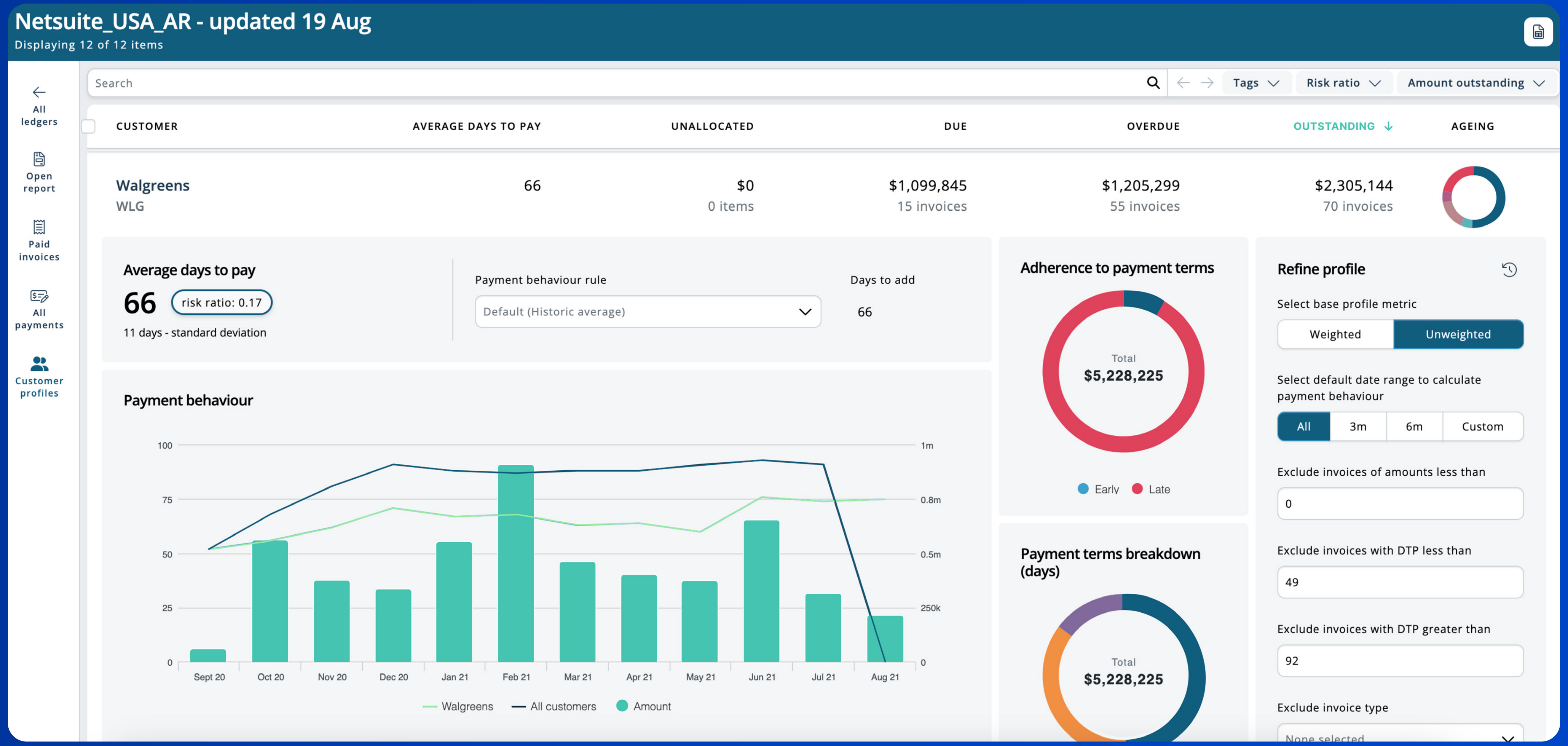
ripple treasury

Gain confidence in cash flow planning with deep AP & AR insights from GSmart Ledger



Managing Accounts Payable (AP) and Accounts Receivable (AR) is vital to effective cash flow management but often faces challenges like data inaccuracy, limited visibility, and inefficiencies due to manual processes.

These challenges hinder accurate cash flow forecasting, manage late payments, and ensure timely payments to suppliers. Additionally, a lack of automation and integration across financial systems further complicates reporting, compliance, and overall financial decision-making, driving up operational costs.

