



Don't build. Partner.

Ripple Treasury bank channel solutions

Banks today are under mounting pressure to deliver innovative digital treasury solutions that meet the evolving needs of their corporate clients. In an ever-changing financial landscape, institutions face a critical decision between building complex treasury connectivity in-house or partnering with proven fintech providers.

Instead of costly, time-consuming internal development, Ripple Treasury offers banks a smarter path forward through our comprehensive Bank Partnership Program. We provide proven, enterprise-grade treasury technology powered by GSmart AI that's already serving 1,000+ corporate clients worldwide.

Smart banks are choosing to accelerate to market leadership through proven partnerships rather than reinventing the wheel.

Bank partnerships

Partnering with Ripple Treasury

Building in-house: The hidden costs

- ✗ 12-24 months development timeline
- ✗ \$2-5M+ in development costs
- ✗ Ongoing maintenance and updates required
- ✗ Technical risk and integration challenges
- ✗ Lost revenue while competitors gain market share
- ✗ Resource drain on existing IT teams
- ✗ Regulatory compliance complexity

Partnering with Ripple Treasury: The smart choice

- ✓ 90-day launch timeline
- ✓ Minimize development costs — immediate ROI
- ✓ Proven platform with 1,000+ live clients
- ✓ Minimal Technical risk — battle-tested solution
- ✓ Immediate revenue capture from day one
- ✓ Focus resources on core banking strengths
- ✓ Built-in compliance and regulatory support

Core treasury solutions



Multilateral netting

Automated intercompany invoice multilateral netting processes paired with FX API integration. Features workflows that automatically flag key variances and anomalies, enabling banks to capture lucrative FX flows amounting to \$50M-1B annually.



Cash flow forecasting & liquidity management

From short-term liquidity optimization to complex mid- and long-term forecasting, including sophisticated counterpart management capabilities. Enhanced with GSmart Forecast Insights that automates routine tasks and provides one intelligent view detecting variances, plus GSmart Ledger that improves forecast accuracy by up to 30% through statistical modeling of accounts payable and receivable data.



Risk management

Comprehensive exposure management, trading, and hedge accounting solutions powered by GSmart Risk Management using statistical modeling to simulate risk scenarios and recommend optimal solutions. Enhanced with optional FX API integration and GSmart's reasoning capabilities that ensure faster, smarter, risk assessment.



Multibank reporting & connectivity

Aggregated balance and transaction data via SWIFT, H2H, EBICS and APIs from multiple banks and formats, converted into standardized structures using GSmart Connectivity's agentic decision-making capabilities. Features intelligent data mapping, automated anomaly detection, and smart categorization with GSmart's fuzzy logic discovering hidden patterns in liquidity data.

Flexible partnership models

White-label solutions

Your brand, our GSmart-powered technology

Reseller partnerships

Revenue sharing opportunities

Referral programs

Structured referral partnerships with coordinated sales efforts and strategic value capture



Partnership benefits

Immediate business impact



Instant revenue generation

Capture FX flows and treasury fees from day 90, not day 730.



Rapid time-to-market

Launch comprehensive treasury services while competitors are still planning.



Proven market fit

Leverage technology trusted by 1,000+ corporate clients globally with built-in machine learning that continuously improves performance and provides explainable, transparent insights.

Strategic advantages



Major bank validation

Join global financial institutions already partnering with Ripple Treasury.



Risk mitigation

Deploy battle-tested solutions with built-in compliance and security.



Scalable growth

Expand treasury offerings with enterprise-class GSmart AI platform featuring API-driven agentic layers, robust governance, and full user control over AI deployment.

Competitive edge



Market leadership

Offer sophisticated treasury solutions powered by GSmart's intelligent automation, predictive insights, and agentic workflows that smaller competitors can't match.



Innovation focus

Redirect internal resources to core banking innovations while benefiting from GSmart's continuous advancements in secure, explainable AI with full auditability and data sovereignty.



Partnership flexibility

Choose the collaboration model that best fits your bank's strategy with full control over GSmart AI capabilities through feature flags and dataset restrictions.



Data security & transparency

GSmart uses only your bank's data with zero third-party data sharing, complete auditability with unique trace IDs, and customer-isolated Retrieval-Augmented Generation (RAG) ensuring full visibility into how insights are generated.

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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