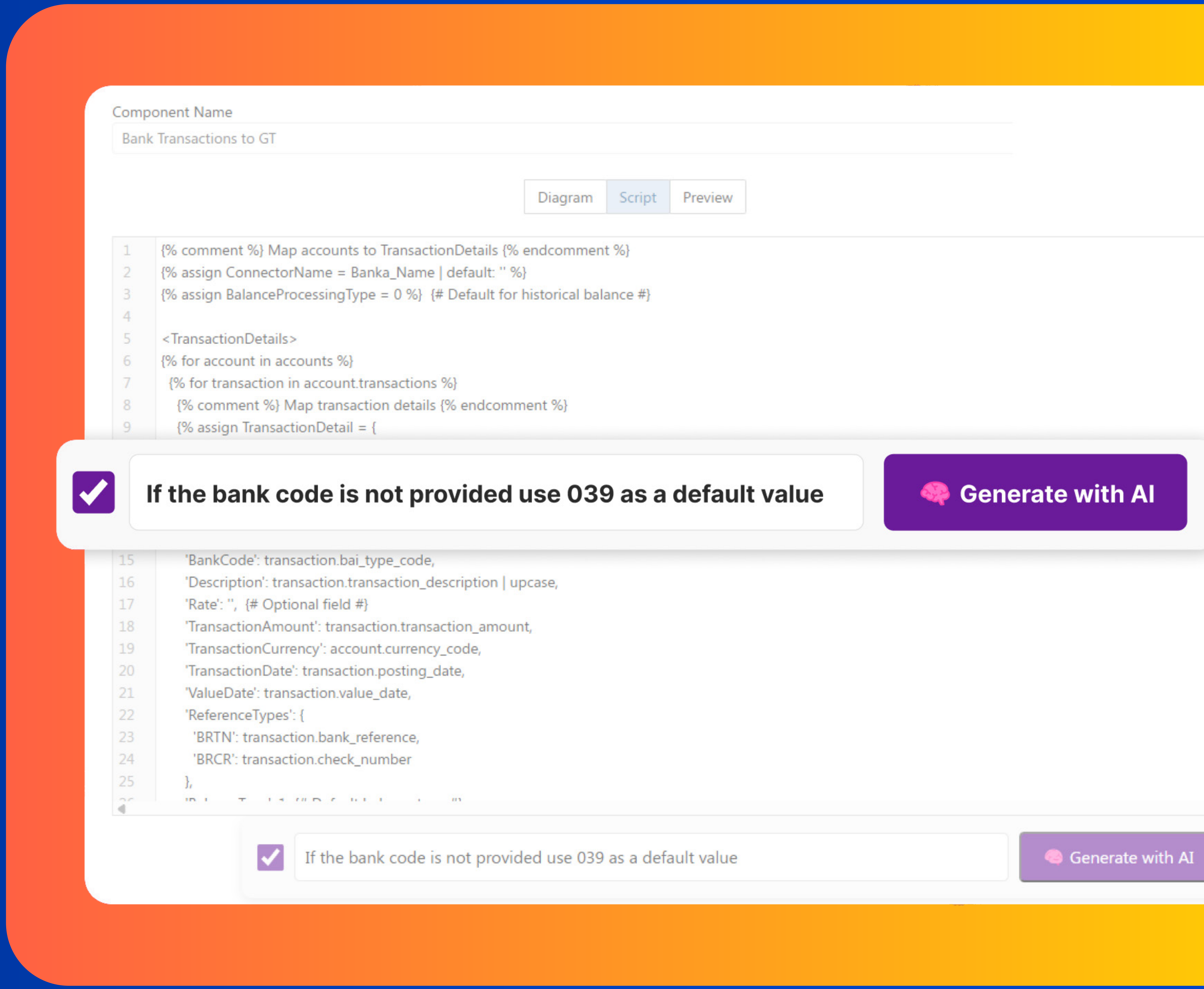
ripple treasury

Power seamless connectivity solutions with agentic AI

Accelerate decision-making with real-time insights

GSmart Connectivity revolutionizes treasury operations by simplifying and speeding up secure integrations across banks, ERPs, and third-party platforms. Leveraging AI-driven automation and an intuitive conversational interface, GSmart enables treasury teams to quickly establish high-fidelity connections with no technical expertise required. With real-time data mapping, instant validation, and collaborative configuration, GSmart reduces setup time and ensures seamless integrations. This powerful combination delivers rapid time to value, empowering CFOs and Treasurers to make faster, smarter decisions.



