



xVia

A brief product overview for
payment originators

October 2017

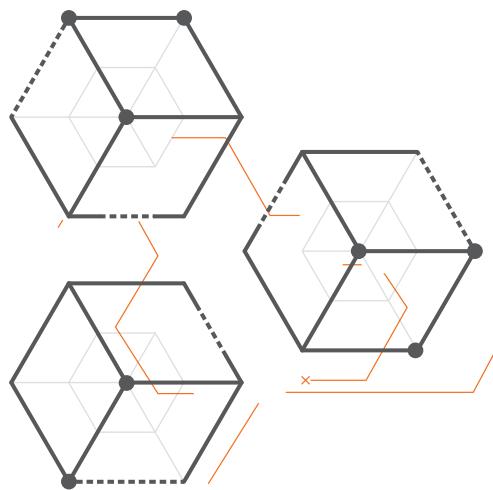


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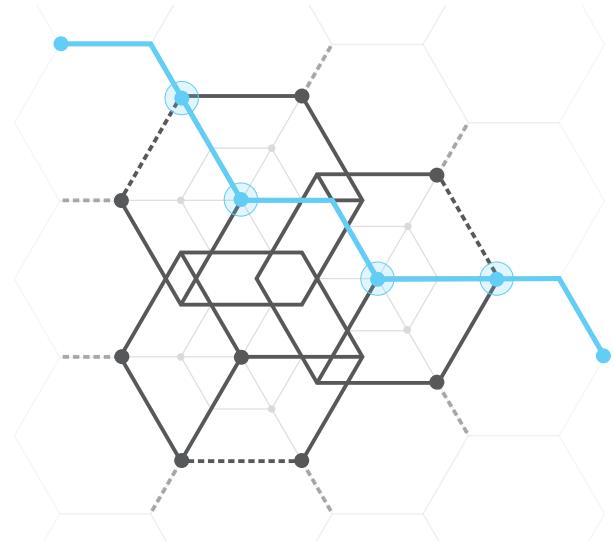
Send global payments with a single integration

Across a connected network of financial
institutions and payment providers

Why RippleNet



Today's Networks



RippleNet

Today's Global Payments Infrastructure

The needs of customers sending global payments have drastically evolved. Whether for retail remittances or corporate disbursements, all customers are now demanding real-time, on-demand, low-cost and trackable payments. Yet, the current global payments infrastructure yields an experience that is slow, costly and opaque.

Creating a New Global Payments Infrastructure

The current pain points of the global payments system all stem from the lack of a single, global network. Ripple solves these pain points with RippleNet – a decentralized network of independent banks and payment providers that connect through Ripple's technology and use a standardized ruleset to send real-time, on-demand, low-cost and trackable payments around the world.



