Accelerating B2B Cash:

Real-Time Liquidity, Payments, and Data for Corporate Treasurers

In many B2B companies, treasury strategy has never been a constraint, it is timing and lack of supporting infrastructure. When treasury processes lag business activity, organizations are forced to compensate with excess buffers, manual workarounds, and delayed decisioning models.

As business models become more continuous and interconnected, these gaps can create real commercial consequences. Procurement slows. Fulfillment pauses. Working capital may remain idle.

Real-time treasury capabilities address this challenge by aligning liquidity, payments, and data with the timing of business events. The value is not simply faster payments. It is the ability to act when it matters, with greater precision and confidence.

Citi Services Authors

Osas Eboigbe
Real Time Liquidity Product Head

Thomas Swenson
Global Domestic Payments Commercialization

A Landscape Moving Toward Real-Time Execution

Corporate treasury has historically operated within batch cycles, cut-off times, and end-of-day reporting. These models were built around infrastructure constraints that no longer define what is possible.

Three developments are reshaping this landscape:

- **Instant payment infrastructure**
  Real-time payment rails are expanding globally, enabling 24/7 execution and faster funds availability across key markets.
- **Structured data and ISO 20022**
  Payments can carry richer, standardized information that directly links financial transactions to underlying business activity, improving traceability, reconciliation, and automation.
- **API-driven connectivity**
  Integration between enterprise systems and banking platforms allows treasury to initiate, monitor, and act on payments and liquidity events within operational workflows.

Financial institutions are integrating these capabilities across payment rails, liquidity platforms, and data frameworks to help organizations reduce fragmentation and operate with greater consistency across regions.

Real-Time Treasury as a Source of Competitive Advantage

Real-time treasury capabilities offer clear advantages to B2B companies in several ways.

By coordinating liquidity visibility, payment execution, and data flows, treasury can move from reacting after the fact to supporting decisions as they occur.

This enables organizations to:

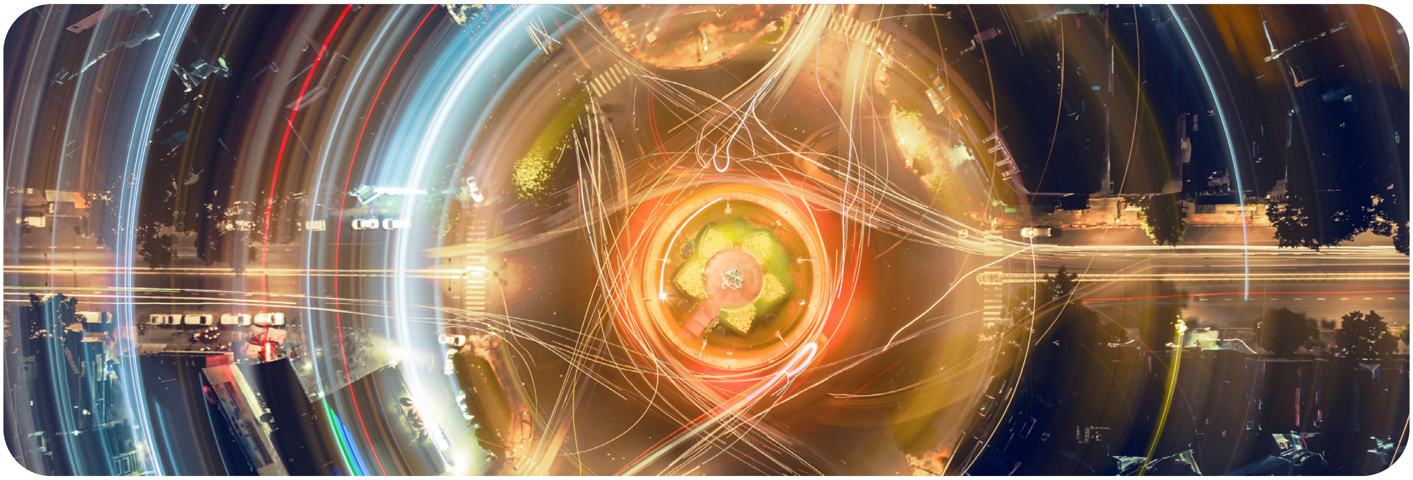
- Position liquidity dynamically rather than maintaining static buffers
- Align payment timing directly with operational needs
- Resolve exceptions earlier in the transaction cycle

The result is a treasury function that is more responsive, more integrated, and better aligned with the pace of the business.

The impact of real-time capabilities is most visible in scenarios where timing and certainty directly influence outcomes such as:

- **Supplier-critical payments**
  Delays in funding can disrupt supply chains. Flexible payment options, finality of settlement and extension of payment rails beyond the traditional cut-off times, provide business continuity and reliability, particularly across complex supplier networks.
- **Working capital efficiency**
  Uncertainty and limited visibility often lead to conservative liquidity buffers to meet business needs. Real-time treasury capabilities provide organizations with the tools to reassess effective allocation of capital that was otherwise tied up due to timing uncertainty.
- **Dynamic payment decisioning**
  Fixed payment cycles constrain flexibility. Real-time execution supports early payment strategies, discount capture, and conditional settlement.
- **High-value transactions**
  Settlement certainty is critical for large or time-sensitive payments. Enhanced visibility and confirmation can reduce friction between counterparties.
- **Ecosystem coordination**
  Organizations operating across global supplier, distributor, and platform ecosystems benefit from more consistent execution and visibility across markets.

Financial institutions are integrating these capabilities across payment rails, liquidity platforms, and data frameworks to help organizations *reduce fragmentation and operate with greater consistency across regions.*



Illustrative Client Use Cases

Organizations are already applying real-time treasury capabilities to improve liquidity visibility, payment execution, and operational efficiency across a range of business scenarios. Examples below are illustrative of how real-time treasury capabilities can support business objectives. Client experiences and results may vary.

