



XRPL Overnight

Trillions Moved, Minimal Costs

Powered by



Reserve Requirements and Overnight Operation

Objectives

- Preserve excessive leverage;
- Control of Monetary Liquidity;

Collateral

- Interbank credit operations;
- T-Bills and T-Bonds;
- Repo Market

Around the World

- United States - FED;
- Europe - ECB;
- Brazil - BCB;

Overnight in Brazil

One of the most relevant activities inside Brazil's financial market

1

Central Bank of Brazil mandatory operation

Overnight operations are the linchpin of financial stability, balancing liquidity and regulatory compliance daily.

2

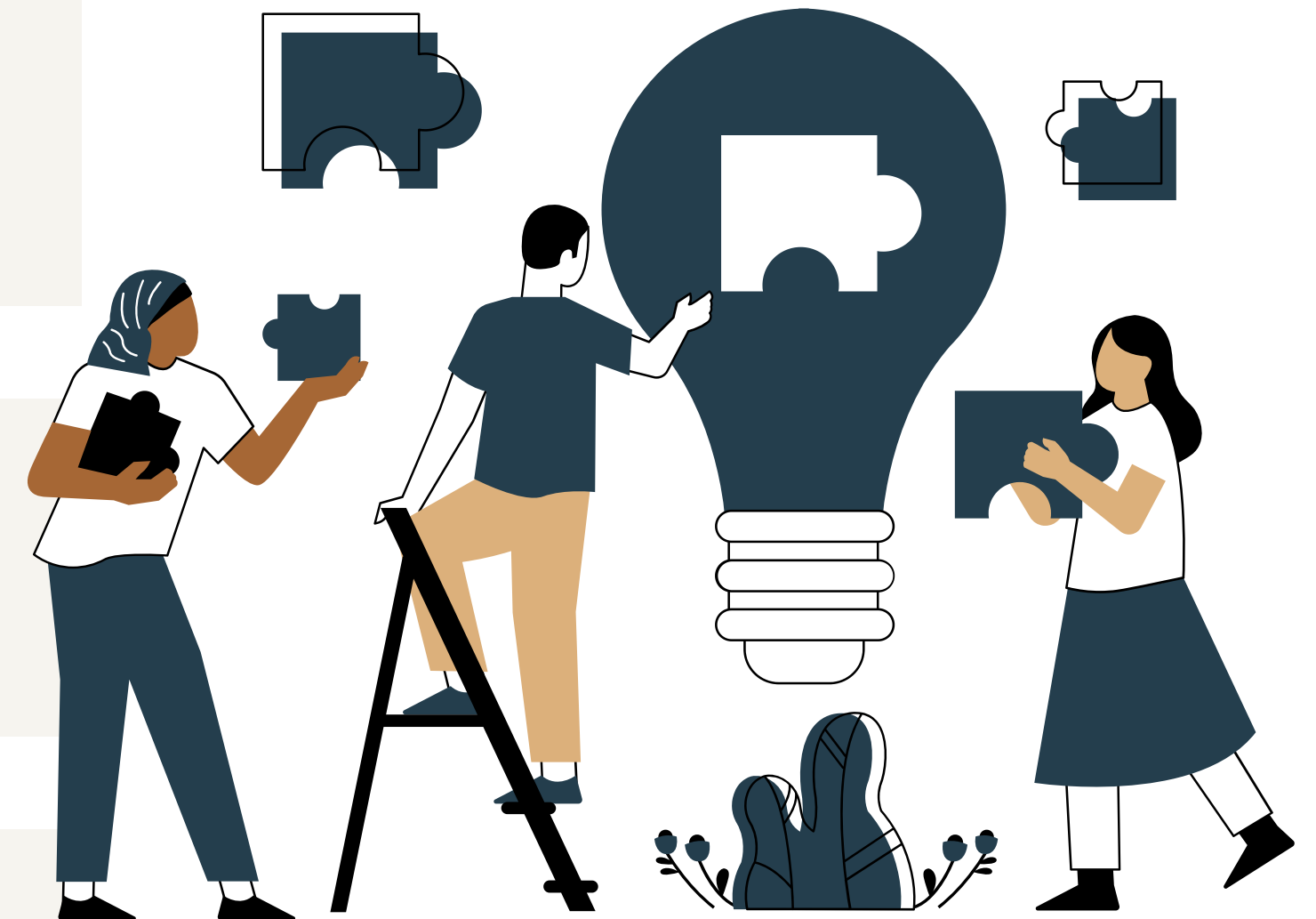
Trillions of BRL moved every month

Overnight operations are the linchpin of financial stability, balancing liquidity and regulatory compliance daily.