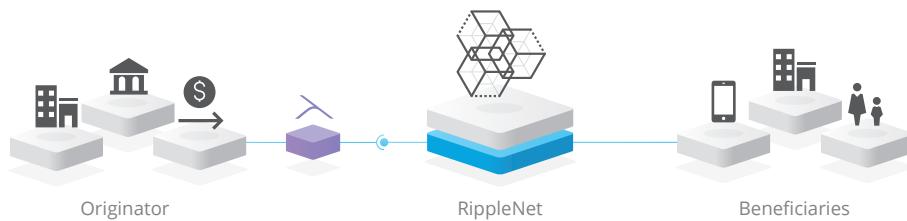


xVia

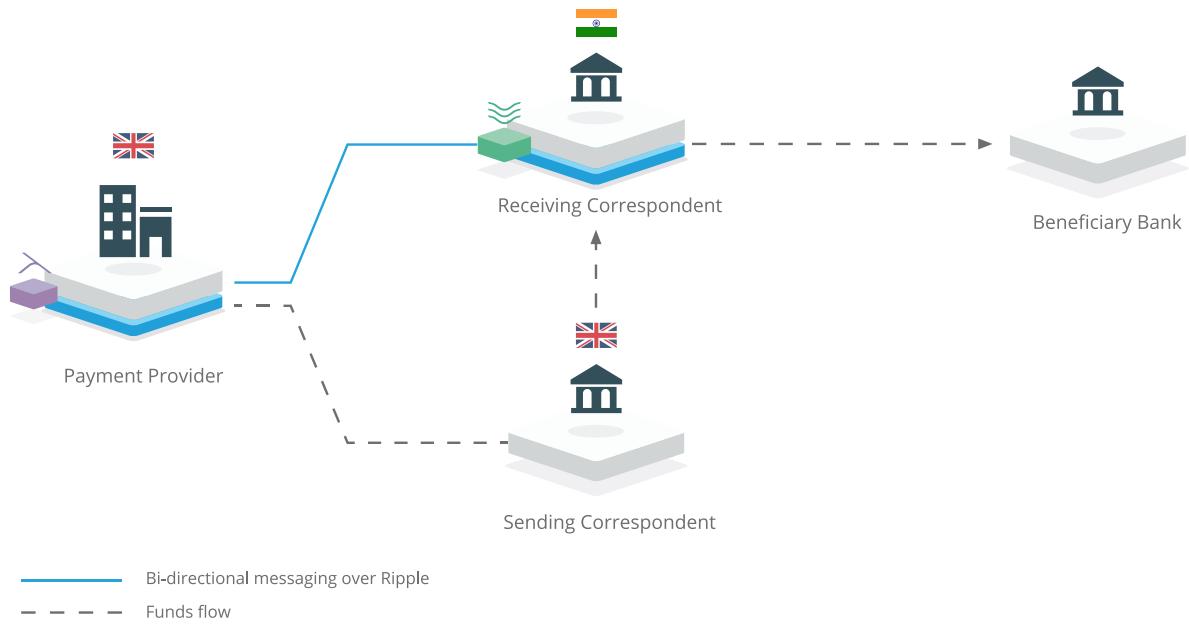
xVia Is Your Gateway to RippleNet

xVia enables payment originators and corporates to access the power of RippleNet, with a single, standardized API that provides a frictionless experience to communicate with your banking partners.

xVia's simple API requires no software installation and enables users to seamlessly send payments globally with transparency into the payment status and with rich information, like invoices, attached.



How it Works



Enhanced API Connection to Bank Partners

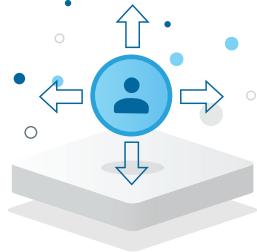
xVia enables direct connectivity to receiving correspondents and affords bi-directional messaging to confirm FX and fees, submit payout requests and verify payout completion. It requires funding in the local or payout currency.

Key Benefits



Standard Interface

xVia provides a single, efficient API to connect seamlessly to financial institutions on RippleNet



Enhanced Customer Experience

xVia introduces new capabilities of speed, cost and transparency into payment status

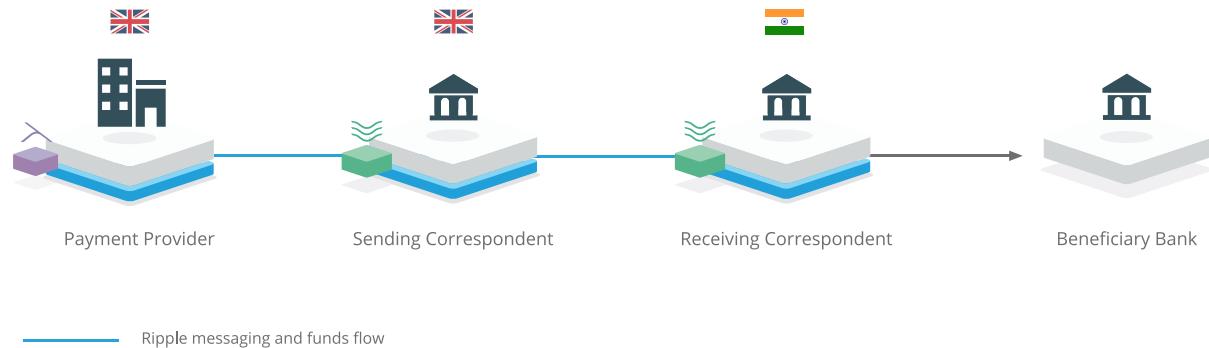


Rich Payment Data

xVia enables the attachment of rich data to payments, eradicating verification and reconciliation issues

