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Ripple Treasury Securitization

Automate every step from loan tape to warehouse draw

The challenge

Warehouse funding and securitization demand precision and speed, yet many institutions struggle with outdated, manual workflows that introduce errors, delays and regulatory risks.

Collateral allocations must follow stringent eligibility rules, advance rate limits and investor covenants, a time-consuming and risky process.

Securitization

Warehouses depend on precise funding allocations to manage liquidity and capital. Furthermore, errors in reconciliation, trust reporting or eligibility checks can delay funding, choke loan origination and slow capital deployment.

Investors demand full transparency into loan performance, credit enhancements and subordination structures, but manual reconciliation and reporting lack the real-time visibility and automation needed to scale. Ripple Treasury automates receivables transfers, eligibility checks and reconciliation, so you can draw on your facility faster.

Business outcomes

Ripple Treasury automates loan selection, eligibility checks and receivables transfers, so your team spends less time on manual checks and more time deploying capital.

Key benefits

Faster, more accurate warehouse draws
Automate loan selection, check eligibility and transfer receivables to the SPV with fewer manual steps.

Advance rate and LTV monitoring
Check every loan against advance rate and LTV limits before it enters a pool.

Regulatory and covenant adherence
Automatically enforce investor covenants, diversification limits and subordination rules without errors or delays.

Data reconciliation and matching
Match receivables transfers to bank and facility funding records automatically, with 98%+ intelligent matching.

Investor transparency and auditability
Give investors trust-level reports and a full audit trail on demand.

Scalability and flexibility
Add facilities and volume without adding manual work.

By removing bottlenecks and streamlining receivables transfers from origination to securitization, Ripple Treasury enables finance and treasury teams to unlock liquidity faster, optimize capital efficiency and strengthen investor confidence.

10× faster
to run your securitization process

98%
fewer errors

6-12 months
to positive ROI

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Solution features and capabilities

Receivables transfer and facility allocations

Automated loan selection and eligibility
Ensures only qualifying loans enter warehouse pools based on advance rates, LTV constraints and investor diversification rules.

Warehouse and term pool management
Monitors available funding, ensuring dynamic warehouse pools and fixed-term structures meet pre-set thresholds.

Seller advance and funding optimization
Detects funding shortfalls and flags issues before a draw is delayed.

Reconciliation and risk mitigation

Granular loan-level data matching
Matches receivables transfers to bank transactions and facility funding records, eliminating discrepancies.

Trigger event monitoring
Detects early warning signs, including performance deterioration, advance rate breaches and subordination failures, ensuring proactive risk management.

Credit enhancement and overcollateralization tracking
Automates subordination, excess spread usage and loan loss reserve monitoring to protect investors.

Investor reporting and auditability

Automated trust-level reports
Generates investor-ready reports at the time of sale and regularly thereafter, ensuring complete transparency into trust performance and funding transactions.

Covenant compliance checks
Ensures loan allocations meet industry exposure limits, geographic diversification rules and borrower risk thresholds to prevent compliance breaches.

Real-time dashboards and insights
Provides funding status updates, loan eligibility summaries and securitization metrics.

Ripple Treasury streamlines processes, reduces risk and ensures compliance, allowing financial institutions to scale effortlessly, optimize funding and boost investor confidence through automation.

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Technical features and deployment

Module 1 **Preparation**	Module 2 **Allocation**	Module 3 **Review and control**	Module 4 **Reporting and analytics**
1.1 Loan Data Ingestion Collection of files and data and integration with systems.	**2.1 Automated Loan Pooling** Allocate loans to warehouse and term deal pools based on predefined eligibility criteria.	**3.1 Transaction Matching** Automatically reconcile receivables transfers with bank records and SPV transactions.	**4.1 Reporting** Generate structured reports for investors, auditors and regulators.
1.2 Data Cleansing Validate loan eligibility, identify missing or duplicate records and enforce data integrity rules.	**2.2 Trust Covenant Compliance** Verify compliance with investor-defined covenants, LTV constraints and diversification rules.	**3.2 Exception Management** Detect allocation mismatches, funding discrepancies and covenant breaches for review.	**4.2 Analytics** Provide insights into funding status, trust performance and securitization metrics.
1.3 Enrichment and Transformation Apply business rules, map loan attributes and calculate key funding metrics.	**2.3 Funding Optimization** Identify funding gaps and optimize loan allocations across securitization structures.	**3.3 Credit Enhancement Monitoring** Track subordination structures, excess spread and overcollateralization requirements.	**4.3 Audit and Compliance Tracking** Maintain a detailed audit trail of loan allocations, trust transactions and compliance checks.

