

## **PRESS RELEASE**

Paris, 1 December 2022

### **Euro Banking Association report explores use of real-time data in corporate liquidity management**

The Euro Banking Association (EBA) today released a report on the use of real-time data in corporate liquidity management based on research by the EBA Liquidity Management Working Group (LMWG).

The objective of this paper is to provide insight into how some companies already use real-time data in the liquidity management space, and where they could potentially benefit from real-time data access. In doing so, the LMWG aims to highlight and clarify the opportunities for banks in this space as well as likely constraints.

The report features six case studies of companies from a range of industries drawing on the insights of several corporate treasurers to identify how companies use data to manage liquidity, when they value real-time data from banks and use cases for which treasurers could use more bank-supplied, real-time data.

“As part of the ISO 20022 migration and the introduction of instant payments, banks across Europe have invested significant resources into infrastructure that enables the delivery of real-time data and payment processing to their corporate clients,” says Krister Billing, Chairman of the LMWG. “To optimally support their corporate customers and further monetise their investments, banks must now develop a clearer understanding of how this real-time data can best be used by customers to manage liquidity and to support business decision-making more generally. With its hands-on use cases and insights, our paper addresses a number of key questions that banks need to tackle on that journey.”

“Use of real-time data” is the 6<sup>th</sup> publication by the EBA Liquidity Management Working Group, which will continue its exploration of the interactions between banks and their corporate clients within the evolving liquidity management ecosystem in 2023.

EBA members can download the full report on the EBA Member Portal. Non-members have access to a summary [link to be included]. More information on the [EBA Liquidity Management Working Group](#) is available on the EBA website.

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## **About the Euro Banking Association (EBA)**

The Euro Banking Association (EBA) is a practitioners' body for banks and other service providers supporting a pan-European vision for payments.

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.

The EBA has more than 160 members from the European Union and across the world.

For additional information about the Euro Banking Association, please visit [www.abe-eba.eu](http://www.abe-eba.eu) or follow us on [LinkedIn](#) and [Twitter](#).