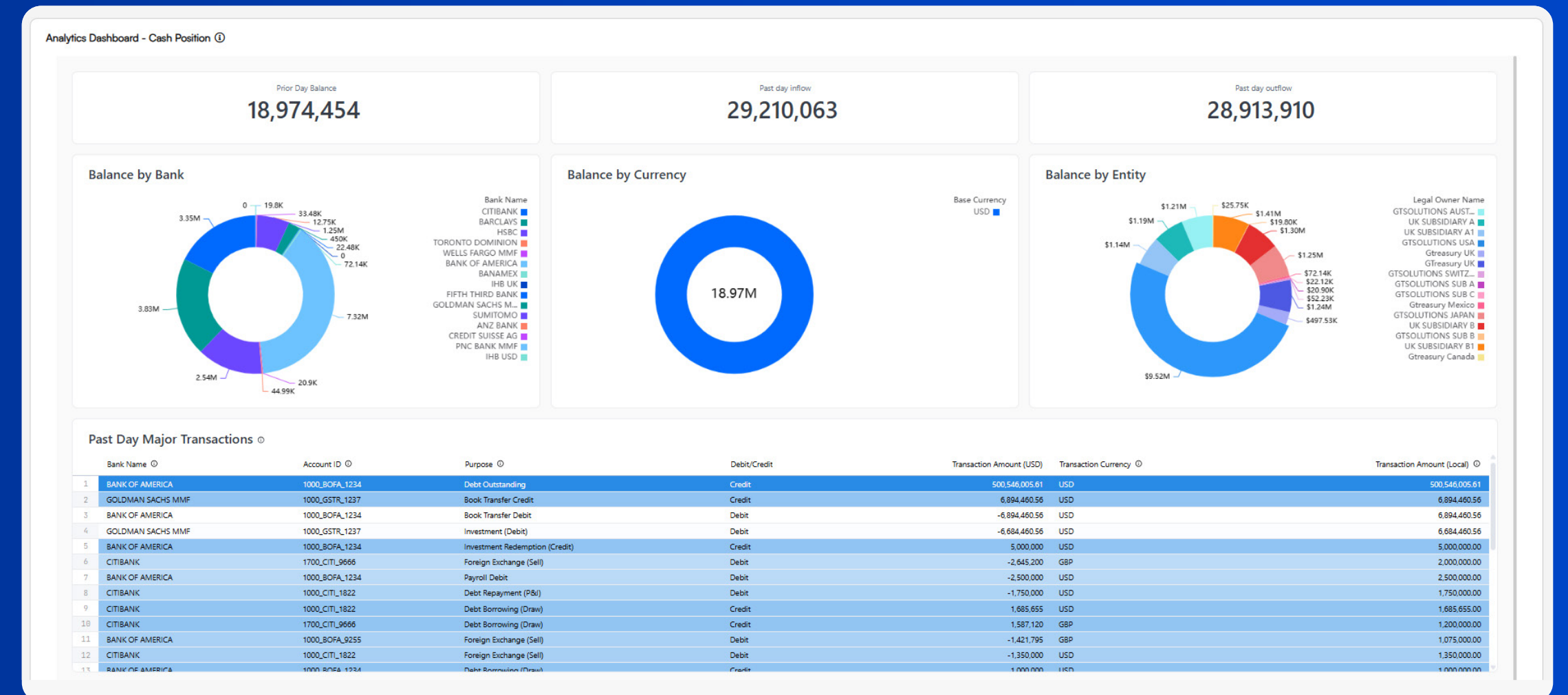


Self-service treasury reporting. AI-ready when you are.

Transform your treasury reporting

Treasury teams waste hours every week wrestling with fragmented reporting. Data sits across multiple systems (TMS, ERPs, banks, spreadsheets) requiring manual consolidation just to answer basic questions. Custom reports require IT support or expensive vendor professional services, creating weeks-long backlogs. Complex board packs demand stitching together data from disparate sources, building charts manually, and writing commentary that explains variances and trends.

