



Cash Visibility

The Blind Spot in

Modern Treasury

Cash management still runs on manual downloads and portal-hopping. It works — until you're juggling multiple banks, entities, and currencies.

Here's why cash visibility is treasury's biggest blind spot.



The morning routine that shouldn't exist

Ask any finance director how their day starts and you will hear a version of the same story.

Log into bank portal one. Pass through verification. Download the statement. Open the spreadsheet. Start reconciling. Then do it again for every other account.

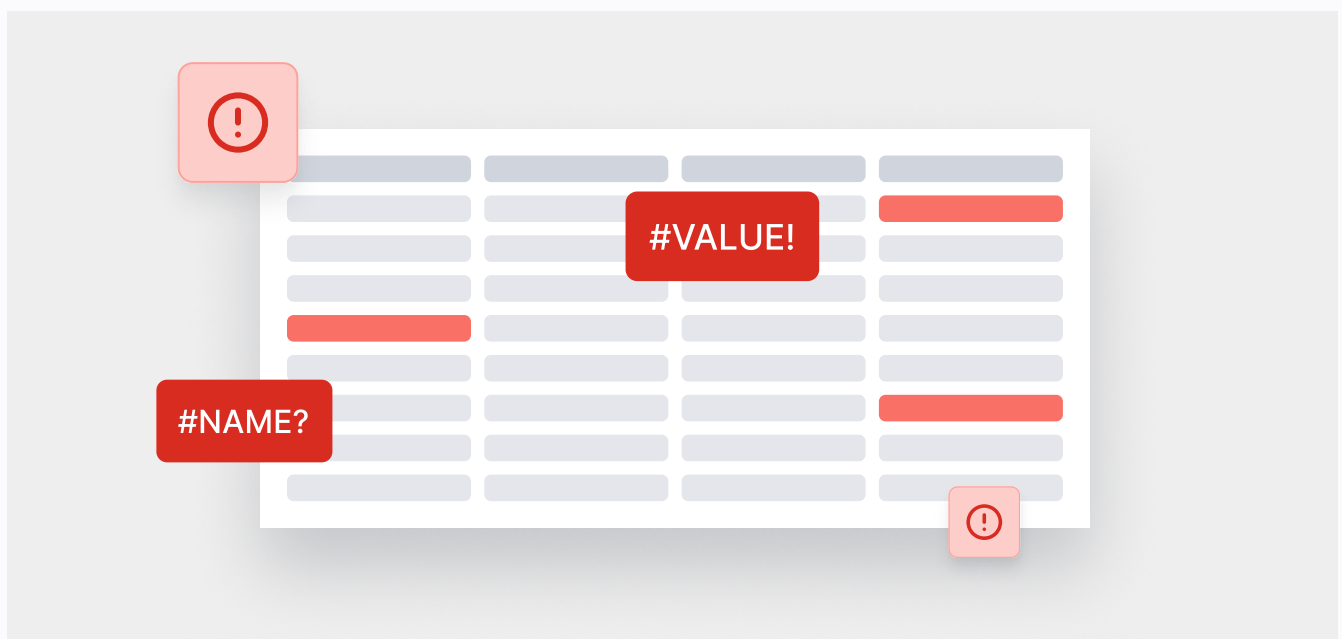
For businesses operating across multiple banks and entities, this can mean logging into ten, twenty, or more portals just to get a starting position for the day. By the time the data is collected your cash position has already changed.

The real cost is not the time spent, though that is significant. It is the decisions being made on incomplete or outdated information. Cash sitting idle in one entity while another faces a shortfall. Liquidity opportunities missed because no one has a full picture.



Why spreadsheets are not the problem, but they are not the solution either

Spreadsheets are flexible, familiar, and free. They are also manual by nature, which means every update requires human input, and every human input introduces risk.



A formula breaks. A figure gets overwritten. A tab does not get updated before the board meeting. These are not edge cases. They are the daily reality for treasury teams relying on spreadsheets as their primary tool.

Bank portals compound the problem. Each bank presents data in its own format, in isolation. The consolidated view still has to be assembled by hand, every single day.

ERP systems can help, but they are typically built for accounting workflows, not real-time treasury visibility. They tell you where cash was, not where it is.

