



Unlock accurate long-term forecasting with business unit-level insights

Ripple Treasury empowers organizations with precise cash forecasting to optimize working capital through automated, intelligent, and actionable cash flow analysis. Ripple Treasury offers the world’s leading solution for cash forecasting and AR/AP analytics, providing CFOs and treasury teams with real-time insights into their cash positions and enhancing decision-making.

Cash forecasting

Head Office - 16-Jan-23 (In Progress)

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3,322,331.77

	Period Start End	Actuals	Forecast										Total
		Jan 23/ wk3	Jan 23/ wk4	Jan 23/ wk5	Feb 23/ wk1	Feb 22/ wk2	Feb 23/ wk3	Feb 23/ wk4	Mar 23/ wk1	Mar 23/ wk3	Mar 23/ wk4	Mar 23/ wk5	
		9 Jan 2023 15 Jan 2023	16 Jan 2023 22 Jan 2023	23 Jan 2023 29 Jan 2023	30 Jan 2023 5 Feb 2023	6 Feb 2023 12 Feb 2023	13 Feb 2023 19 Feb 2023	20 Feb 2023 26 Feb 2023	27 Feb 2023 5 Mar 2023	6 Mar 2023 12 Mar 2023	13 Mar 2023 19 Mar 2023	20 Mar 2023 26 Mar 2023	
OPENING BAL.		3,322,331.77	917,288.25	1,277,890.82	1,059,891.46	11,449,136.51	10,525,518.18	6,962,789.62	8,694,819.04	6,912,073.50	3,444,394.80		3,322,331.77
Operating Cash Inflows		4,954,503.00	5,299,192.57	3,365,776.3	16,557,104.33	4,902,364.33	5,685,648.70	5,947,556.70	3,924,510.57	3,461,724.14	5,296,724.14		77,404,262.14
AR Collections		1,189,503.00	1,299,192.57	965,777.63	2,337,104.33	3,252,364.33	3,217,648.70	2,947,556.70	3,024,510.57	3,096,724.14	3,096,724.14		33,054,101.19
Subscription Inflows		1,265,000.00	4,000,000.00	2,400,000.00	1,200,000.00	1,650,000.00	1,000,000.00	3,000,000.00	900,000.00	365,000.00	2,200,000.00		20,612,160.95
Intercompany		2,500,000.00	0.00	0.00	13,020,000.00	0.00	1,468,000.00	0.00	0.00	0.00	0.00		23,738,000.00
Operating Cash Outflows		6,738,114.52	4,737,540.00	5,038,777.00	7,970,059.28	5,445,502.66	7,014,689.26	3,087,014.48	4,371,781.77	6,470,689.66	8,280,064.04		72,823,188.27
AP - Disbursements		4,686,402.00	3,587,540.00	4,048,828.00	4,514,991.00	2,574,813.00	3,242,311.16	2,905,980.00	2,850,000.00	2,850,000.00	6,383,142.86		48,109,350.32
Salary and Related		1,844,168.00	1,100,000.00	0.00	1,195,968.28	120,689.66	1,663,793.10	181,034.48	821,781.77	245,689.66	1,896,921.18		12,273,659.43
Intercompany		10,000.00	0.00	0.00	1,000,000.00	0.00	0.00	0.00	700,000.00	0.00	0.00		1,710,000.00
Capital Expenditures		70,000.00	0.00	545,505.00	103,040.00	2,750,000.00	0.00	0.00	0.00	2,125,000.00	0.00		5,593,545.00
Bank Fees		27,544.18	50,000.00	444,444.00	556,060.00	0.00	858,585.00	0.00	0.00	0.00	0.00		1,936,633.18
Taxes		100,000.34	0.00	0.00	600,000.00	0.00	1,250,000.00	0.00	0.00	1,250,000.00	0.00		3,200,000.34
Investing and financing Activities		0.00	100,000.00	0.00	0.00	0.00	0.00	100,000.00	0.00	0.00	0.00		1,100,000.00
Interest		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Revolver Payments		0.00	100,000.00	0.00	0.00	0.00	0.00	1,000,000.00	0.00	0.00	0.00		1,100,000.00
TOTAL RECEIPTS		4,954,503.00	5,299,192.57	3,365,777.63	16,557,104.33	4,902,364.33	5,685,648.70	5,947,556.70	3,924,510.57	3,461,724.14	5,296,724.14		77,404,262.14
TOTAL PAYMENTS		6,738,114.52	4,837,540.00	5,038,777.00	7,970,059.28	5,445,502.66	7,014,689.26	4,087,014.48	4,371,781.77	6,470,689.66	8,280,064.04		73,923,188.27
NET CASH		(1,783,611.52)	461,652.57	(1,672,999.37)	8,587,045.05	(543,138.33)	(1,329,040.56)	1,860,542.22	(447,271.20)	(3,008,965.52)	(2,983,339.90)		3,481,073.87

