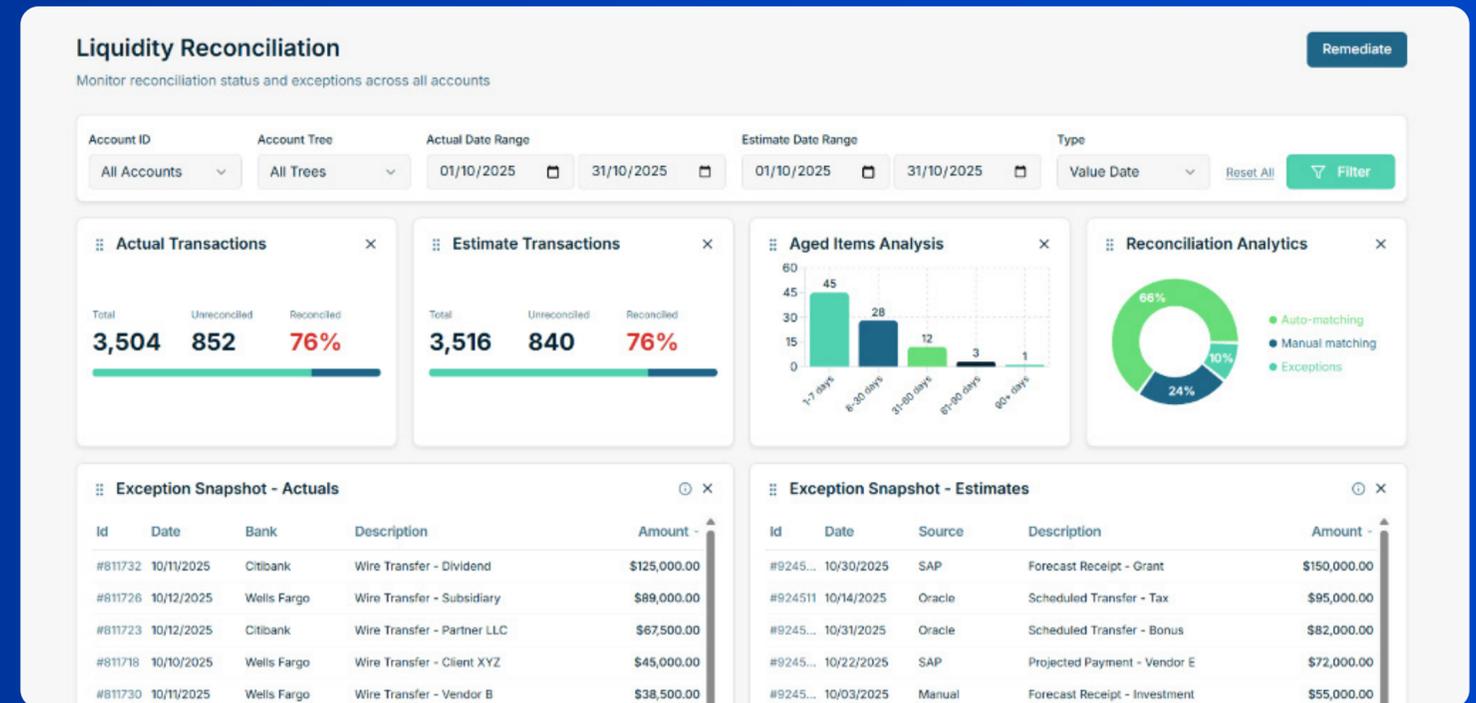


# Transform reconciliation with intelligent automation

Treasury and accounting teams often struggle with manual reconciliation processes, spending hours matching transactions across bank accounts, ledgers, and payment systems. Manual spreadsheets introduce operational costs, key person risk, and calculation errors. Without automated reconciliation, teams cannot quickly identify fraudulent transactions, catch payment errors, or maintain accurate cash positions. This reactive, time-intensive process delays month-end close, creates audit failures, and exposes organizations to compliance risk

**Ripple Treasury Reconciliation transforms manual processes into intelligent, automated workflows.**

**Reconciliation**



Achieve 98% auto-match rates through advanced many-to-many matching algorithms and connect data from any source (banks, ERPs, payment systems) to build repeatable reconciliation processes with complete audit trails. Implement Reconciliation in as little as 90 days for rapid time to value.

Financial teams gain the clarity to act with accurate cash positions, fraud detection, and audit-ready reconciliation trails enabling faster month-end close and confident financial reporting.

## What it delivers:

- Eliminates manual reconciliation work
- Intelligent fraud detection catches improper funds flow
- Complete audit trails for regulatory compliance

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## Intelligent matching that scales

Ripple Treasury Reconciliation empowers finance teams to shift from manual spreadsheet matching to intelligent, automated reconciliation with enterprise-scale performance.

### The power of Ripple Treasury Reconciliation



#### 98% auto-match rate

Advanced many-to-many matching algorithms achieve 98% automatic matching versus 85-90% industry standard. Intelligent matching with no line item aggregation required eliminates hours of manual work while improving accuracy.