3

National Treasury of Brazil is making high efforts in tokenization of bonds and DREX

The National Treasury of Brazil is actively pursuing the tokenization of bonds and the development of DREX, generating an unique timing for those kinds of applications



However, the
existing
overnight
system faces
**significant
operational
and cost
challenges!**

High Costs in Overnight Operations

Overnight operations in the financial market are costly, directly impacting the efficiency and profitability of institutions. An innovative solution is crucial to cut costs and improve operational margins.

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Liquidity and Risk Management Challenges

Effective liquidity and risk management in overnight operations are ongoing challenges, requiring advanced solutions to minimize volatility and ensure financial stability for involved institutions.

XRPL Overnight: the best solution

We have developed a revolutionary Overnight System using the XRP Ledger, aiming to disrupt the market and establish a new standard for Brazil's financial institutions.

1. Brazilian Treasury Bonds Tokenization

Complete Smart Contract and Blockchain infrastructure for operating Tokenized Treasury Bonds inside XRP Ledger.

2. Amazing and simple User Experience

Complete Smart Contract and Blockchain infrastructure for operating Tokenized Treasury Bonds inside XRP Ledger.

3. On top of the best benefits of XRPL

Our system offers the best XRP Ledger can give. Speed, transparency, and cost-effective transactions!

How **XRPL Overnight** works



Sign in to XRPL Overnight

Connect Wallet



Home



My Dashboard

Overnight operations menu

Apply for credit

INSTITUTION	AMOUNT	BOND FOR COLLATERAL	DATE/TIME	STATUS
Banco Caixa Econômica Federal	R\$ 10.000,00	Tesouro Selic 2029	21/01/2024, 00:50:00	R\$ 0,00 / R\$ 10.000,00
Banco Itaú	R\$ 20.000,00	Tesouro Selic 2027	21/01/2024, 00:40:00	R\$ 0,00 / R\$ 20.000,00
Banco Bradesco S.A.	R\$ 30.000,00	Tesouro Selic 2028	21/01/2024, 00:30:00	R\$ 0,00 / R\$ 30.000,00
Banco do Brasil S.A.	R\$ 10.000,00	Tesouro Selic 2029	21/01/2024, 00:20:00	R\$ 0,00 / R\$ 10.000,00



Logout

[GitHub Repo](#)

Overnight operations menu

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<div>Creditor bank</div> <div><div>Select your bank</div><div></div></div> <div>Amount (R\$)</div> <div></div> <div>Loan amount: R\$ 0,00</div> <div>Confirm</div>				
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Overnight operations menu

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Banco do Brasil S.A.			21/01/2024, 00:20:00	R\$ 0,00 / R\$ 10.000,00

Requesting Bank

Select your bank

Amount (R\$)