EUR

GBP

USD

MARK COMPLETE

Ripple Treasury Cash Forecasting provides business unit-level forecasting, the only way to ensure accurate long-term strategic forecasting. Unlock additional value with confidence and accuracy in your forecasting outputs, quick insights into underperforming or overperforming business units, and proactive debt servicing. With rapid deployment capabilities and seamless API connectivity to banks, ERPs, and treasury systems, Ripple Treasury Cash Forecasting integrates easily into any financial infrastructure for immediate value.

Optimize high-value cash and liquidity management with Ripple Treasury cash forecasting automated cash flow planning

From daily monitoring to minimizing debt costs and enhancing financial reporting, Ripple Treasury Cash Forecasting provides a seamless, automated solution for tackling mission-critical cash flow and working capital management activities. With Ripple Treasury Cash Forecasting, CFOs and treasury teams can:



Save valuable time

- Realize rapid time to value: be up and running in as little as 90 days.
- Automate the classification and aggregation of cash flow data from multiple sources.
- Improve data accessibility while reducing manual reporting delays.
- Simplify intercompany reconciliation and alignment with other business forecasts.
- Perform efficient variance analysis by integrating data from ERP and accounting systems.



Effectively manage risk

- Improve management of liquidity, foreign exchange, and debt risks with real-time visibility into bank accounts.
- Ensure the accuracy and reliability of financial data, reducing uncertainty and risk in decision-making.
- Strengthen both internal and external reporting with trustworthy, transparent figures that build confidence.
- Access detailed, drill-down capabilities to understand the background of consolidated numbers, providing clarity and assurance.



Gain visibility & control

- Enhance visibility across multiple bank accounts and business units, reducing the time and effort spent on manual data collection.
- Eliminate reliance on manual Excel tools and reduce risks associated with broken macros or outdated models.
- Improve flexibility to adapt to changing requirements quickly, without the lengthy projects often needed with traditional treasury management systems.
- Streamline workflow management and foster a cash-focused culture across all levels of the organization.

Why Ripple Treasury Cash Forecasting?

Clear cash flow visibility

Gain clear visibility over actual and forecast cash flow across your entire organization.

Automate processes

Reduce manual cash forecasting tasks and reporting cycles by over 90% through automation and data connectivity.

Intelligent forecasting

Use AI powered forecasting tool SmartLedger, to create intelligent data driven cash flow forecasts and liquidity plans.

Detailed reporting & analysis

Utilize dashboards, analytics, and custom reports to gain a deep understanding of cash flow.

Ripple Treasury Cash Forecasting provides end-to-end visibility over the full spectrum of cash and liquidity across all aspects of a business.

Transform the way
you forecast and
manage cash flow

CASH FLOW ANALYZED EVERY DAY

Over \$100 billion

SUPPORTED GLOBALLY EVERY DAY

1,000+ businesses

PROVIDING SUPPORT FOR COMPANIES IN

40+ countries

Key features



Automated forecast modeling

Highly customizable multi-currency cash forecasting models that can be connected to any data source.



GSmart Ledger

AI powered customer collection forecasting using current and historic ledger invoice data.



Reporting & analytics

Carry out in-depth cash flow and forecast analysis using a range of reporting and analysis tools.



Bank connectivity

Connect directly to banks to automate daily cash and liquidity reporting.

