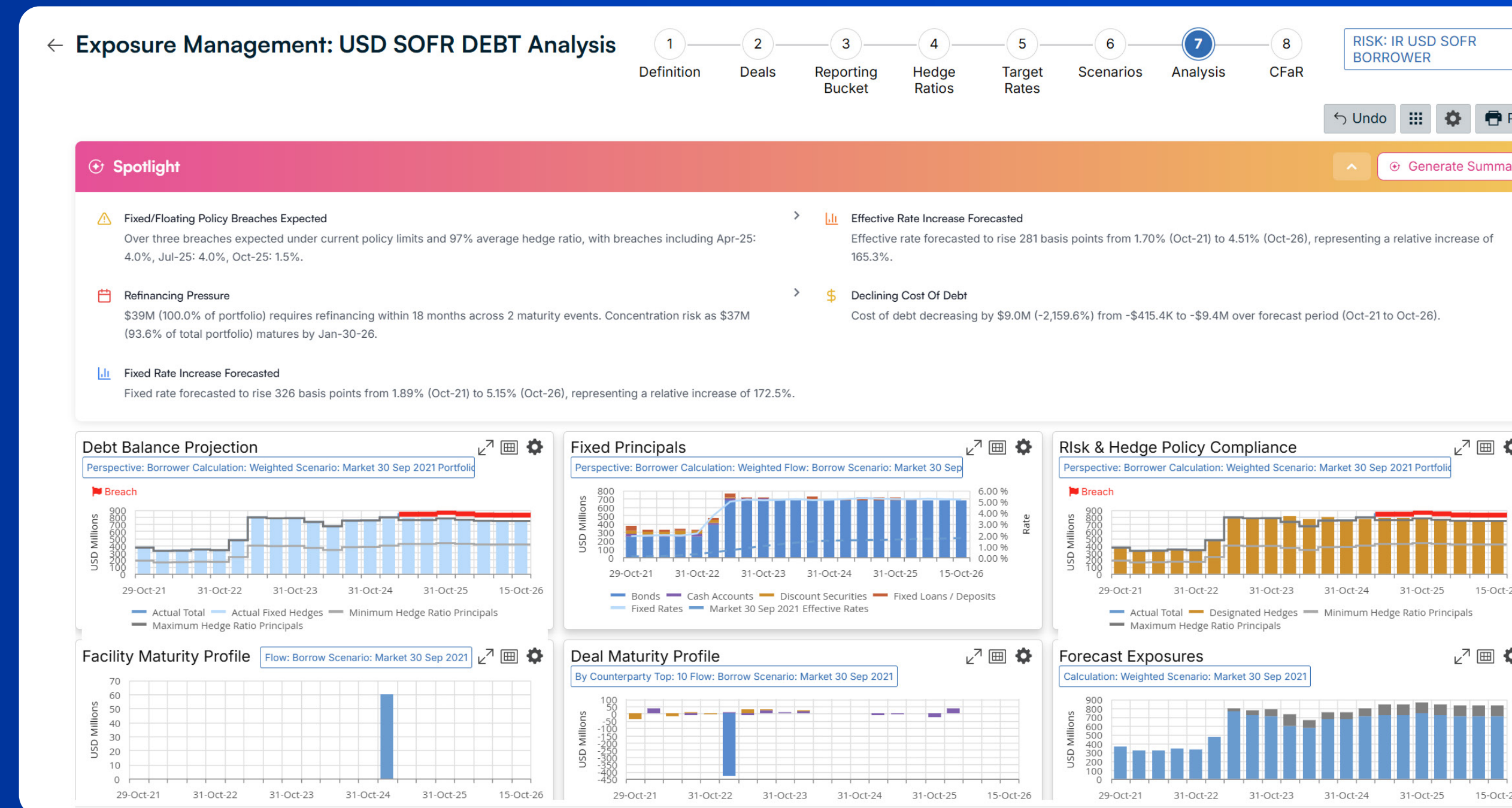


Transform your risk management with GSmart Risk Insights

Treasury teams spend hours manually analyzing complex exposure data, struggling to interpret multi-dimensional risk positions and identify critical trends buried in charts and tables. This reactive, time-intensive process delays decision-making and leaves teams firefighting instead of strategically managing risk.



