

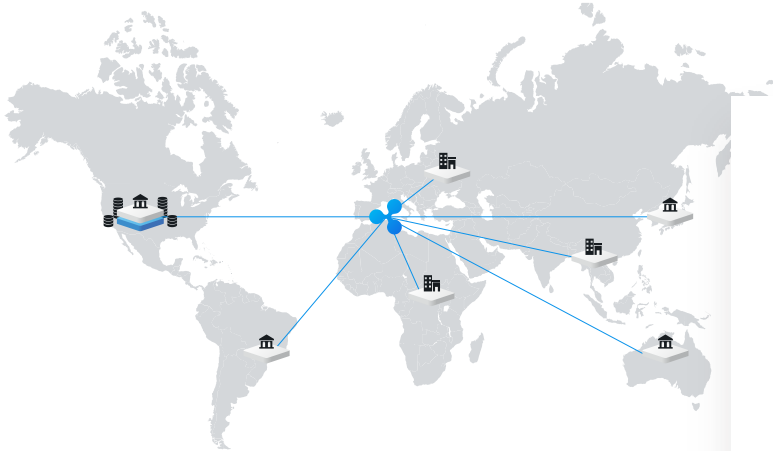


OVERVIEW

# Quick Guide to RippleNet



## The World's Most Reliable Global Payments Network



### Instantly Move Money to All Corners of the World

RippleNet makes it easy for our diverse network of 200+ financial institutions worldwide to enable faster, lower-cost payments across 40 countries and six continents.

### How RippleNet Works

With a single connection, access the best blockchain technology for global payments, payout capabilities in 40+ currencies, On-Demand Liquidity, as an alternative to pre-funding, and operational consistency through a common rulebook.

### Who Runs on RippleNet?

AMERICAN EXPRESS



RationalFX  
Fluent in Foreign Exchange

Santander



IndusInd Bank

### The Value of RippleNet

#### Overview

Join RippleNet to quickly access new markets, expand your services and deliver the best customer experience in global payments today.



#### Everywhere

Expand your reach by offering more places and ways to move money



#### Instant

Provide instant payments so money arrives when customers need it



#### Reliable

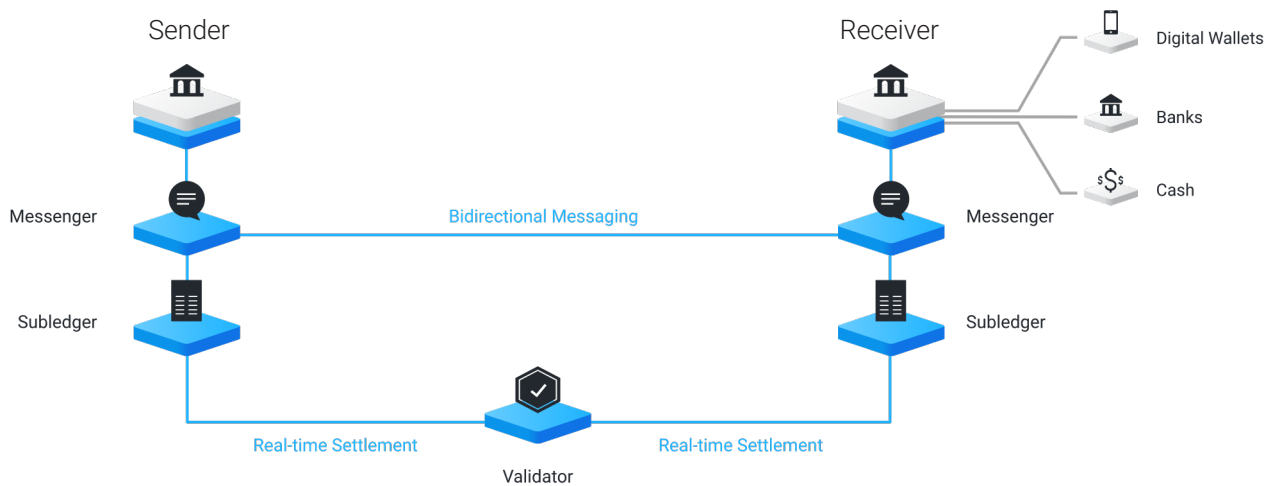
Build trust by increasing visibility and eliminating payment failure



