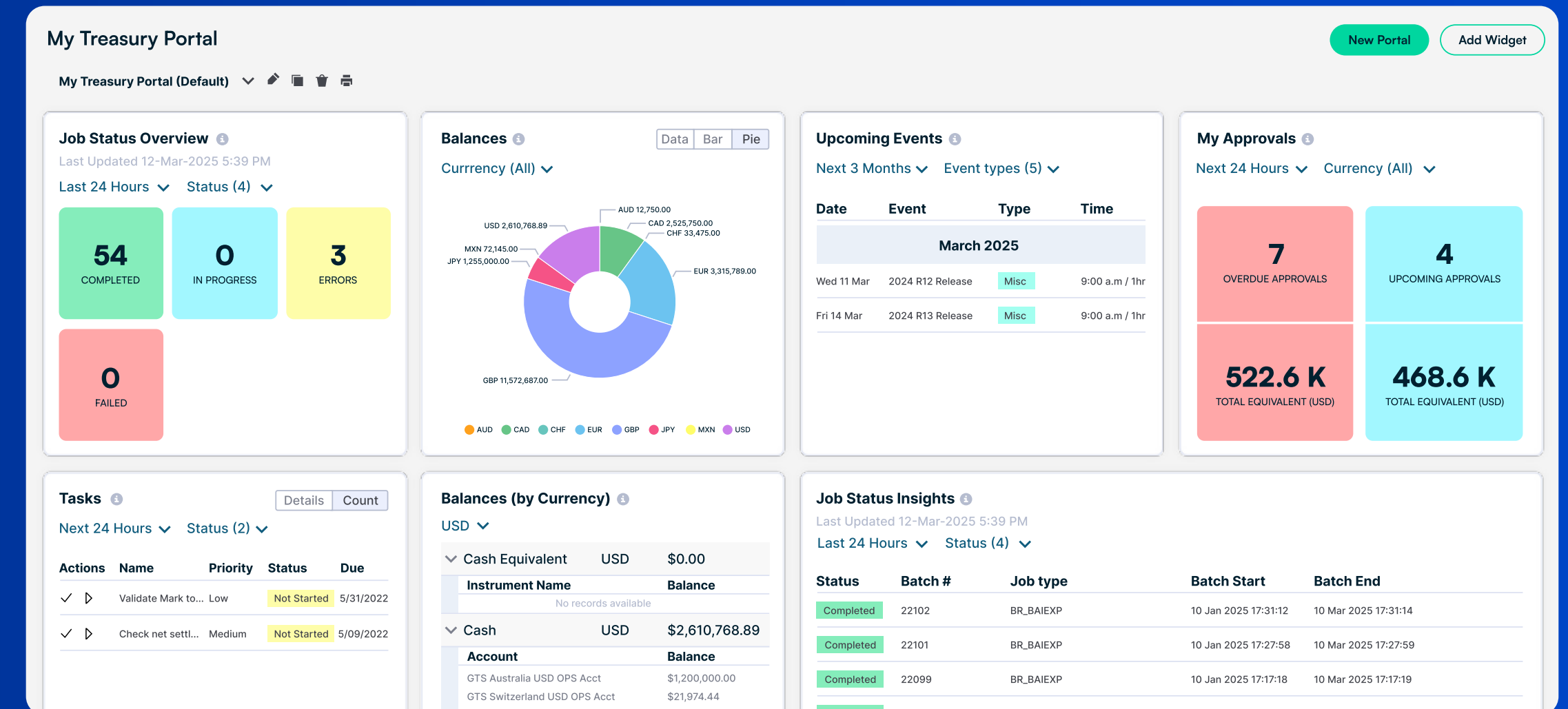


The world's most adaptable treasury platform

Empowering CFOs, treasurers, and controllers with the Clarity to Act

CFOs and Treasury teams often struggle with fragmented systems, manual processes, and a lack of real-time visibility, making it difficult to manage liquidity, forecast cash flow, and mitigate financial risk. Many still rely on spreadsheets, leading to inefficiencies, errors and missed opportunities for strategic decision-making. This lack of automation and integration results in slow response times to market volatility, reconciliation gaps, and the mounting complexity of regulatory reporting and digital asset management. These challenges hinder confident decision-making and ultimately impact the bottom line.

Ripple Treasury overview



Ripple Treasury is the world's most adaptable treasury platform, designed to meet the evolving needs of CFOs and treasury teams. By seamlessly integrating with any bank and ERP system, Ripple Treasury provides real-time visibility, accurate forecasting, and automated workflows that eliminate manual processes and reduce risk.

