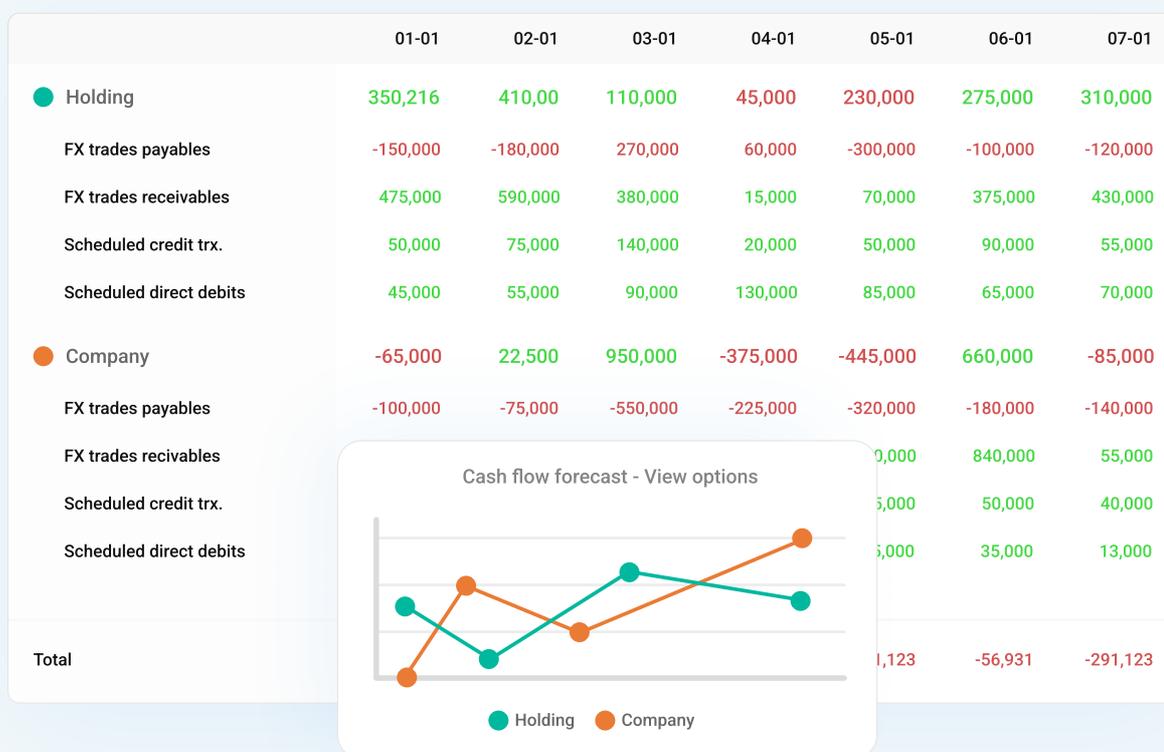# Cash flow & liquidity forecasting

Building an accurate, forward-looking cash forecast across entities, currencies, and systems is a major challenge for many finance teams. Data comes from multiple sources, and forecasting often depends on local Excel files, inconsistent formats, and limited group visibility.

	01-01	02-01	03-01	04-01	05-01	06-01	07-01
● Holding	350,216	410,00	110,000	45,000	230,000	275,000	310,000
FX trades payables	-150,000	-180,000	270,000	60,000	-300,000	-100,000	-120,000
FX trades receivables	475,000	590,000	380,000	15,000	70,000	375,000	430,000
Scheduled credit trx.	50,000	75,000	140,000	20,000	50,000	90,000	55,000
Scheduled direct debits	45,000	55,000	90,000	130,000	85,000	65,000	70,000
● Company	-65,000	22,500	950,000	-375,000	-445,000	660,000	-85,000
FX trades payables	-100,000	-75,000	-550,000	-225,000	-320,000	-180,000	-140,000
FX trades recivables					0,000	840,000	55,000
Scheduled credit trx.					5,000	50,000	40,000
Scheduled direct debits					5,000	35,000	13,000
Total					1,123	-56,931	-291,123

**Cash flow forecast - View options**

● Holding   ● Company

Cobase's Cash and Liquidity Forecasting module removes these obstacles by providing a flexible, structured, and automated forecasting environment. The solution supports both top-down and bottom-up forecasting models, giving central treasury full visibility while enabling operational teams to contribute directly.

In a top-down approach, Group Treasury defines planning assumptions centrally — for example, based on budgets or scenario models — to project cash flow across the group. At the same time, a bottom-up approach enables local entities and business units to enter their own cash flow expectations per week or month. These decentralised inputs typically reflect operational planning and short-term liquidity needs. Both approaches are fully supported and can be reconciled through variance analysis and comparison to actual data.