GSmart Risk Insights eliminates these inefficiencies by embedding intelligent AI capabilities directly into Ripple Treasury's Exposure Management solution. It automatically detects and highlights critical data points, explains complex visualizations in plain language, and generates executive-ready summaries in seconds.

CFOs, treasurers, and risk teams gain instant clarity on their interest rate risk, enabling faster, more confident strategic decisions.

Purpose built for risk management

GSmart Risk Insights empowers treasury teams to shift from reactive analysis to proactive, strategic risk optimization with data-backed confidence.

The power of GSmart Risk Insights:



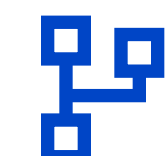
Intelligent data interpretation: Complex exposure charts explained in plain language — click any spotlight data point for instant AI-generated insights on trends and risk implications.



Automated risk identification: AI automatically detects and surfaces anomalies, policy breaches, concentration risks, and significant portfolio changes, eliminating hours of manual chart scanning.



Board-ready narratives: Generate professional executive summaries and risk reports instantly, directly within Ripple Treasury — no more hours spent manually synthesizing data.



Integrated workflow: Access AI assistance seamlessly within your existing Exposure Management tooling through intuitive launch points and an overlay Insights panel.

Benefits that drive real business impact



Radical time savings

Transform hours of manual exposure analysis into instant insights. Replace lengthy risk assessment processes with AI-generated summaries available in seconds.



Proactive risk management

Receive automated alerts and contextual analysis on exposure changes, market drivers, and potential impact scenarios before conditions deteriorate.



Finance team enablement

Empower analysts to focus on strategic risk optimization and remediation modeling instead of manual data gathering and interpretation.



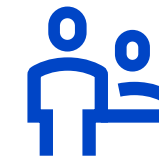
Continuous improvement

AI learns from your feedback and analysis patterns, continuously improving relevance and accuracy for your specific risk management needs.



Enhanced risk visibility

Automatically surface critical data points like approaching debt maturities, policy breaches, and significant changes to effective rates — never miss important risk indicators.



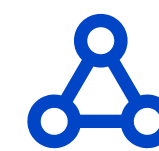
Better stakeholder communication

Provide concise, clear, and actionable risk insights to executives and board members with professional, AI-generated summaries.



Contextual understanding

Gain detailed background on identified risks, including historical trends, market conditions, and how similar situations have evolved in the past.



Seamless integration

Full insight generation and interaction within the Ripple Treasury ecosystem — no disruption to existing workflows or extensive retraining required.

Key features

Spotlight panel:

Automatically surfaces critical data points across your exposure portfolio — policy breaches, approaching maturities, significant cost changes, and hedge ratio deviations.

Deep dive insights:

Click any spotlight item to launch comprehensive AI analysis exploring drivers, context, historical trends, and risk implications.

Interactive insights panel:

Overlay interface delivers AI-generated explanations, trend analysis, and recommendations without disrupting your workflow.

GSmart Risk Insights isn't just an add-on. It's a transformation in risk management — putting intelligent, real-time exposure insights directly in your hands.

