

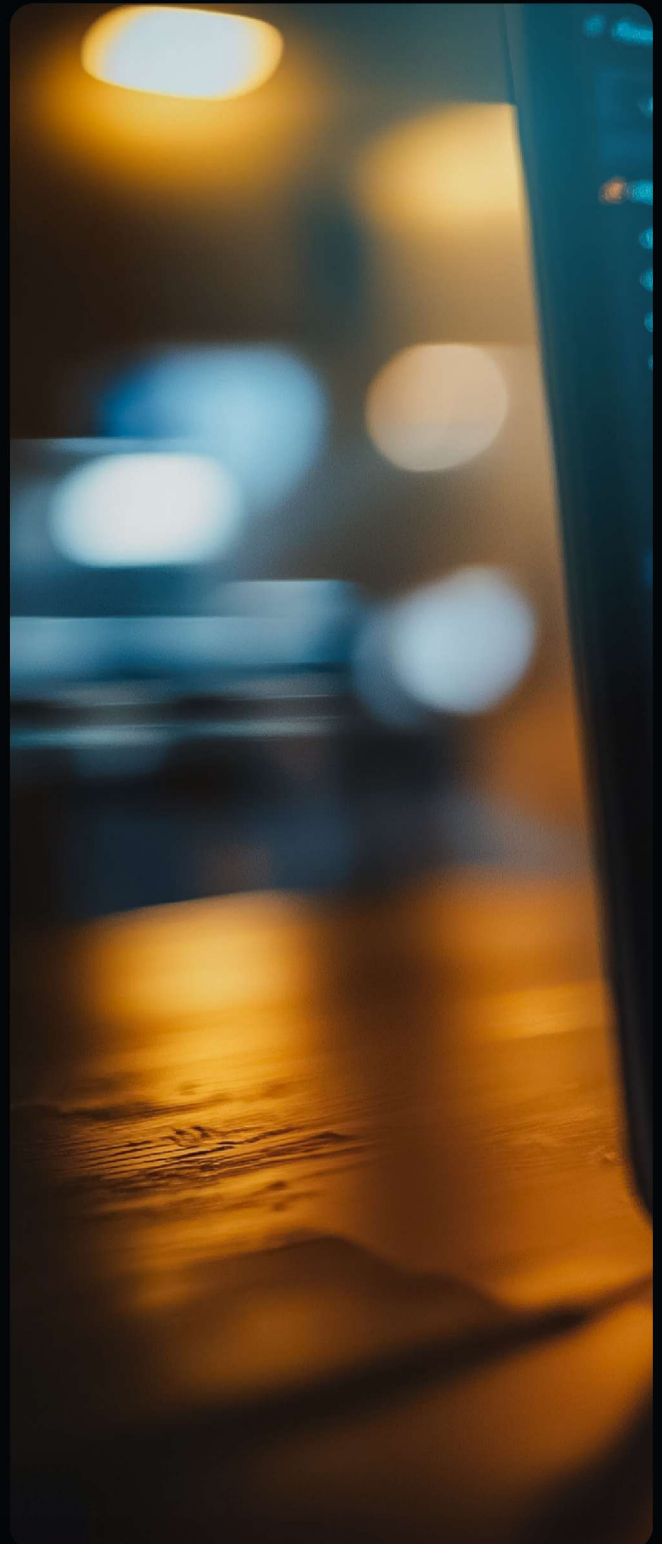
Cash & Liquidity Management

Aquila brings liquidity monitoring and cash management together on a single platform, giving treasury and payment teams instant visibility of their true position. The platform automates compliance reporting, sweeps funds in and out, generates outward settlement messages, and updates core system ledgers either automatically or on demand.

Liquidity Management continuously monitors intraday and end-of-day positions, generating the analysis regulators and bank personnel require. Real-time monitoring, using live position data and scenario based stress testing, delivers instant answers when they're needed most.

Cash Management automatically projects positions across internal accounts, with the option to aggregate by currency. Once defined thresholds are crossed, Aquila can sweep funds in or out, produce settlement messages, and post to the back office in real time.

Together, these capabilities give treasury and payment teams a single, real-time view of liquidity and cash replacing fragmented and inadequate manual processes with automated monitoring, stress testing, and settlement. The result is faster decision making, stronger regulatory readiness, and reduced operational risk across the treasury function.



Liquidity Management

Basel Committee (BCBS) rules mean banks must prove their intraday and end-of-day liquidity position on demand, and the penalties for falling short are real. Aquila takes the manual work out of that obligation: it monitors positions continuously and generates statements the moment they're needed, so treasury always has an accurate, live view.

WHAT IT TRACKS

- Peak intraday liquidity usage and available liquidity at start of day
- Total payments and time-critical obligations
- Correspondent activity: payments made on customers' behalf and credit lines extended
- Intraday throughput for direct participants

HOW IT WORKS

Aquila sets the day's opening position from the prior day's MT940, MT950 or camt.053 closing balance, then tracks every credit and debit in real time via MT900, MT910, camt.054 advices, or MT942 / camt.052 intraday statements.

Paired with Message Management, it flags payments sent but not yet confirmed to build an assumed current position, and factors in queued payments to project what the real time position is. If payments are processed via Aquila, they can be released based on payment priority (for example customer rating or type of payment) only if the correspondent funding is available. Warnings for exceeded thresholds are available, as well as the ability to sweep funds in and out of correspondent accounts to cover positions, with accounting into the core banking application.

