

Ripple-SoFi Stablecoin Bridge MVP

Technical and Financial Pitch - Authored by Adam Sanchez

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This document presents a compliant, cross-border stablecoin routing architecture using USDC, XRP, and EURC.

Architecture Flow:

- USDC (ERC-20 or XRPL-native) -> XRP bridge -> EURC (or other regional stablecoins)

Strategic Benefits:

- GENIUS Act compliant (full reserve, monthly audits, licensed issuer)
- XRP as a neutral, fast, cross-chain bridge asset
- No FX slippage, no banking-hour delays, no SWIFT fees

Projected Financial Model:

- 100,000 SoFi FX users/month x \$500 avg = \$50M monthly volume
- Revenue per transfer (spread + fees): \$5-7
- Monthly profit: ~\$500K+
- SoFi: ~\$350K
- Ripple (ODL + swap rebates): ~\$150K

Compliance Logging:

- JSON audit trail of sender, receiver, USDC sent, XRP bridged, and EURC received

Author:

This concept and CLI MVP was independently designed and implemented by Adam Sanchez in June 2025.

Repo: <https://github.com/fr33usa99/ripple-sofi-stablecoin-bridge>

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