#### Unlimited rule creation

Fully configurable and limitless rule creation versus rigid competitor systems. Build matching rules tailored to your business without artificial constraints or expensive professional services.



#### Enterprise-scale performance

Process millions of transactions in minutes with performance at or above industry standards. Full transparency for every transaction regardless of source or volume.



#### Connect any data source

Unify data from banks, ERPs, payment systems, and ledgers. Seamless integration eliminates manual data export and import cycles while ensuring data accuracy.

# Business outcomes

## Scale without risk

Manual spreadsheet reconciliation breaks down at high transaction volumes, creating operational costs, time delays, and key person dependencies. Ripple Treasury processes millions of transactions in minutes with enterprise-scale performance. Eliminate manual processing errors and reduce key person risk while handling growing transaction volumes.

## Visibility that protects

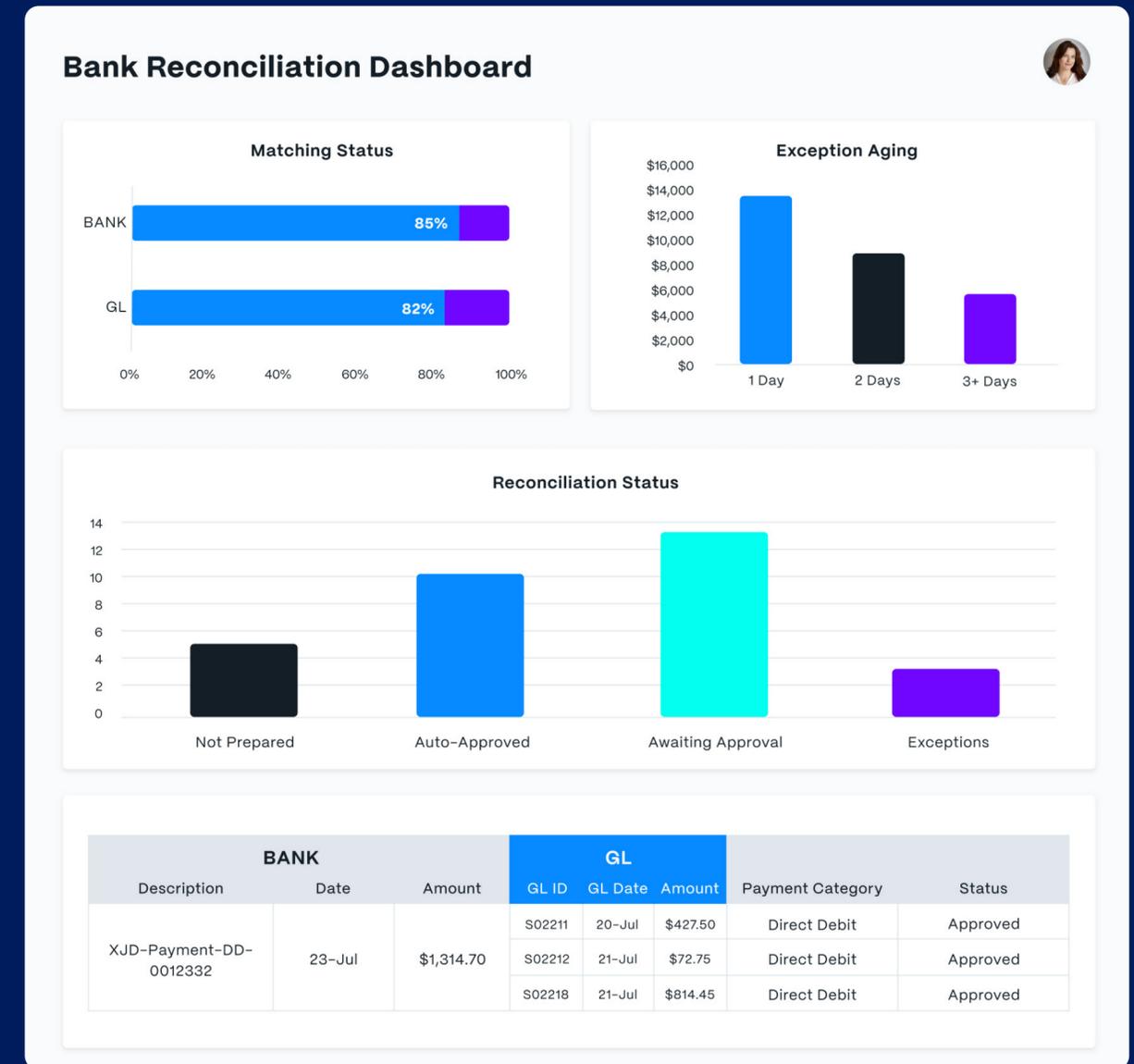
Catch revenue leakage from rebates, commissions, and payment errors that manual processes miss. Identify fraudulent or improper funds flow including payments and chargebacks. Complete transaction-level audit trails with approval workflows provide visibility into every matched and unmatched item, protecting stakeholder money and reducing CFO personal liability.