Statutory output, including Bank of England PRA submissions, are available.

Why it matters

- Full visibility of liquidity in any currency, in real time
- One centralised liquidity balance across the bank
- Cuts compliance cost and manual effort through automation
- Consistent, audit-ready compliance monitoring
- Drops into existing infrastructure fast
- Materially lowers liquidity risk exposure

Liquidity Stress Testing

Regulators expect more than a real-time liquidity position, they expect banks to show how that position holds up under pressure. BCBS Principles for Sound Liquidity Risk Management, and PRA expectations set out through the ILAAP, call for regular stress testing across a range of scenarios, with clear escalation triggers and a credible contingency funding plan behind them. Aquila extends the same live position data it already holds for Liquidity Management into that stress-testing process, rather than asking treasury to rebuild it in a spreadsheet.

SCENARIO COVERAGE

Idiosyncratic stress

A bank-specific shock, such as a ratings downgrade or reputational event.

Market-wide stress

Broad funding market disruption affecting the sector.

Combined stress

Idiosyncratic and market-wide pressure applied together.

HOW IT WORKS

Aquila allows the user to apply stress parameters, such as increases in business or reductions in all or specific agents' payments, directly to the live intraday and end-of-day positions it already calculates. That removes the lag and reconciliation risk of exporting positions into a separate stress-testing tool, and allows a direct comparison graphically.

Why it matters

- Stress results grounded in the same live data as day-to-day reporting
- Faster, more defensible ILAAP and supervisory submissions
- Configurable scenarios without vendor lock-in on assumptions
- Clear escalation path from early warning to contingency action
- Reduces reliance on manual, spreadsheet-based stress runs
- One audit trail spanning BAU liquidity and stress reporting

Cash Management

Forecasting a cash position by hand is slow, error-prone, and holds back reinvestment decisions. Aquila's Cash Management projects positions automatically and produces settlement messages in seconds, freeing up capacity for volume growth and giving treasury an accurate basis for reinvestment, at a fraction of the manual cost and risk.

WHAT YOU GET

- Live visibility of intraday cash positions, in any currency
- Deep account-level position analysis
- Accurate, forward-looking balance projections
- Straight-through settlement message production
- Fast integration into existing infrastructure
- A platform built to scale with volume
- Continuous updates as regulation evolves

TWO LENSES ON YOUR POSITION

Account view

See and print how each position is calculated; request, authorise or cancel transfers; review transfer history. Set a protected minimum balance per account, transfer the full calculated amount or a rounded figure, and run cut-off transfers automatically or by hand.

Currency view

Roll individual accounts up into a single currency position and project it up to 10 days ahead, removing the manual effort and risk of pulling that picture together yourself.

Why it matters

- Less manual effort, less operational risk
- Lower processing costs
- Stronger audit trail and compliance posture
- Sharper accuracy across the board
- Faster resolution when issues arise
- Scales cleanly as volumes grow

HOW IT WORKS

Opening position and adjustments

Aquila derives the day's opening balance from either the prior day's SWIFT statements (external view) or the back-office system (internal view). For anything not yet booked, value-dated adjustments with a full description can sit in the system, clearing automatically at end of day or staying until they reach value or are removed manually.

Automated transfers and settlement

Funds sweep automatically once an account crosses a set threshold, with support for multiple transfer layers. Authorised users can also trigger a manual transfer at any time, with four-eyes approval configurable throughout. Outward settlement messages, typically SWIFT pacs.009, or credit/debit advices, fire automatically once the sweep completes.

Posting and audit trail

Every transfer posts to the back office in real time via API, with return codes monitored so failures surface immediately and can be repaired manually if needed. References, transaction codes and ledger narratives are fully configurable and cross-referenced in the Aquila database alongside related messages, giving you one complete, auditable transaction history, with posting approval enforceable before release.

Backed by 43 years of financial messaging expertise, Aquila's modular design lets you deploy new message architecture quickly, cutting cost and complexity across the treasury function.

See. Project. Control. Settle.

Real-time cash and liquidity control built into Aquila.

See every liquidity position instantly. Aquila brings intraday and end-of-day cash and liquidity data together in one solution, so treasury and payment teams always know their true position.

Control. When a defined threshold is crossed, Aquila acts by sweeping funds in or out automatically, or on demand, so surplus cash is never idle and shortfalls are never a surprise.

Project positions. Cash positions today and forward are forecast automatically across accounts, with the option to aggregate by currency using real time data. This enables teams to see the impact of a shortfall or surplus before it happens, not after.

Settle with confidence. Outward settlement messages are generated and postings flow through to the back office and core ledgers in real time automating the loop from visibility to action without manual rework.

About Aqua Global

Aqua Global is a software provider that has been assisting financial institutions to automate their transaction lifecycle since 1983, providing seamless, secure and robust message automation.

Headquartered in London with a support hub in Poland and global business partners, Aqua Global has supported banks across over 30 countries around the world. Our solutions support real-time operations, regulatory compliance and scalable automation, and we focus on building long-term partnerships, tackling complex operational challenges, and providing reliable, high-performance systems that assist our clients every day.

The Aquila Platform

Centralised Orchestration	
Message Management	
ISO 20022 Processing	
Payments	
Treasury	
Securities	
Reconciliations	
Matching	
Incident Management	
Cash & Liquidity Management	

For more information, visit

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