Collateral title

Select the title

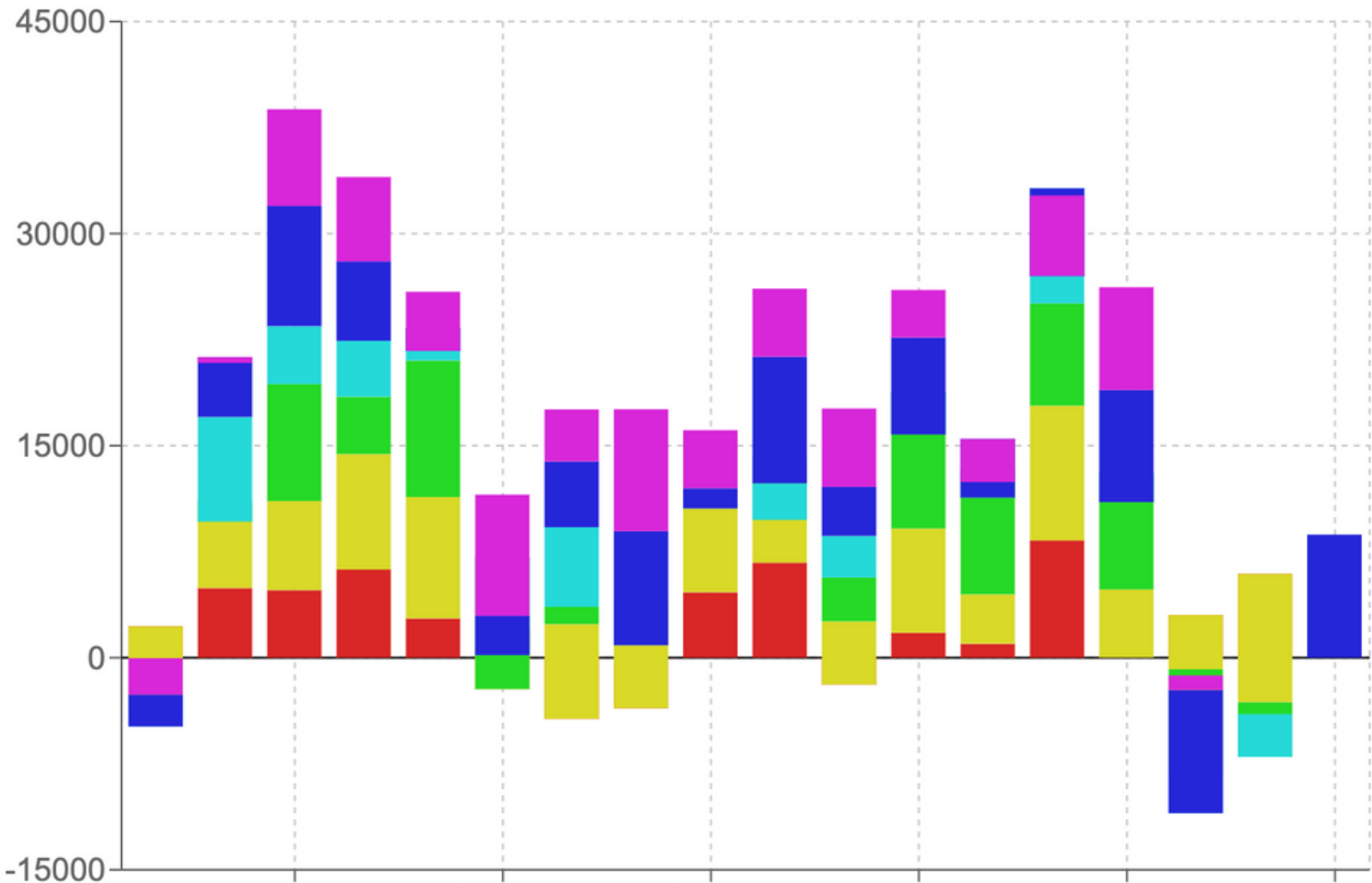
