



Treasury Management & Liquidity Risk Control Checklist 2026

Cash Position & Daily Liquidity Monitoring

Procedures for verifying real-time cash balances across all operating, savings, and investment accounts to ensure immediate liquidity availability.

Monitoring Date

Enter date...

Total Consolidated Cash Balance

Write something...

Daily Net Cash Flow Variance (%)

Enter a number...

Accounts Verified

- ☐ Operating Account
- ☐ Payroll Account
- ☐ Savings/Reserve Account
- ☐ Investment/Money Market Account
- ☐ Foreign Currency Account

Significant Discrepancies or Unexplained Variances

Write something...

Daily Bank Statement/Balance Report

 Upload File

Treasury Manager Verification

Cash Flow Forecasting & Variance Analysis

Steps for updating short-term and long-term cash flow projections and comparing actual results against budgeted forecasts to identify discrepancies.

Forecast Period Start Date

Enter date...

Forecast Period End Date

Enter date...

Projected Cash Inflow (Total)

Enter a number...

Projected Cash Outflow (Total)

Enter a number...

Actual Cash Flow Variance (%)

Enter a number...

Variance Explanation & Root Cause Analysis

Write something...

Forecast Accuracy Rating

- ☐ Highly Accurate
- ☐ Acceptable Variance
- ☐ Significant Deviation
- ☐ Unacceptable Deviation

Supporting Cash Flow Spreadsheet

 Upload File

Bank Account Administration & Access Control

Audit steps for managing new account openings, authorized signatories, online banking permissions, and user access revocations.

Last Access Review Date

Enter date...

Bank Accounts Reviewed

- ☐ Operating Account
- ☐ Payroll Account
- ☐ Savings/Reserve Account
- ☐ Merchant/Credit Card Settlement Account
- ☐ Investment/Escrow Account

Authorized Signatory Update Required?

- ☐ Yes
- ☐ No

Description of Signatory Changes or Access Revocations

Write something...

Updated Signature Mandate Document

 Upload File

Treasury Manager Approval

Debt & Credit Facility Management

Maintenance of loan covenants, interest rate tracking, repayment schedules, and monitoring of revolving credit line availability.

Loan Maturity Date

Enter date...

Current Outstanding Balance

Enter a number...

Applicable Interest Rate (%)

Enter a number...

Loan Type

- ☐ Revolving Credit Line
- ☐ Term Loan
- ☐ Convertible Note
- ☐ Letter of Credit

Covenant Compliance Status

- ☐ Debt Service Coverage Ratio (DSCR)
- ☐ Debt-to-EBITDA Ratio
- ☐ Minimum Liquidity Requirement
- ☐ Asset Coverage Ratio

Loan Agreement Documentation

 [Upload File](#)

Notes on Covenant Breaches or Required Actions

Write something...

Treasury Manager Approval

Investment Policy Compliance & Oversight

Verification that all short-term investments and surplus cash allocations adhere to the approved corporate investment policy and risk appetite.

Policy Review Date

Enter date...

Investment Type Verified

- ☐ Money Market Funds
- ☐ Treasury Bills
- ☐ Certificates of Deposit (CDs)
- ☐ Corporate Bonds
- ☐ Commercial Paper

Total Value of Investments Reviewed

Enter a number...

Compliance Checklist Items Completed

- ☐ Yield vs. Benchmark Analysis
- ☐ Credit Rating Verification
- ☐ Maturity Date Alignment
- ☐ Liquidity Tier Validation

Compliance Deviation Notes

Write something...

Investment Performance Report

 Upload File

Treasury Manager Approval

Foreign Exchange (FX) & Currency Risk Mitigation

Monitoring of multi-currency exposure, evaluation of hedging instrument effectiveness, and management of FX gain/loss impacts.

FX Exposure Assessment Date

Enter date...

Active Currency Pairs Monitored

Write something...

Total Net Exposure Amount (USD Equivalent)

Enter a number...

Hedging Strategy Used

- ☐ Forward Contracts
- ☐ Currency Options
- ☐ Natural Hedging (Matching Inflows/Outflows)
- ☐ No Hedging (Spot Market)

Risk Mitigation Actions Completed

- ☐ Revaluation of foreign currency balances
- ☐ Update to FX forward contracts
- ☐ Sensitivity analysis performed
- ☐ Settlement of outstanding FX trades

FX Gain/Loss Report Attachment

 **Upload File**

Treasury Manager Approval

Counterparty Risk Assessment

Periodic review of the creditworthiness of banking partners and financial institutions to minimize concentration risk.

Last Counterparty Credit Review Date

Enter date...

Financial Institution Name

Write something...

Counterparty Risk Rating

- ☐ Low Risk
- ☐ Medium Risk
- ☐ High Risk
- ☐ Critical/Watchlist

Total Exposure Amount (USD)

Enter a number...

Latest Credit Rating Report

 Upload File

Risk Mitigation Action Plan

Write something...

Treasury Manager Approval

Treasury Fund Transfers & Wire Authorization

Strict verification protocols for inter-company transfers, outbound wire approvals, and segregation of duties during fund movements.

Transfer Request Date

Originating Account Number

Destination Account/IBAN

Transfer Amount

Currency Type

- ☐ USD
- ☐ EUR
- ☐ GBP
- ☐ Other

Authorization Level Required

- ☐ Treasury Manager
- ☐ Finance Director
- ☐ CFO

Supporting Documentation (Invoice/Authorization Form)

 Upload File

Authorized Approver Signature

Fraud Prevention & Cybersecurity Controls

Implementation of checks for Business Email Compromise (BEC) detection, dual-factor authentication audits, and verification of payment instruction changes.

Date of Fraud Control Audit

Enter date...

Review of Wire Transfer Authorization Levels

- ☐ All thresholds reviewed and updated
- ☐ Discrepancies found - needs immediate update
- ☐ Not reviewed this period

Cybersecurity Protocols Verified

- ☐ Multi-Factor Authentication (MFA) active for all users
- ☐ Bank portal access logs reviewed
- ☐ Segregation of duties (SoD) verified
- ☐ Phishing simulation/training completed

Evidence of Bank Access Log Review

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Description of any identified anomalies or unauthorized access attempts

Write something...

Treasury Manager Attestation

Reporting & Stakeholder Communication

Preparation of liquidity reports, liquidity ratio calculations, and essential treasury briefings for the CFO and Board of Directors.

Reporting Period End Date

Enter date...

Report Type

- ☐ Daily Cash Position Report
- ☐ Weekly Liquidity Forecast
- ☐ Monthly Treasury Management Review
- ☐ Quarterly Compliance Report

Total Cash & Equivalents Analyzed

Enter a number...

Significant Variance Explanations

Write something...

Finalized Treasury Report PDF

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Treasurer Approval

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🏁 Finish

 Generate Sample Report