GSmart Ledger is an intelligent software solution that helps CFOs and treasury teams overcome common challenges in AR and AP analytics by:

- Providing fast and highly accurate short-term cash flow forecasting by integrating historical data with current ledger and bank information
- Offers real-time visibility insights, enhanced accuracy, and automated processes for seamless cash flow management
- Automatically generates intelligent cash flow forecasts, enabling seamless management of financial operations for more efficient decision making

GSmart Ledger

Why leading companies are using GSmart Ledger

Our clients have achieved over

30% increase

in forecast accuracy

Improve free cashflow

Optimize Days Sales Outstanding (DSO) and Days Payable Outstanding (DPO) with GSmart Ledger to improve free cash flow through enhanced accuracy, real-time visibility into payments and cash positions, and automated processes that reduce overdue payments and boost financial efficiency.

Rapid forecast creation

Rapidly create data-driven cash flow forecasts with no manual input using a combination of ERP data, bank information and AI-powered customer payment behavior analysis.

Always live

Keep your cash forecast live and up to date with GSmart Ledger's continuous updates from the latest invoice cash flow data available in your ERP.

Intelligent AR predictions

Leverage the AI-powered forecasting algorithm to significantly improve accounts receivable forecast accuracy by analyzing customer payment history and using this intelligence to generate precise forecasts.

Plan with confidence

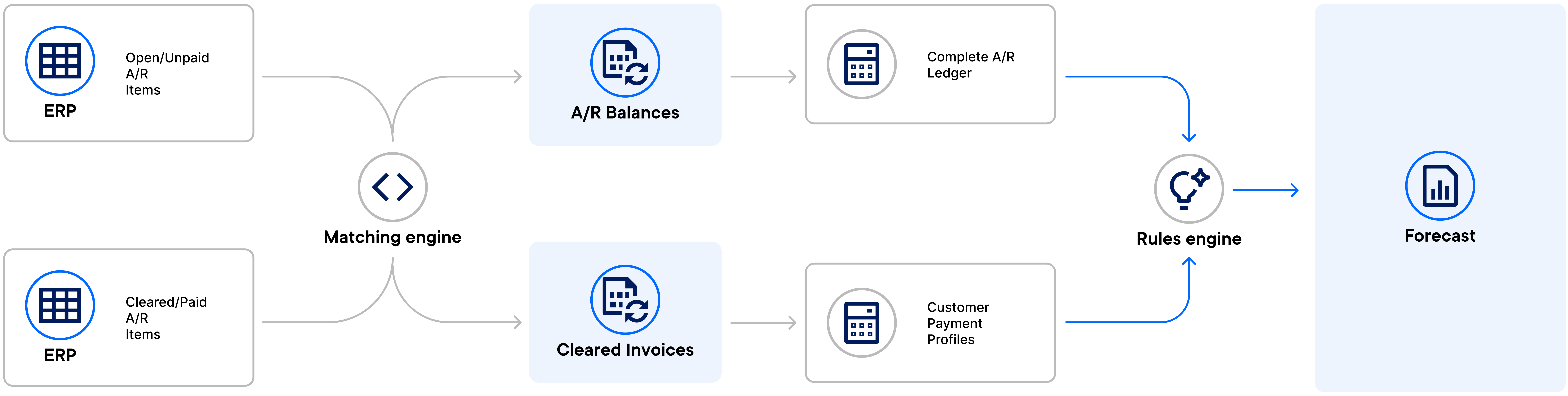
Confidently plan future cash needs by gaining a thorough understanding of upcoming cash flow behavior using variance analysis and visualization tools.

Rapid time to value

Get up and running in as little as 90 days, with a fast deployment that accelerates results. Streamline your processes and begin realizing the full value of your investment almost immediately.

GSmart

How GSmart Ledger works



1. Integrate AP & AR ledgers to analyze payment behavior and automate forecast creation at local level
2. All teams get a detailed breakdown of customer and vendor payment history
3. Cash forecasts are auto-adjusted with learned behavior for better accuracy
4. Performance dashboards available to all stakeholders to drive collective improvements in cash flow

Key features

ERP connectivity

Automate the retrieval of data needed from AP & AR ledgers to create highly accurate short terms forecasts.

Days to pay insights

Analyze any customer or vendor by amount due or overdue, or their average days to pay.

Intelligent forecasting

Forecasts are auto-adjusted for historic payment behavior of customers & vendors.

