

Intraday Liquidity Management: Foundation – Unified Data Layer

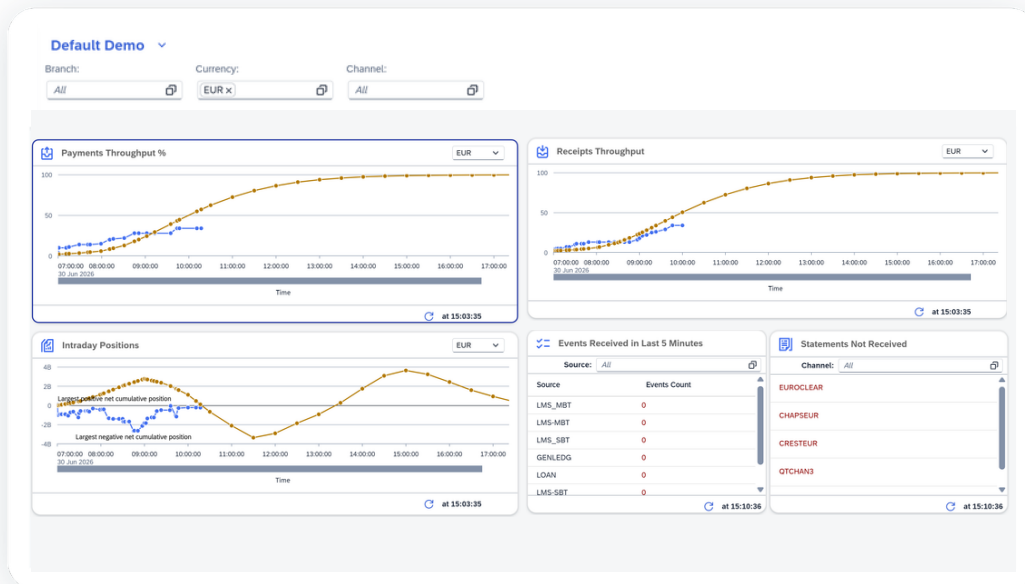
Unified Data for Real-Time Liquidity Management

At a glance

SAP Pioneer Intraday Liquidity Management (ILM) Foundation provides a centralized, intelligent data layer for capturing, matching, enriching, and governing liquidity and payment data across the enterprise. By connecting fragmented systems into a single source of truth, Foundation enables banks to improve operational efficiency, strengthen compliance, and support real-time liquidity decision-making. As the data backbone of ILM, Foundation powers payment execution, liquidity monitoring, forecasting, reporting, and optimization across the liquidity lifecycle.

Solution overview

Foundation enables financial institutions to create a unified view of liquidity data across payment systems, treasury platforms, settlement infrastructures, and external sources. It acts as a centralized transactional repository that captures, standardizes, enriches, and stores data in real time while maintaining governance, auditability, and secure access controls. Integrated within the broader ILM platform, Foundation provides the trusted data layer required for liquidity management, compliance, reporting, forecasting, and optimization initiatives.



HOW IT WORKS



Business challenges addressed

- 01**
Fragmented liquidity and payments data across multiple systems
- 02**
Manual reconciliation and data investigations
- 03**
Limited real-time visibility into liquidity positions

- 04**
Delayed decision-making due to siloed information
- 05**
Regulatory reporting complexity and compliance risk
- 06**
Lack of a trusted enterprise-wide liquidity data source

Key capabilities

- Universal connectors and APIs for internal and external systems
- Real-time transaction matching and enrichment
- Centralized transaction database on SAP HANA or Oracle
- Secure user access controls and governance
- Standardized audit trails and data lineage
- Real-time data availability for reporting and analytics

Business impact

- Unified liquidity view across all systems
- Reduced manual reconciliation efforts
- Improved data quality and transparency
- Faster operational and treasury decision-making
- Stronger compliance and reporting readiness
- Foundation for forecasting, simulation, and liquidity optimization

Why SAP Pioneer Foundation?

- Unified Data Capture
- Real-Time Liquidity Enablement
- Future-Ready Architecture

FROM DATA TO DECISIONS

Foundation enables the broader ILM capability stack by providing trusted, real-time data throughout the liquidity lifecycle.

Who benefits



Treasury teams:
Gain trusted, real-time visibility into enterprise liquidity positions and funding requirements



Payment operations:
Reduce reconciliation effort, improve data quality, and streamline transaction processing.



Risk and compliance teams:
Increase reporting accuracy, transparency, and regulatory readiness.



Executive leadership:
Leverage trusted liquidity intelligence to inform strategic planning and funding decisions.

At SAP Pioneer, we focus on building software solutions and platforms that enable banks to run, transform and grow at scale and speed using world-class technology. We provide end-to-end solutions for banking and insurance currently working with over 1,200 financial institutions that run SAP Pioneer software globally. Five of the world's 10 most profitable banks use our technology, and 50% of the largest insurers use SAP Pioneer software.

Interested in learning more about [Intraday Liquidity Management?](#)
Connect with our experts today

SAP Pioneer provides software solutions for banks and insurance companies:
built on rock-solid technology and bold creativity.

Get in touch  www.sapfioneer.com  contact@sapfioneer.com