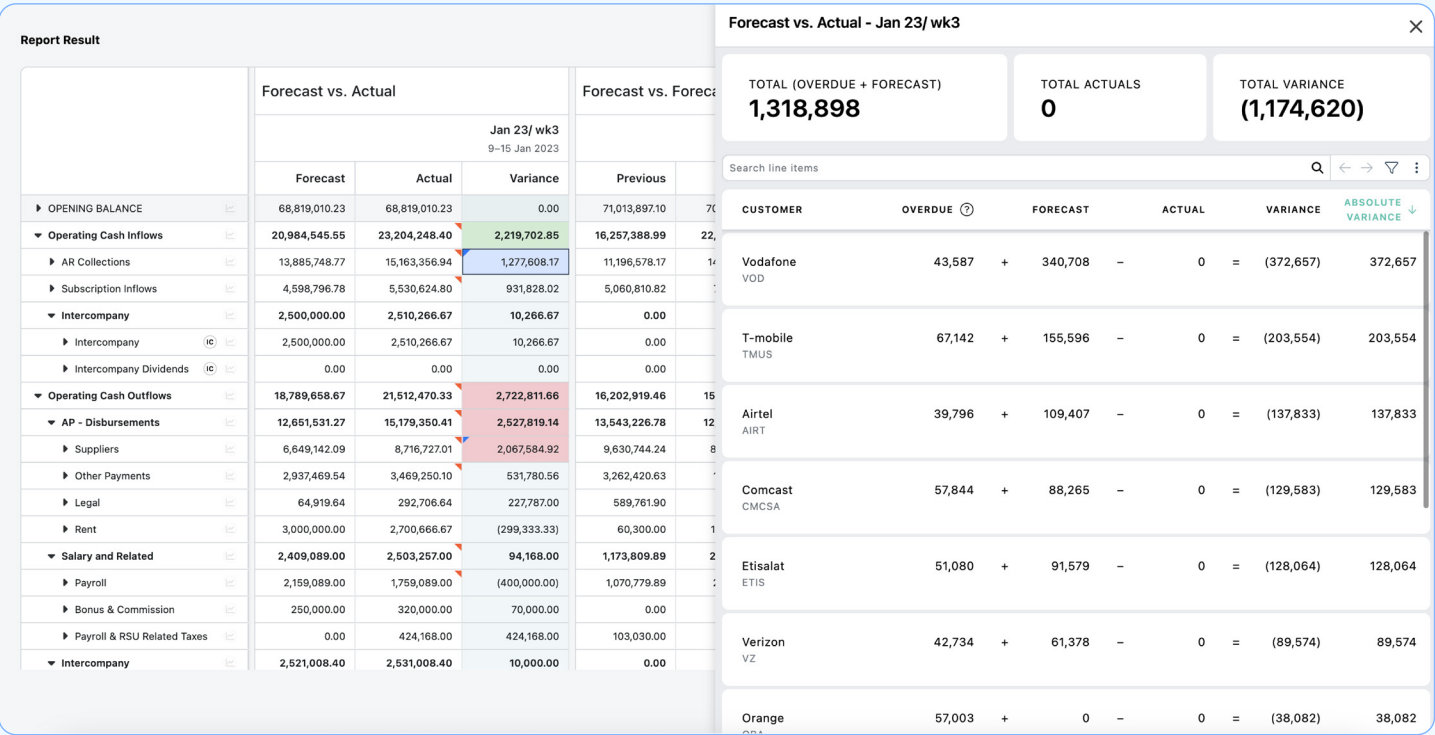


Treasury operations

Dedicated treasury functionality to manage intercompany, cash pools, FX, and much more.

