

GSmart AI: Intelligent automation for treasury teams

CFOs and Treasurers grapple with fragmented data, manual processes, and delayed decision-making — challenges that hinder operational efficiency. There's a lot of buzz around AI promising to solve these issues, but with so much noise in the market, it's hard to know what's legitimate — and even harder to trust that your data will remain secure.

Without a reliable solution, organizations continue to face inaccurate cash forecasting, manual variance analysis, inefficient liquidity management, and missed opportunities for real-time insights and automation.

GSmart AI is designed to enhance treasury operations by enabling teams to **discover, infer, reason, and decide** more effectively. AI is used purposefully to provide accurate, actionable insights that improve forecasting, risk management, liquidity modeling, and more. It transforms treasury operations through:

- Intelligent automation
- Predictive insights
- Agentic AI workflows tailored to finance

GSmart doesn't just support finance — it thinks, learns, and acts alongside your team, with robust security and compliance measures to ensure your data is always protected.

GSmart AI Clarity to Act principles of value

Many AI claims and applications are vague, at best. However, we apply core principles to our AI development to ensure the highest levels of security and value creation for our customers, all with the highest level of AI application transparency. With GSmart, you know what and how each AI model is used within our solutions.



Secure and accurate data



Remove inefficiencies



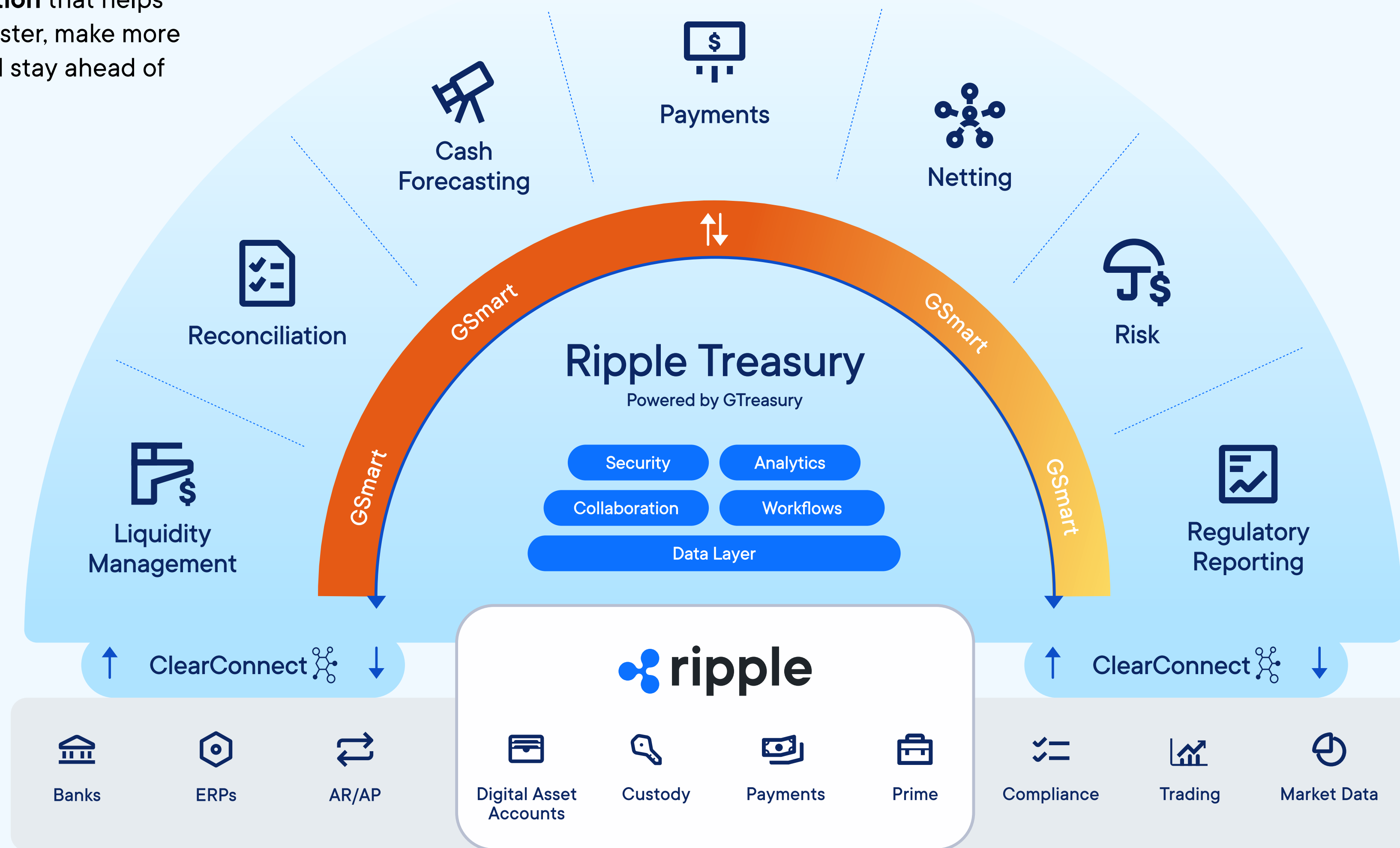
See and solve problems faster



Fast delivery and time to value

GSmart AI amplifies the Ripple Treasury platform

GSmart is more than an AI tool — it's a **comprehensive solution** that helps treasury teams move faster, make more informed decisions, and stay ahead of market changes.



How **GSmart AI** enables CFOs and treasury teams

| Ripple Treasury solution | GSmart AI | AI function | AI model | How it helps | Benefit |
|--------------------------|-----------------------------------|-------------|----------------------|--|---|
| Cash Forecasting | GSmart Forecast Insights | Decide | Agentic | Automates routine tasks and flags key forecast variances and anomalies. | One intelligent view that detects, explains and recommends action on key variances and anomalies. |
| Cash Forecasting | GSmart Ledger | Infer | Statistical modeling | Predicts future trends by analyzing accounts payable and receivable data. | Improves forecast accuracy by over 30% on average, enhancing cash flow management. |
| Liquidity Management | GSmart Liquidity Scenarios | Discover | Fuzzy Logic | Uncovers hidden patterns in data to improve liquidity management. | Reveals insights that improve forecasting accuracy. |
| Risk Management | GSmart Risk Insights | Decide | Agentic | Automatically surfaces critical exposure data, explains complex risk positions in plain language, and generates executive-ready summaries. | Make faster, more confident decisions on interest rate exposures. |
| Connectivity | GSmart Connectivity | Decide | Agentic | Ensures faster, smarter data integrations. | Accelerates system integration. |

