

Streamline internal financing

Simplify compliance, enhance visibility, and optimize cash flow

CFOs and finance teams often face significant challenges when managing intercompany loans.

- **Operational Inefficiencies:** Manual processes, limited automation, and disjointed workflows lead to errors and wasted resources.
- **Lack of Visibility:** Difficulty tracking loan activities, cash flows, and interest accruals across multiple entities.
- **Compliance Risks:** Ensuring adherence to intercompany agreements, regulatory requirements, and tax obligations can be time-consuming and error-prone.
- **Inconsistent Reporting:** Fragmented reporting and data silos make it hard to maintain transparency and accountability.



These challenges hinder effective decision-making and increase the operational burden on treasury teams.

Ripple Treasury's Intercompany Loans empower CFOs and finance teams to optimize internal funding mechanisms with unparalleled ease. Our solution offers the ability to mirror trades, generate double-sided accounting, capitalize interest, support withholding tax, and renegotiate terms. Comprehensive workflows and reporting provide clients with front-to-back-office deal management.

Front office

Simplify deal creation and management



Versatile loan types: Manage term fixed/floating and ad-hoc intercompany loans with full customization.



Seamless mirroring: Automatically generate corresponding deals for accurate reporting.



Enhanced control: Define counterparty limits with soft or hard thresholds, and trigger email notifications for breaches.



On-demand renegotiations: Adjust interest rates, payments, or principal balance during the loan's lifecycle with detailed audit trails.



Streamlined processes: Leverage pre-defined templates, custom fields, and document attachments to simplify operations.



Data integration: Import/export deals and renegotiations for seamless updates.

Middle office

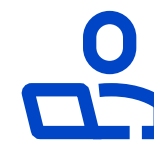
Drive accuracy with comprehensive reporting



Accruals report: Automate interest accrual calculations and accounting entries for precise financial reporting.



Active deal insights: Access detailed reports of all active deals as of a specific date.



Customizable dashboards: Monitor counterparty, dealer, and tenor limits with intuitive graphical and grid-based views.



Event diary: Visualize all cash flows over a user-specified timeline for enhanced forecasting.



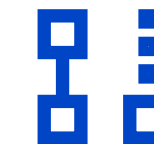
Integrated accounting: Generate and export journal entries for intercompany loan transactions, including settlements and tax classifications.

Back office

Strengthen governance and compliance



Task reporting: Track and manage non-financial tasks to maintain operational accountability.



Configurable workflows: Enable a secure three-step deal workflow — submit, confirm, and authorize — to ensure transparency.



Tailored confirmations: Generate term sheets and confirmation advices branded with your company's logo and settlement details.

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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