

Elevate cash flow forecasting with scenario analysis

Treasury teams often have to answer critical decisions: Can we fund growth initiatives with cash flow or debt? Will revenue declines breach covenants? Should we pursue the acquisition? Without structured scenario analysis, opportunities fade and risks materialize.

Scenario analysis

The screenshot displays the 'Report Result' interface. On the left is a detailed cash flow forecast table, and on the right is the 'Scenario Analysis' control panel.

	Actuals		Forecast				
	Jan 23/ w...		Jan 23/ wk4		Jan 23/ wk5		
	Base	Scenario	Base	Delta	Base	Delta	
> OPENING BALANCE	79,642,234.86	80,596,154.43	80,596,154.43	-	85,608,032.12	84,978,337.42	629,694.70
Operating Cash Inflows	24,305,798.09	28,210,814.77	27,581,120.07	629,694.70	43,469,068.95	43,329,075.67	139,993.28
AR Collections	16,657,439.29	18,259,477.66	17,629,782.96	629,694.70	21,652,632.54	21,512,639.27	139,993.27
Australia	683,288.51	4,597,659.37	3,997,964.67	599,694.70	785,781.78	683,288.51	102,493.27
Belgium	1,413,600.00	615,600.00	615,600.00	-	2,280,000.00	2,280,000.00	-
Canada	1,522,070.02	1,522,070.02	1,522,070.02	-	1,522,070.02	1,522,070.02	-
China (Shanghai)	450,074.52	585,096.87	585,096.87	-	585,096.87	585,096.87	-
Dubai	0.00	272,294.08	272,294.08	-	272,294.08	272,294.08	-
France	3,664,618.92	1,174,200.00	1,174,200.00	-	1,368,000.00	1,368,000.00	-
Germany	684,000.00	687,420.00	687,420.00	-	684,000.00	684,000.00	-
India	0.00	5,971.62	5,971.62	-	0.00	0.00	-
Ireland	662,900.88	1,474,580.83	1,474,580.83	-	1,019,507.46	1,019,507.46	-
Israel	68,493.15	68,493.15	68,493.15	-	78,778.36	78,778.36	-
Japan	1,153.10	11,218.80	11,218.80	-	1,153.15	1,153.15	-
Netherlands	1,140,000.00	950,000.00	950,000.00	-	2,280,000.00	2,280,000.00	-
Northern Ireland	481,194.00	1,539,000.00	1,539,000.00	-	5,164,200.00	5,164,200.00	-
Saudi Arabia	0.00	266,666.67	266,666.67	-	266,666.67	266,666.67	-
Singapore	401,188.71	1,144,130.76	1,144,130.76	-	1,144,130.76	1,144,130.76	-
Spain	2,280,000.00	1,140,000.00	1,140,000.00	-	2,280,000.00	2,280,000.00	-
Switzerland	1,550,075.49	1,550,075.49	1,550,075.49	-	946,149.97	946,149.97	-

The 'Scenario Analysis' panel on the right includes:

- Scenario name:** M&A: Cash flow impact of Q1 acquisition target
- Description:** Revenue upside case 15% increase & cash flow impact of acquisition
- Exchange rate scenario:** Off
- Line item adjustments:**
 - Operating Cash Inflows > AR Collections > Australia: Increase by 15%
 - Operating Cash Inflows > AR Collections > USA-Corp HQ: Increase by 15%
- Direct overrides:**
 - Operating Cash Outflows > Capital Expenditures > Feb 23/ wk1: from \$803,700 to \$10,000,000
 - Operating Cash Outflows > Capital Expenditures > Mar 23/ wk3: from \$0 to \$10,000,000