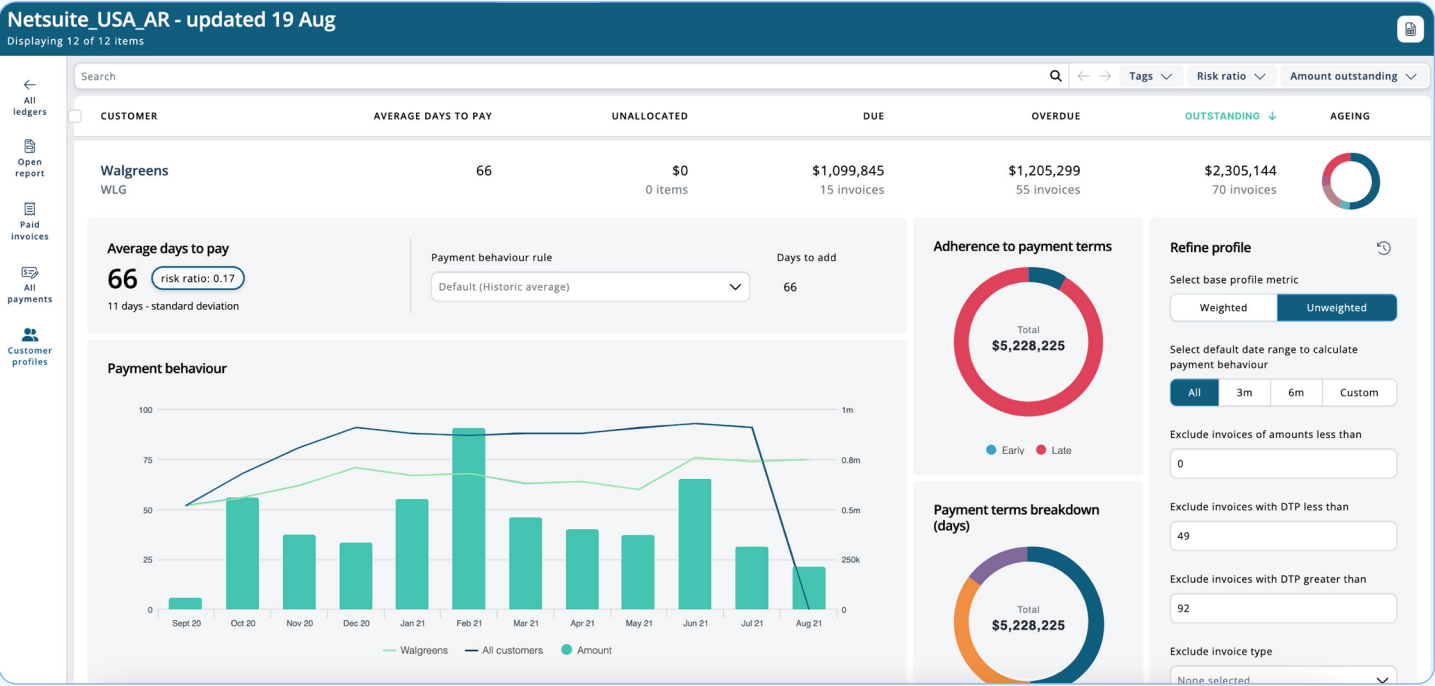
Automate cash forecasting & modeling

Ripple Treasury Cash Forecasting offers highly flexible and configurable forecast models with an intuitive interface for easy data analysis. It connects to various cash flow data sources, including banks and ERPs, to automate data capture and supports rolling cash flow forecasts for seamless day-to-day planning.



AI powered data

The Ripple Treasury Cash Forecasting GSmart Ledger is an intelligent software solution that enables CFOs and treasury teams to forecast and analyze short-term cash flow with exceptional speed and accuracy. By learning from historical data and combining it with current ledger and bank information, GSmart Ledger automatically generates intelligent cash flow forecasts.



Use cases

Liquidity management

Gain visibility over current and future cash flow which provides the basis for understanding what liquidity is available while also allowing future liquidity shortfalls and surpluses to be quickly identified.

Working capital analysis

With access to all cash flow and ledger data centralized in one place, working capital can be optimized to its fullest extent, leading to improved free cash flow (FCF), reduced days sales outstanding (DSO), and enhanced days payable outstanding (DPO). This ensures that cash is efficiently utilized at all times, supporting optimal financial health and strategic decision-making.

13 week cash forecasting

Automate the collection of all actual and forecast data to significantly reduce the effort involved in managing a 13 week cash flow forecast.

