

The Ripple effect

Cross-border payments

- via its ODL function, enables global money transfers with settlement in seconds, not days
- acts as a bridge between two fiat currencies, ultimately settling payments in local currency at the payment destination
- enables real-time global payments without tying up capital (held in nostro accounts) in destination markets

Crypto liquidity

- via Ripple's LiquidityHub, assists enterprises transition from fiat to digital assets
- uses smart order routing to source (in a single place) and lock-in digital assets at optimum prices from market-makers, exchanges and OTC desks, thereby, protecting organisations from market instability and price swings
- provides an extensive payout rail network to power crypto payments btw. payer and payee

CBDCs

- provides a comprehensive avenue for minting, managing, transacting & destroying CBDCs & stablecoins
- each solution is built on a **private** ledger based on XRP ledger technology
- using 'smart contracts', enables connection to domestic payment systems, core ledgers and other CBDCs thereby enhancing interoperability between the different national CBDCs



Ripple is a blockchain-based digital payment network and protocol with its own cryptocurrency, XRP. Rather than use blockchain mining, Ripple uses a consensus mechanism, via a group of bank-owned servers, to confirm transactions.