Case study

What this looks like in practice

A European manufacturing business with operations across five countries was spending approximately three hours each morning pulling together its daily cash position.

The finance team was logging into 32 separate bank portals, downloading statements in different formats, and manually consolidating figures into a master spreadsheet. By the time the position was ready, it was already an hour out of date.

When a subsidiary faced a short-term liquidity shortfall, the group treasury team did not find out until the following morning. The cost of the emergency transfer, combined with the FX exposure on the overnight gap, ran to over £40,000.

Before

3 hours

Manual consolidation each morning

After

< 5 min

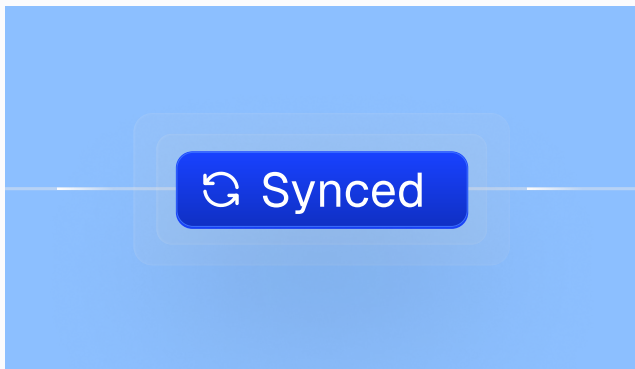
Real-time visibility platform

After moving to a real-time cash visibility platform, the same position update that took three hours now takes under five minutes. The finance director now walks into every morning meeting with a live view of the group position.



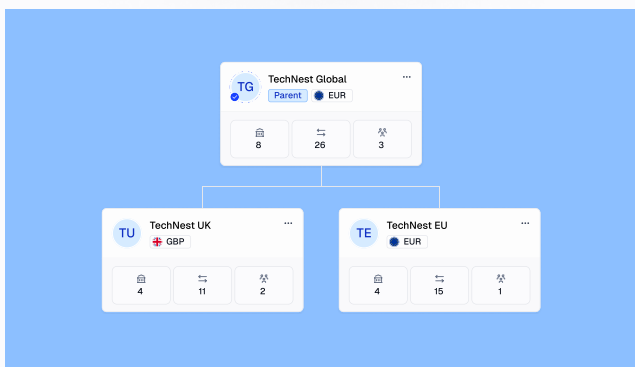
What cash visibility actually requires

Effective cash management is not just about seeing balances. It is about having the right data, at the right time, in the right format to make decisions.



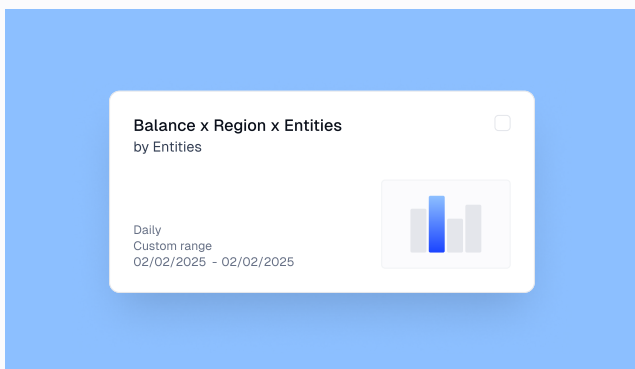
Real-time connectivity

Balances update automatically without manual downloads



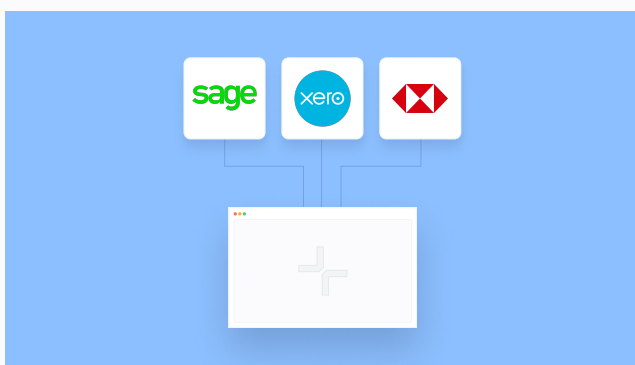
Multi-entity consolidation

Group and entity-level positions visible in one place



Flexible reporting

The right view for CFOs, treasurers, and board reporting without rebuilding it each time



Integration with existing systems

Data flows in without duplicating work.



