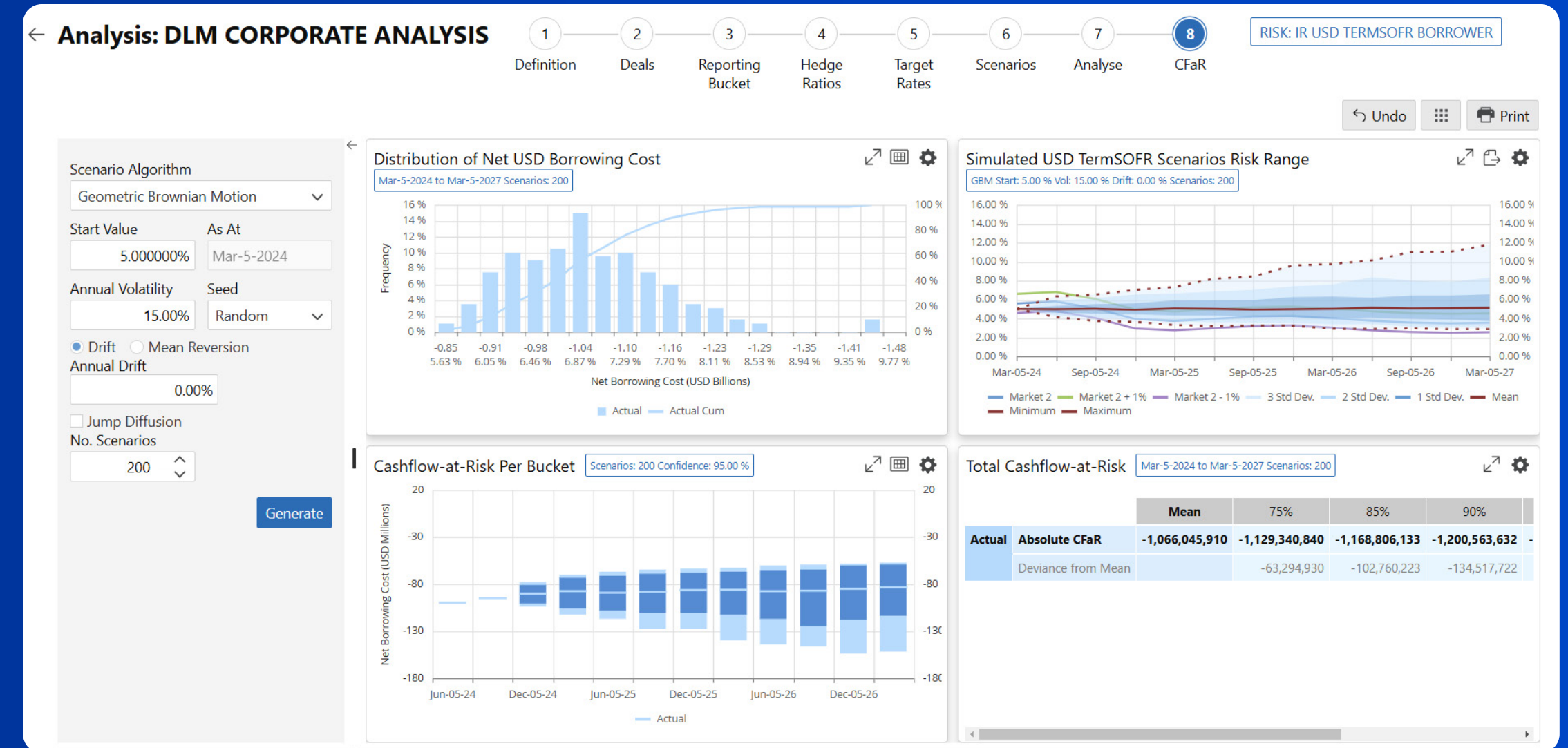


Charting the course to an optimized cost of capital

Master debt management to strengthen financial resilience

In an era of rising interest rates, economic volatility, and fragmented financial processes, effective debt management is no longer optional—it's essential. Without the right strategy, organizations face increasing borrowing costs, reduced credit access, and inefficiencies that can erode financial health.

Debt Lifecycle Management



Ripple Treasury's **Debt Lifecycle Management (DLM)** solution transforms these challenges into opportunities. By streamlining debt-related activities—from issuance to refinancing—our solution helps you:

- Reduce borrowing costs with smarter, data-driven decision-making.
- Enhance liquidity by optimizing credit access and repayment strategies.
- Mitigate risks associated with fluctuating interest rates and economic shifts.
- Eliminate inefficiencies caused by manual processes and data fragmentation.

With Ripple Treasury, you gain the power to navigate uncertainty with confidence, ensuring your organization's financial stability and long-term success.

