

Intraday Liquidity Management: Payment Flow Control (PFC)

Intelligent control and optimization of outgoing payment flows

At a glance

SAP Pioneer’s Payment Flow Control (PFC), part of the Intraday Liquidity Management solution, provides a centralized, intelligent control point for managing outgoing payment flows across accounts and channels. It bridges treasury and payment operations, enabling banks to optimize liquidity usage while maintaining control, compliance, and operational efficiency. By combining automated sequencing, real-time decisioning, and manual intervention capabilities, PFC ensures that payments are executed in the optimal order based on liquidity availability, priorities, and business rules.

Solution overview

Payment Flow Control enables financial institutions to control, prioritize, and optimize payment execution in real time. It acts as a central orchestration layer across payment channels, applying configurable logic to determine when and how payments should be released. Integrated within the broader ILM platform, PFC works alongside real-time liquidity monitoring, forecasting, and optimization capabilities.

Cash Position Summary

Default Demo

Date: 30/06/2026

Branch: All

Currency: All

Category: All

Channel: All

Channels (23)	Aggregation Column	Opening Balance	Actual Events	Actual Cash	Expected Events	Pending Events
> AUD		2,288,910,617.00	-822,501,240.00	1,466,409,377.00	280,575,600.00	4,260,100.00
> CAD		221,500,000.00	282,074,000.00	503,574,000.00	-2,698,558,000.00	0.00
> CHF		3,778,560,000.00	-1,455,670,248.00	2,322,889,752.00	4,162,422,000.00	3,150,100.00
▼ EUR		4,942,887,147.00	-222,157,292.00	4,720,729,855.00	-212,028,933.00	4,250,100.00
> EBA_EURO1		0.00	-478,700,000.00	-478,700,000.00	-28,250,000.00	0.00
> EBA_STEP1		0.00	60,482,956.00	60,482,956.00	389,620,222.00	0.00
> EUROCLEAR		312,101,000.00	525,000,000.00	837,101,000.00	-92,823,000.00	0.00
> EUR_DEFAULT_HEADOF		0.00	0.00	0.00	167,671,845.00	0.00
> NOSTROEUR		107,486,147.00	99,417,752.00	206,903,899.00	451,660,000.00	0.00
▼ TZRTGS		4,523,300,000.00	-428,358,000.00	4,094,942,000.00	-1,099,908,000.00	4,250,100.00
> PAYMENTS			-4,438,410,000.00		-10,683,610,000.00	0.00
> RECEIPTS			4,010,052,000.00		9,583,702,000.00	4,250,100.00

HOW IT WORKS



Business challenges addressed

01

Fragmented control across treasury and payment operations

02

Inefficient use of available liquidity

03

Lack of prioritization across payment channels

04

Manual intervention and operational risk

05

Difficulty managing limits, thresholds, and compliance in real time

Key capabilities

- Intelligent payment sequencing and scheduling (FIFO, LIFO, priority, timed execution)
- Advanced release management with flexible workflows and conditions
- Queue and liquidity control with prioritization and thresholds
- Limit and compliance management across bilateral, group, and overall limits
- Operational transparency with dashboards, alerts, and auditability

Key outcomes

- Optimized liquidity utilization through intelligent prioritization
- Reduced funding costs by minimizing excess liquidity
- Improved operational efficiency via automation
- Enhanced risk management with real-time controls
- Greater transparency across treasury and payment operations

Who benefits



Treasury teams:
gain real-time control over liquidity allocation and payment execution



Payment operations:
streamline workflows and reduce manual intervention

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