## Compliance you can certify

Inability to reconcile leads to negligence, mismanagement of stakeholder funds, and material weaknesses in financial disclosure. Established audit trails support regulatory examination requirements. Complete transparency for every transaction enables confident certification. Reduce CFO personal liability and audit committee risk with validated reconciliation processes.

## Rapid time to value

Be operational in as little as 90 days with proven implementation methodology. Self-implementation option available with flexible timelines that adapt to your business needs. Choose your deployment pace while leveraging proven processes that accelerate value realization.



Bank reconciliation dashboard

# Key capabilities

## Intelligent many-to-many matching

Automatically resolve complex transaction relationships across one-to-many and many-to-one scenarios without manual intervention or line item aggregation. Purpose-built matching logic handles the edge cases that trip up standard reconciliation tools.

## Agile rule creation

Fully configurable and limitless rule creation adapts to your business. Build matching rules for any transaction type, data source, or complexity level without system constraints.

## Enterprise-scale performance

Handle millions of transactions in minutes. Performance at or above par with Blackline. Process high volumes without degradation while maintaining full transparency for every transaction.

## Complete audit trail

Transaction-level audit trails with approval workflows ensure compliance and governance. Track every match, exception, and resolution with timestamp and user identification for regulatory examination.

## Collaborative workflow

Democratize process knowledge across finance teams. Share reconciliation workflows, exception handling procedures, and approval processes. Reduce key person dependencies through documented, repeatable processes.

## Universal connectivity

Connect and combine data from any source including banks, ERPs, payment systems, and third-party platforms. Build repeatable data transformations that unify disparate sources.

## Fraud detection

Identify fraudulent or improper funds flow including payment errors and chargebacks. Catch revenue leakage from rebates and commissions. Alleviate improper flow of funds with intelligent matching validation.

4.1 Match transactions

Successful | Last run: 24 Feb 2026, 09:44 AM | Start run preview | Step dependency | Step run set

recBankStatement

Matched amount: 570,725.35 | Unmatched amount: 36,702 | Matched records: 35 | Unmatched records: 12

Columns assignment: id1: invoiceNumber | id2: Select column... | Amount: credit | Date: Select column...

accName	accNumber	currency	trnDate	_Matc...
Firm Trading Account	42092284206	AUD	19072018	3098508
Firm Trading Account	42092284206	AUD	19072018	3098500
Firm Trading Account	42092284206	AUD	19072018	3098480
Firm Trading Account	42092284206	AUD	19072018	3098496
Firm Trading Account	42092284206	AUD	19072018	3098499
Firm Trading Account	42092284206	AUD	19072018	
Firm Trading Account	42092284206	AUD	19072018	3098501
Firm Trading Account	42092284206	AUD	19072018	3098510
Firm Trading Account	42092284206	AUD	19072018	3098513
Firm Trading Account	42092284206	AUD	19072018	3098512
Firm Trading Account	42092284206	AUD	19072018	
Firm Trading Account	42092284206	AUD	19072018	3098482
Firm Trading Account	42092284206	AUD	19072018	3098483
Firm Trading Account	42092284206	AUD	19072018	3098505
Firm Trading Account	42092284206	AUD	19072018	3098507
Firm Trading Account	42092284206	AUD	19072018	3098503

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Matching rule #1 | Add new rule

[recBankStatement].invoiceNumber

Σ([recBankStatement].credit)

Add filter condition

Configurable rules

# Getting started

Reconciliation integrates with your existing financial infrastructure. Finance teams can begin to use automated reconciliation within 90 days of implementation.

Challenge	Manual spreadsheets	Ripple Treasury Reconciliation
<b>Match rate</b>	85–90% requires manual review	98%+ automatic matching
<b>Processing time</b>	Days or weeks per cycle	Minutes for millions of transactions
<b>Fraud detection</b>	Missed unless manually identified	Intelligent detection catches improper flow and payment errors
<b>Audit trail</b>	Manual documentation, incomplete	Complete audit trail with timestamps
<b>Scalability</b>	Breaks down with volume increases	Enterprise performance at any scale

## Next steps:

### Current Ripple Treasury customer?

Contact your account team to discuss adding Reconciliation to your platform.

### Evaluating Ripple Treasury?

Contact us to schedule a platform demonstration including Reconciliation. See how many-to-many matching intelligence and complete audit trails can transform your reconciliation process.

## About Ripple Treasury

Founded in 2012, Ripple is the leading provider of blockchain-based enterprise solutions across traditional and digital finance. Its solutions span global payments, custody, liquidity, and treasury management, serving as a one-stop shop for moving, storing, exchanging, and managing value. Ripple's stablecoin, RLUSD, and the cryptocurrency XRP underpinning these solutions allow Ripple and its customers to shape the modern financial system.



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