

# THE COVID-19 PANDEMIC AND THE LIQUIDITY MANAGEMENT ECOSYSTEM: WHERE TO GO FROM HERE

The Covid-19 crisis accelerated liquidity management trends and helped crystallise questions that financial institutions will have to address as they continue to support their corporate clients. Two trends specifically accelerated: the need for real-time cash visibility and greater scrutiny of cross-border intercompany loans.

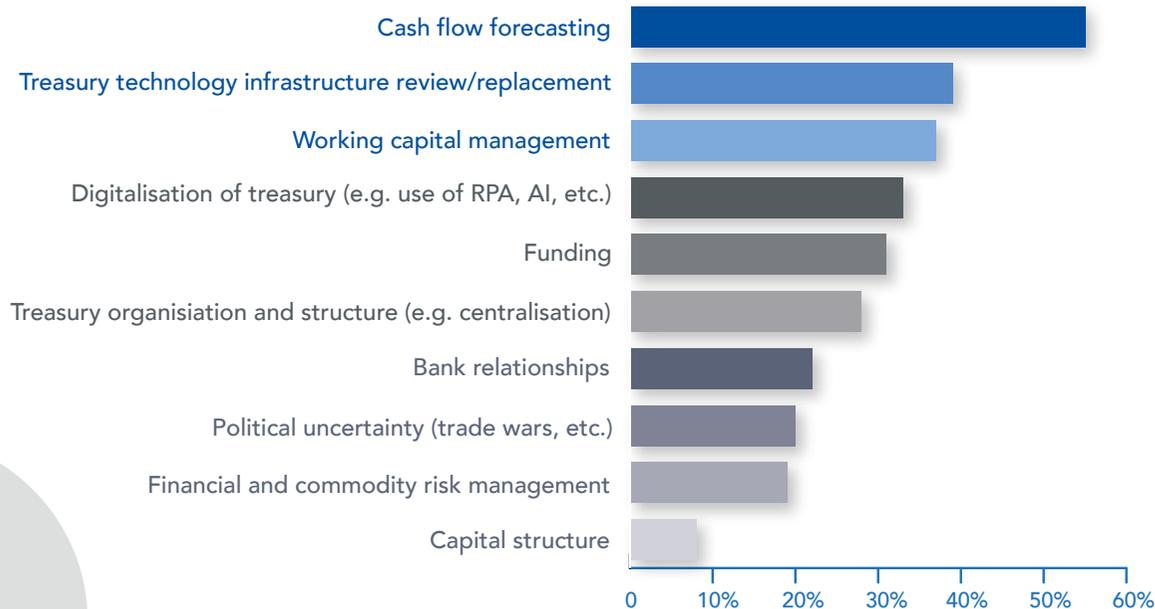
Both highlighted the importance of digitalisation to gain access to dynamic and more granular data. It would help sharpen cash flow visibility and ease global account management for multinational corporate customers.

The Covid-19 crisis has shown that, going forward, corporates need technologies and services that can be more readily adopted or more easily adapted to handle unforeseen situations. To be able to support their corporate clients with such technologies and services, the financial services industry needs to continue to innovate.

To understand how the ecosystem is changing, the following questions could be useful for financial institutions:

- ≡ In what ways can companies be supported to reduce their liquidity risk?
- ≡ In what ways are needs of corporate treasurers changing, and how can the financial services industry meet them?
- ≡ Can the financial services industry develop appropriate solutions that will anticipate future demands triggered by the next disruptive critical event?
- ≡ How can corporate treasurers obtain complete insight of their liquidity positions with all their counterparties?
- ≡ If companies want to manage liquidity as a central asset, is there an ideal way to structure their treasury organisations?
- ≡ As more activities are performed in real time, how can companies access reports in real time?
- ≡ How will the emergence of new FinTech solutions, especially in payments, impact the corporate liquidity management ecosystem?

## TREASURY PRIORITIES OVER THE NEXT 12 - 24 MONTHS



Source: The European Association of Corporate Treasurers

**Learn more:**  
**download the report**  
 EBA members can download the full report on the EBA Member Portal [▶](#)

FACT SHEET

## Our mission

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.

## Our activities

The EBA activities cover four core areas:

- ≡ Thought Leadership & Innovation: advancing the understanding of new market trends through working groups, task forces and open fora.
- ≡ Market Practices & Regulatory Guidance: providing guidance on market regulation and implementation through practitioners' panels.
- ≡ Networking & Events: fostering pan-European practitioner exchange through EBAday and other events.
- ≡ Training & Education: providing training & educational services on relevant payments and transaction banking topics to the EBA community through summer and winter schools and e-learning.



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