Executive summary generator:

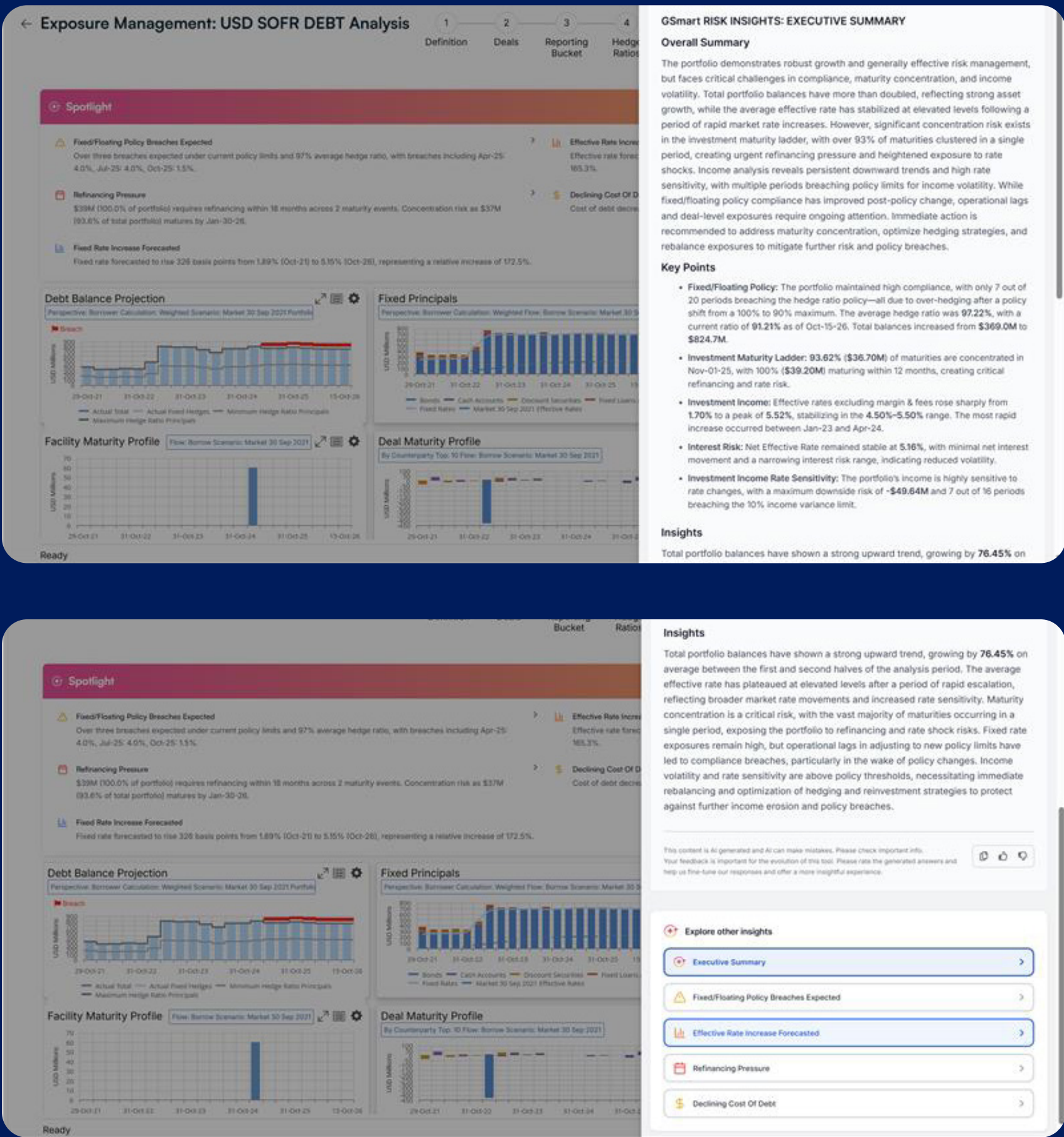
Produces concise, natural-language narratives consolidating your entire portfolio analysis — ready for board packs and stakeholder reports.

Contextual risk analysis:

AI provides background on market conditions, business factors, and historical patterns contributing to current exposures and identified risks.

Smart feedback integration:

Learns from user feedback to continuously refine insight relevance and accuracy for your specific risk management approach.



Executive summary generator

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.



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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