



## Ripple Overview

Ripple’s distributed financial technology allows banks to efficiently transact with other banks to settle transactions in real time. An alternative to today’s global payment infrastructure, Ripple eliminates time delays and ensures certainty of settlement, resulting in lower transaction costs for banks and their customers and unlocking new revenue opportunities.

### Evolving Needs of The Banking Customer

The needs of today’s transaction banking customers - corporate and retail - have evolved significantly. They need the ability to send international low value payments on demand, in real time across not just banking networks but also emerging financial networks (e.g., mobile wallets). However, cross-border payment networks today are fragmented and siloed resulting in high processing costs, lengthy settlement times, and a poor customer experience.

### Ripple: Efficient, On-Demand Payment Infrastructure

Ripple connects these siloed networks through an open, neutral protocol (Interledger Protocol or ILP) that brings new efficiency to financial settlement by enabling real-time settlement, ensuring transaction certainty and removing settlement risk. It enables banks to differentiate and offer new cross-border payment services while lowering their total cost of settlement. It is designed specifically to meet the needs of financial institutions by fitting within their existing risk, compliance, and information security frameworks.

### Benefits of Ripple



#### ACCESS

Ripple enables access to a global network of financial institutions and liquidity providers. Banks no longer need direct reach (nostro accounts) across all corridors to efficiently process payments.



#### SPEED

Ripple’s solution provides on-demand, real-time settlement between banks.



#### CERTAINTY

Banks exchange payment and fee information on Ripple before payments execute, minimizing the risk of failure. Funds settle between Ripple-connected banks in seconds with end-to-end visibility into every transaction.



#### COST

Ripple reduces the total cost of settlement for every transaction, opening up new market segments by making them economically viable.



## Use Cases

Through one simple integration, Ripple provides instant access to its growing network, opening new corridors and revenue-generating use cases.



### CORPORATE DISBURSEMENTS

Banks can offer real-time, on-demand, completely traceable and data-rich international payment services to their corporate customers, allowing them to achieve superior working capital management, high Straight-Through Processing rates and automatic reconciliation.



### RETAIL REMITTANCES

Ripple enables banks to provide a low-cost remittance service with a drastically improved customer experience. With Ripple, banks can offer their customers real-time remittances with up-front visibility into rates and fees, payment status tracking and delivery confirmation.

## Sample of Our Customers



Ripple provides global financial settlement solutions to ultimately enable the world to exchange value like it already exchanges information – giving rise to an Internet of Value (IoV). Ripple solutions lower the total cost of settlement by enabling banks to transact directly without correspondent banks and with real-time certainty, optionally using the digital asset XRP to further reduce liquidity costs. Banks around the world are partnering with Ripple to improve their cross-border payment offerings, and to join its growing, global network of financial institutions and liquidity providers. Ripple is a venture-backed startup with offices in San Francisco, New York, London, Sydney and Luxembourg. As an industry advocate for the Internet of Value, Ripple sits on the Federal Reserve's Faster Payments Task Force Steering Committee and co-chairs the W3C's Web Payments Working Group.

## Contact Us

To learn more about how your financial institution can be Ripple-enabled, please contact us at [ripple.com/contact](https://ripple.com/contact)

Ripple Headquarters  
300 Montgomery Street  
Suite 1200  
San Francisco, CA 94104 USA