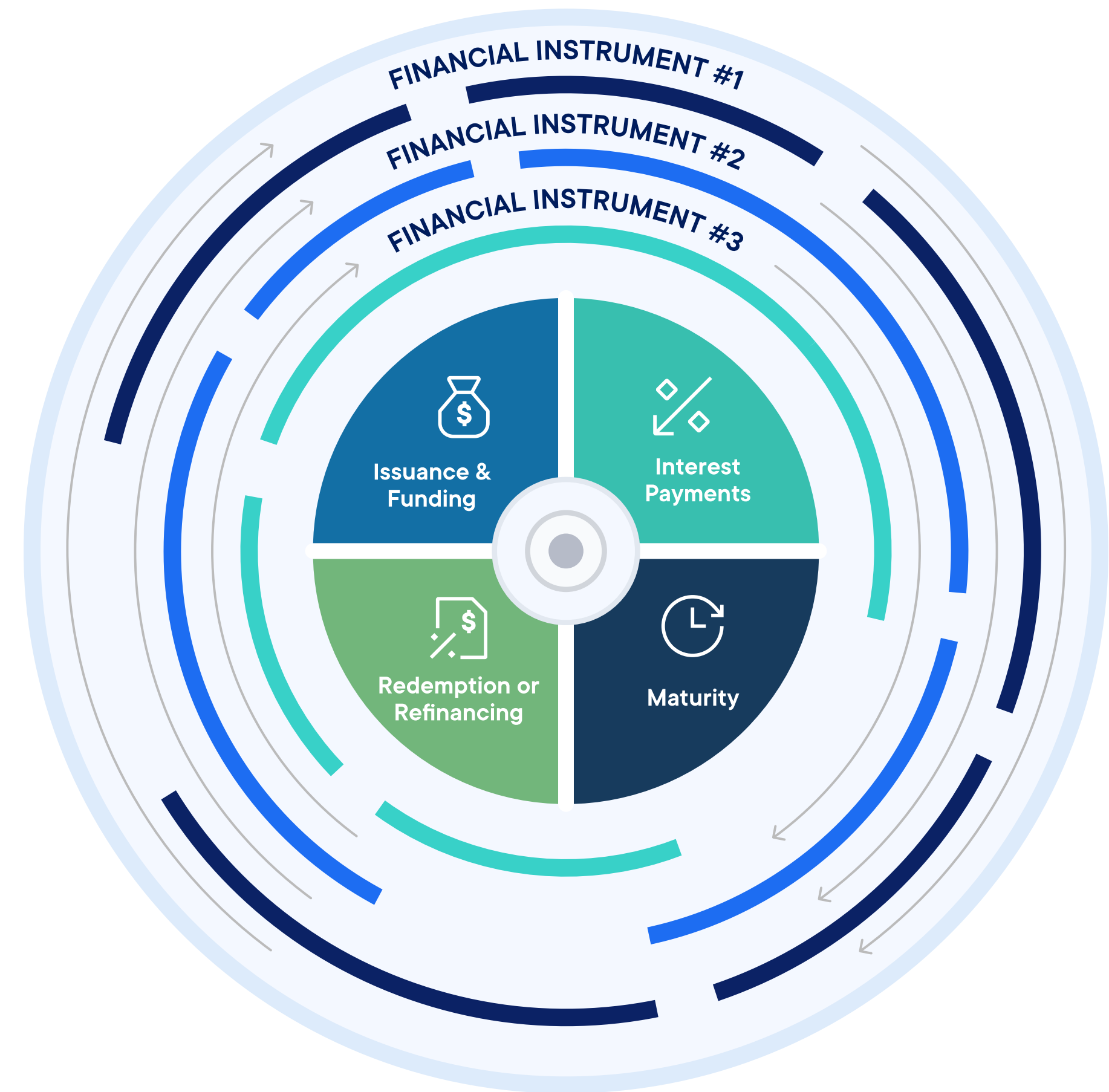
Challenges in debt management

A shifting paradigm

Amidst volatile interest rates and a transforming economic environment, traditional debt management has become a complex puzzle. Changes in credit profiles restrict an organization's accustomed access to credit limits, leading to reduced liquidity and a pivot in capital-raising strategies. Treasurers and finance leaders grapple with:

- Manual processes and data fragmentation.
- Fluctuating interest rates, resulting in higher borrowing costs and reduced lines of credit.
- Economic volatility and inflation.

Treasurers face the complex challenge of effectively managing debt instruments in various stages of their lifecycle simultaneously, which includes issuance, monitoring, repayment, and potential refinancing, all while optimizing costs and mitigating risks.



The Ripple Treasury solution: Comprehensive debt lifecycle management

Our DLM package serves as a reliable guide through the challenges of debt management. It empowers you to optimize your debt-related activities from inception to repayment or refinancing, fostering cost efficiency, risk mitigation, and financial stability.

Holistic instrument management

Transform your approach to managing financial instruments with Ripple Treasury's Debt Lifecycle Management. We redefine instrument management by seamlessly integrating debt, derivatives, and hedge accounting requirements. With a comprehensive understanding of the impact and lifecycle of your debt, you can make more informed decisions aligned with your financial goals.