#### Low Cost

Capitalize on cost efficiencies to further grow your business

# Step-by-Step Guide to RippleNet Transactions



1. The sender requests a quote from the receiver on pricing and FX.
2. The receiver responds with a quote on pricing and FX.
3. The sender accepts the quote, and provides the receiver with the relevant compliance information.
4. The receiver completes compliance checks and locks the payment for the sender.
5. The sender initiates the payment.
6. Ripple's technology confirms both parties are abiding by the agreed upon terms.
7. Funds are instantly debited and credited on the subledgers of the sender and receiver.
8. The receiver forwards the payment over domestic rails if necessary.
9. The receiver notifies the sender that the payment has been delivered.
10. The sender and receiver confirm the transaction is complete.



Ripple provides one frictionless experience to send money globally using the power of blockchain technology. By joining Ripple's growing, global network RippleNet, financial institutions can process their customers' payments anywhere in the world instantly, reliably and cost-effectively. Banks and payment providers can use the digital asset XRP to further reduce their costs and access new markets.

Globally recognized venture capital firms and strategic partners invest in Ripple.

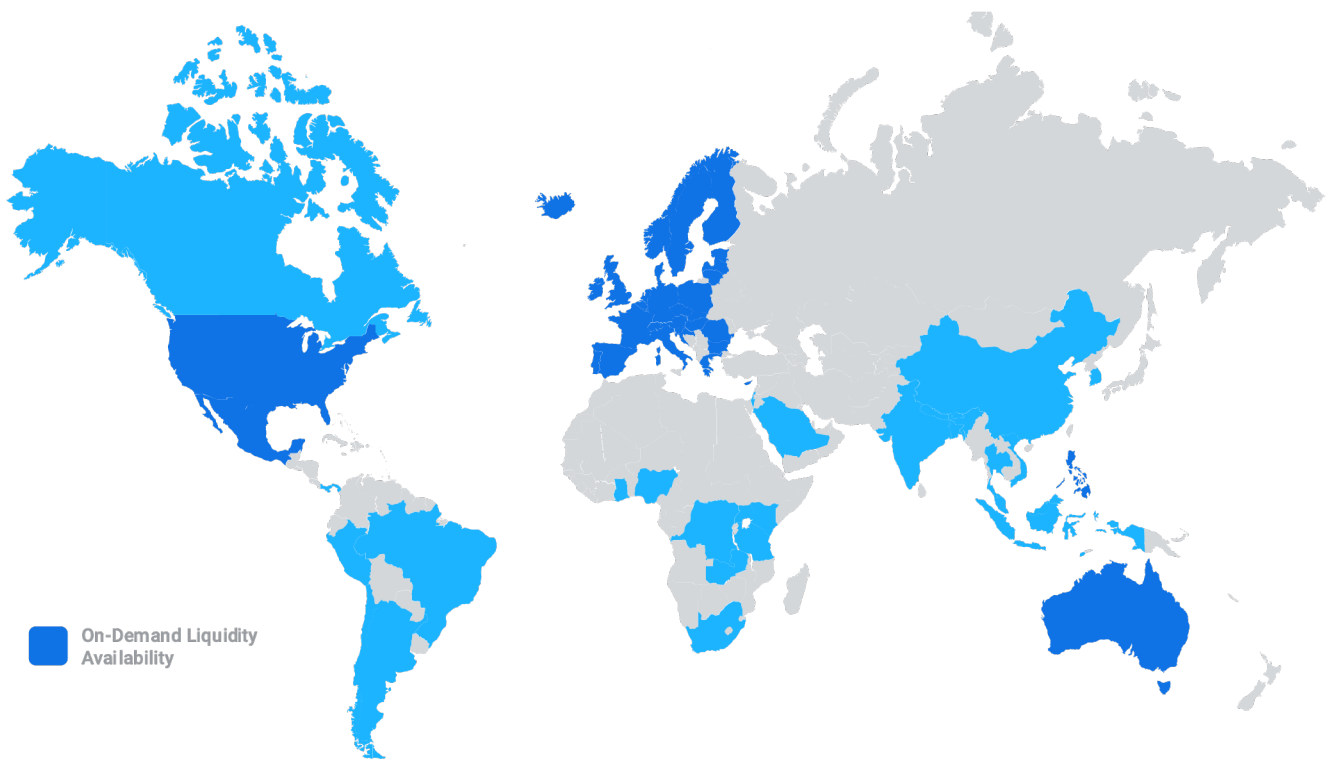
## Join The Network

To learn more about how your financial institution can be Ripple-enabled, please contact us at [ripple.com/contact](https://ripple.com/contact)



# Supporting **70+** Countries

And growing by one new country every week.



Countries where financial institutions who are live on RippleNet can currently send or receive payments

# Over 300 Customers Strong

Connect with the world's top financial institutions on RippleNet.



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## SBI Remit Teams Up with Ripple to Power Instant Remittances Between Japan and Thailand



### Send Money Home Faster, Cheaper

SBI Remit enables Thai nationals in Japan to send money home instantly.

SBI Remit, in collaboration with Siam Commercial Bank (SCB), is using Ripple's blockchain enterprise solution, RippleNet, to power real-time remittance payments between Japan and Thailand.