GSmart Connectivity

Introduction to GSmart Connectivity

Enhance financial agility with API-based balance and transaction reporting for CFOs

API-based balance and transaction reporting provides the CFO's office with real-time financial data, ensuring accurate and up-to-date insights for decision-making. This immediacy allows for better cash flow management, risk mitigation, and strategic planning by eliminating delays inherent in manual reporting processes.

Banks

API

Third parties

APIs deliver real-time reporting for informed decision-making

With real-time reporting, the office of the CFO can gain access to up-to-date information, allowing for quick and informed decisions. This agility is essential in today's fast-paced business environment, where timely decisions can prevent missed opportunities and mitigate risks. Leveraging current data ensures that businesses stay competitive and responsive to market changes.

APIs deliver:

Real-time access to data

Respond to market changes with real-time access to financial data.

Customization and scalability

Benefit from the ability to customize reporting, helping to scale processes as you grow.

Automated data integration

Reduce time and effort required for reporting tasks.

Partnership and collaboration

Share data securely with partners and stakeholders, facilitating collaboration and innovation.

Current-day reporting

Why current-day reporting is essential:

Avoid delays, inaccuracies, and risk to maintain trust and compliance

Companies not using current-day reporting rely on historical data and infrequent reporting cycles, leading to delayed decision-making and missed opportunities. This approach can cause inaccuracies in cash management, resulting in financial shortfalls or idle cash, and increase the risk of financial disruptions and non-compliance with regulatory requirements.

With current-day reporting, you can:

- **Stay ahead with real-time insights**
- **Optimize cash management**
- **Mitigate risk**
- **Gain the competitive advantage**
- **Ensure continuous compliance**

Accurate and timely financial data is the backbone of strategic decision-making. With current-day reporting, the office of the CFO can base their strategies on the most recent data, ensuring better alignment with organizational goals and market conditions.

Connect to any API-enabled bank within 7 days

Ripple Treasury's **GSmart Connectivity** is the data connectivity backbone for your organization. We offer the most comprehensive global bank API connectivity suite in the industry, as well as a variety of options that link you to your data providers, internal systems, and other third parties with unprecedented efficiency and accuracy. In addition to API-based integration, **GSmart Connectivity** also supports host-to-host (H2H) connectivity, providing an alternative option when APIs are not feasible, ensuring flexible and secure connections across all platforms.

Our out-of-the-box solution is ready for rapid deployment with the fastest API onboarding capabilities of any TRMS provider. We can get you up and running in days — not weeks — and once you've secured connectivity, you can start unleashing your organization's true potential.

The **GSmart Connectivity** isn't just a catalog of API options for you to manage on your own: we've built standard integrations with numerous banks and ERPs via API, so you can enjoy the benefits of real-time visibility and the convenience of a direct connection — without the work of setting everything up yourself.

For most organizations today, the TRMS is just one piece of the technology puzzle, a complex array of solutions that require a digital backbone connecting every digital component to work together in one seamless workflow.

We built **GSmart Connectivity** because integrated data sources and seamless current information access means greater accuracy, improved efficiency and more time to devote to high-level tasks. Let Ripple Treasury help you achieve effortless connectivity with your banks, equipping you with the freedom and visibility you need to seize strategic opportunities.

GSmart

GSmart Connectivity helps every sector get access to fast, accurate data

Banking & financial services

Helps banks manage liquidity, monitor credit risk, prevent fraud, and comply with regulatory requirements such as Basel III and Anti-Money Laundering (AML) regulations.

Healthcare

Helps these organizations manage revenue cycles more efficiently, track reimbursements, prevent billing errors, and comply with healthcare regulations such as HIPAA.