Analytics Studio



This manual process is slow, error-prone, and pulls senior talent away from strategic work. Teams lack the flexibility to explore their data on the fly, answer executive questions in real time, or integrate treasury insights with broader corporate analytics.

Analytics Studio eliminates these inefficiencies with a modern analytics platform built on a unified data warehouse. Treasury users create custom reports in minutes without SQL knowledge or professional services. For teams that want AI-powered capabilities, Ask GSmart, an optional add-on powered by GSmart, brings a chatbot experience to report and dashboard creation, letting users build analytics through natural language.

CFOs, treasurers, and finance teams regain time, boost accuracy, and drive faster decisions.

Benefits that drive real business impact

Modern, purpose-built experience

Clean visualizations and intuitive dashboards, organized by a treasury-specific semantic layer that groups fields by area of the system. No selecting and joining views. Just drag, drop, and present with confidence.

Self-service reporting

Treasury users build and modify custom reports and dashboards in minutes, without IT, professional services, or SQL. Save, share, and export to Excel, PDF, or PowerPoint.

Ask GSmart (Optional)

An optional AI layer powered by GSmart that turns natural language into reports and dashboards. Type “show me cash positions by currency” and instantly get visualizations, like asking a colleague for a report.



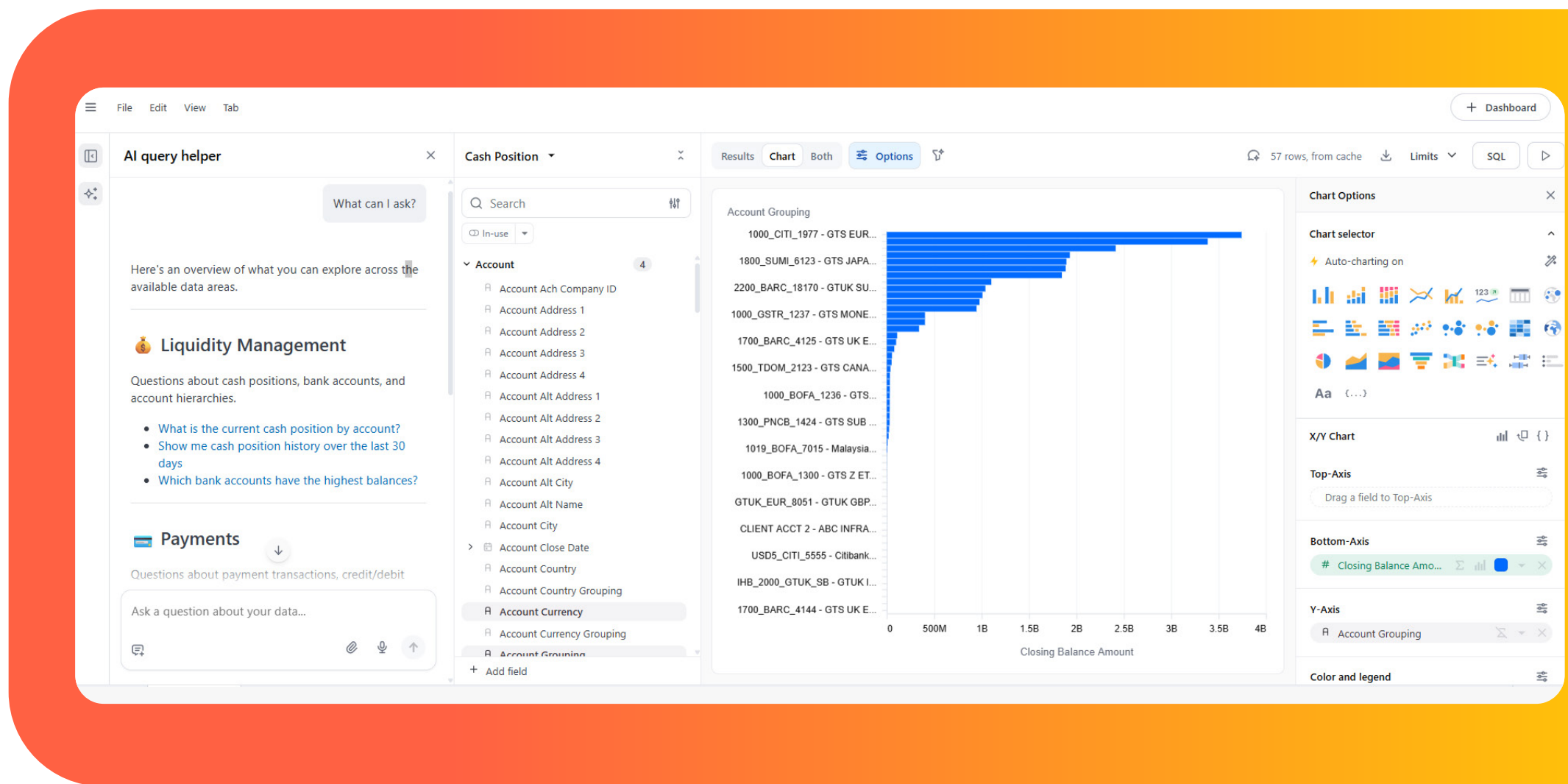
Enterprise data integration

Connect PowerBI, Tableau, Snowflake, or any BI tool through ClearConnect for a direct, governed connection to high frequency treasury data, with no batch exports, custom API work, or maintained data copies.



Performance excellence

Sub-second query performance with a dedicated data warehouse. Complex trend analysis across multiple time periods loads in seconds, not minutes.



*With Analytics Studio, you're not just viewing data.
You're transforming reporting from a bottleneck into a competitive advantage.*

Key features

 **Unified data warehouse**
Databricks-powered medallion architecture transforms raw data into a business-friendly universe optimized for reporting.

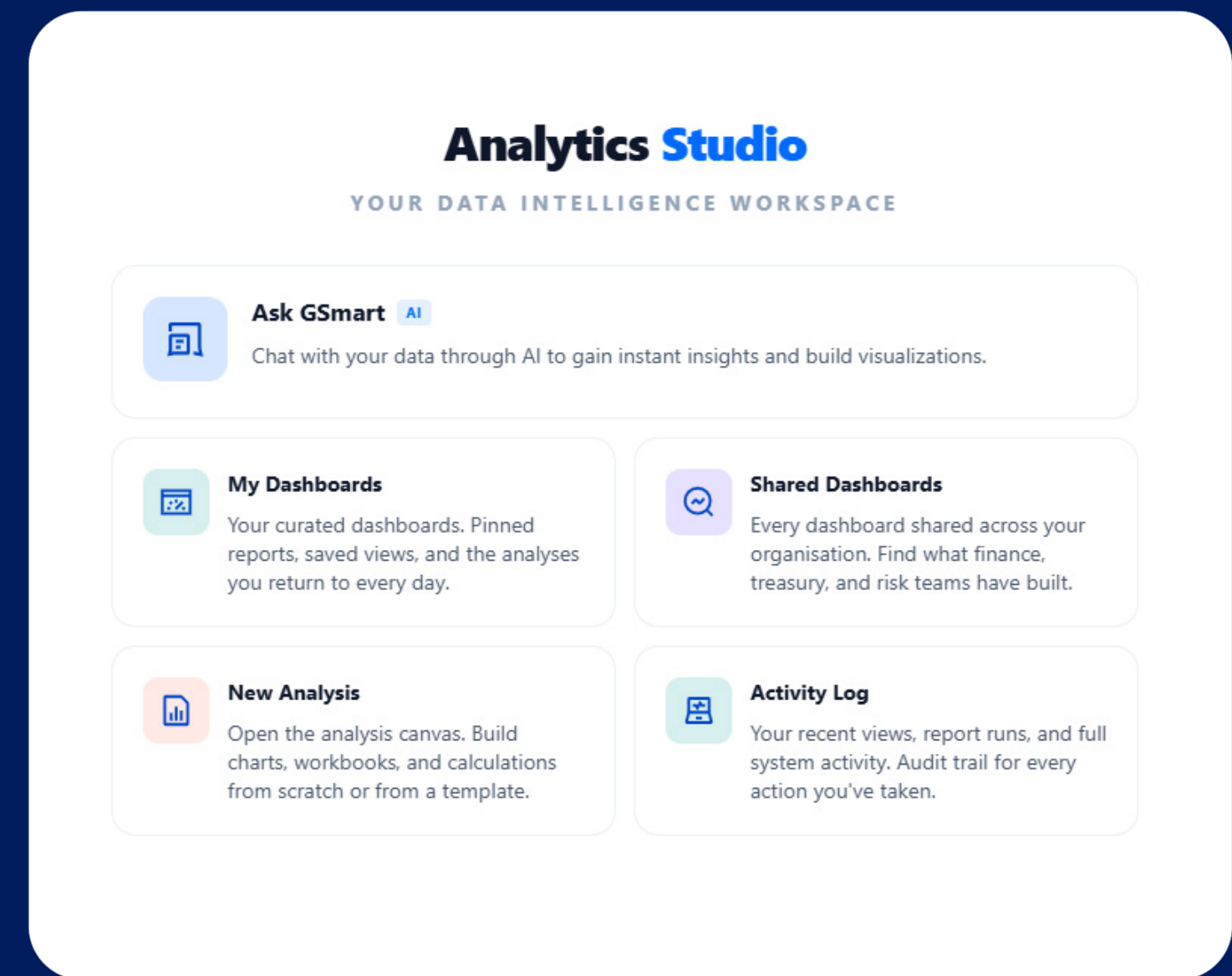
 **Interactive dashboards**
Build private or shared dashboards with drill-down capabilities and role-based access controls.