With comprehensive solutions for liquidity management, cash forecasting, risk management, payments, reconciliation, regulatory reporting and digital assets, Ripple Treasury empowers treasury teams to make confident, data-driven decisions quickly. The platform adapts to your unique requirements, ensuring you can scale efficiently, reduce operational costs, and unlock greater financial agility.

How Ripple Treasury provides the Clarity to Act



Data integrity

Our platform seamlessly integrates with your bank accounts, ERPs, and third-party systems, centralizing your financial data to ensure it is always up-to-date, accurate, and accessible. Whether you are managing cash positions, forecasting cash flow, or analyzing risk, Ripple Treasury connects and organizes all your data for greater transparency and control.



Reporting and modeling

Ripple Treasury's advanced analytics and scenario modeling capabilities allow you to analyze risks and forecast with precision. Whether you are assessing market conditions or refining cash flow models, our platform empowers you to anticipate changes and make smarter, data-driven financial decisions.



Visibility and monitoring

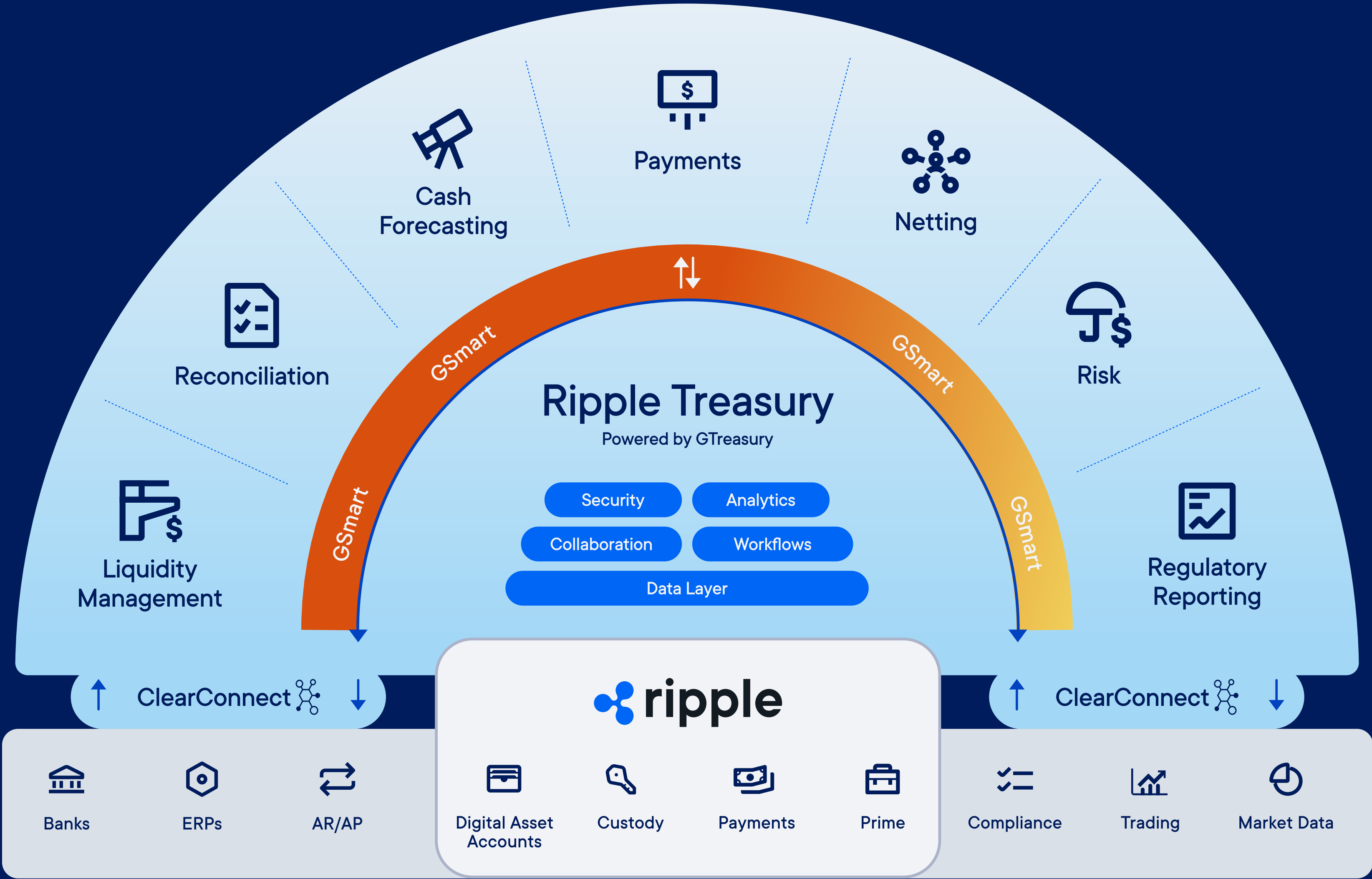
Ripple Treasury ensures complete accuracy and visibility into your financial operations, delivering real-time insights into cash, liquidity, and financial risks. With the right data at the right time, Ripple Treasury supports proactive decision-making and enhances your ability to plan with confidence.