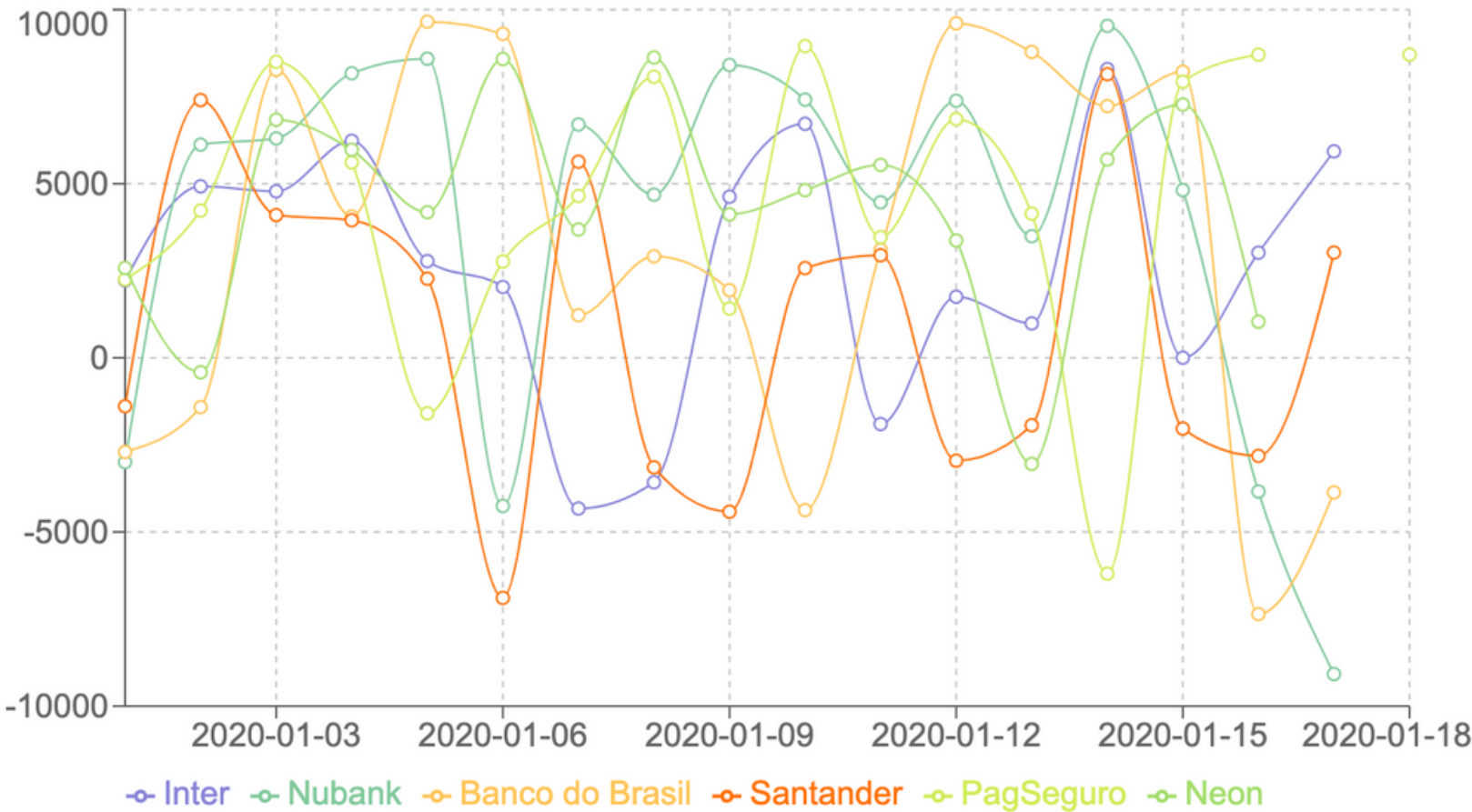
Confirm