This makes it possible for 47,000 Thai nationals living in Japan to send money home faster. SBI Remit's customers can use ATMs to instantly send money in JPY to a recipient's SCB savings account in Thailand and receive funds in THB within seconds. Before offering this service, recipients were required to retrieve cash through an agent.

### About SBI Remit

#### Overview

SBI Remit is the largest money transfer provider in Japan

10+<sub>B</sub>

Monthly cumulative payment volume in JPY

90%

Of customers are foreigners living in Japan

3<sub>MONTHS</sub>

To complete Ripple implementation

3<sub>SEC</sub>

To settle payment

#### Goal

SBI Remit is looking to become the best payment service provider for foreigners living in Japan.

#### Solution

SBI Remit and SCB are both using Ripple's enterprise blockchain solution to enable instant remittance services.



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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 for our business and a better overall experience for our customers.*

— Mr. Nobuo Ando, representative director at  
SBI Remit Co., Ltd

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## Forging New Partnerships to Open Doors in Southeast Asia InstaReM Joins RippleNet to Expand its Global Payments Services

### A Better Global Payments Solution

InstaReM provides an easy, transparent and affordable solution for making cross-border payments to more than 55 countries. Headquartered in Singapore and reaching 3.21 billion people worldwide, InstaReM has already cornered the global payments market in Southeast Asia. InstaReM is now making strides in the wider global arena with payment capabilities in U.K., EU, U.S., Australia, Latin America and other regions, providing payout scale and efficiencies for consumers, businesses and financial institutions that are unmatched across the region.

### Improve and Scale Services to New Regions

InstaReM, driven by its vision of providing cost-efficiencies in international payments, wanted to offer its customers in newer markets an efficient global payments experience—unencumbered by the expense, transaction times and unreliability associated with traditional channels.

RippleNet offered an easy, integrated solution to get this going: a great way to instantly make hassle-free international payouts in different markets across Latin America and Asia, and offer low-cost transfer rates—rates that are 98% cheaper than traditional bank payment methods.