How modern cash management works

The shift is straightforward in principle. Instead of finance teams going to the data, the data comes to them.

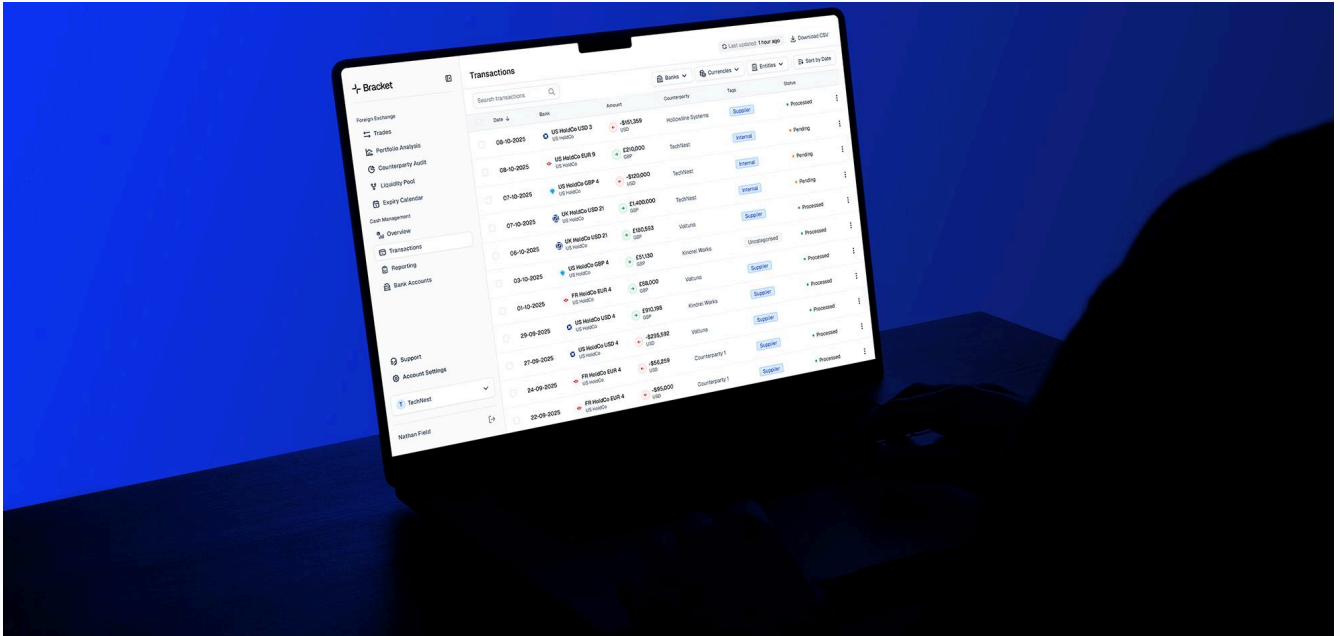


By connecting bank accounts, entities, and systems into a single platform, consolidation happens automatically. Open one platform and see the full cash position instantly, updated in real time, across every bank and currency.

The impact is tangible. Teams that previously spent two to three hours each morning on cash reporting reduce that to minutes. CFOs walk into board meetings with a live position rather than yesterday's snapshot. And finance teams shift from data collection to decision making.

Knowing your cash position in real time also changes how you manage liquidity. Surplus cash becomes visible and deployable. Shortfalls can be anticipated and addressed before they become problems.

What good cash management looks like in practice



The most effective treasury teams share a common approach. They operate from a single source of truth rather than multiple spreadsheets. They generate reports instantly rather than building them manually. And they focus on decisions, not data collection.



Balances that update automatically, without manual intervention



A consolidated view that works across entities, currencies, and banks



Reporting that can be shared instantly with stakeholders



Visibility into upcoming settlements and obligations, not just current balances



Ready to improve your cash visibility?

Bracket brings all your bank accounts, currencies and entities into one place, giving you a real-time, consolidated view of your cash position. No manual downloads. No fragmented systems. Just accurate, up-to-date data when you need it.

Sign up for free today and see your cash position clearly.

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