

REAL TIME BALANCE CONTROL

VISIBILITY, CONTROL AND DECISION-MAKING IN REAL TIME

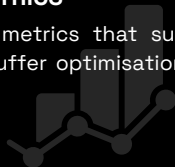


RTBC (Real-Time Balance Control) enables financial institutions to gain continuous visibility, actionable insights, and control over liquidity and payment flows, improving decision-making in complex cross-border environments.

RTBC combines SWIFT data with RTGS systems, Nostro accounts, and internal systems to deliver a real-time, consolidated view of liquidity, positions, and payment activity across multiple rails and geographies.

1. INTRADAY LIQUIDITY METRICS

Delivers real-time liquidity metrics that support better funding decisions, buffer optimisation and regulatory compliance.



RTBC SUITE

2. PAYMENTS MANAGEMENT INFORMATION

Transforms payment flows into operational intelligence, enabling full visibility across cross-border transactions and correspondent banking chains.

4. CERTIFICATION PROCESS

Ensures trusted, auditable and certifiable data, enabling confidence in reporting, compliance and internal governance.

3. STRESS TESTING

Simulates liquidity scenarios to support proactive decision-making under uncertainty, including volatility, delays and funding constraints.



5. OPERATIONAL INTELLIGENCE

Provides real-time insights that enable treasury, operations and risk teams to move from monitoring to decision-making.



6 KEY CHALLENGES IN LIQUIDITY AND PAYMENT CONTROL

REAL-TIME VISIBILITY ACROSS FRAGMENTED SYSTEMS

Lack of a unified view across SWIFT, RTGS, Nostro and internal systems limits the ability to understand liquidity positions and payment status in real time.

INTRADAY LIQUIDITY OPTIMISATION UNDER UNCERTAINTY

Managing buffers efficiently is complex in cross-border environments where timing, FX and settlement conditions vary continuously.

LIMITED CONTROL OVER PAYMENT FLOWS

Without full traceability, identifying delays, bottlenecks or failures across correspondent banking chains becomes reactive instead of proactive.

FRAGMENTATION ACROSS MULTI-RAIL ECOSYSTEMS

The coexistence of RTGS, instant payments and cross-border networks increases operational complexity and reduces control.

REGULATORY PRESSURE AND DATA RELIABILITY

Ensuring accurate, traceable and auditable data for liquidity metrics and reporting remains a key challenge.

CONTINUOUS OPERATIONS REQUIRE CONTINUOUS CONTROL

24/7 payment environments demand real-time monitoring and decision capabilities, not just reporting.

HOW RTBC CREATES VALUE

RTBC transforms fragmented payment and liquidity data into a real-time control and decision layer:

- Consolidates data from SWIFT, RTGS, instant payments and internal systems
- With end-to-end traceability
- Provides real-time alerts and anomaly detection
- Enables proactive liquidity management and operational control

BUSINESS IMPACT

Faster identification and resolution of issues

Improved control over cross-border payment flows

Greater operational resilience in complex environments

Reduced funding costs through optimised buffers

Better liquidity decisions in real time

ARENA Financial Tech

- Expertise in SWIFT and cross-border payment ecosystems
- Strong focus on liquidity control and decision intelligence
- Designed for real-time, high-complexity financial environments
- Proven capability to operate across fragmented infrastructures

100%

focused on
financial
technology

+15

years delivering
critical technology
projects

+60

across technology,
financial markets and
operations

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