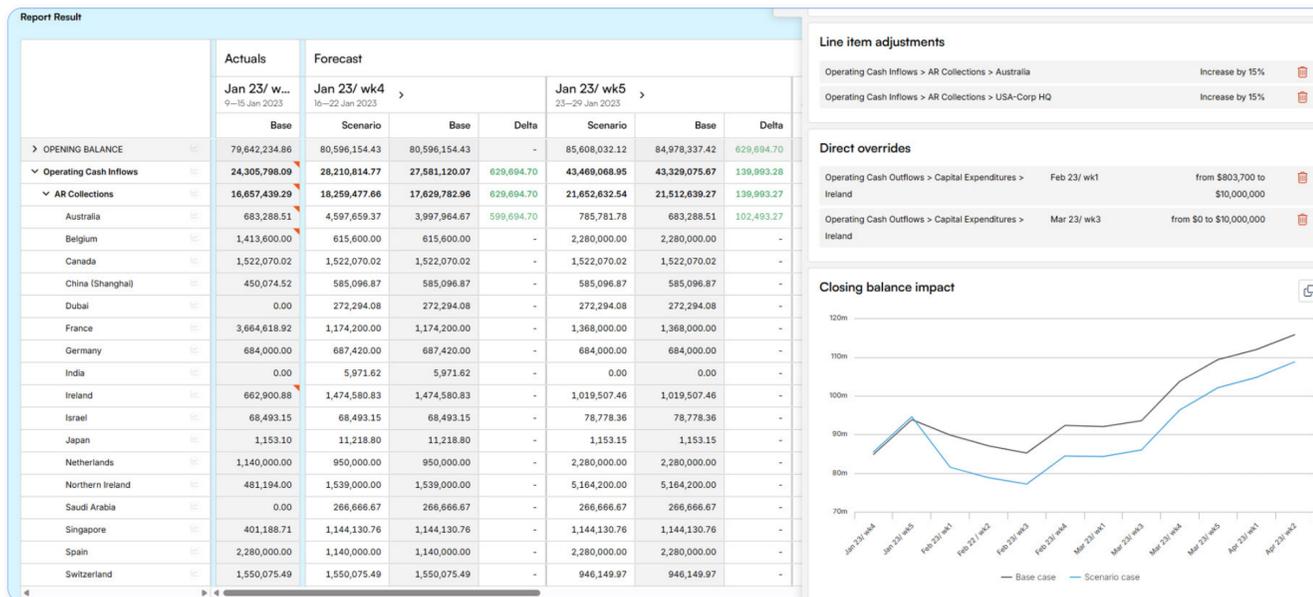
Ripple Treasury Scenario Analysis elevates cash flow forecasts into strategic decision tools. Your team can test growth opportunities and downside risks at a click of a button instead of hours in spreadsheets prone to calculation errors.

What it delivers:

- Answer executive “what if” questions in real-time
- Model best case, base case, and worst case scenarios
- Maintain official forecast integrity while testing assumptions

Create scenarios in 3 easy steps

- 1 Click 'Create Scenario'
- 2 Right-click to apply changes
- 3 See impact instantly



Full audit trail

Real-world example: Your CFO asks during a meeting: *“Can we fund expansion with \$8M excess cash?”*

1. Treasury clicks “Create Scenario”
2. Models product launch (\$3M)
3. Models acquisition (\$5M)
4. Models both combined
5. Shows \$2.8M safety margin remains

Decision: The CFO makes the decision in the meeting.

Rapidly build common treasury scenarios:



Downside planning

Revenue shortfall, delayed collections, customer payment delays, increased costs



Upside planning

Accelerated receipts, working capital optimization, large customer wins



Strategic events

Acquisitions, facility expansion, debt refinancing, dividend payments



Operational changes

CapEx timing adjustments, cost reduction initiatives

Business outcomes

React fast to executive questions

Leadership asks “what if revenue drops 15%?” and traditional Excel requires days of work. Scenario Analysis enables real-time modeling: create scenarios, show covenant impact, and present mitigation options.

Capitalize on strategic opportunities

Market windows close quickly, but scenario modeling lets you test growth investments first. While competitors hesitate over spreadsheets, you can demonstrate funding capacity to leadership.