Coming Soon

Available H1 2018

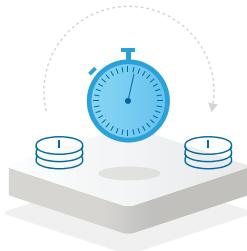


Fully Integrated Real-time Settlement

Across RippleNet

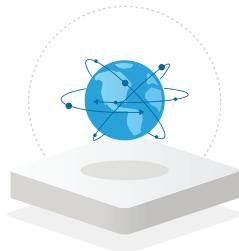
xVia enables an integrated connection to financial institutions across RippleNet through any sending correspondent. As a result, xVia users will gain access to all corridors that have Ripple-enabled financial institutions. This fully-integrated solution will afford end-to-end visibility and real-time settlement from the point of origin through to the destination country. xVia users will benefit from the universal RippleNet rulebook, enabling access across the network under a single shared agreement.

Additional Benefits



Real-Time Settlement

xVia will enable real-time settlement from the point of origin through to the destination country



Global Reach

xVia will serve as a standard gateway to any financial institution on RippleNet



Disruptive Cost Efficiency

xVia's single point of integration will dramatically lower costs



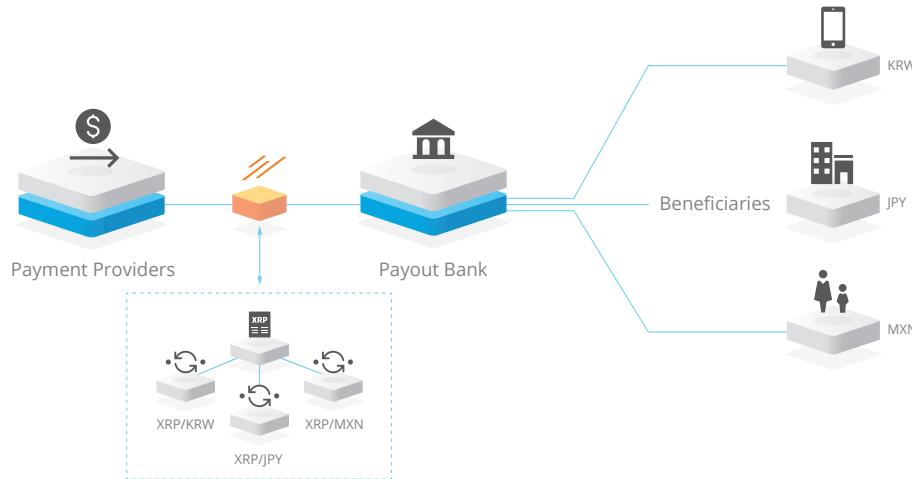


xRapid

Amplifying the Ripple Advantage: XRP for Superior Liquidity

Payment originators on RippleNet seeking better liquidity solutions can take advantage of xRapid - Ripple's solution for cross-border liquidity needs. xRapid eliminates the need for pre-funded destination nostro accounts, by enabling real-time FX settlement through XRP across the XRP Ledger. xRapid enables payment originators to source on-demand liquidity using XRP from digital asset exchanges.

XRP is the fastest and most scalable digital asset in the world, and was specifically optimized to serve the institutional cross-border payments use case. It offers superior transaction processing capacity, speed and transaction costs to all other digital assets. XRP enables xRapid users to send funds anywhere across RippleNet in real time and at lower cost. To learn more about xRapid, visit our website at <https://ripple.com/solutions/source-liquidity/>.



About Ripple

Ripple (www.ripple.com) provides one frictionless experience to send money globally using the power of blockchain. By joining Ripple's growing global network, corporates can send payments anywhere in the world instantly, reliably and cost-effectively.

With offices in San Francisco, New York, London, Sydney, Luxembourg, Mumbai and Singapore, Ripple is working with payment originators all over the world.

Contact Us

The solutions enabled by Ripple will open up transformational opportunities for payment originators. To learn about joining RippleNet and leveraging xVia for cross-border payments, please contact us at ripple.com/contact

