

# Real-Time Treasury

## What is Real-Time Treasury:

The concept of real-time treasury marks a shift in how corporates operate their treasury functions - enabling treasurers to access key insights and execute deliberate actions instantaneously. This evolution empowers the treasury teams to effectively manage their risks, respond to market opportunities, and play an increasingly strategic role within their organisations. At the centre of real-time treasury are two interlinked features: real-time insights and real-time actions. These pillars address critical pain points traditionally faced by corporates, such as limited visibility, delayed reporting and inaccurate forecasting. Together, they allow treasurers to enhance proactive decision-making, strengthen operational control, and unlock efficiencies.



## 1. Real-Time Insights

### A) Instant Liquidity visibility

A recurring challenge faced by large institutions is the delay and inconsistency in receiving information from multiple bank accounts spread across regions. These inefficiencies hinder visibility and limit the ability to make informed decisions in a timely manner. In response, treasurers are increasingly adopting sophisticated tools, such as Treasury Management Systems (TMS). However, in the absence of TMS, banking portals that offer consolidated views remain essential. HSBC's Liquidity Management Dashboard (LMD) is one such solution, providing consolidated, real-time views of liquidity across both centralised and decentralised structures. It enables treasurers to monitor cash positions, assess exposures, and improve control across the treasury landscape.

### B) Proactive and Predictive Cash Flow Forecasting

The complexity of managing many accounts across multiple entities makes forecasting a particularly burdensome and manual task, which limits their ability to respond to business needs in a dynamic environment. According to a [Deloitte survey](#), 46% of the treasurers placed Cash Flow Forecasting among their top three organisational priorities, which underscores the critical role that accurate forecasting plays in ensuring liquidity sufficiency.

To address this, the bank has developed a digital cash flow forecasting solution tool that automates and enhances forecast generation. The solution, recently recognised at the Adam Smith Awards, enabled client [SIG Plc](#) to shift from static spreadsheets to a real-time forecasting model, improving accuracy, adaptability and strategic planning.

## 2. Real-Time Actions

Real-time insights must be paired with the ability to act on them effectively. Real-time actions enable treasurers to not only monitor their liquidity but to optimise treasury operations dynamically through automation and digital integration.

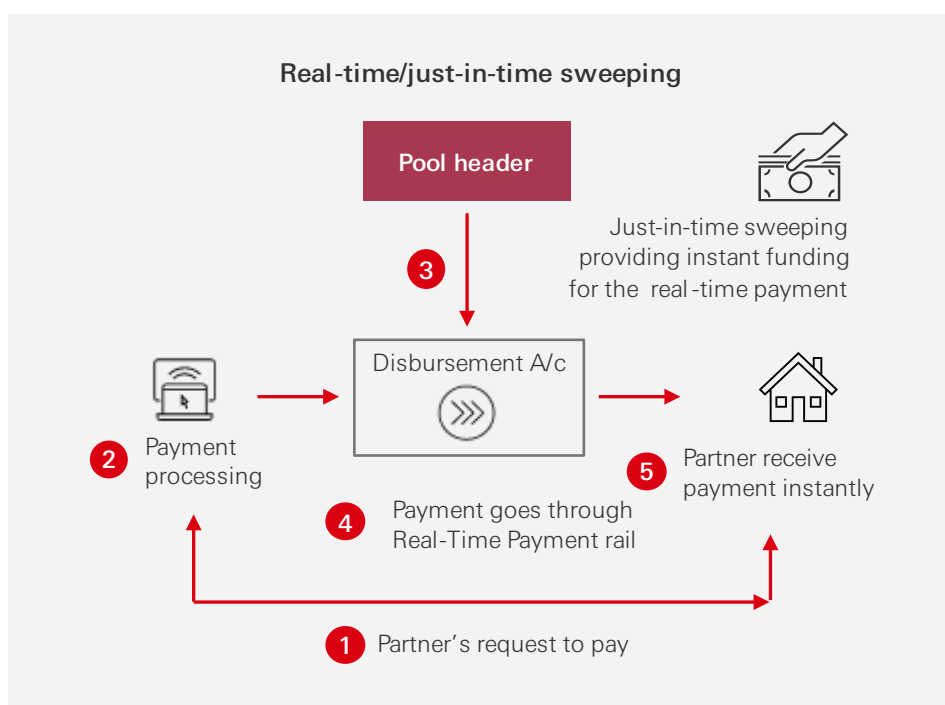
### A) Automated Workflows

This ability to act instantly is underpinned by automated workflows that embed real-time capabilities into day-to-day treasury operations. By leveraging API connectivity, host-to-host integration, and digital platforms, banks can help clients streamline processes, reduce manual intervention, and accelerate decision-making. Partnering with [Autotoll](#), HSBC enabled instant direct debit authorisation, automated data validation from logistics partners, and digitised payment records - allowing [Autotoll](#) to reduce reliance on cash, streamline reconciliation, and accelerate cargo release. This transformation illustrates how meaningful partnerships can operationalise real-time treasury by embedding automation directly into client ecosystems.

## B) Dynamic Liquidity Management

- ◆ Beyond automation, treasurers are increasingly adopting dynamic liquidity structures to fulfil their working capital requirements on-demand. These mechanisms require real-time flexibility and configuration to respond to market conditions and operational demands
- ◆ For instance, clients can observe efficiency gains through structures such as the just-in-time sweeping solution that provides instant liquidity when needed. When a vendor requests payment, the system triggers a real-time payment process. To fulfil this request, funds are instantly swept from a central pool header into a disbursement account, enabling payment through the real-time payment rail. As a result, the vendor receives the payment instantly
- ◆ This approach minimises intraday cash fragmentation by eliminating the need to pre-fund multiple disbursement accounts and reduced the company's reliance on bank overdraft limits to make real-time payments

### Example



- ◆ Improve cash visibility and availability – reduce intraday cash fragmentation
- ◆ Enhance control and visibility on group cash with real-time liquidity consolidation
- ◆ Reduce dependency on bank limits for real-time payments

- ◆ To ensure liquidity structures remain effective and responsive, treasurers must maintain the flexibility to access and amend key parameters in real time. The bank has supported this need through its Self-service portal, which empowers clients like [Holcim](#), to take greater control over their liquidity operations. The platform enables treasurers to self-serve cash concentration activities, manage intercompany lending, and visualise notional pool structures. Additionally, users can set real-time position alerts and control limits, providing the agility needed to optimise liquidity dynamically

## C) Proactive risk management

- ◆ Proactive risk management ensure treasurers can identify FX exposure, interest rate changes, and credit risks in real time to take immediate action. It also provides real-time monitoring of transactions to detect anomalies to prevent fraud and ensure compliance with global regulations

### Conclusion:

Driven by rising customer expectations and economic volatility, corporates are adopting real-time treasury to stay competitive and resilient. By combining instant insights and automated actions, treasurers can manage liquidity and payments more dynamically, mitigate risk proactively, and unlock better decision making. Digital tools, API connectivity, and flexible liquidity structures are transforming treasury into a strategic growth enabler – equipping organisations to respond with speed and confidence in an evolving financial landscape.