



Manage Liquidity in Real Time, All the Time

In today's monetary environment, real-time liquidity management is a necessity. Increasing interest rates, runaway inflation and fluctuations in exchange rates have escalated costs and reduced the availability of liquidity. To thrive, financial institutions need real-time monitoring and management for corporate and bank treasurers. Here's why.

1 Meet the Real-Time Demand

With the move to instant and faster payments, the need for real-time liquidity monitoring has never been greater.

Example 1

 It's Friday at 4 p.m. and treasury must decide how much cash is needed to meet 24/7/365 movement of funds over the weekend.

Example 2

 1 billion euros is placed in a negative interest account – when only €100 million is needed to cover customer needs.

2 Satisfy Corporate Customers

Corporate treasurers expect their financial institutions to deliver a holistic picture of liquidity across multiple bank accounts, countries and currencies to track needs and identify where to source needed funds.

Example 1

 Corporate customer payments are kept on hold or delayed due to lack of funding.

Example 2

 Without prompt updates on liquidity status, intraday credit for corporate customers is unnecessarily increased.

3 Meet Regulatory Demands

There is increasing regulatory pressure on financial institutions to effectively manage their intraday liquidity risk. Regulators want to ensure financial stability.

Example 1

 Stress tests become a time-intensive effort without a centralized repository of all payment data and standardized normalization and validation engines.

Example 2

 Liquidity policies are difficult to implement effectively without real-time management of regulatory metrics.

4 Reduce Risk

Liquidity management can improve data governance through greater business intelligence, better operational support (less manual intervention), and in-depth liquidity risk monitoring and reporting.

Example 1

 Identifying the root causes of trade fails and liquidity shortfalls is difficult.

Example 2

 Lack of visibility into intraday liquidity credit for customers leads to guesswork.

5 Start Seeing Liquidity Differently

A 24/7, integrated approach to liquidity management can:

- Improve data governance and risk management
- Offer visibility into liquidity needs for financial institutions and corporates
- Satisfy demands for real-time monitoring
- Uncover new sources of revenue for financial institutions

Traditional end-of-day settlement cycles with minimal data are fading. It's time to start seeing liquidity differently.

Connect With Us

For more information about liquidity management solutions:

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