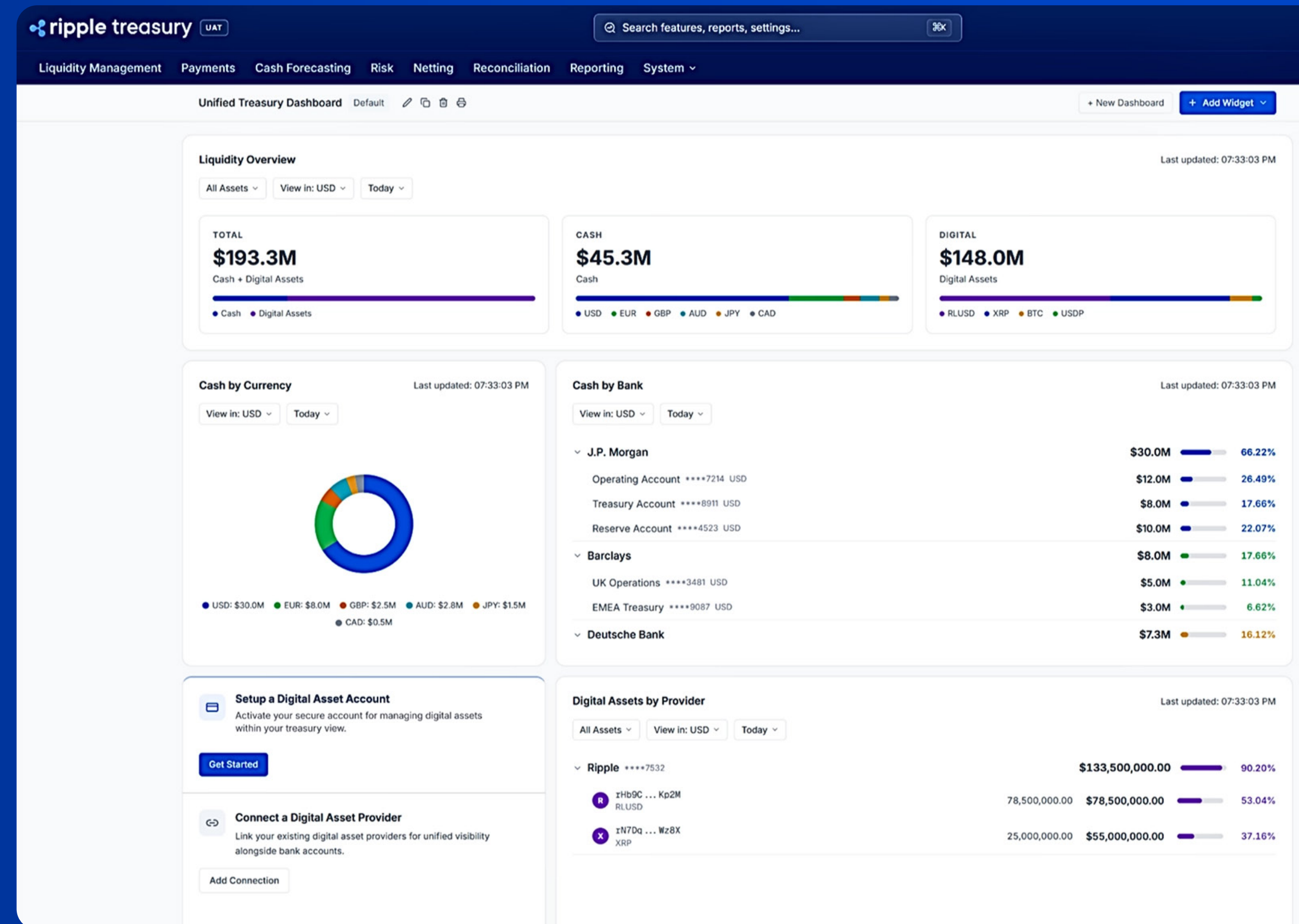




One view. Every balance. Digital and traditional assets, together.

Digital assets are no longer a separate ledger to reconcile after the fact. For treasury teams managing both traditional cash and digital assets, the challenge isn't just holding both, it's seeing both. When custodians, digital asset accounts and bank accounts live in different systems, liquidity decisions get made on incomplete data. **Unified Treasury changes that.**

Unified Treasury



Liquidity by Counterparty

Last updated: 07:33:03 PM

All Assets ▾ View in: USD ▾ Today ▾



COUNTERPARTY	TYPE	AMOUNT	% OF TOTAL
PROVIDERS			
● Ripple	Provider	\$133.5M	69.1%
BANKS			
● J.P. Morgan	Bank	\$30.0M	15.5%
● Bank of America	Bank	\$14.5M	7.5%
● Barclays	Bank	\$8.0M	4.1%
● Deutsche Bank	Bank	\$7.3M	3.8%
Total Liquidity			\$193.3M

Create and manage a Ripple-native asset account directly within the platform or add an existing provider, with no external setup, no third-party provider and no separate system to maintain. Digital asset balances appear in the same account structure as your cash, valued in your reporting currency in real time and recorded with the same discipline as every other transaction in the platform.