Quantify currency exposure before it hits your bottom line

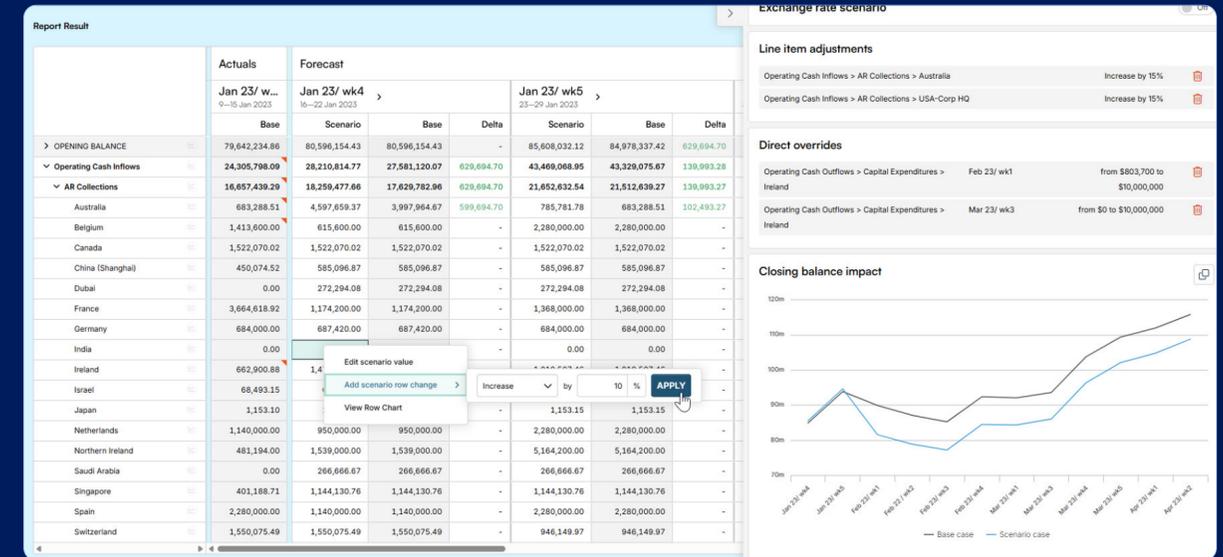
When the CFO asks “what happens to our cash position if the dollar strengthens 10%?” the answer shouldn’t take hours of spreadsheet work. FX Rate Scenario Analysis turns currency “what-ifs” into quantified answers instantly — so your team can walk into board meetings with numbers, not estimates.

Test strategic decisions with confidence

Different scenario cases reveal both upside potential and downside protection. Data-backed commitments show where initiatives create value and where risks demand mitigation.

Identify risks before they materialize

Covenant concerns and customer concentration risks don’t have to wait until quarter-end. Validated analysis supports mitigation strategies, helping treasury teams identify problems sooner.



Quickly model opportunities

Key capabilities



Executive summary view

Answer questions for leadership quickly and confidently with pinned net cash flow and closing balance rows.



Quick scenario switching

Switch between best case, base case, and worst case scenarios. Show leadership upside potential and downside risks.



Protected base forecast

Test aggressive scenarios and worst-case risks without corrupting production forecasts.



Right-click simplicity

Model enterprise-wide impacts or specific events using same workflow.



Collaborative planning

Share scenarios with treasury, FP&A, and executive teams.



Complete governance trail

Track every change for full audit trail.



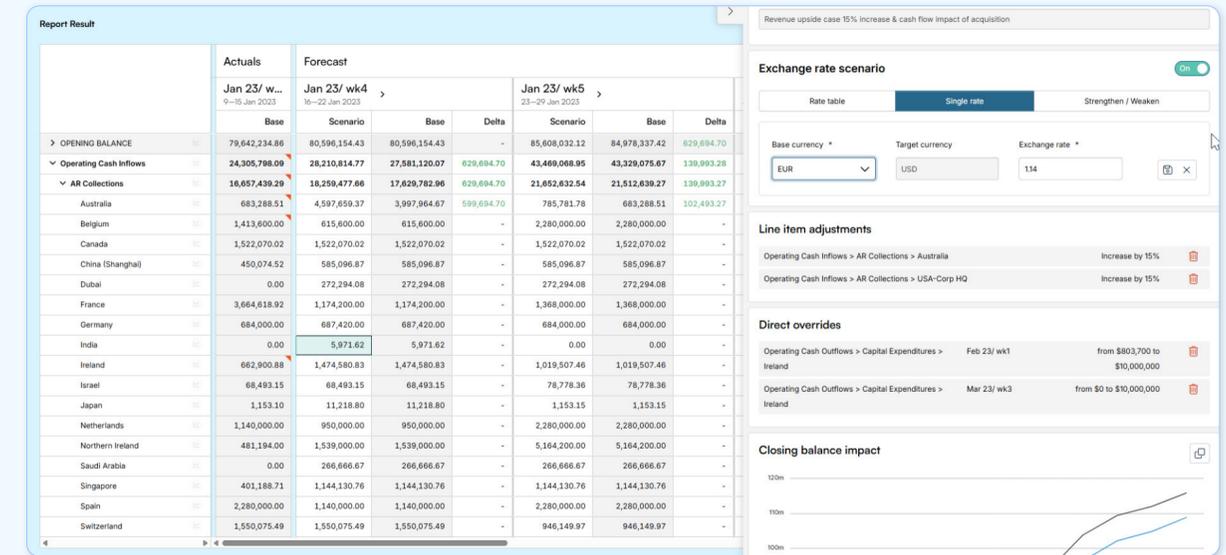
Scenario library

Save, track, and reuse scenarios for ongoing planning cycles. Build repeatable strategic planning processes.



