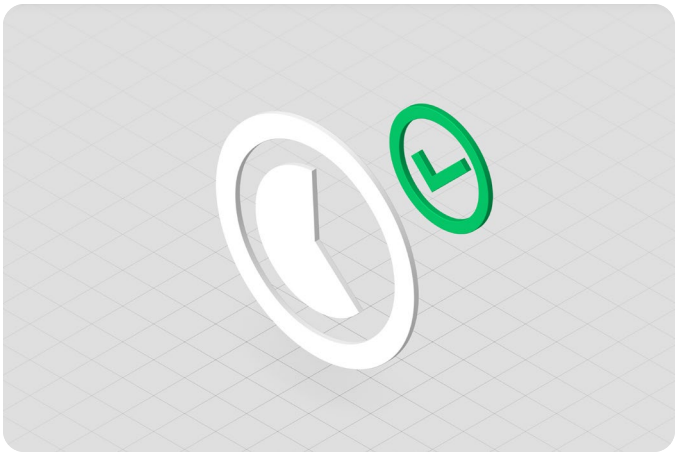
Here's what that setup might look like:

- → Your spreadsheet is connected to a Transactions tab that will receive real-time bank data.
- → Using Trovata's API credentials (App ID, Secret, and Company ID), you define the date range for the actuals you want to pull.
- → By running a small script in Google Apps Script or Power Query, your transaction data flows directly into the spreadsheet—and your summary forecast updates automatically.

What used to take time and manual effort now happens in seconds, **giving you up-to-date insights while retaining the modeling flexibility of Excel**.

Calculating the ROI of Forecasting Outside Excel

Modern forecasting isn't just about making projections. It's about driving measurable value for your business. With Trovata, that value shows up in two major areas: time saved and cash optimization.

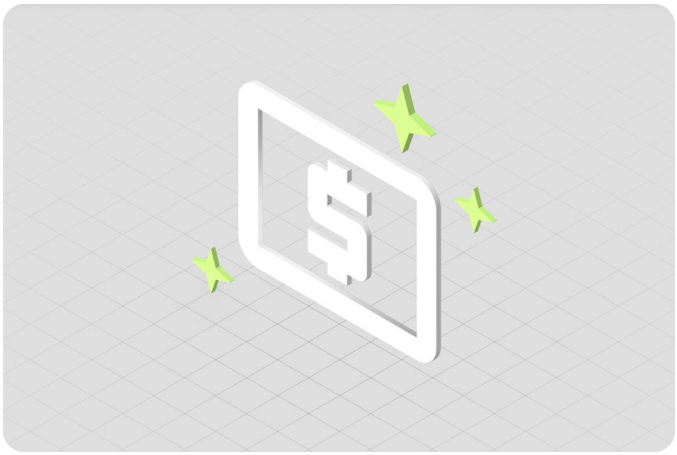


1 Time Saved: Automating Manual Workflows

The Treasury Manager of EVERSANA, Tim Green, CTP, shared that one way they calculate the ROI of Trovata is by time saved. Trovata helps him reduce the time spent on:

- → Manual variance analysis
- → Creating and updating forecasts
- → Preparing reports for leadership

What once took hours each month is now done in seconds through automation and real-time data feeds. EVERSANA also scaled its international forecasting efforts much faster than would have been possible in Excel, saving weeks of effort across teams.



