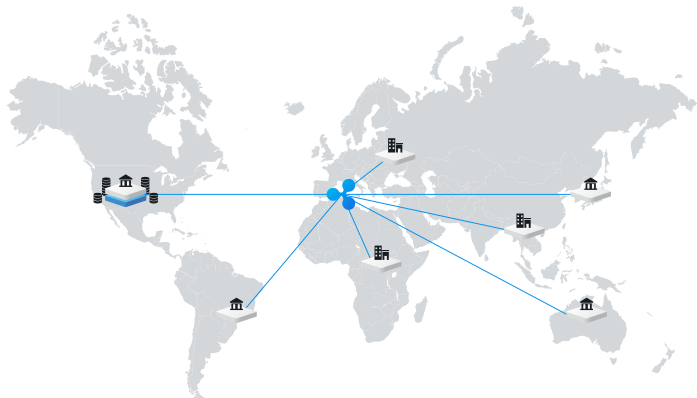




The World's Most Reliable Global Payments Network



Instantly Move Money to All Corners of the World

RippleNet makes it easy for our diverse network of 300+ financial institutions worldwide to enable faster, lower-cost payments across 45 countries and six continents.

How RippleNet Works

With a single connection, access the best blockchain technology for global payments, payout capabilities in 40+ currencies, On-Demand Liquidity, as an alternative to pre-funding, and operational consistency through a common rulebook.

Who Runs on RippleNet?

AMERICAN EXPRESS



RationalFX
Fluent in Foreign Exchange

Santander



IndusInd Bank

The Value of RippleNet

Overview

Join RippleNet to quickly access new markets, expand your services and deliver the best customer experience in global payments today.



Everywhere

Expand your reach by offering more places and ways to move money



Instant

Provide instant payments so money arrives when customers need it



Reliable

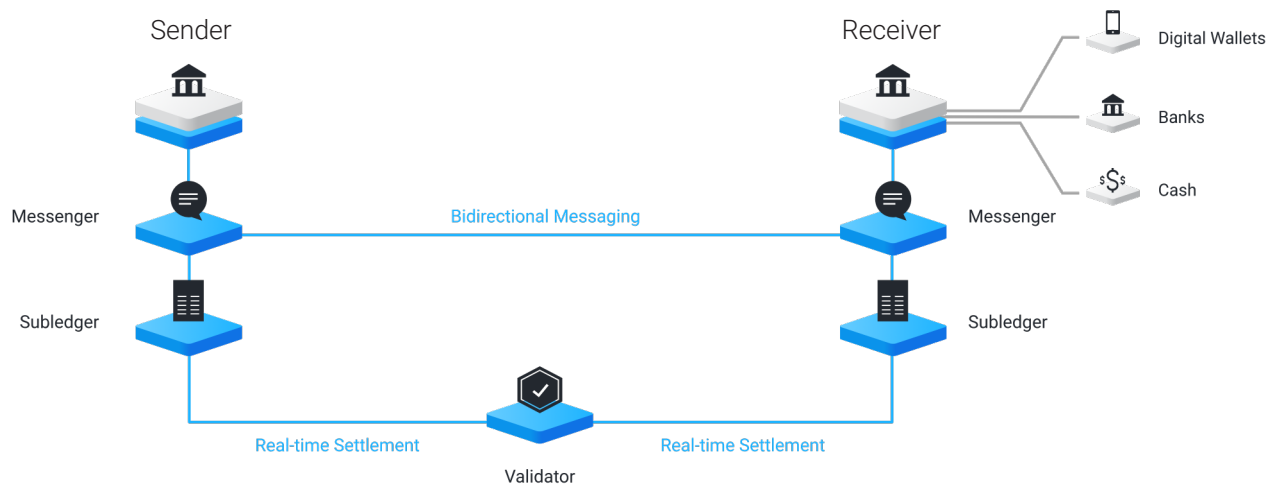
Build trust by increasing visibility and eliminating payment failure



Low Cost

Capitalize on cost efficiencies to further grow your business

Step-by-Step Guide to RippleNet Transactions



1. The sender requests a quote from the receiver on pricing and FX.
2. The receiver responds with a quote on pricing and FX.
3. The sender accepts the quote, and provides the receiver with the relevant compliance information.
4. The receiver completes compliance checks and locks the payment for the sender.
5. The sender initiates the payment.
6. Ripple's technology confirms both parties are abiding by the agreed upon terms.
7. Funds are instantly debited and credited on the subledgers of the sender and receiver.
8. The receiver forwards the payment over domestic rails if necessary.
9. The receiver notifies the sender that the payment has been delivered.
10. The sender and receiver confirm the transaction is complete.



Ripple provides one frictionless experience to send money globally using the power of blockchain technology. By joining Ripple's growing, global network RippleNet, financial institutions can process their customers' payments anywhere in the world instantly, reliably and cost-effectively. Banks and payment providers can use the digital asset XRP to further reduce their costs and access new markets.

Globally recognized venture capital firms and strategic partners invest in Ripple.

Join The Network

To learn more about how your financial institution can be Ripple-enabled, please contact us at ripple.com/contact