



5 tips for mastering intraday liquidity management

Unlock real-time visibility into your liquidity



The era of end-of-day settlement is rapidly closing. As global markets and expectations shift toward immediate payments and real-time settlement, financial institutions face a critical operational imperative: precise, real-time intraday liquidity management. Looming regulations and the rising cost of capital mean that “best effort” reporting is no longer enough.

To help you navigate this shifting landscape, we’ve compiled five actionable tips to modernize your approach, ensure compliance, and turn liquidity management into a strategic advantage.

1. Proactively align with emerging regulations

Regulatory frameworks like the European Union Payment Directive 2027 and evolving standards such as PCBS 27 are raising the bar for reporting and real-time capabilities. Don't wait for deadlines to approach before assessing your readiness; conduct a comprehensive gap analysis of your current reporting capabilities against these upcoming requirements today. Ensuring your systems can handle the granularity and speed required by regulators will prevent compliance risks and costly last-minute overhauls.



2. Modernize legacy infrastructure for real-time speed

Many institutions still rely on legacy systems built for a batch-processing world, where “real-time” often just means refreshing a static file every 15 minutes. True real-time management requires infrastructure that can ingest and process continuous data streams instantly. Assess your current technology stack to identify bottlenecks where batch processing limits visibility. Prioritizing a move toward cloud-native platforms will provide the scalability and elasticity needed to handle transaction spikes and complex data demands efficiently.



3. Leverage APIs for continuous data visibility

To achieve a clear picture of your cash positions, you need to move from “pulling” data to having it “pushed” to you as events occur. Replace scheduled file transfers with API connectivity to establish a continuous flow of information between your institution, correspondents and payment schemes. This shift allows you to monitor inflows and outflows the moment they happen, giving you the agility to react to liquidity changes immediately rather than retrospectively.



4. Move from static to dynamic intraday stress testing

In a volatile market, yesterday’s stress test results are often irrelevant by the time markets open. Relying on overnight batch simulations leaves you vulnerable to rapid shifts in liquidity availability. Implement capabilities that allow you to run stress tests and simulations against live, intraday data. By simulating potential scenarios – such as a sudden outflow trend – in real time, you can identify vulnerabilities and take corrective action before a minor issue becomes a crisis.



5. Optimize capital allocation to reduce costs

Uncertainty often leads treasurers to maintain excessive liquidity buffers “just in case,” locking up capital that could be deployed more profitably. Use real-time visibility to refine your forecasts and reduce the need for these expensive safety nets. By gaining confidence in your exact intraday positions, you can minimize idle cash, lower your cost of funding, and capture better returns on short-term investments throughout the day.



Conclusion

Mastering intraday liquidity is no longer just a back-office administrative task; it’s a strategic necessity. By modernizing your infrastructure and embracing real-time data, you can move beyond defensive compliance to proactive optimization.

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