Execution and audit

Ripple Treasury streamlines audit processes with automated tracking, detailed audit trails, and centralized data. This ensures full transparency and simplifies compliance with internal policies and external regulations, reducing audit preparation time, and improving accuracy.

Platform architecture



Comprehensive solutions for every treasury need



Liquidity management

- Provides real-time access to cash positions across all accounts, banks, and regions.
- Eliminates the guesswork and helps make informed decisions about liquidity management.
- Centralizes cash data into one secure platform for fast, accurate reporting.
- Ensures optimal fund allocation to meet operational and strategic goals.
- *Rapid deployment in as little as 90 days for quick time to value.*



Reconciliation

- Automates transaction matching across bank statements, ERP records and internal ledgers in real time.
- Reduces month-end close time by eliminating manual reconciliation workflows and spreadsheet-driven processes.
- Flags and routes exceptions automatically, so teams focus on resolution rather than identification.
- Delivers a complete audit trail for every matched and unmatched transaction, supporting internal controls and external audits.
- Connects directly to the SolveXia reconciliation engine for high-volume, complex matching scenarios across AR and AP.
- *Up and running in as little as 90 days.*

Cash > Position and Forecasting > Worksheets

← 2W_FORECAST - Liquidity Planning

Currency: USD

Worksheet Search...

Setup Options More Wisa

Value Date 1/14/2025 2/3/2025 Refresh

User Code by Date	1/14/2025 (Tu)			1/15/2025 (We)			1/16/2025 (Th)			1/17/2025 (Fr)			w/e 1/19/2025			1/20/2025 (Mo)		1/21/2025 (Tu)	
1000_BOFA_1234 - USD	Act	Fcst	Amt	Act	Fcst	Amt	Act	Fcst	Amt	Act	Fcst	Amt	Act	Fcst	Amt	Act	Fcst	Amt	
Opening Balance (c/f)	80,671.41	365,121,428.41	365,040,757.00	69,614.30	864,225,369.74	864,155,755.44	74,521.19	870,070,141.74	869,995,620.55	29,747.08	29,747.08	29,747.08	80,671.41	365,121,428.41	365,040,757.00	4,017,745.74	4,017,745.74	100,276,506.20	
Total Credits	3,970,608.00	500,145,608.00	496,175,000.00	4,501,572.00	12,000,072.00	7,498,500.00	6,576,891.00	251,891.00	-6,325,000.00	0.00	4,122,962.00	4,122,962.00	15,049,071.00	516,520,533.00	501,471,462.00	0.00	100,276,506.20	100,276,506.20	
Total Debits	-3,981,665.11	-1,041,666.67	2,939,998.44	-4,496,665.11	-6,155,300.00	-1,658,634.89	-6,621,665.11	-392,307.60	6,229,357.51	0.00	-134,963.34	-134,963.34	-15,099,995.33	-7,724,237.61	7,375,757.72	0.00	-2,059,374.50	-2,059,374.50	
Estimated Closing Balance	69,614.30	864,225,369.74	864,155,755.44	74,521.19	870,070,141.74	869,995,620.55	29,747.08	869,929,725.14	869,899,978.06	29,747.08	4,017,745.74	3,987,998.66	29,747.08	4,017,745.74	3,987,998.66	4,017,745.74	102,234,877.44	102,234,877.44	
...																			
Credit Facility Available	188,000,000.00	0.00	-188,000,000.00	188,000,000.00	0.00	-188,000,000.00	188,000,000.00	0.00	-188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	188,000,000.00	
Investments Outstanding	25,100,000.00	-499,998,500.00	-525,098,500.00	25,100,000.00	-509,998,500.00	-535,098,500.00	25,100,000.00	-509,998,500.00	-535,098,500.00	50,200,000.00	50,200,000.00	50,200,000.00	50,200,000.00	50,200,000.00	50,200,000.00	50,200,000.00	-49,800,000.00	-49,800,000.00	
TOTAL LIQUIDITY	213,169,614.30	364,226,869.74	151,057,255.44	213,174,521.19	360,071,641.74	146,897,120.55	213,129,747.08	359,931,225.14	146,801,478.06	238,229,747.08	242,217,745.74	3,987,998.66	1,354,163,123.81	1,810,882,973.84	456,719,850.03	242,217,745.74	240,434,877.44	240,434,877.44	
...																			
CREDITS DETAIL																			
Operating Receipts					60,500.00	60,500.00					57,930.00	57,930.00		118,430.00	118,430.00		130,877.50	130,877.50	
Miscellaneous Receipts	325,000.00		-325,000.00	325,000.00	1,763,000.00	1,438,000.00	325,000.00		-325,000.00		18.00	18.00	975,000.00	1,763,018.00	768,018.00		20.70	20.70	
Other Cash Receipts																			
Investments Redemption (P&I)	500,000.00	500,000,000.00	499,500,000.00	3,000,000.00	10,000,000.00	7,000,000.00	5,000,000.00		-5,000,000.00				8,500,000.00	510,000,000.00	501,500,000.00		100,000,000.00	100,000,000.00	
Other Receipts																			
Debt Borrowing (Draw)	3,000,000.00		-3,000,000.00	1,000,000.00		-1,000,000.00	1,000,000.00		-1,000,000.00				5,000,000.00		-5,000,000.00				
Foreign Exchange (Buy)																			
Book Transfer Credit	145,608.00	145,608.00		176,572.00	176,572.00		251,891.00	251,891.00			1,162,312.00	1,162,312.00	574,071.00	1,736,383.00	1,162,312.00		145,608.00	145,608.00	
Intercompany Book Transfer Credit		0.00			0.00			0.00			2,902,702.00	2,902,702.00		2,902,702.00	2,902,702.00		0.00	0.00	

