

Shaping the future of cross-border payments

Cross-border payments aren't ready for the future.

Global payments standards are fragmented, resulting in closed networks, unstructured data and opaque payments that require manual intervention and ultimately, a poor payments experience.

The world is converging on a new global standard—ISO 20022, the de facto global data standard for modern payments.

To help enable this next step in global interoperability and meet the evolving needs of our customers, Ripple is now part of the ISO 20022 Standards Body—the first member focused on Distributed Ledger Technology (DLT).

Already adopted in 70 countries, it is estimated that 87% of global financial transactions will be supported by ISO 20022 by 2023.

Through RippleNet and its ISO 20022 membership, customers are able to:

- Help define the future direction of cross-border payments.
- Access a network of global financial Institutions governed by rules and functional standards.
- Leverage software to enable fast, transparent and seamless cross-border payments.
- Connect to one standardized API for all counterparty connections.
- Simplify implementation and reduce operational overhead.

Join us in bringing cross-border payments to the future.

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It is our duty to continuously search for superior technological solutions to deliver ever improved remittance services for our customers. With the steady rise of remittance flows, we see Ripple helping us open up new revenue potential and a better overall experience for our customers.

 Mr. Nobuo Ando, Representative Director at SBI Remit Co., Ltd



Who Runs on RippleNet?









- Over 300 financial institutions around the world rely on Ripple's growing global payments network
- Payout capabilities in 70+ countries
- Presence in 45+ countries and 6 continents