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5,000+
Users

90+
Countries

300+
Banks
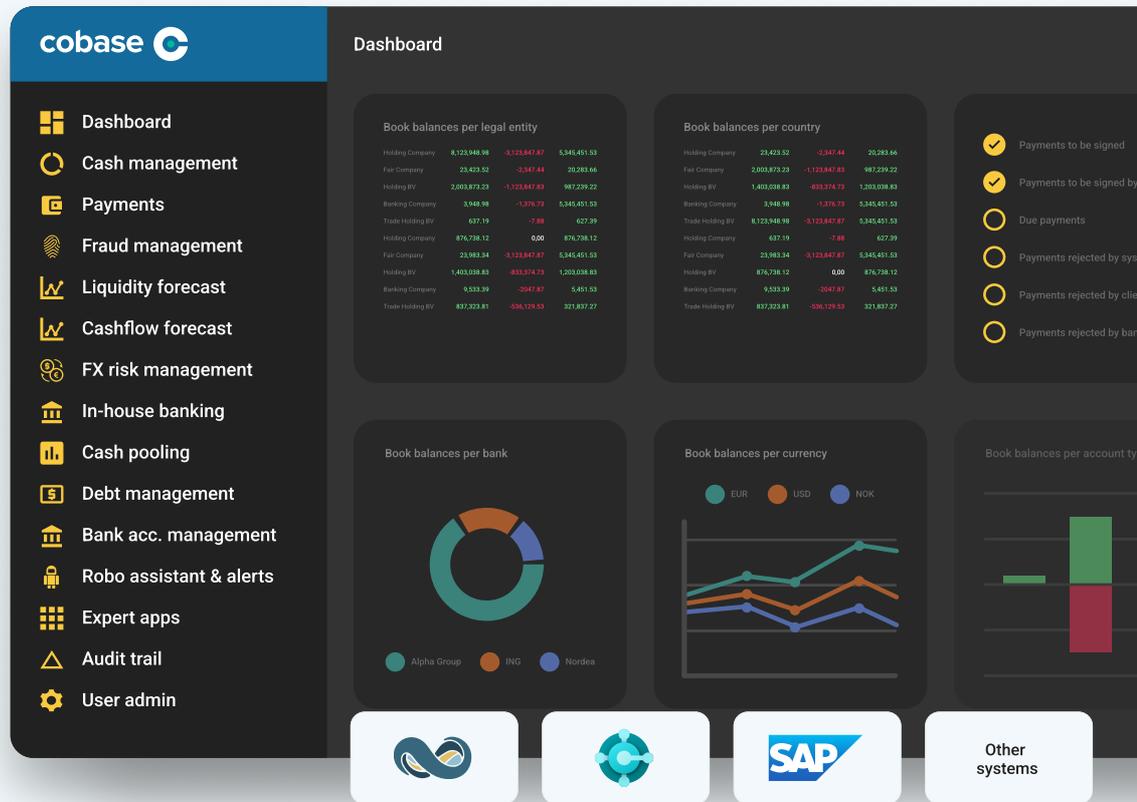
Forecast inputs can be imported from connected sources (ERP, payments, FX), uploaded via Excel templates, or entered manually. A dedicated CFF entry screen makes it easy to input data per period and assign values to three-level category structures.

To ensure control and governance, Cobase supports CFF data access profiles, allowing forecasting rights to be managed per group of entities. Forecast submissions can follow CFF approval workflows, ensuring that input is validated and reviewed before consolidation.

Forecasts are built around a three-level structure of categories and subcategories, which helps align inputs to internal cash flow classifications. Forecasts can be entered per week or per month, using a dedicated and intuitive CFF entry screen.

Once data is collected, actual transactions can be assigned to forecast categories, enabling full variance analysis between forecasted and realised cash flows. Treasury can drill down from a consolidated group-level view to detailed forecasts by entity, currency, or individual bank account.

Forecasts can be viewed at group level or broken down by entity, currency, bank, or account, giving full visibility into short- and medium-term liquidity positions without manual consolidation.

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ERP

Benefits of using Cobase

- Combine top-down group planning with bottom-up local input in one platform

- Automate data intake from ERP, payment, FX, and banking systems

- Structure forecasts using three-level categories and weekly/monthly periods

- Define user access and approval flows per entity group via data profiles

- Capture forecasts directly through a dedicated and intuitive entry screen

- Match actuals to forecasted flows for real-time variance analysis

- Consolidate and drill down by entity, currency, bank, or account

- Monitor forecast accuracy and performance over time

- Seamlessly link with other Cobase modules: Payments, In-House Banking, FX

- Fully cloud-based, with no reliance on internal IT resources

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Legal disclaimer

Cobase is part of Corpay Cross-Border Solutions, the global payments and currency risk management division of Corpay, Inc. (NYSE: CPAY). Cobase is ISO27001 certified by BSI under certificate number ISC 276 and has received an ISAE 3402 statement and SOC2 attestation.

Certifications

ISAE 3402 CERTIFIED TYPE 2

SOC2 TYPE2 CERTIFIED

bsi ISO/IEC 27001 Information Security Management CERTIFIED