Liquidity management

Liquidity Reconciliation

Monitor reconciliation status and exceptions across all accounts

Remediate

Account ID Account Tree Actual Date Range Estimate Date Range Type

All Accounts All Trees 01/10/2025 31/10/2025 01/10/2025 31/10/2025 Value Date Reset All Filter

Actual Transactions

Total 3,504 Unreconciled 852 Reconciled 76%

Estimate Transactions

Total 3,516 Unreconciled 840 Reconciled 76%

Aged Items Analysis

Bar chart showing counts for 1-7 days (45), 8-30 days (28), 31-60 days (12), 61-90 days (3), 91+ days (1).

Reconciliation Analytics

Donut chart showing 66% Auto-matching, 10% Manual matching, 24% Exceptions.

Exception Snapshot - Actuals

Id	Date	Bank	Description	Amount
#811732	10/11/2025	Citibank	Wire Transfer - Dividend	\$125,000.00
#811726	10/12/2025	Wells Fargo	Wire Transfer - Subsidiary	\$89,000.00
#811723	10/12/2025	Citibank	Wire Transfer - Partner LLC	\$67,500.00
#811718	10/10/2025	Wells Fargo	Wire Transfer - Client XYZ	\$45,000.00
#811730	10/11/2025	Wells Fargo	Wire Transfer - Vendor B	\$38,500.00
#811721	10/09/2025	Bank of America	Wire Transfer - Vendor Pay	\$32,000.00
#811715	10/12/2025	Chase	Wire Transfer - ACME Corp	\$25,000.00
#811729	10/12/2025	Bank of America	Check Deposit #4524	\$22,100.00

Exception Snapshot - Estimates

Id	Date	Source	Description	Amount
#9245...	10/30/2025	SAP	Forecast Receipt - Grant	\$150,000.00
#924511	10/14/2025	Oracle	Scheduled Transfer - Tax	\$95,000.00
#9245...	10/31/2025	Oracle	Scheduled Transfer - Bonus	\$82,000.00
#9245...	10/22/2025	SAP	Projected Payment - Vendor E	\$72,000.00
#9245...	10/03/2025	Manual	Forecast Receipt - Investment	\$55,000.00
#9245...	10/06/2025	SAP	Projected Payment - Equipment	\$47,500.00
#9245...	10/05/2025	SAP	Scheduled Transfer - Payroll	\$42,000.00
#9245...	10/09/2025	Manual	Expected Payment - Software	\$35,800.00