Energy & utilities

These companies can now monitor energy consumption, manage demand, detect anomalies, and optimize resource allocation.

Retail & e-commerce

Enables retailers to track inventory levels accurately, optimize pricing strategies, identify sales trends, and manage cash flow effectively. It also helps in fraud detection and prevention.

Supply chain & logistics

Helps these companies to track inventory levels, monitor shipments, optimize routes, and respond quickly to disruptions or delays in the supply chain.

Government & public sector

Government agencies and public sector organizations can enhance transparency, detect fraud, monitor budget utilization, and improve accountability in public finances.

Real estate

Real Estate companies gain enhanced cash flow management and decision-making with accurate, up-to-date financial data, reducing errors and improving efficiency. It also fosters transparency and trust with clients and stakeholders.

Telecommunications

Telecom companies can monitor revenue streams, track customer usage patterns, analyze subscriber churn, and optimize pricing plans in real time.

Travel & hospitality

Airlines, hotels, and more can easily manage capacity, optimize pricing, analyze customer preferences, and provide personalized services to travelers.

AI security and compliance information

AI is a powerful amplifier of value for CFOs and Treasury teams. This power comes with great responsibility. So, trust in AI used must be earned. At Ripple Treasury, we believe transparency is the best first step to take in earning that trust.

How GSmart protects your data

Auditability and observability

Full auditability, every AI interaction is logged with a unique **trace_id** and captured by our observability platform, giving complete visibility into every prompt, response, and decision. Observability data is protected by the same encryption and access controls as the rest of the platform.

Explainability

No Black Box AI. All AI outputs are fully traceable to their originating data, with transparent reasoning steps and justifications included for every insight generated. Each customer's data and context are processed in isolation, ensuring insights are explainable and auditable, never mixed across clients. Detailed observability is maintained for every AI interaction, so you always know how and why each decision is made.

Risk classification

Active evaluation of AI use cases against the **EU AI Act** framework to ensure compliance and maintain low-risk classification.

Zero trust security

GSmart employs a comprehensive **Zero Trust Security Architecture**, anchored by Azure Managed Identity. This approach eliminates risks from hardcoded credentials and enforces strict role-based access controls (RBAC). All resources and interactions are continuously authenticated and validated. The principle of least privilege ensures systems are granted only the minimum access necessary, significantly reducing the attack surface and strengthening security resilience. All interactions are meticulously logged and monitored, enabling swift detection and response to any anomalies or unauthorized access attempts.

Agentic AI

Agentic capabilities in GSmart are securely constrained within customer-defined boundaries. Agents interact solely with customer-specific, isolated datasets and do not utilize or train on information from other clients. Each agent operates under stringent permission sets, with comprehensive auditability, and system-defined security guardrails, empowering users to innovate safely and confidently without sacrificing data privacy or control.

Security testing

GSmart employs rigorous, multi-layered security testing integrated into Ripple Treasury's CI/CD pipelines. This includes proactive "red team" testing against carefully curated golden datasets, validating inputs and outputs of prompts, comprehensive static and dynamic security scans on all code, and systematic benchmarking of AI models for vulnerabilities, compliance, and performance.

Encryption

All data is encrypted using advanced cryptographic standards. Data in transit is secured via TLS 1.2+ protocols, employing modern cipher suites such as AES-GCM, ECDHE, and SHA-384 hashing algorithms. Data at rest utilizes AES-256 encryption, with key management rigorously controlled and regularly rotated per Azure's enterprise-grade standards. Our encryption practices fully align with SWIFT Customer Security Controls Framework (CSCF).

Data usage for AI

AI data usage is governed by Inference-Only policies, with audit logs and verification mechanisms ensuring compliance.

Client control over AI

Clients have full control over AI capabilities through feature flags and can restrict which datasets are accessible for AI processing.

Data privacy & residency

AI is now available in every region of the platform, so storage and AI processing follow your business operating needs. Client data is encrypted in transit and at rest, stays in your selected region, and is never used to train models.

GSmart

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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