Ripple Treasury connects to your loan origination systems, banks and investor reporting tools. Every allocation, check and transaction is logged, so you're ready for investor, auditor and regulator review.

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Technical features and deployment

Integration and compatibility

Seamless system integration
Connects to loan origination, banking platforms and investor reporting tools, ensuring real-time allocation, instant reconciliation and effortless reporting.

Automated data ingestion and reconciliation
Aggregates data from multiple sources, maintaining a single source of truth for all stakeholders.

API-driven architecture
Enables custom automation workflows, aligning seamlessly with internal treasury processes.

Data management and governance

Data you can trust, every time
Detects inconsistencies, eliminates duplicates and flags errors, ensuring clean, accurate and audit-ready data.

Version control and data lineage
Maintains a complete audit trail, guaranteeing full traceability for audits and investor reporting.

From compliance to confidence
Automates audit trails, enforces version control and guarantees trust-level compliance, turning regulatory burdens into effortless reporting.

Scalability and performance

Handles high-volume transactions
Designed for institutions managing large-scale warehouse facilities and securitization programs, ensuring seamless expansion as loan volumes grow.

Elastic scaling
Adapts to growing transaction volumes without additional infrastructure costs.

Real-time processing
Provides instant loan eligibility checks, funding status updates and trust performance metrics, reducing delays in capital deployment.

Before vs. after Ripple Treasury

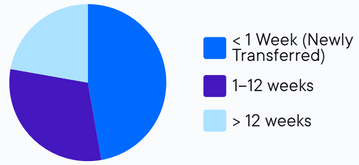
Before Ripple Treasury	After Ripple Treasury
Warehouse draws take days due to manual data validation and approvals	Faster warehouse draws with automated eligibility checks and facility allocations
High risk of non-compliant loan allocations leading to investor disputes	Full adherence to trust covenants and investor diversification rules
Error-prone reconciliations delay investor reports and funding transactions	98% reduction in reconciliation errors with real-time transaction matching
Slow, manual funding decisions impacting cash flow optimization	On-demand visibility into warehouse funding and allocations, ensuring optimal liquidity use
Limited visibility into loan performance and securitization compliance	Automated reporting and dashboards with full transparency for finance teams and investors

Example output

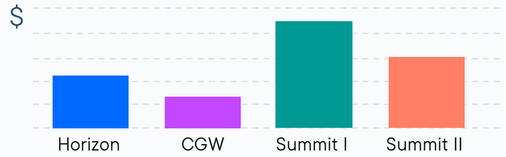
Warehouse funding and performance



Transfer aging (Pre-securitization)



Remaining warehouse facility funding



Most recent transfers

Status	Facility	Last Transfer	Amount Transferred	Transactions
✓	Horizon Trust	Feb 10, 2024	$15,000,000	120
✓	CGW Trust	Feb 09, 2024	$20,000,000	150
⚠	Summit I	Feb 09, 2024	$18,500,000	135
✓	Summit II	Feb 08, 2024	$22,000,000	160

Reconciliation

Category	System Balance	Bank or Trust	Variance
Receivables Transferred to SPV	$50,000,000	$50,000,000	$0
Accrued Interest on Receivables	$1,250,000	$1,248,000	$2,000
Receivable Collections Received	$10,000,000	$9,950,000	$50,000
Warehouse Facility Drawdown	$20,000,000	$19,995,000	$5,000

Covenant check – Summit I

Category	Limit	Status
Maximum Loan-to-Value Ratio (LTV)	80%	✓
Maximum Industry Concentration	30%	✓
Maximum Term	60 Months	✓
Delinquency Rate	5%	⚠

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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