Reconciliation



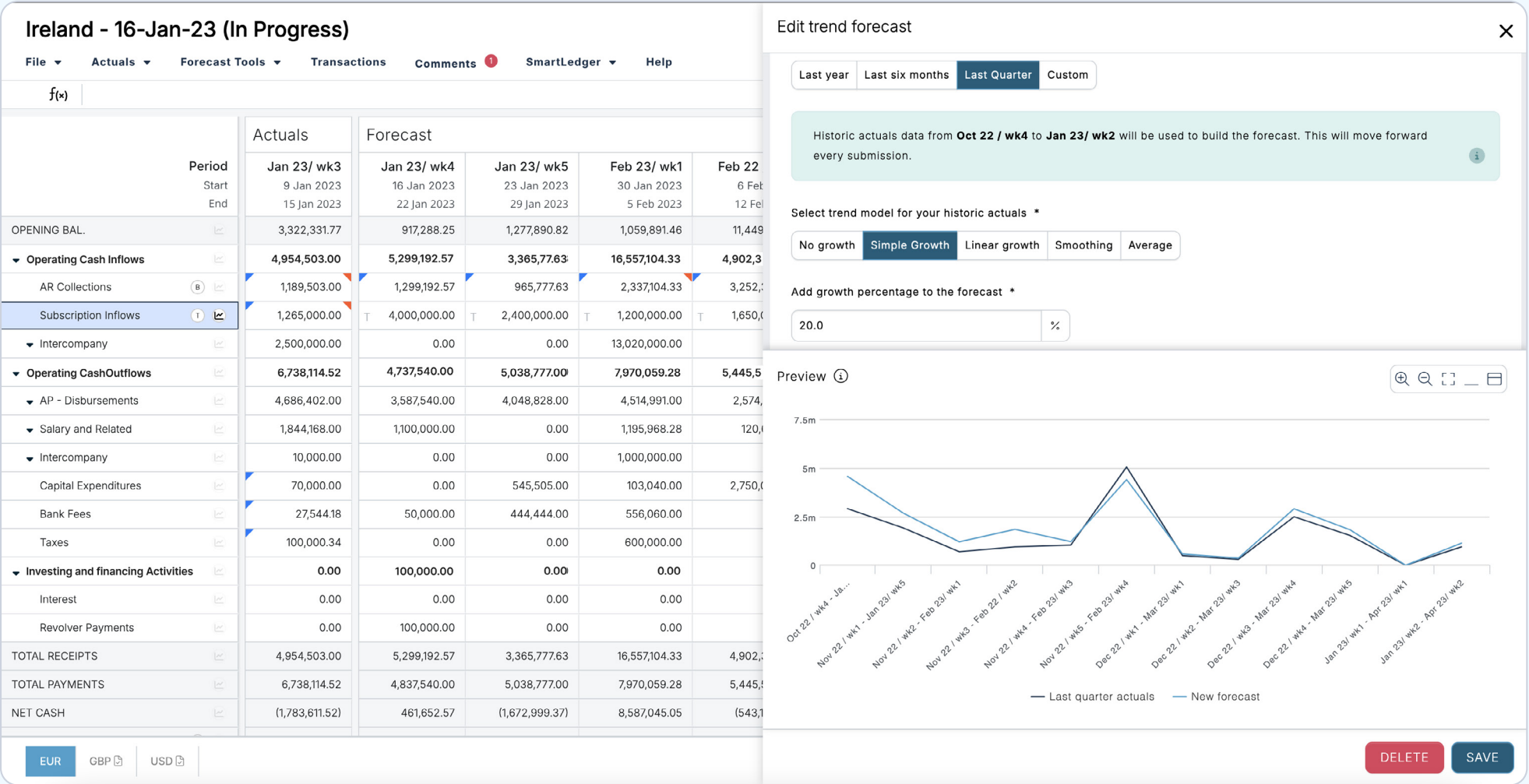
Cash forecasting

- Generates highly accurate short- and medium-term forecasts by combining ERP, bank, and ledger data.
- Improves forecast accuracy by over 30% using AI to analyze historical trends and payment behaviors.
- Eliminates manual variance analysis with automated insights and forecast refinement recommendations.
- Boosts free cash flow by optimizing DSO/DPO and adjusting strategies based on customer and vendor behavior.
- Delivers always-live forecasts and board-ready narratives to drive confident, data-backed decisions.
- Up and running in as little as 90 days.*



Payments

- Automates and centralizes payment processes to reduce manual errors and mitigate fraud risks.
- Seamlessly integrates with banks and ERPs, enabling global payment management quickly and accurately.
- Improves cash flow management and reduces payment delays.
- Ensures all outgoing payments are executed on time with full visibility.
- Streamlined workflows and automation allow teams to focus on strategic financial activities.



Cash forecasting



Payments



Netting

- Optimizes intercompany cash flows by reducing the number of transactions and mitigating FX risks.
- Automates netting for efficient reconciliation across subsidiaries.
- Ensures cash is available where needed most, reducing the complexity and costs of cross-border payments.
- Helps organizations manage liquidity across global operations effectively.
- *Implementation in 90 days for rapid value realization.*



Risk management

- Enhances visibility across all exposures, including FX, interest rates, and commodities.
- Centralizes all risk data into one platform, eliminating inefficiencies and errors from spreadsheets.
- Provides full visibility into risk positions, tracking financial instruments from issuance to maturity.
- Ensures optimal capital allocation and more effective risk mitigation.
- **Scenario analysis tools** help teams react swiftly to market volatility.
- Automated tracking and audit trails streamline compliance and auditing, ensuring full transparency and accuracy.

