

Incident Report: IR-2025-US-044

Subject: Fedwire Disbursement Liquidity Cap

Date of Report: May 22, 2025

Status: Resolved

1. Executive Summary

High-value commercial loan disbursements in the **USA** were rejected by our clearing bank. The daily Fedwire settlement cap for Kredila was reached prematurely due to an unexpected surge in demand following a national marketing campaign.

2. Incident Timeline (EST)

- **May 21, 03:00 PM:** Bank notifies Treasury that the \$50M daily limit has been reached.
- **May 21, 03:30 PM:** 12 commercial loans (totaling \$8.4M) are stuck in "Funding" state.
- **May 22, 08:30 AM:** Bank increases the intra-day limit to \$100M after emergency collateral review.

3. Impact Assessment

- **Affected Region:** USA
- **Impact:** Delay of 1 business day for high-value corporate clients.
- **Root Cause:** Insufficient intra-day liquidity limits for high-volume periods.

4. Resolution & Preventive Action

- **Resolution:** Negotiated a permanent 2x increase in the Fedwire daily settlement limit with the partner bank.
- **Preventive Action:** Deployed a **Predictive Liquidity Dashboard** that alerts the Treasury 4 hours before any cap is projected to be hit.