



## HSBC LAUNCHES LIQUIDITY SOLUTION FOR MIDDLE EAST CORPORATES IN STEP TOWARDS REAL TIME TREASURY

*First-of-its-kind solution in the Middle East, supports corporates in adapting to region's digital business landscape and real time payment revolution.*

*Launching in the UAE and Egypt, with plans for global expansion.*

19 March 2025: HSBC today announced the launch of an innovative cash concentration solution to support corporate clients in navigating the Middle East's digital revolution. The HSBC Seven-Day Cash Concentration Solution allows the bank's corporate clients to automate in-country liquidity management every day of the week, including weekends and country holidays.

The solution is the first of its kind in the Middle East financial services industry. The UAE and Egypt will become HSBC's first markets to introduce the new solution, before expansion to further markets in the Group's global network later this year, including in the Middle East. The development further underscores HSBC's position as the leading cash management bank<sup>1</sup> in the region.

Digital transformation is a key pillar of the economic diversification strategies in many parts of the Middle East and has led to the region becoming one of the fastest adopters of real time payments and digital business models. According to the World Economic Forum<sup>2</sup>, the region has become the fastest-growing real-time payments market globally and the market is expected to reach US\$2.6 billion by 2027.

Kyle Boag, Head of Global Payments Solutions, HSBC Middle East, North Africa and Turkiye, said: *"Launching a cutting-edge cash management solution in the Middle East will help corporates to ride the region's digital transformation and is another step in enabling our customers to building real-time treasury organizations."*

Boag continued: *"The advancement of real time payments and e-commerce means corporate treasurers are now looking at liquidity management as a 24/7 concept. HSBC's solution overcomes the traditional limitations businesses have faced by extending automated liquidity management from the working week to every single day."*

Commenting on the launch, Todd Wilcox, Deputy Chairman & CEO HSBC Bank Egypt, said, *"This represents a first for HSBC in the Middle East and aligns with Egypt's drive towards digitization. Our solution offers corporate clients liquidity solutions 24 hours, 7 days a week, bringing significant flexibility to cash management from the 5-day model. This will enhance working capital efficiency and contribute to a seamless, resilient financial landscape."*

By consolidating positive and negative balances across various HSBC bank accounts into a single account, the solution helps customers to optimise liquidity and reduce borrowing costs, enhancing their financial flexibility. Through HSBC's 'Global Liquidity Solutions' self-service platform, customers can now be in full control of their liquidity seven days a week, by managing and amending sweep execution and inter-company position parameters.

<sup>1</sup> [Euromoney Cash Management Survey 2024](#)

<sup>2</sup> [World Economic Forum, What's behind the Middle East's boom in digital payments?, Mar 3, 2025](#)



To find out more about the real-time liquidity solution, visit [HSBC UAE](#) or [HSBC Egypt](#).

**ENDS/MORE**

**Notes to editors**

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**HSBC in the MENAT region**

HSBC is the largest and most widely represented international banking organisation in the Middle East, North Africa and Türkiye (MENAT), with a presence in nine countries across the region: Algeria, Bahrain, Egypt, Kuwait, Oman, Qatar, Saudi Arabia, Türkiye and the United Arab Emirates. In Saudi Arabia, HSBC is a 31% shareholder of Saudi Awwal Bank (SAB), and a 51% shareholder of HSBC Saudi Arabia for investment banking in the Kingdom. Across MENAT, HSBC had assets of US\$73bn as at 31 December 2024.

[www.hsbc.ae](http://www.hsbc.ae)

**HSBC in Egypt**

HSBC Bank Egypt S.A.E. was established in 1982 as Hongkong Egyptian Bank S.A.E. and adopted its present name in April 2001 following an increase in shareholding by the HSBC Group from 40% to 94.5%.

HSBC Bank Egypt S.A.E. is one of the largest multinational banks operating in Egypt, providing a comprehensive range of banking and related financial services through a network of more than 55 branches and outlets in prominent cities in Egypt.

**ENDS/ALL**