#### About InstaReM



#### Overview

InstaReM provides an easy, transparent and affordable solution for making cross-border payments

8<sub>w</sub>

To begin leveraging  
RippleNet

98%

Saving on domestic  
transfer rates  
for customers

#### GOAL

Further differentiate themselves in a crowded marketplace by offering an enhanced payment experience.

#### SOLUTION

InstaReM began leveraging Ripple's advanced blockchain technology to process transactions in real-time.



## Faster, More Reliable Payments Worldwide

InstaReM joined RippleNet and within weeks, began leveraging Ripple's advanced blockchain technology to process transactions in real-time for its customers as well as for other members on RippleNet.

For InstaReM, this not only meant a faster, more reliable payments experience for its customers, it also amounted to significant offtake in the total volume of remittances across the region in just five months—for services that the World Bank currently lists as some of the most competitive in some of the key corridors in Asia-Pacific.

Most importantly, RippleNet helped InstaReM quickly increase the breadth and depth of its global payments services by connecting with new partners. Thanks to RippleNet, InstaReM is the first in the region to offer corridors from North and South America into a number of destinations in Southeast Asia. New connections on the network have also helped InstaReM solidify its presence across Australia, Singapore and Malaysia.

At the same time, InstaReM expands RippleNet's reach and helps realize the promise of real-time payments to more markets, especially between Latin American and Asian corridors and currencies to businesses, financial institutions and payment service providers.



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## TransferGo Offers Instant, Low-Cost Global Payments with Help from Ripple

TransferGo helps Europe's migrant workers send money home in real-time and delivers peace of mind for all its customers. Powered by RippleNet, the service's faster and cheaper cross-border payments have given it a competitive edge in large remittance markets like India.

Though TransferGo has established a wide network of banking partners since its launch in 2012, the time and effort required to integrate with each organization's unique infrastructure made opening new payment corridors slow and expensive.

### Unlocking Greater Value for Customers

After joining RippleNet, TransferGo was able to integrate with new banking partners in India and reduce processing times for remittances to just a few minutes. These near-instantaneous transfers have attracted new customers who want their recipients to access the money they send immediately. Today, TransferGo processes more than 2,500 transactions a month in India, moving around two million pounds each year.

The company is directly plugged into RippleNet's global network of more than 200 financial institutions through one standard connection. This dramatically reduces integration time and cost as TransferGo looks to create new partnerships. Because of these savings, TransferGo is able to offer customers up to 90% cheaper transfer fees, meaning more of their customers' money goes to paying for their family's rent, utilities and education costs.

### About TransferGo

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#### Overview

U.K.-based international money transfer service operating in 47 countries and 22 currencies

**1.3<sub>M</sub>** Global customers

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**3<sub>K</sub>** Transactions per month in India

**7<sub>MIN</sub>** Typical transfer processing time

#### Goal

To become a low-cost global real-time payments provider for migrants and small businesses in Europe and beyond.

#### Solution

RippleNet allows TransferGo to integrate with local banks and financial institutions around the world more efficiently and reduces processing times from a day to just minutes. Having started in India, the company is now using Ripple to open new corridors to Southeast Asia, Latin America and Africa.



### From Fee to Free

The flexibility enabled by RippleNet also help the company create a new product, TransferGo Free. When people don't need instant payments over RippleNet, they can opt for a zero-fee transaction at mid-market rates, giving TransferGo customers more choice over how they send their money.

TransferGo is now opening new instant remittance corridors to Southeast Asia, Latin America and Africa faster than before than to the reduced integration times enabled by RippleNet. The two businesses share a vision of a world where cross-border payments are frictionless and accessible, and Ripple will continue to be a vital strategic partner in TransferGo's mission to become a global real-time payments service.

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*RippleNet has given us a competitive edge in India, where we're making a real difference to people's lives by providing faster and cheaper remittances. We're also developing new relationships and expanding to new geographies so we can become a global real-time payments service*

— Daumantas Dvilinskas, Co-founder and CEO at TransferGo

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