Netting

Excluded

Third Party

Reconciliation

Master Data

System

Reports

Invoices from AR

Invoices from AP

Gross Flows

Forward Contracts

Net Payments

Home / Invoices from AR / Matching Analysis

Matching Analysis

Show Chart

Drill down

Refresh

Page 1 of 2 (30 items)

12

Category

AmountUSD value

Currency

Payee	Payer	AUD		CHF		DKK		EUR	
		Amount	USD value	Amount	USD value	Amount	USD value	Amount	USD value
ATICE	CHWAT								
	DEAER							202,663.02	216,935
	ESCOP	416,052.84	287,625.28						
	FRTRA							388,000.00	415,324
	USADH			-790,521.73	-856,052.55			-1,422,680.08	-1,522,869
	USIBC								
ATICE Total		416,052.84	287,625.28	-790,521.73	-856,052.55			-832,017.06	-890,610
BEGUI	ATICE							-419,892.95	-449,463
	BEWIN			-5,543.50	-6,003.03			24,874.90	26,626
	USADH							-24,874.90	-26,626
BEGUI Total				-5,543.50	-6,003.03			-419,892.95	-449,463
CHASP	ATICE								
	BEWIN							-29,281.07	-31,343
CHASP Total								-29,281.07	-31,343
DEIUG	ATICE							-868,950.18	-930,144
	BEWIN							237,270.90	253,980
DEIUG Total								-631,679.28	-676,164

