

# Real-Time Treasury

## Why does Real-time treasury matter?

Many companies are moving away from traditional treasury processes and adopting real-time operations – a shift made only after careful evaluation of its scale and impact.

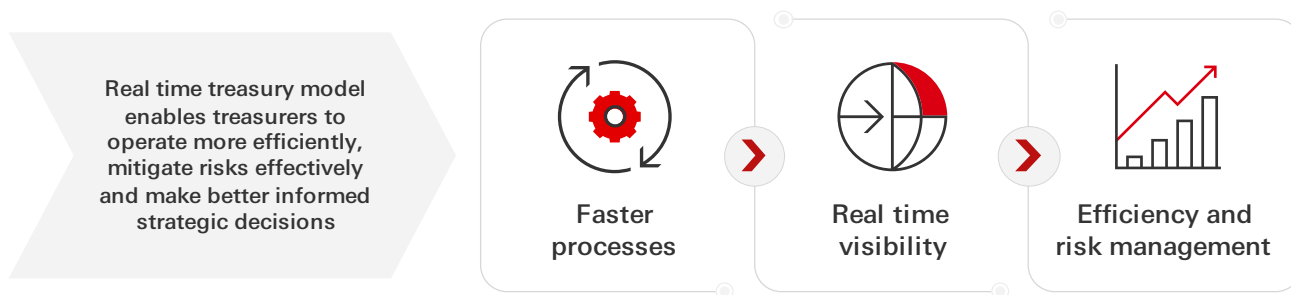


The case for real-time treasury is compelling – it delivers enhanced liquidity, stronger risk management, and improved efficiency. The benefits become clear as companies manage cash flows with greater precision, respond swiftly to emerging risks and leverage real-time payment rails, leading to informed business decisions.

Real-time visibility is central to this transformation. By monitoring financial positions across markets and currencies in real time, companies can unlock new opportunities for optimising liquidity management, reducing costs and enhancing returns on liquidity. Real-time treasury combines technology, automation, and instant analytics to give up-to-the-minute view of global liquidity positions, FX exposures, and working capital requirements. This enables more confident decision-making, guiding strategic direction and creating tangible business value.

Taking insights to timely action is the next step. In a real-time treasury model, automated and on-demand processes enable companies to act immediately. Funding decisions, liquidity centralisation, and FX management - all without manual intervention - become faster and more precise, allowing treasury teams to respond to changing conditions in real time.

Funding requirements across global operations often arise on a just-in-time basis. By centralising liquidity and accessing funds across the organisation in real time, companies can reduce reliance on external bank borrowing and mitigate interest costs. Real-time liquidity solutions support self-funding needs, minimise idle balances, deploy working capital where it is needed most, facilitate debt repayment, and increase cash investment. These solutions also enable real-time payment activity, further reducing dependence on bank borrowing facilities and intra-day limits.



Companies typically partner with their banking providers to implement solutions aligned with a real-time treasury approach. Centralising liquidity on-demand - without being constrained by time zone differences, currency clearing cut-offs, or non-working days - translates into instant control over where and when liquidity is centralised. Using online banking tools to self-service and make same-day amendments to liquidity structures provides further control, empowering faster, more informed decision-making across the organisation.

Adopting a real-time treasury model maximises liquidity, mitigates risk, and enables better decision-making across the organisation. It strengthens treasury resilience in times of market stress and macroeconomic uncertainty, while supporting business growth through faster execution of decisions, cost reduction, and optimised working capital. Ultimately, the treasury transforms into a core strategic function, driving value and shaping outcomes across the entire organisation.