Multinational Industrial Conglomerate

Challenge

Centralize treasury operations, mobilize liquidity globally, and reduce manual funding processes.

Capability Applied

Real-time liquidity funding and **cross-currency sweeps** enabled automated 24/7 funding across multiple jurisdictions.

Business Impact

- Enhanced visibility of global cash positions
- Supported more efficient deployment of liquidity across entities
- Helped unlock operationally constrained liquidity for broader capital utilization

Global Assurance & Risk Management Company

Challenge

Required greater visibility of global cash balances to support operational needs and improve payment responsiveness.

Capability Applied

Real-time liquidity visibility and sweeping provided consolidated insight of global cash through one designated account.

Business Impact

- Reduced idle cash balances
- Supported working capital optimization efforts
- Increased flexibility in capital deployment decisions broader capital utilization

Multinational Energy Corporation

Challenge

Sought to accelerate high-volume dividend distributions and improve payment transparency.

Capability Applied

Instant pay-outs supported faster dividend disbursements and real-time settlement confirmation.

Business Impact

- Accelerated payment processing
- Improved operational efficiency through reduced manual monitoring
- Enhanced transaction visibility and payment-status transparency

Global Medical Supply Company

Challenge

Required a contingency payment solution for urgent transactions outside traditional payment cut-off windows.

Capability Applied

Instant payments were implemented as an on-demand option for time-sensitive and exception-based payment requirements.

Business Impact

- Increased payment flexibility beyond traditional operating hours
- Improved responsiveness to urgent payment needs
- Supported business continuity for critical transactions

Consistent, timely insight across accounts and entities allows treasury to respond as conditions change, *rather than relying on periodic reporting.*

From Operational Improvement to Financial Impact

Real-time Treasury capability is not a technological upgrade. It represents a shift in how treasury supports the business.

Liquidity Precision

Liquidity positioning with precision allows treasury to distinguish between structural liquidity needs and timing-driven buffers. Even incremental improvements can influence capital allocation at scale. Real-time treasury can help treasurers to have the right cash, in the right place and at the right time, freeing up idle funds for more effective capital deployment.

Operational Efficiency

Manual processes remain a persistent source of cost and delay for treasuries. Structured data and real-time status updates support reconciliation automation and more targeted exception management. Real-time treasury solutions also eliminate manual treasury processes like granular forecasting and manual pre-funding for payments.

Settlement Certainty

Understanding when funds are final and usable supports smoother execution of downstream processes and reduces operational dependency on delayed confirmation. Real Time treasury solutions drive finality of settlement.

Control in Continuous Execution

As transaction windows compress, organizations are placing greater emphasis on robust pre-validation, real-time monitoring, and governance frameworks that can operate across payment types and markets, helping manage risk in increasing continuous execution environments. Real-Time treasury solutions place great focus on shifting control earlier in the process.

Visibility Across the Enterprise

Consistent, timely insight across accounts and entities allows treasury to respond as conditions change, rather than relying on periodic reporting.

These capabilities are increasingly enabled through integrated platforms that combine payments, liquidity management, and data into a single operating framework.

Real-time capability does not replace decision discipline. Treasury teams still determine when and how payments are executed based on factors such as urgency, cost, risk, and policy. Real-time simply expands the range of options available to treasury and allows those decisions to be executed with greater precision.

Strategic Implications for CFOs and Treasury Leaders

For CFOs, real-time capabilities can influence key financial levers:

- **Capital efficiency**
  Reduced reliance on buffers tied to timing uncertainty, freeing up capital for business use
- **Operational resilience**
  More reliable execution of payments supporting critical activities
- **Decision insight**
  Access to more timely and structured data across the organization

For treasury teams, this represents a shift toward closer alignment with business operations. Treasury becomes more directly connected to how and when financial decisions are executed.

Building a Real-Time Treasury Capability

There are multiple facets to implementing real-time treasury, which may require coordination across several dimensions:

- Access to multiple payment rails across domestic and cross-border environments
- Structured data to enable reconciliation and reporting
- Connectivity between enterprise systems and banking infrastructure
- Intraday liquidity visibility and funding capabilities
- Controls aligned to continuous execution
- Analytics that support timely decision-making

This change may prove daunting for many organizations, hence companies are focusing on consolidating banking relationships and leveraging partners that can provide consistent connectivity to other banks and treasury systems, visibility across regions and flexible payment types with minimal technology cost for treasuries.

Conclusion: Moving from Capability to Implementation

As real-time treasury capabilities become increasingly relevant in modern B2B commerce, organizations that align liquidity, payments, and data with business timing can reduce friction, improve coordination, and operate with greater agility.

Many organizations are now moving beyond viewing real-time as a technical enhancement and are instead identifying where it can deliver measurable impact. This often involves working with partners that provide integrated access to payment rails, liquidity management tools, and data connectivity across markets.

The path forward typically begins with targeted use cases where timing clearly affects outcomes. Over time, these capabilities can expand across the organization, supporting a more connected and responsive operating model.

Outcomes will vary based on structure and implementation approach. However, as infrastructure, connectivity, and data standards continue to evolve, the ability to operate with greater speed, visibility, and certainty is becoming an important part of how treasury supports business performance.

NEXT STEPS

Translate Insights into Real-Time Action

Explore client case studies, additional insights, and our real-time capabilities on our dedicated Real-Time Hub.

Access online at: citibank.com/tts/sa/real-time/

SCAN TO EXPLORE

Services
citi.com/services

26-CC4F544A 08/26