

CASE STUDY: A LEADING EUROPEAN BANK

CLIENT SITUATION

INTRADAY is the provider of an innovative liquidity management platform that delivers optimal cash flows. We worked with a leading European bank with a global reach of 50+ countries that was concerned about the funding costs and level of intraday liquidity buffer for USD settlements. The challenge was set to analyze and identify actions to reduce excessive liquidity demands, realize savings and better optimize the use of available liquidity while preserving regulatory compliance.

Our client required a rapid way to analyze and understand the daily make up and scale of liquidity buffers. In particular they wanted to appraise and identify the nature of the bank's intraday liquidity profile, which clients & counterparties had the biggest impact on high-value flows, gain efficiencies, implement cost allocation/reduction measures, and ensure the ongoing provision of regulatory compliant liquidity buffers. 🔄

INTRADAY'S SOLUTION

Using our INTRAvision liquidity perfection platform, we analyzed over 300,000 rows of data with 5.5 million data fields covering well over 100 legal entities. Their analysis determined that volatility in intraday liquidity flows was causing inefficient liquidity deployment. The remedy was a series of recommendations, including 'netting by default' to reduce excessive liquidity buffers and to implement more accurate data-driven approaches to intraday liquidity forecasting and management. 🔄



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RESULTS

INTRADAY's analysis identified potential savings of almost \$40M per year. The recommendations made for improving the overall approach to intraday liquidity management were fully accepted by the client's team leading to the establishment of a senior level intraday activity working group to steer their implementation. 🔄