Netting



Risk management



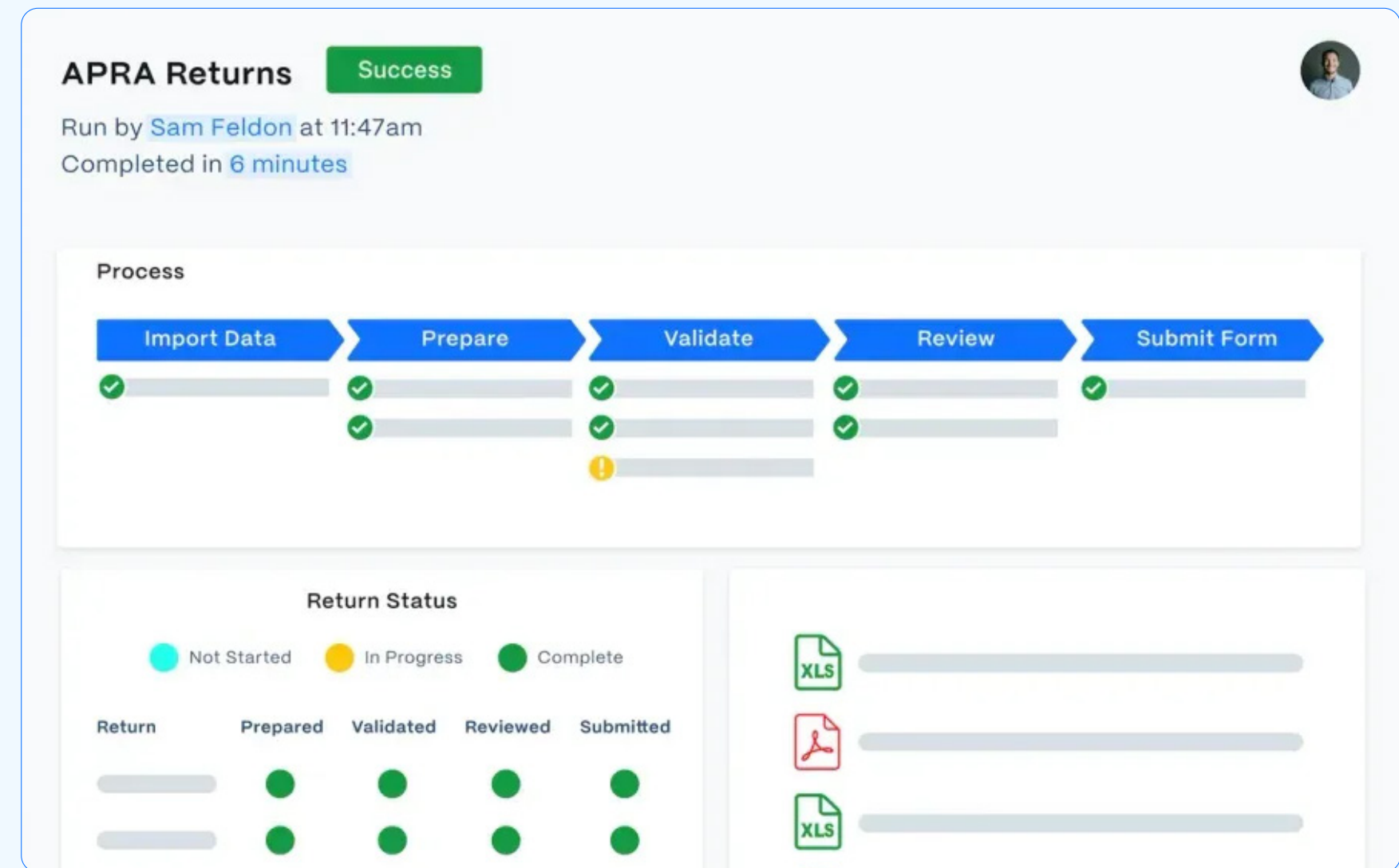
Regulatory reporting

- Generates structured, audit-ready regulatory reports aligned to disclosure and compliance standards.
- Centralizes the data required for reporting, eliminating the manual assembly process that introduces errors and delays.
- Supports internal controls with consistent, repeatable reporting workflows across entities and jurisdictions.
- Provides full audit trail documentation to satisfy both internal and external review requirements.
- Reduces the compliance burden on treasury and accounting teams by automating output generation from reconciled, verified data.