FX Rate Scenario Analysis

Model currency risk and quantify exposure across your consolidated cash position. Apply FX scenarios via manual entry for quick sensitivity tests, CSV import for bank forecasts and analyst projections, or strengthen/weaken shocks against specific currency pairs. Watch your consolidated position recalculate in seconds—using the same calculation engine as your standard forecasts.



Model exchange rate scenarios

Getting started

Scenario Analysis (including FX Scenario Analysis) is embedded within Ripple Treasury Cash Forecasting which also includes GSmart Ledger payment history modeling and GSmart Forecast Insight. CFOs and Treasury teams can create scenarios instantly using consolidation reports.

Strategic question	With traditional spreadsheets	With scenario analysis
Can we fund this initiative without dipping below threshold?	Manual rework, no audit trail	Adjust on the fly, see impact to balances instantly
What's the cash impact of paying a dividend next quarter?	Requires versioning, risky overrides to base forecast	Layer-in scenario, model event at cell level, forecast stays intact
Will this breach covenants if revenue drops 15%?	Delayed answers, multiple files, high error risk	Real-time visibility, zero errors, immediate alerts
What is the upside if we accelerate collections by 10%?	Rarely modeled due to complexity	Quick scenario creation, quantifies upside in seconds
Can I answer this live in a board or CFO meeting?	"Let me run the numbers later"	Present multiple cases on screen, scenario vs base view ready, make adjustments on the fly

Next steps:

Current Cash Forecasting customer?

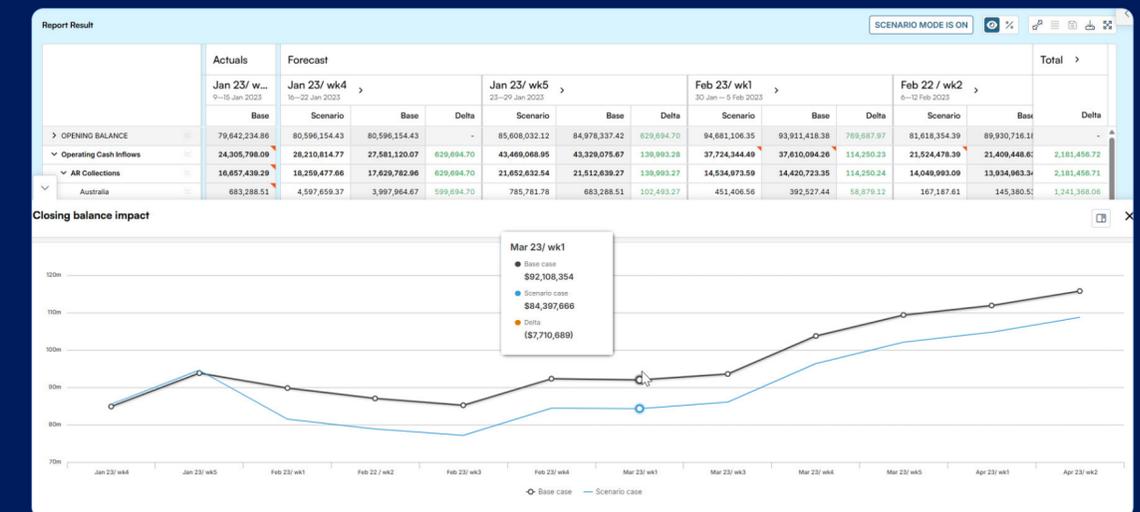
Scenario Analysis is already enabled in your account; contact your account team if you need training or support.

Ripple Treasury customer without Cash Forecasting?

Scenario Analysis is included with Ripple Treasury Cash Forecasting. Contact your account team to discuss adding Cash Forecasting to your platform.

Evaluating Ripple Treasury?

Contact us to schedule a platform demo featuring Scenario Analysis to learn how scenario capabilities integrate with working capital management and risk management.



See impact instantly

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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