ripple treasury

Risk Management — Treasury Control & Processing

# One controlled process for every transaction, wherever it starts, whoever it involves

## Clients and partners plug into the lifecycle at any stage and let it carry the transaction through the rest

Treasury transactions rarely move through one system. Exposure analysis happens in one place, approvals in another, and execution, matching, settlement and accounting sit in separate workflows or partner systems. Each handoff breaks the chain of control and evidence, so teams reconstruct history after the fact instead of proving it as they go. Adding a new trading venue or ecosystem partner usually means rebuilding integrations rather than simply connecting one in.

The Treasury Transaction Lifecycle runs the full process, from exposure analysis through accounting, as one controlled flow. Clients and partners plug in at whichever stage they need, and the platform carries the transaction through the rest with the same control and evidence throughout. Because the lifecycle is standardized and open, you can add or remove trading venues and ecosystem partners through configuration, not re-engineering. The result is one consistent process that scales with your trading and partner ecosystem instead of a fixed integration you outgrow.

**Treasury Transaction Lifecycle**

# What it brings

## Scale up or down, on demand

The lifecycle is standardized and open, so you scale trading partners and ecosystem partners up or down at any time, through configuration, with no coding required. Adding a new trading venue or ecosystem partner doesn't mean rebuilding the lifecycle. It means configuring an entry point into a lifecycle that already exists.

- Add or remove trading venues as trading needs change, without re-engineering the workflow.
- Bring ecosystem partners in, or take them out, at the stage where they add value.
- Extend the instruments traded on a connected venue by configurationm supports FX, interest rate and trade finance products, and extendable to additional asset classes as demand grows.

You grow into this lifecycle rather than outgrowing a fixed integration. Control, evidence and accounting stay consistent no matter who participates, and it expands as your trading and partner ecosystem expands, without a rebuild each time.

| Pre-trade | | Trade | Post-trade | | |
|---|---|---|---|---|---|
| 1<br>Exposure analysis | 2<br>Approval & control | 3<br>Trade execution | 4<br>Matching & confirmation | 5<br>Settlement | 6<br>Accounting |

*One controlled lifecycle → every transaction runs the same way, from exposure to accounting*

## Beyond connecting the dots

Traditional ecosystem integration links systems so data can move between them. This lifecycle builds on that: it enforces a consistent workflow and control framework across every participant, and applies risk-managed principles that strengthen what each partner contributes; the kind of control framework most partners would find difficult to build on their own. Partners join through configuration, not custom builds, entering at whichever stage fits and leveraging a framework that already exists rather than building their own.

# What it means for ecosystem partners

The lifecycle is open. Partners enter at the stage they specialize in and leverage the controlled stages that follow, so they don't need to own the whole lifecycle, only the part where they add value.

| A partner can enter at… | …and leverage the rest of the controlled lifecycle |
|---|---|
| **Pre-trade approval (Stage 2)** | An analysis platform can drop a trade proposal into the lifecycle and leverage approval & control, execution, matching, settlement and accounting downstream. |
| **Trade execution (Stage 3)** | A venue, bank or trading platform can connect to execute approved decisions, then hand the executed trade into the controlled post-trade flow. |
| **Post-trade matching (Stage 4)** | A bank or portal can drop only its executed trades into the lifecycle and utilise matching & confirmation, settlement and accounting. |

This creates a reusable ecosystem model. A partner (a bank, a venue or another provider) is referenced as a counterparty or provider within the lifecycle, specializing at its point of entry while the platform runs the controlled process around it. The same control and the same evidence apply no matter who participates.

# Capability pillars

### Exposure & risk analysis

Exposure identification, attribution, scenario analysis and risk measures across treasury workflows.

### Trade execution

Configurable, controlled execution against external trading venues, connecting approved decisions to the market.

### Controlled decisions

Policy checks, limit and counterparty management, approvals, pre-trade control and exception handling, with audit evidence throughout.

### Post-trade processings

Matching & confirmation, settlement and the post-trade lifecycle, carried through under one controlled flow.

### Valuation & accounting

Valuation, accounting and hedge accounting, connecting transaction activity to financial outcomes

### Open ecosystem

Configurable entry points let internal systems and external partners join the lifecycle in step, scaling up or down on demand.

# Product coverage across the transaction lifecycle

The same controlled lifecycle runs across Ripple Treasury and its ecosystem partners, each plugging in at the stage it supports.

| | Pre-trade | | Trade | Post-trade | | |
|---|---|---|---|---|---|---|
| | 1 Exposure analysis | 2 Approval & control | 3 Trade execution | 4 Matching & confirmation | 5 Settlement | 6 Accounting |
| **Letter of credit** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Multi-level deal breach approval** | ● | ✓ | ● | ● | ● | ● |
| **Trade execution & connectivity** | ● | ● | ✓ | ● | ● | ● |

● Inherited from the shared lifecycle platform

ripple treasury

## Why it matters

For medium-to-large corporates, treasury isn't only about efficiency. It's about accuracy, control, evidence and scaling complex financial workflows safely. The platform runs every transaction the same way from decision to execution to reporting, rather than stopping at visibility or operational workflow, and lets that process grow as your trading and partner ecosystem grows.

## 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