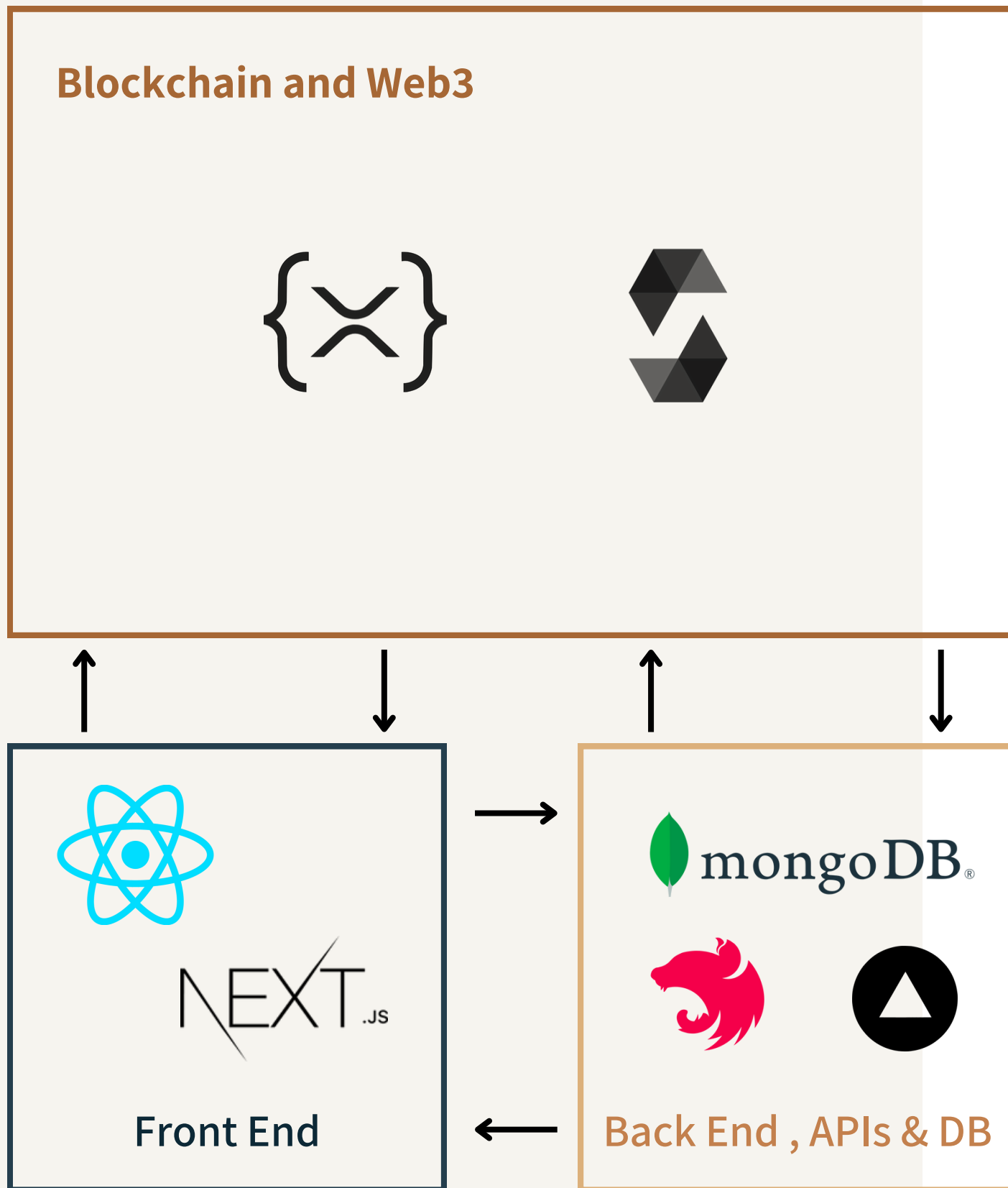
XRPL Overnight

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Blueprint of Technologies

We have developed a complete application and MVP, using the XRP Ledger potential to create a scalable solution for the clients.

Market Opportunity

R\$ 1,1 trillion per month

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TOTAL MARKET

99.6%

.....

% of total repurchase operations

9.186

.....

OVERNIGHT OPERATIONS per day

The image is a screenshot of the Banco Central do Brasil (BCB) website. At the top, there is a dark blue header with the 'gov.br' logo on the left and 'INFORMATION ACCESS' and 'PARTI' on the right. Below this is a white navigation bar with the BCB logo and the text 'BANCO CENTRAL DO BRASIL'. Underneath the navigation bar is a dark blue breadcrumb trail that reads 'Home > Statistics > Statistical press releases > Open market statistics'. The main content area has a white background and is titled 'Open market statistics' in a large, bold, dark blue font. Below the title is a small blue RSS icon and the text 'Press Release - 12.27.2023'. The content is organized into sections. The first section is titled 'I. Open market and foreign exchange swap operations' in a bold, dark blue font. The text in this section describes the BCB's borrowing and repurchase operations in November, mentioning specific percentages and financial volumes. The second section, which is partially visible, discusses short-term liquidity management and borrowing of overnight funds, also mentioning specific financial volumes and interest rates. The word 'overnight' is highlighted in orange in both sections of the screenshot.

gov.br

INFORMATION ACCESS

PARTI

BANCO CENTRAL DO BRASIL

About Monetary Policy Financial Stability

Home > Statistics > Statistical press releases > Open market statistics

Open market statistics

Press Release - 12.27.2023

I. Open market and foreign exchange swap operations

In November, the Banco Central do Brasil (BCB) borrowed funds through security selling auctions with commitment of long-term repurchase. In the three-month floating rate operations settled over the month, the BCB sold LTN, NTN-B, NTN-F and LFT, in percentages of 57.2%, 27.7%, 8.5% and 6.6%, respectively. The financial volume of such long-term repurchase operations reached R\$46.4 billion and repurchases related to previous operations hit R\$51.0 billion, causing a monetary expansion of R\$4.5 billion. As a result, the balance of outstanding long-term operations, accrued by the contracted rates, decreased from R\$160.1 billion on 10/31 to R\$156.3 billion on 11/30 and the average term to mature of such operations declined from 31 to 30 business days.

In managing short-term liquidity, the BCB borrowed **overnight** funds on all business days of the month. The average financial volume of these borrowing operations reached R\$1.1 trillion at a maximum rate of 12.65% p.y. until 11/1 and of 12.15% p.y. thereafter, when the target for the Selic rate was decreased by 50 basis points.

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Future Roadmap

What are we looking forward to achieve with XRPL Overnight.



Technical Development:

Develop a fully working MVP

Funding for developing next steps

Strategic Partnerships: Know-how and financial institutions partnerships

Short-term

New features release: Multiple Owner Account / Multisig

Go-to-Market Strategy: Acquire clients and improve considering MVP feedbacks

Mid-term

New operations types: Keep improving the financial markets with XRP Ledger

Cross-border Solution: Explore new markets and countries for our product

Long-term

Our Team



Gustavo Sanchez

Full Stack Developer
Business Specialist
Computer Engineering @ USP

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Pedro Peres

Blockchain Developer
Full Stack Developer
Aeronautical Engineering @ USP

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Ryan Viana

Blockchain Developer
Full Stack Developer
Computer Engineering @ USP

.....

Thank You!



GitHub Repo

<https://github.com/gugasanchez/xrpl-overnight>