For treasury teams taking their first steps with digital assets, it's the fastest path to begin the adoption journey. For teams already holding digital assets, it brings that activity into the TMS where it belongs.

Key features



Digital asset connectivity

Connect to Ripple's infrastructure or other digital asset providers via API through ClearConnect. Onboard digital asset accounts in minutes using standard API credentials, and select exactly which digital asset accounts and data types to import.



15-decimal precision

Most systems round digital asset balances, creating small but compounding discrepancies that surface as reconciliation gaps. Ripple Treasury captures native notional to 15 decimal places, so every unit is recorded exactly as it exists on-chain. Every balance is exact. Every unit is accounted for.



Automated transaction sync

Digital asset account transactions and balance changes sync automatically as they occur. No manual imports, no batch delays. Every event on a connected digital asset account is reflected inside Ripple Treasury in real time.



Unified liquidity dashboard

See total liquidity across cash and digital assets on a single homepage dashboard. Drill into positions broken down by currency, digital asset type, custodian or bank, with the same drill-down depth you have for traditional cash.



Custodian-aware account structure

Custodians are treated as equivalent to banks. Digital asset accounts behave like bank accounts. The existing account tree structure applies to digital assets, so your configuration model stays consistent across the platform.



Customizable widget layout

Build your own Unified Treasury dashboard from a library of purpose-built widgets, including liquidity overviews, live market data tiles, digital asset position lists and liquidity allocation views.



Real-time market rates

Digital asset balances are valued in your reporting currency using live exchange rates sourced from CryptoCompare, refreshed within seconds. Rates apply at the time of import and whenever a balance is displayed.



Native notional tracking

View positions in native digital asset terms (XRP, RLUSD and others) alongside their real-time fiat equivalent. Switch reporting currency for display without changing your underlying data.

Common use cases

Managing combined cash and digital liquidity in one view

Treasury teams holding both traditional bank balances and digital asset positions across multiple custodians struggle to get a consolidated liquidity picture. Unified Treasury aggregates all positions into one dashboard, with real-time values in your reporting currency, so you can make liquidity decisions on complete data rather than a partial view.

Monitoring counterparty concentration across banks and custodians

Liquidity concentration risk doesn't stop at banks. Unified Treasury lets you see your overall liquidity by counterparty, including both banking relationships and digital asset custodians, in a single view. Teams managing counterparty limits have the visibility they need to stay within policy.

Onboarding a new digital asset custodian

When a company adds a new custodian or expands its digital asset footprint, connecting to Ripple Treasury takes minutes. Use the connectivity tab to input API credentials, select which digital asset accounts to include, and choose whether to import balances, transactions or both. The system handles the data import and sets up ongoing sync automatically.

Reporting digital asset positions alongside traditional cash

Finance teams preparing board packs or regulatory submissions need to present a complete view of the company's liquid assets. Unified Treasury surfaces digital and fiat positions in the same reporting structure, so there is no need to manually combine data from separate systems before reporting.

Who benefits

CFO

Digital assets appear in the same reporting structure as cash. Board and executive reporting reflects a complete picture of the company's liquid assets, with no manual consolidation required before presentation.

Treasurer

Total liquidity across digital and traditional assets is visible in one place, updated in real time. Counterparty concentration, currency exposure and available headroom are all accessible from a single dashboard, without assembling data from multiple systems.

Treasury Operations

Digital asset account connections are set up through a guided workflow. Ongoing sync is automatic. Teams spend less time on data gathering and more time on the analysis and decisions the data enables.

Financial Controller

Digital asset transactions are recorded with the same discipline as traditional cash, with native notional, fiat equivalent and exchange rate captured at the time of each event. Reconciliation and audit trails are built into the platform.

Why Ripple Treasury

Most treasury teams that hold digital assets manage them separately from cash. Custodian portals provide digital asset account data. The TMS handles bank accounts. Someone, usually in treasury operations, pulls both together manually when a consolidated view is needed. That process introduces delays, inconsistencies and operational risk.

Ripple Treasury treats digital assets as first-class citizens in the platform. Custodians are structured like banks. Digital asset accounts behave like bank accounts. The same liquidity management capabilities that apply to traditional cash, including worksheets, account trees, balance tracking and transaction recording, extend naturally to digital assets.

The result is a single system of record for your entire liquidity position. Decisions get made on complete, current data. Reporting requires no manual assembly. And as digital asset use expands, the platform scales with it, across custodians, digital asset account types and digital asset classes.

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.



 treasury.ripple.com

 treasury-sales@ripple.com

 **ripple treasury**

© 2026 Ripple. All Rights Reserved.