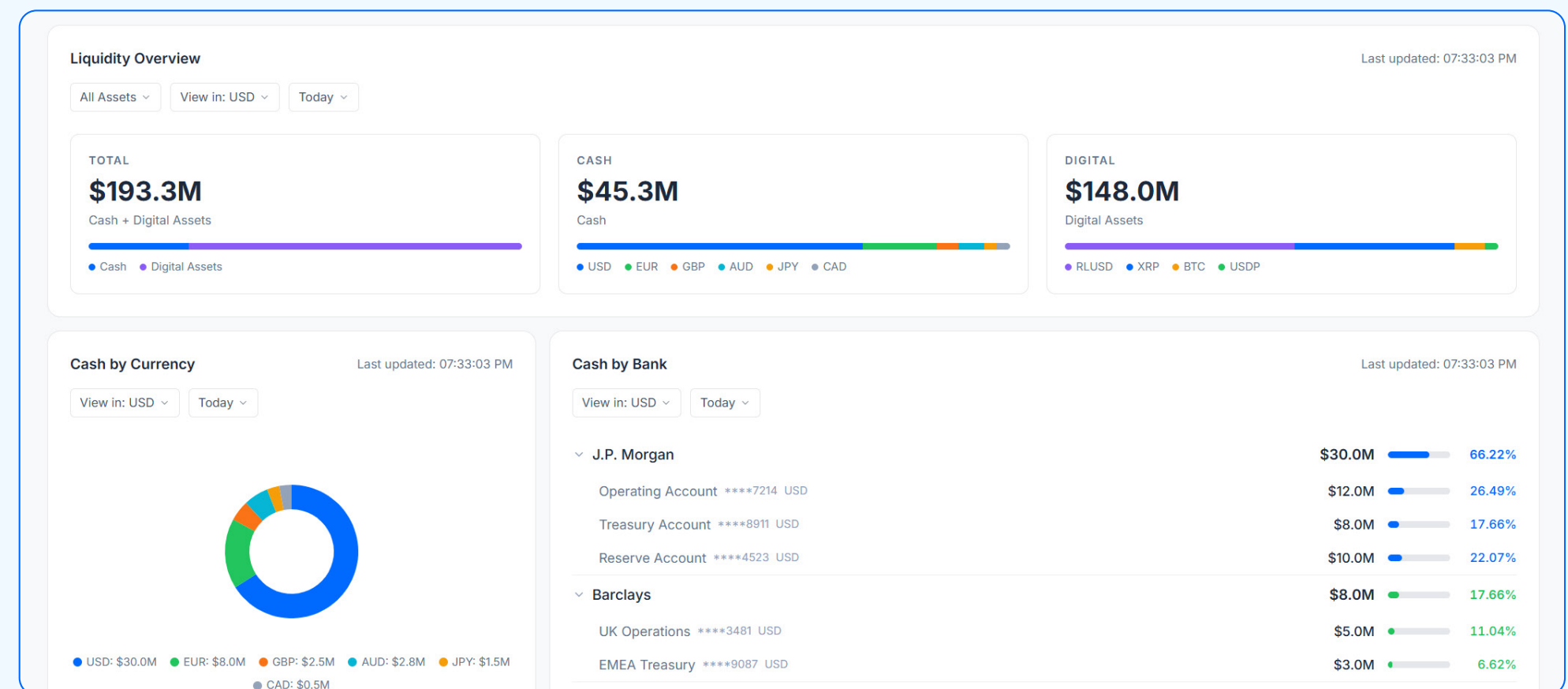


Digital assets

- Tracks digital asset positions in real time alongside traditional treasury instruments in a single, unified view.
- Supports stablecoin payment processing, with the controls and approval workflows treasury teams require.
- Delivers the compliance and audit documentation needed to meet regulatory and accounting obligations for digital assets.
- Backed by Ripple's expertise in digital asset networks and blockchain-based payments infrastructure.
- Integrates digital asset data into cash forecasting and liquidity models for a complete view of enterprise liquidity.
- Enables organizations to participate in digital asset markets without sacrificing the governance standards that protect the business.



Regulatory reporting



Digital assets

Powering platform connectivity with ClearConnect

At the core of Ripple Treasury's modular architecture is ClearConnect, a flexible, secure connectivity platform that unites all your financial systems, banks, and data sources, ensuring your entire treasury ecosystem operates as one intelligent, integrated solution.



- Provides seamless integration with **any bank and any ERP, at any time.**
- Ensures all data flows seamlessly and accurately across your entire financial ecosystem.
- Eliminates manual data entry, improving operational efficiency and reducing errors.
- Speeds up decision-making through complete data integration and visibility.
- **Fast, flexible, and secure connections** to a wide variety of systems and financial institutions.

GSmart AI

Treasury-Native AI

Built in, not bolted on

Most vendors point a general-purpose model at treasury and call it done. GSmart was built by people who can tell a routine exception from the one that needs a human, and from the one that should never be automated at all.

Every agent works from the policy you define. It proposes an action, cites the exact clause behind it and waits for your approval. Nothing executes on its own, and every action is logged for audit.



The foundation: Knowledge Studio

Upload your policy documents, or outline the rules directly, and Knowledge Studio turns static policy into controls that AI works within. Every agent checks its proposal against that policy, cites the clause behind it and waits for you to approve.

A growing stable of agents

16 agents across every treasury function, all governed by the same policy layer.

Forecasting and planning

Forecast Insights · Trend Insights ·
Forecast Chaser · Ledger

Liquidity

Liquidity Scenarios · Rebalance · Yield ·
Liquidity Digest

Risk

Risk Insights · Counterparty Monitor ·
Fraud Protection

Insights, support and onboarding

Ask GSmart · Smart Mapping

Reconciliation

Document Capture · AI Matching Rules

The GSmart advantage

- **Enterprise grade.** In-region data residency for supported geographies, with tenant-isolated data that is never used to train shared models.
- **Governance.** Your policy becomes live AI controls.
- **Policy-cited control.** Every proposal cites the clause behind it, and nothing executes without your approval.
- **No hidden costs.** No token metering, so scaling AI adoption across treasury does not scale your bill.

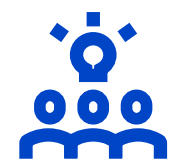
Automation is not the goal. Confidence is.

Why choose Ripple Treasury



Rapid time to value

Ripple Treasury accelerates your path to measurable results with rapid implementation timelines for key treasury functions. Core capabilities such as Cash Visibility, Cash Forecasting, and Netting can be fully deployed and operational within just 90 days, allowing treasury teams to quickly realize benefits and drive immediate impact.



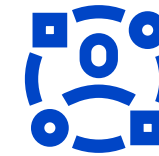
Industry-leading expertise

Trusted by leading organizations worldwide, Ripple Treasury is known for its deep expertise in treasury management. Our solutions are designed to help you manage liquidity, optimize capital, mitigate risk, and improve operational efficiency.



Expert implementation

Ripple Treasury's implementation is led 100% by in-house experts—full-time platform specialists and treasury subject matter professionals—ensuring a rapid, reliable deployment with fixed scope, fixed cost, and no surprises. From onboarding to go-live and beyond, you'll have dedicated resources across implementation, customer success, and account management to drive lasting impact from day one.



Tailored solutions

Ripple Treasury offers a modular, scalable platform that grows with your business. Whether you need to implement just one solution or an entire suite, we provide flexibility to meet your unique needs, now and in the future.



Continuous innovation

We provide innovative solutions that empower treasury teams to adapt quickly to market changes, reduce financial risks, and enhance decision-making speed.



Comprehensive support

Ripple Treasury is committed to supporting your treasury teams every step of the way. From initial implementation to ongoing guidance, our dedicated support team ensures smooth deployment, user training, and proactive assistance. With Ripple Treasury, you're not just adopting a solution, you're partnering with a team focused on your success.

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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