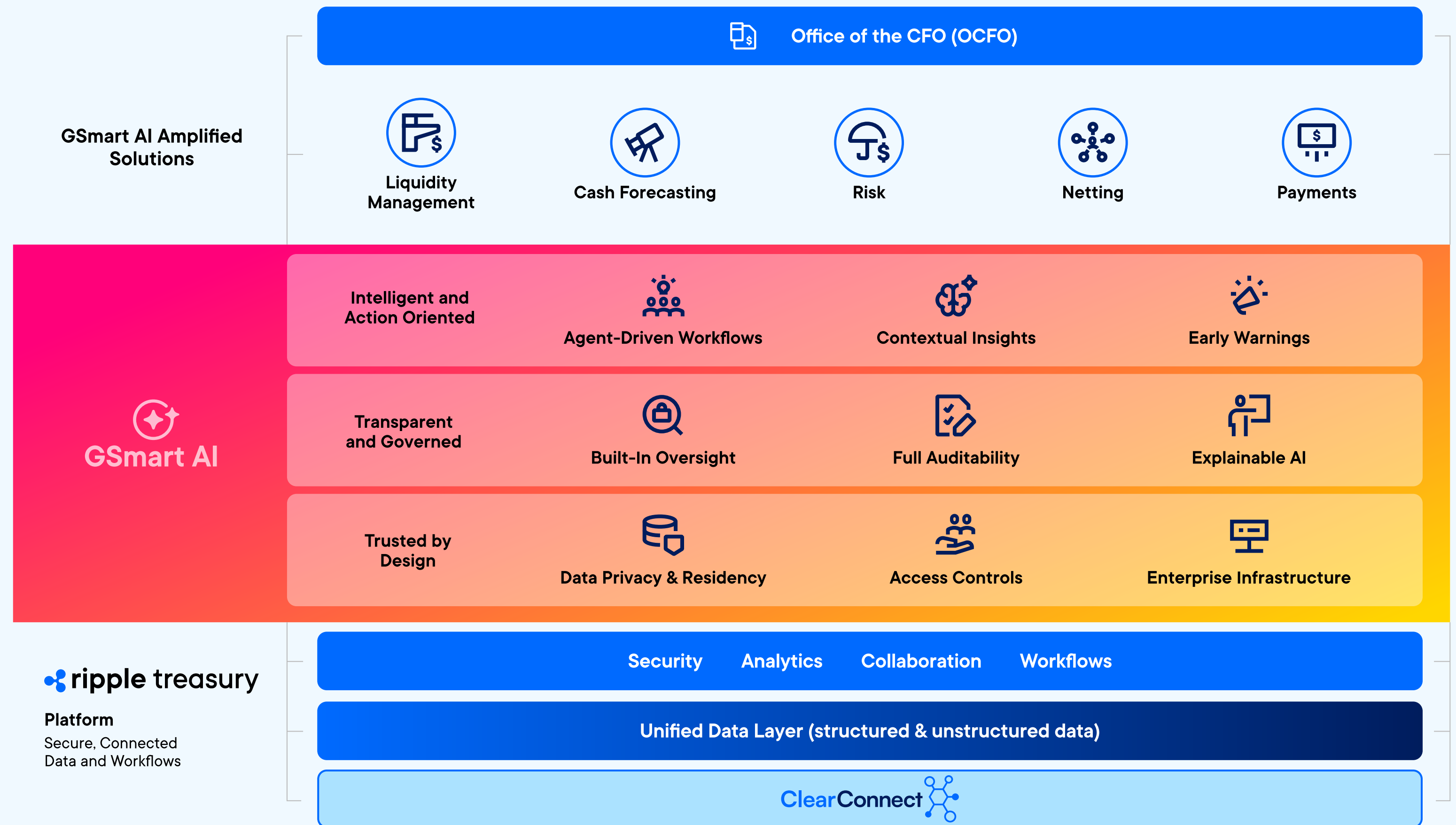
The GSmart advantage: A future-ready treasury

Enterprise class AI platform:
 GSmart offers a true API-driven Agentic Layer, user-friendly LLM Ops, robust governance, and scalable infrastructure, outperforming other providers by offering greater flexibility, transparency, and accessibility.

Full user control and oversight:
 Choose which AI solutions you want to use to amplify our solutions, deploy and schedule agents to match your needs.

Data sovereignty and integrity:
 GSmart uses only your data with our AI solutions (no co-mingling or 3rd party data sharing), ensuring that your AI insights are secure, reliable, and trustworthy.

Compliance-first approach:
 Every AI deployment respects industry regulations, ensuring that your treasury operations remain secure and compliant.



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**. To provide this transparency, AI Interaction traces are captured by our central observability platform (**Langfuse**), hosted securely in the US.

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.

Compliance framework

Aligned with ISO/IEC 42001 (AI Governance) and **ISO/IEC 27001** (Information Security). Prepared for the upcoming **EU AI Act**, helping ensure our solutions remain low-risk for financial services.

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).

Risk classification

Active evaluation of AI use cases against the **EU AI Act** framework to ensure compliance and maintain low-risk classification.

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

Client data at rest is always stored exclusively within your selected region (e.g., US, EU, APAC).

For AI processing, EMEA and North America clients have both data storage and AI inference within their region. For APAC and other regions, AI processing is securely routed to US infrastructure where data is handled transiently—processed in-memory only and automatically purged upon completion. All data is encrypted in transit with no retention or reuse of prompts or outputs for model training, ensuring no permanent cross-region data storage occurs.



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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