Customer & vendor profiling

Detailed payment history profiling to understand trends and payment patterns.

Transaction drill down

Working capital insights are directly linked to forecasts with drilldown to invoice level data.

Payment versus terms

Review customer payment performance versus terms to see percentage paid late/early.

Collections / payables analysis

Targeted insights into where cash flow & income is being lost across AR & AP.

AR & overdue analysis

Quickly analyze the current health of cash collections at both a consolidated & transactional level of detail.

Customer analysis

Analyze a league table of most impactful customers with drill down to invoice level detail.

Aging analysis

Insights into AR/AP aging with a profile of current health as well as historical trends.

Payment behavior

Review consolidated payment behavior of customers and adherence to payment terms to measure the financial impact.

Company-wide insights

Slice and dice this data several different ways using filter options such as business unit, customers, ledgers & country.

GSmart

Key benefits

ERP connectivity

Short-term AP and AR forecast automation for local controllers

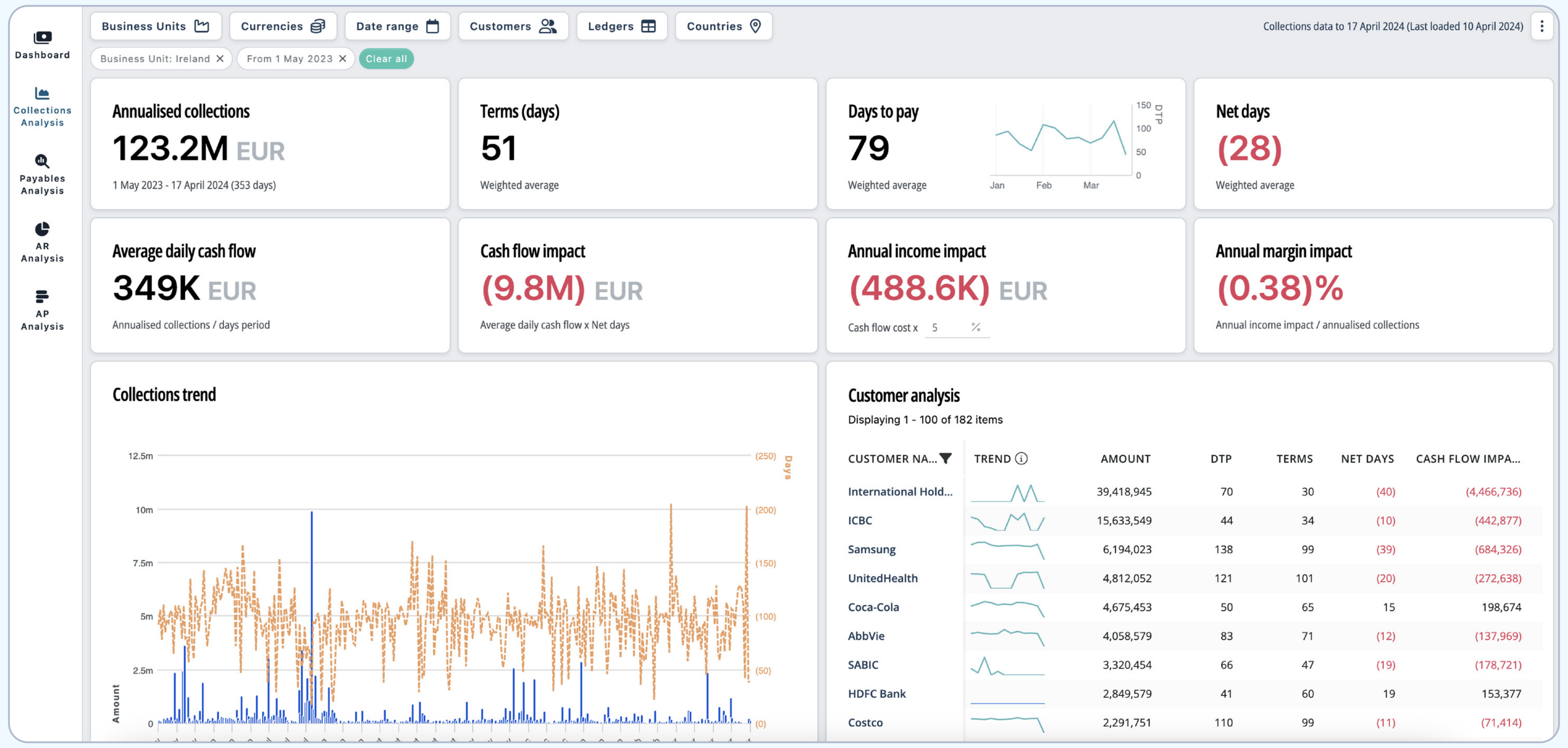
Medium-term trend forecasting using historical data