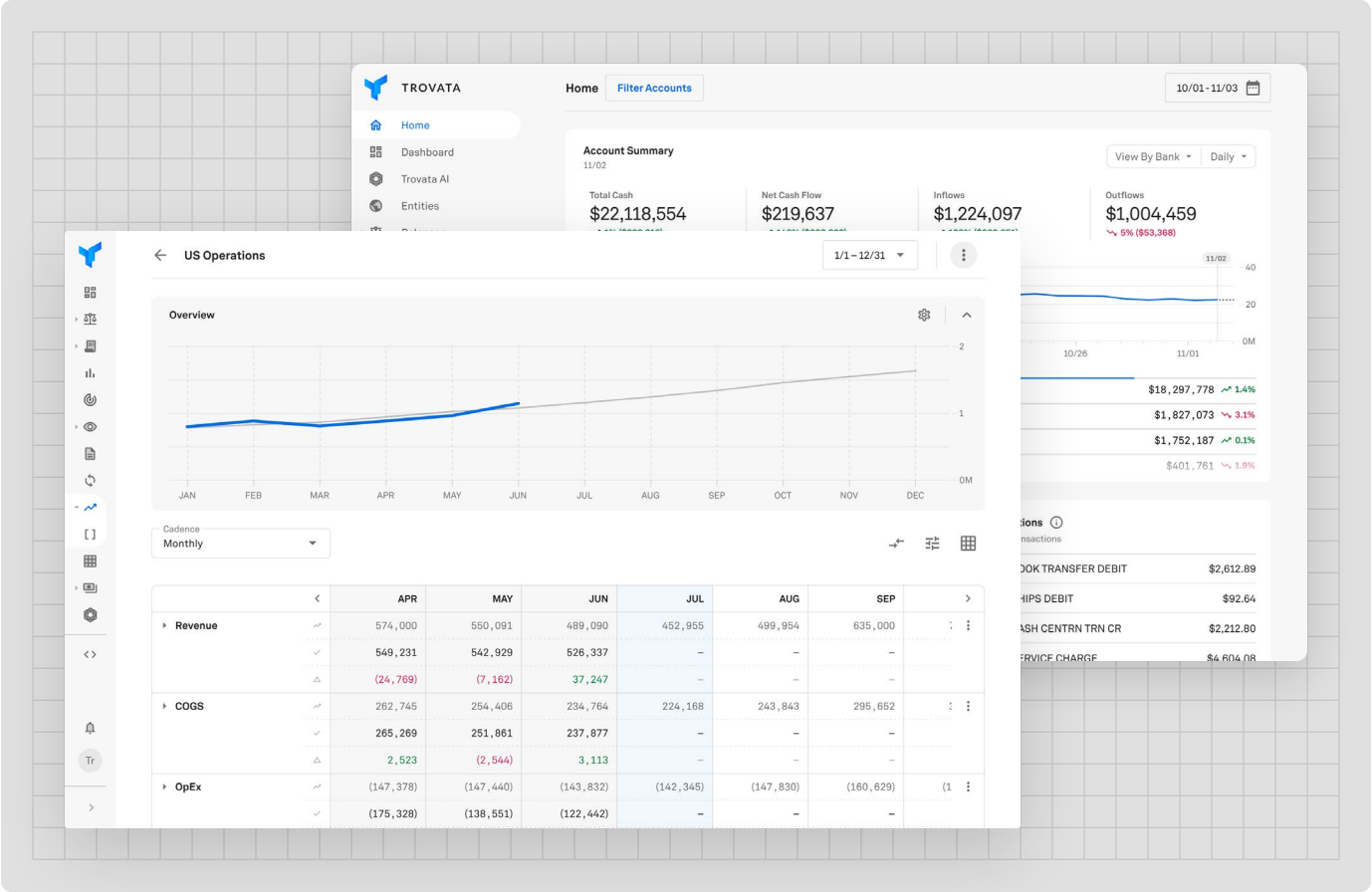
2 Cash Optimization: Putting Idle Capital to Work

In today's rate environment, visibility into daily cash positions is critical. With Trovata, treasury teams gain the insight needed to:

- → Identify trapped cash across global accounts
- → Reallocate funds into interest-earning vehicles
- → Pay down short-term debt more strategically

These decisions can translate into meaningful financial gains—often enough to justify the investment in Trovata several times over.

> "Making sure you're using that cash as optimally as possible, whether that's investing in a money market fund or paying down debt, can deliver huge returns."
>
> **Tim Green**, CTP, Treasury Manager, EVERSANA



Ready to Upgrade Your Excel Forecasts with Trovata?

Getting started with cash forecasting or moving your forecast out of Excel might sound daunting, but it doesn't have to be.

Trovata has helped hundreds of teams automate their forecast creation and reporting:

- ✓ White-glove onboarding
- ✓ No IT required
- ✓ Get set up in weeks, not months
- ✓ No professional services or third-party consultants needed

Book a 1:1 Demo

Watch a recorded demo