

Article

Why financial institutions can no longer neglect intraday liquidity management

Unlock a precise, real-time view of liquidity

How confident are you in your institution's ability to track cash positions right this second? For decades, financial institutions operated on a comfortable timeline where end-of-day batch processing was the standard. You settled accounts, calculated positions and managed liquidity largely in hindsight or with generous time buffers. That era is rapidly closing, and the global financial landscape has shifted fundamentally toward immediate payments and instant settlement. With this shift comes a critical operational imperative: the need for precise, real-time intraday liquidity management. This isn't just about operational efficiency anymore; it's about survival, compliance and strategic advantage.

Looming regulations are forcing the industry's hand, making modernization urgent. The European Union Payment Directive 2027 and evolving frameworks like PCBS 27 mandate the accommodation of real-time payments and tighter risk reporting. When money moves instantly, your liquidity obligations change instantly. You no longer have the luxury of waiting until the end of the day to balance accounts. If your customers are moving funds in real time, your treasury team needs to monitor those flows in real time to ensure sufficient coverage in correspondent accounts. Regulators are losing patience with "best effort" reporting and now expect granular, accurate and timely data regarding your liquidity positions.

A significant hurdle for many organizations is their existing technology stack. Financial institutions were early adopters of technology, often building robust mainframe systems that have served the industry well for decades. However, these legacy systems struggle when institutions try to force them to perform in a real-time environment. Many legacy systems attempt to mimic real-time performance by refreshing data at frequent intervals, but refreshing a static file every few minutes is not real-time management. True real-time management involves continuous data flow where information is pushed instantly via APIs as events occur, coupled with dynamic simulation capabilities. This technological gap leaves treasurers making critical decisions based on data that's already obsolete.

The risks of neglecting intraday liquidity are not theoretical, as high-profile market disruptions have shown. The collapse of Silicon Valley Bank (SVB) demonstrated how quickly liquidity can evaporate in the digital age, where a run on the bank happens in seconds via banking apps rather than in a physical line. Institutions that lack real-time visibility into their

liquidity positions accept a dangerous level of risk because they can't react to outflows until it's too late. In a volatile market, yesterday's stress test is irrelevant. You need the capability to run intraday stress tests and simulations against live data to understand exactly what happens if specific outflow trends continue.

While fear of regulation and risk are powerful motivators, there's a compelling business case for prioritizing intraday liquidity management beyond just compliance. Transforming your liquidity operations unlocks significant value by allowing you to stop hoarding liquidity "just in case." Real-time visibility allows you to squeeze inefficiency out of your buffers, putting that capital to work more effectively while reducing the cost of funding. By accurately forecasting your intraday needs, you can minimize costly last-minute borrowing and intraday overdraft fees, moving from a reactive stance to a proactive one where you optimize every dollar.

To realize these benefits and meet regulatory demands, financial institutions must look beyond patches and upgrades toward a fundamental modernization of finance infrastructure, using public cloud technology and API connectivity. FIS® has solutions designed to bridge the gap between legacy constraints and real-time demands. These platforms provide granular visibility, simulation capabilities and connectivity to navigate the new liquidity landscape.

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