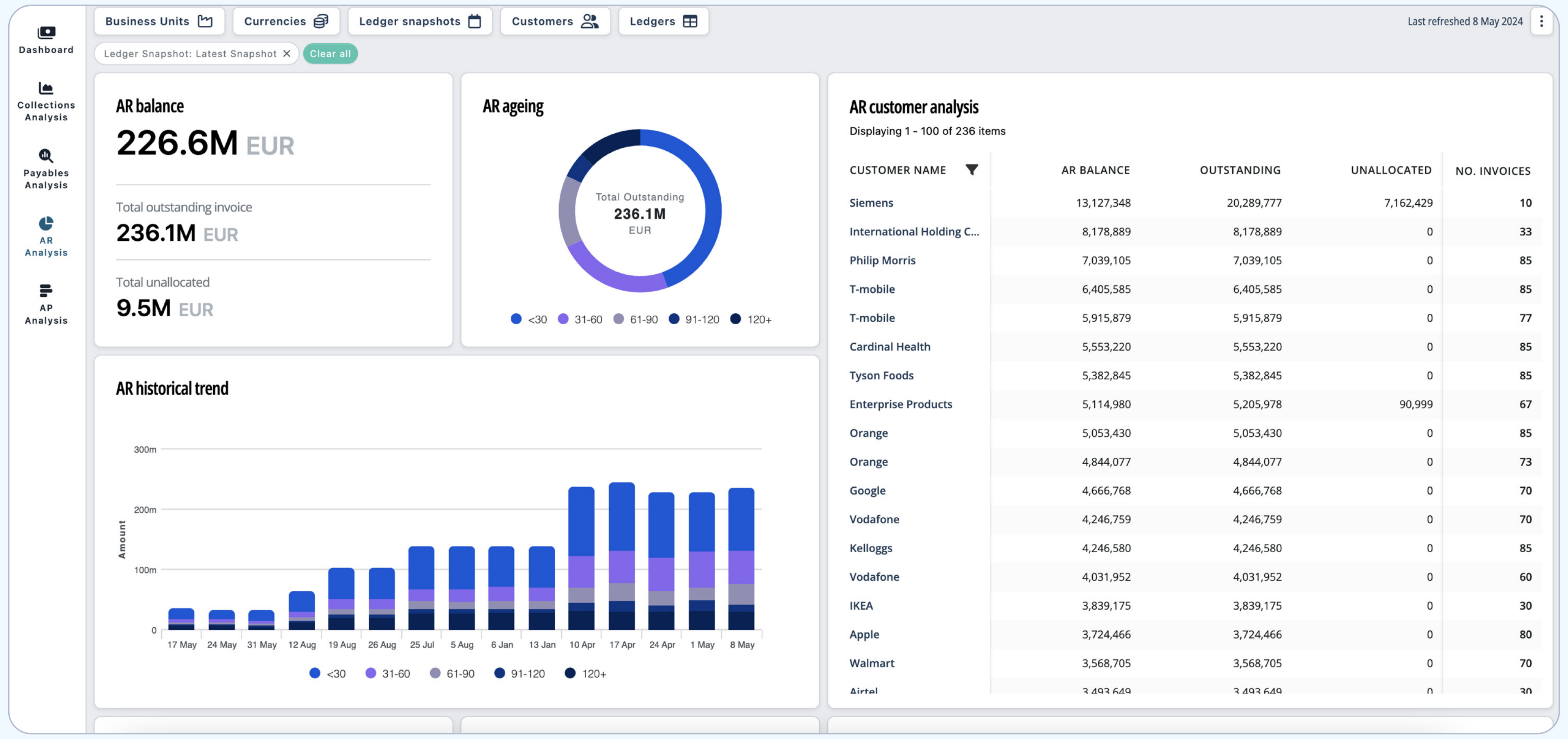
Customer payment profiling with calculated days to pay and payment trends

Internal/supplier payment behavior profiling

Create forecast rules per customer and supplier

Detailed ageing and overdue analysis





GSmart Ledger

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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