Bank connectivity and reporting

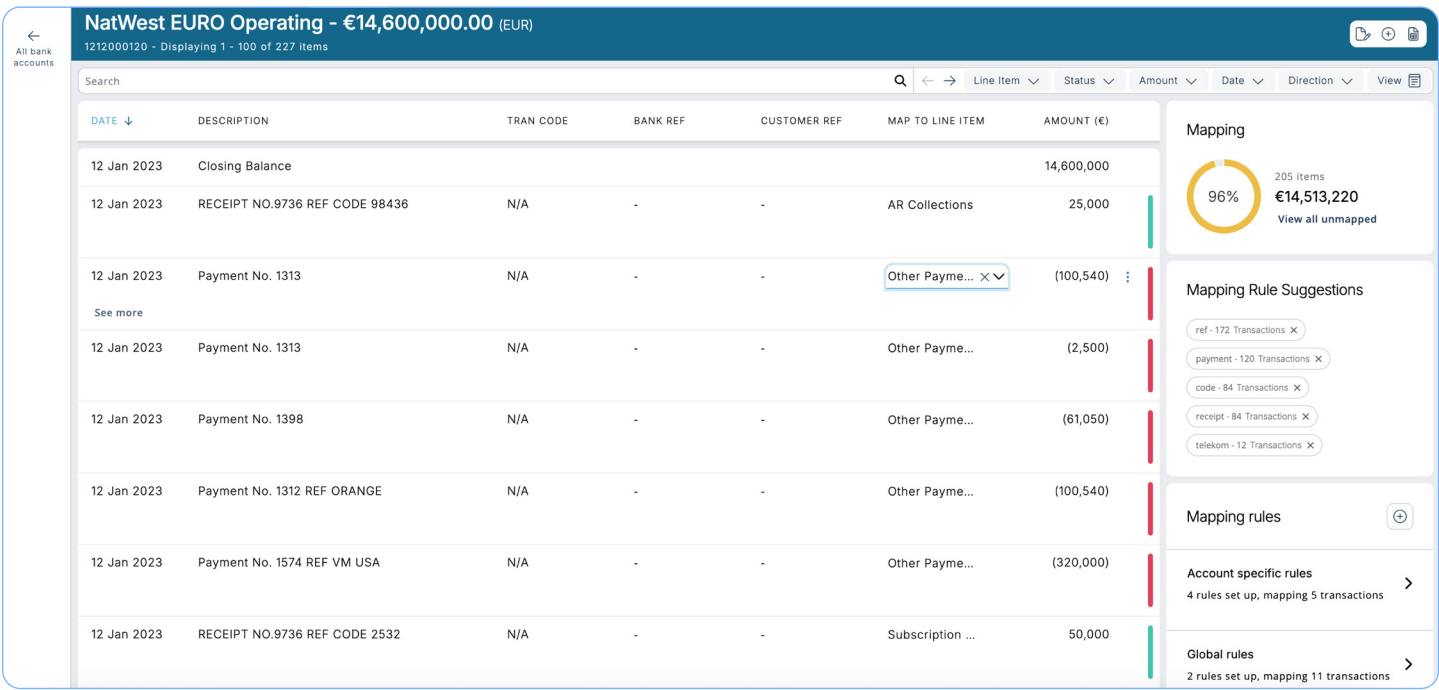
Consolidating and classifying bank account data on a daily basis which provides clear visibility over current cash positions and recent cash flows.

Accounts receivable forecasting

Automate the process of forecasting accounts receivable cash collections by connecting directly to ERP systems to capture ledger data and using artificial intelligence to analyze historical payment patterns.

Multi-location forecasting

Gather data from all business units into a single reporting output using a range of reporting tools.