 **ClearConnect**
Direct access to your treasury data for enterprise BI tools. Works with existing PowerBI, Tableau, Snowflake, and other major analytics platforms.

 **Ask GSmart (Optional)**
Natural language access to your reports and dashboards, powered by GSmart. Ask questions in plain English and get instant visualizations built from your actual treasury data, not a generic model.

 **Modern BI platform**
Drag-and-drop report builder with intuitive field organization and multiple visualization types.

 **Scheduled distribution**
Automated report delivery aligned to your reporting calendar. Export to Excel, PDF, PowerPoint for distribution. Set threshold-based alerts so your team can work proactively.



Use cases

Cash-focused operations

Daily decision-making requires real-time visibility into cash positions, counterparty exposure, and FX positions. High-frequency refresh with interactive dashboards shows cash by currency, counterparty limits, and hedge book positions. With the optional Ask GSmart add-on, natural language queries enable quick ad-hoc analysis for investment and payment decisions.

Multi-entity reporting

Infrastructure and manufacturing companies need consolidated reporting across subsidiaries with varying structures. Build reports that roll up data across legal entities, business units, and geographies. Maintain flexibility for regional variations while ensuring corporate-level consistency.

Enterprise data integration

Large organizations with existing Snowflake or PowerBI investments want treasury data integrated with other business analytics. ClearConnect provides direct warehouse access without data duplication or custom ETL processes. Combine treasury insights with sales, operations, and financial data for comprehensive CFO dashboards.

Embedded analytics

Rather than extending Excel to reach into your TMS, Analytics Studio brings analytical power to where your data lives. Finance users build custom reports, dashboards, and ad-hoc analysis against high frequency treasury data with the governance and version control you don't get from emailed spreadsheets. For users who need data in Excel for downstream modeling, single-click export from any report is available.

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** and captured by our observability platform, giving complete visibility into every prompt, response, and decision. Observability data is protected by the same encryption and access controls as the rest of the platform.

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.

Risk classification

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

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).

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

AI is now available in every region of the platform, so storage and AI processing follow your business operating needs. Client data is encrypted in transit and at rest, stays in your selected region, and is never used to train models.



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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