Streamlined workflow operations

Effortlessly navigate the intricate world of financial instruments within the Ripple Treasury platform. Understand the associated cash flows, manage instruments effectively, and ensure optimal utilization. Our intuitive workflow operations provide you with the tools to master the intricacies of debt management.

Ongoing valuation and accounting

Stay ahead of the curve with Ripple Treasury's ongoing valuation and accounting features. From mark-to-market (MTM) assessments to hedge accounting, you can seamlessly handle the continuous aspects of financial management. Our solution ensures accuracy and compliance for sustained financial health.

Dynamic reporting and analysis

Empower your decision-making with Ripple Treasury's dynamic reporting and analysis capabilities. Dive deep into your financial landscape, shifting perspectives by instrument, counterparty, or project. Perform scenario analyses, curve shocking, stress testing, budgeting, and forecasting with ease. Uncover insights that drive strategic financial decisions.

Overlay potential deals

Take your financial forecasting to the next level by overlaying potential deals with Ripple Treasury. Quickly assess the impact of debt and hedges. As you explore end-to-end solutions, you can enhance your ability to make proactive decisions in a rapidly changing financial landscape.

Experience the Ripple Treasury advantage



Comprehensive holistic view

Embrace a streamlined view of your debt profile, integrating instruments seamlessly.



Effortless workflow

Navigate financial intricacies with an intuitive platform designed for operational efficiency.



Continuous compliance

Stay compliant with ongoing valuation, accounting, and reporting features.



Dynamic decision-making

Make informed decisions with dynamic reporting, analysis, and scenario modeling. Overlay potential deals to understand the impact on your financial future.



Managed services

Navigate strategic decisions and hedge accounting compliance challenges effortlessly with Ripple Treasury's Managed Services. Save both time and resources as we guide your business through these critical decisions, providing dedicated expertise in hedge accounting compliance. Trust us to streamline your processes, allowing you to focus on your core business priorities with confidence.

Practical applications of debt lifecycle management

Support package

The Ripple Treasury solution

Pre-trade analyses and compliance

You need an accurate assessment of your risk, as well as help navigating regulatory complexities and ensuring alignment with your organization's risk management policies to make informed decisions in the pre-trade phase.

Facilitate pre-trade analysis and compliance by automating risk assessments, receiving real-time market data, and enforcing adherence to regulatory requirements, which will simplify the decision-making process.

Debt issuance and documentation

Your large corporation is planning to issue new bonds to raise capital. You need to manage the entire process, including creating documentation, obtaining necessary approvals, and coordinating with underwriters and legal teams.

Streamline the debt issuance process by centralizing documentation, tracking approvals, and automating workflows, ensuring compliance with regulations.

Debt portfolio monitoring

Your organization has a diverse portfolio of debt instruments, including bonds, loans, and revolving credit lines. You need to monitor key metrics, covenants, and payment schedules.

Get real-time visibility into your debt portfolio with dashboards and reports to track key performance indicators, covenant compliance, and debt repayment schedules.

Interest rate risk management

Your organization wants to protect against interest rate fluctuations by using hedging instruments like interest rate swaps. You need a system to manage and account for these derivatives.

Ensure compliance with accounting standards (e.g., ASC 815) and effective risk management by assisting in structuring, documenting, and accounting for interest rate hedges.

Support Package

The Ripple Treasury Solution

Debt compliance and reporting

Your company must comply with various financial regulations, including SEC reporting requirements or IFRS standards. You need to ensure accurate and timely reporting of debt-related data.

Automate your compliance reports and financial statements, to reduce the risk of errors and facilitate regulatory compliance.

Debt restructuring

In challenging economic conditions, your business may need to negotiate debt restructuring with creditors or refinance existing debt. This process involves complex negotiations and documentation.

Manage the negotiation and documentation process, as well as track the progress of debt restructuring agreements.

Debt amortization and payment tracking

Your organization needs to track and manage the amortization schedules for various debt instruments to ensure timely and accurate payments.

Automate debt amortization calculations and payment scheduling, to reduce the risk of missed payments and simplify accounting processes.

Automating hedge accounting

Your company faces challenges in ensuring the ongoing effectiveness of hedges throughout the debt lifecycle. There are complexities in documentation as well as evolving regulatory requirements, which require careful monitoring and strategic decision making.

Seamlessly address hedge accounting challenges by streamlining documentation processes, monitoring hedge effectiveness, and ensuring compliance with evolving regulatory standards throughout the debt lifecycle.

In a rapidly changing financial landscape, Ripple Treasury's Debt Lifecycle Management (DLM) Package offers organizations the opportunity to navigate challenges and unlock their financial potential. By optimizing debt related activities and fostering financial transparency, our solution provides a roadmap to optimizing the cost of capital and achieving financial excellence.

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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