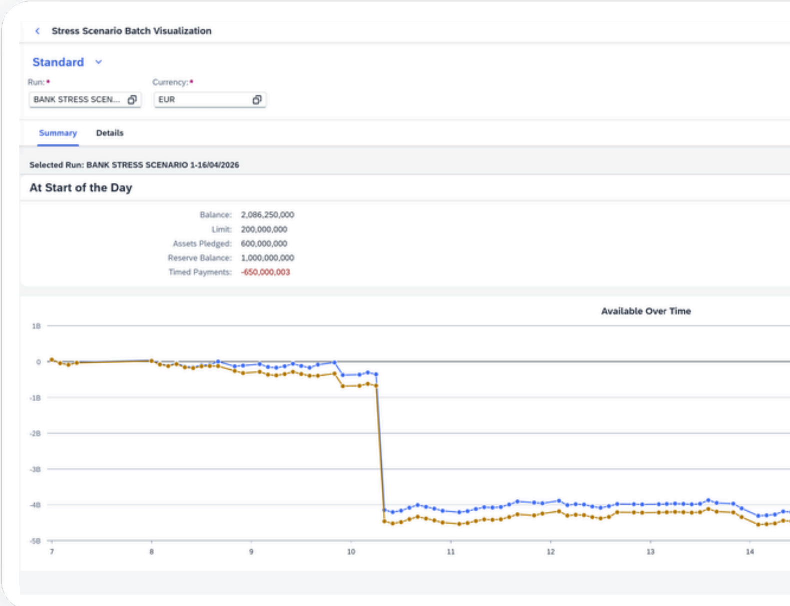
SAP Fioneer

Intraday Liquidity Management: Liquidity Testing and Optimization

Forecast, simulate, and optimize liquidity in real-time

At a glance

SAP Fioneer Liquidity Testing and Optimization helps financial institutions anticipate liquidity needs, evaluate potential stress scenarios, and optimize liquidity positions throughout the day. By combining intraday forecasting, buffer optimization, and stress simulation capabilities, banks can improve funding efficiency, reduce liquidity costs, and strengthen resilience against changing market conditions. As part of SAP Fioneer Intraday Liquidity Management (ILM), the solution transforms liquidity management from a reactive process into a proactive strategic capability.



Solution overview

Liquidity Testing and Optimization enables financial institutions to forecast future liquidity positions, model market scenarios, and dynamically optimize working capital allocation. The solution continuously evaluates payment flows, balances, collateral positions, and liquidity consumption patterns to provide forward-looking insights and decision support.

HOW IT WORKS

Real-Time Payments and Balances → **Forecasting Engine** → **Stress Simulations** → **Buffer Optimization** → **Recommended Actions**

Business challenges addressed

01
Limited visibility into future liquidity positions

02
Excess liquidity buffers that increase funding costs

03
Difficulty assessing liquidity risk under stress scenarios

04
Manual forecasting processes

05
Inability to proactively optimize working capital allocation

06
Regulatory and risk management pressure to demonstrate resilience

Key capabilities

- Intraday liquidity forecasting
- End-of-day liquidity forecasting
- Real-time buffer optimization
- Historical and forward-looking stress simulations
- Entity, currency, and product-level scenario analysis
- Rule-based and market-driven liquidity allocation strategies

Key outcomes

- Optimized funding usage
- Improved liquidity forecasting accuracy
- Lower liquidity and funding costs
- Faster operational and treasury decision-making
- Greater resilience during market disruptions
- Better utilization of working capital
- Enhanced treasury decision-making

At SAP Fioneer, 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 Fioneer software globally. Five of the world's 10 most profitable banks use our technology, and 50% of the largest insurers use SAP Fioneer software.

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

FROM DATA TO DECISIONS

The platform continuously monitors liquidity positions and uses historical and real-time information to forecast requirements, evaluate stress scenarios, and identify optimization opportunities.

Why SAP Fioneer Foundation?

- **Proactive liquidity forecasting**
- **Advanced stress simulation capabilities**
- **Dynamic liquidity optimization**
- **Real-time strategic decision support**

Who benefits

Treasury teams:
Forecast liquidity requirements and optimize funding resources.

Risk amanagement teams:
Evaluate market events through stress simulations.

Finance leadership:
Reduce excess liquidity balances while supporting business growth

Executive leadership:
Improve strategic planning with forward-looking liquidity intelligence.

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

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