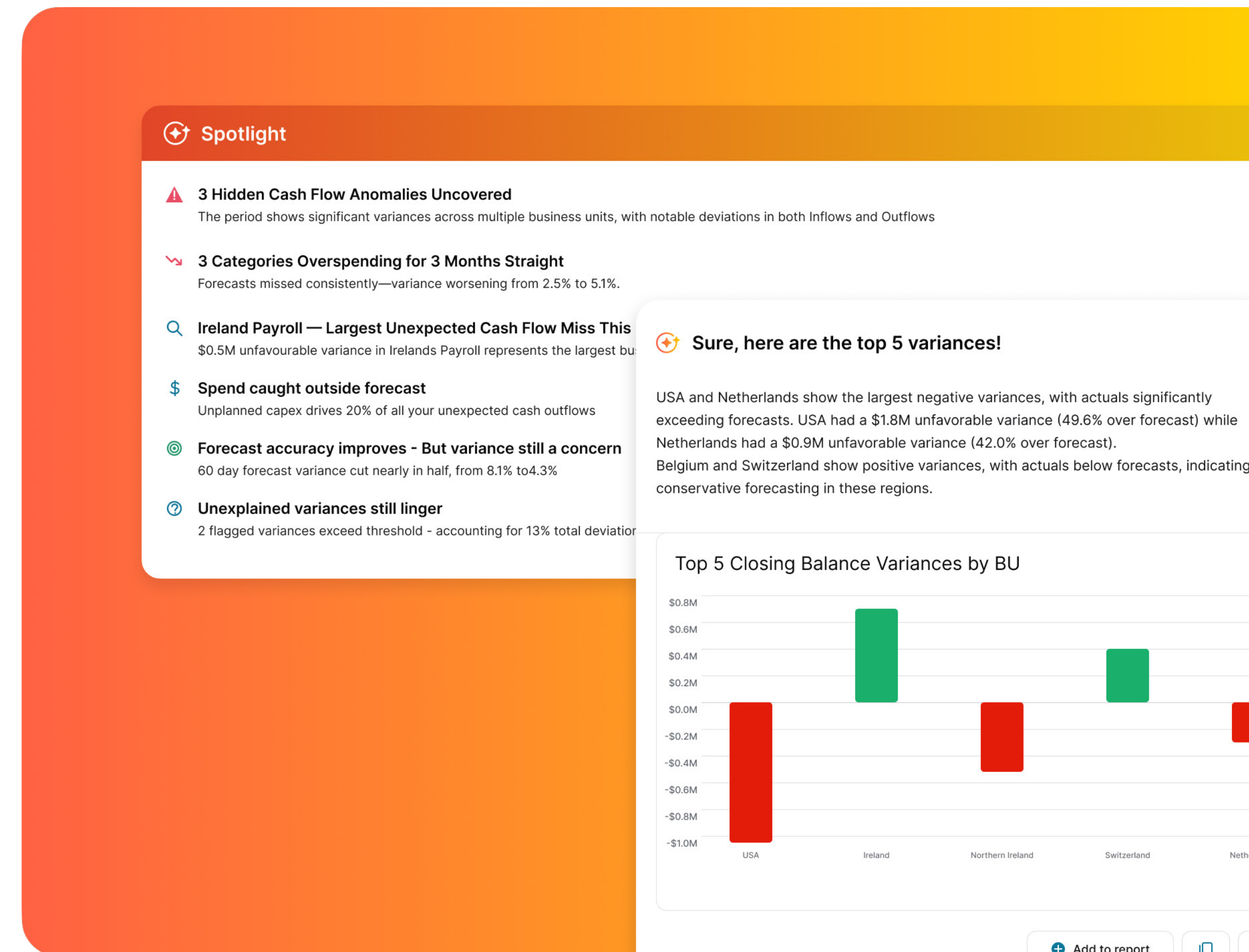
Bank connectivity and reporting

GSmart Forecast Insights:

Smarter forecasting with AI insights

GSmart Forecast Insights integrates a generative AI insight Agent to revolutionize cash flow variance analysis. By automatically comparing forecasts to actuals, it detects anomalies and provides intelligent explanations with actionable recommendations.

This agentic AI not only reduces manual workloads but also proactively alerts users to unexpected variances, helping teams to focus on the drivers that matter most. Interactive dashboards powered by GSmart allow treasurers to explore the “why” behind deviations, enabling faster, smarter decision-making.



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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