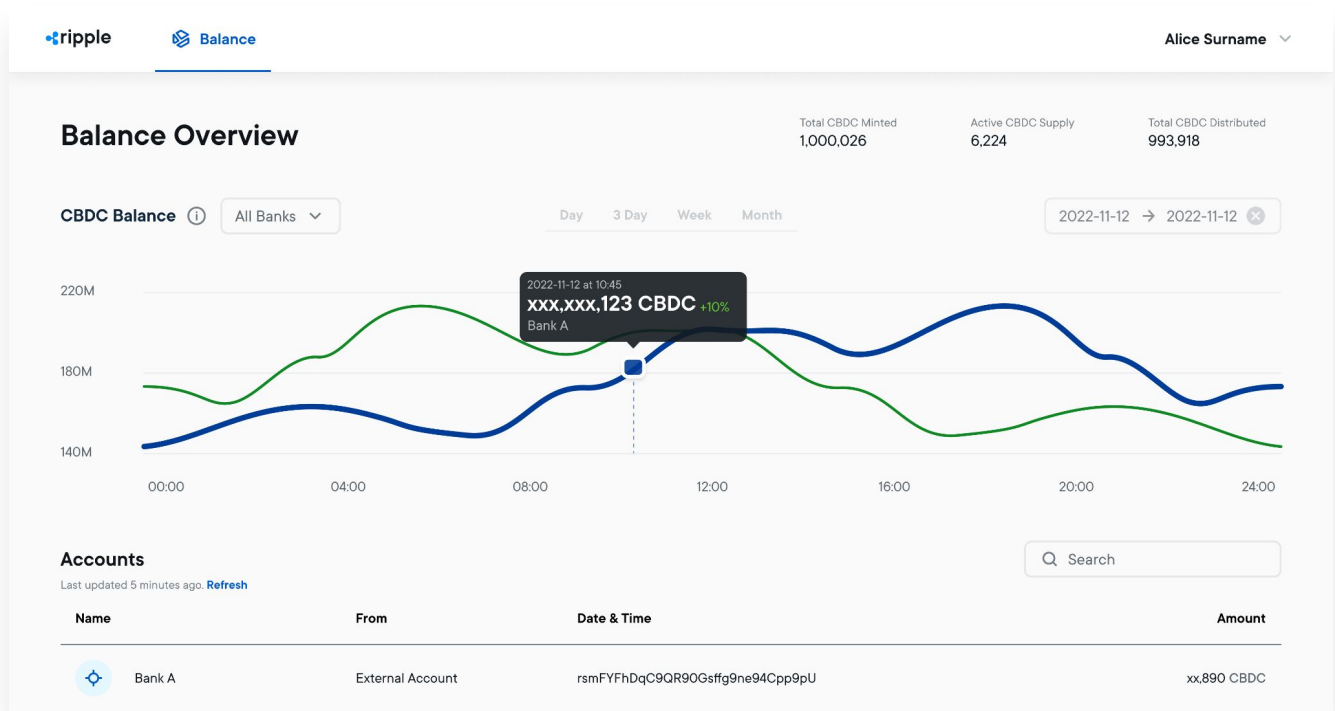




Manage the Full Central Bank Digital Currency (CBDC) Lifecycle

Mint, manage, transact and redeem currency



Pictured: Ripple CBDC Dashboard User interface with visual graphs.

The Future of Money

Central Bank Digital Currencies (CBDCs) have the potential to help digitize entire economies and are a powerful next step on the journey towards the Internet of Value.

A recent study from the Bank for International Settlements (BIS) found that 90% of central banks surveyed are exploring the creation of a central bank digital currency.

What is driving the adoption of Central Bank Digital Currencies?

Quite simply, CBDCs offer the ability to simplify payments through digital currencies backed by stable, traditional financial institutions. In developing economies, CBDCs offer the ability to reduce bank fees and expedite mobile payments to include large unbanked populations.

Cryptocurrencies don't always offer the same insurance and protections that CBDCs can provide to consumers. This is why over 100 countries are currently exploring CBDCs.

The Benefits of Ripple's CBDC Solution

Ripple's CBDC Solution offers these important benefits to users:

- Stability, security, and resilience
- Financial inclusion through easy access
- Interoperability with disparate payment systems and overlay services
- Reduced energy consumption

Real-World Use Cases for Ripple's CBDC Solution

Ripple is already working with the governments of Bhutan and Palau to turn their CBDC vision into reality.

To learn more about Ripple's CBDC offerings, visit: ripple.com/cbdc

The availability of Ripple's products and services and their respective features varies by jurisdiction.

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