



Transform and simplify bank fee analysis. Forever.

Ripple Treasury has expanded its ecosystem by partnering with Treasury Strategies, a division of Curinos, to enhance client experiences with NDepth Bank Fee Analysis. By combining powerful technology with learning algorithms, NDepth automates and simplifies the analysis of monthly bank statement fees while providing valuable benchmarking and dashboards that help save time and money.

Data-driven insights equate to better decisions

Bank fees are one of corporate treasury's largest expenses and yet few organizations regularly monitor them. That's because traditional bank fee analysis is burdened by an array of issues, including challenging file formats, time-consuming and manual processes, statements with multiple pages from multiple banks along with inaccurate data mappings and comparisons. The overarching problem: your staff spends the majority of their time creating an analysis with little time left to act on it.

The clarity to act with confidence

NDepth Bank Fee Analysis allows you to compare information across banks on a true apples-to-apples basis so that you can easily confirm you're paying what you should. Contract price reports call out any deviations from agreed service pricing, and you can benchmark your prices and rates against the market. This lets you quickly and easily understand your all-in costs and calculate net effective yield on deposits. Variance reports highlight month-to-month shifts in price, volume and charges. Global bank analyses and currency conversions let you report worldwide.

A unified platform to keep you connected

Ripple Treasury enables connectivity by retrieving files from the banks and forwarding them to NDepth via a secure and encrypted connection.

Designed with the user experience in mind, intuitive menu navigation and Single Sign-On (SSO) capability provide seamless access to the NDepth reports from within the Ripple Treasury application.

Not only do clients benefit from having the best of both solutions in a single platform, but they will also have full access to Ripple Treasury support expertise. The Ripple Treasury Client support team is available via email, phone or by accessing our extensive and ever-evolving online Help Center to assist you with any concerns.

Simple and secure functionality drives efficiency

After a brief questionnaire, NDepth is ready to start providing significant value to your corporate treasury by handling some of your more burdensome processes.

- NDepth can accept all machine-readable bank files, including PDF, EDI 822 and TWIST/BSB/CAMT.
- As an added value, NDepth automates the mapping of bank services, providing you with clear, compelling analysis and meaningful cross-bank comparisons and benchmarks.
- Clients can access the NDepth portal directly from the Ripple Treasury menu via SSO to view and download fee analysis visualizations and dashboards.

Considerable cost and time savings are the norm

- Visual reporting makes it easy to identify discrepancies in costs, volume and service offerings to help you reap significant cost savings.
- Detailed data showing where you are spending the majority of your fees across banks and how that spending compares to peers with similar volume levels helps you negotiate the best prices with your banks.
- Clear insight into your net effective rates drives more informed decisions regarding your cash deployment strategy to help you improve yields.
- Clients have enjoyed a reduction of overall bank fees between 10–15%.

Building a seamless workflow

Ripple Treasury's ecosystem strategy helps clients create digital workflows and end-to-end solutions across the corporate treasury value chain. Our strategic partnerships with leading banks, SWIFT, Refinativ and third-party solution vendors combined with extensive integration combine to provide corporate treasurers with the seamless data flow needed to make real-time decisions.



Treasury Strategies, a division of Curinos, is the leading treasury consulting firm serving corporate Treasurers, their financial services providers and technology providers for the complete 360° view of treasury.

Curinos is a leading fintech provider of advanced decision support systems and data. Curinos products leverage big-data technologies and machine learning to deliver timely, actionable intelligence on customers, deposits and markets.

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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