



Connecting Payment Systems



Global,
decentralized,
open source network



Company dedicated to
supporting
Ripple's development

Ripple payments are...



Fast

ACH settles in 3+ days vs. **5 seconds** on Ripple



Free

Wire transfers cost \$5+. **\$1 pays for 5+ million transactions** on Ripple



In any currency

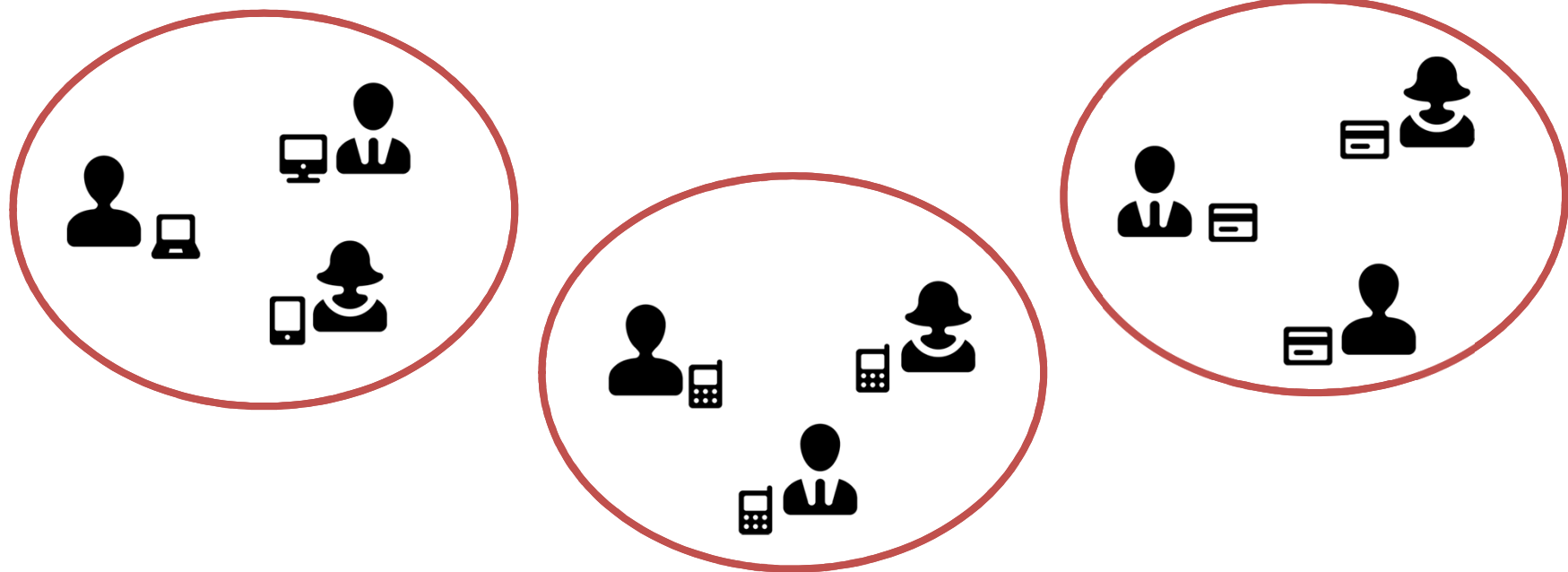


Global

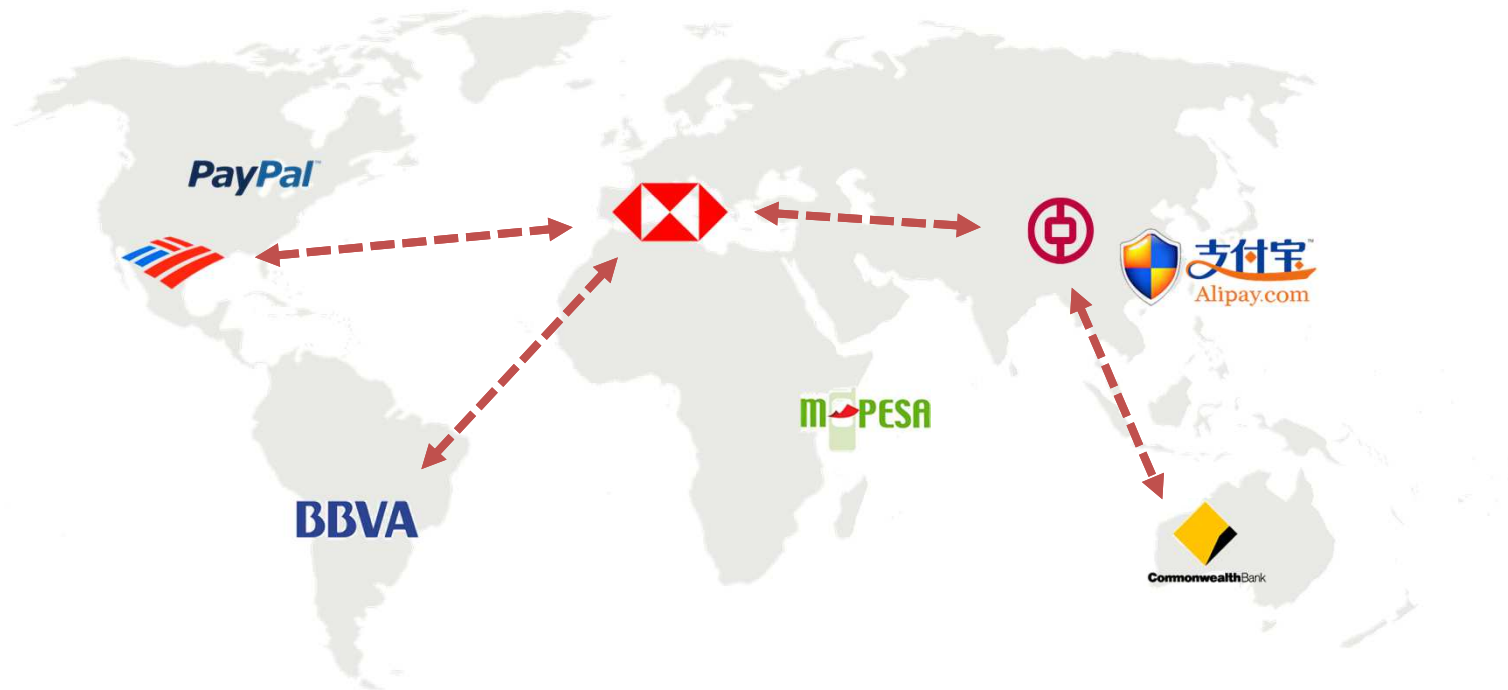


Secure

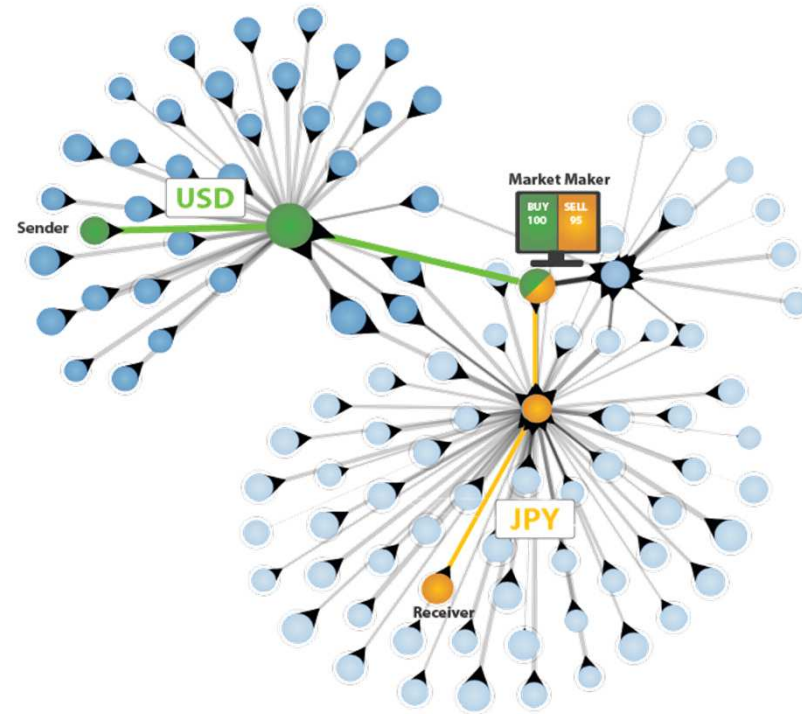
Payments technologies are not interoperable



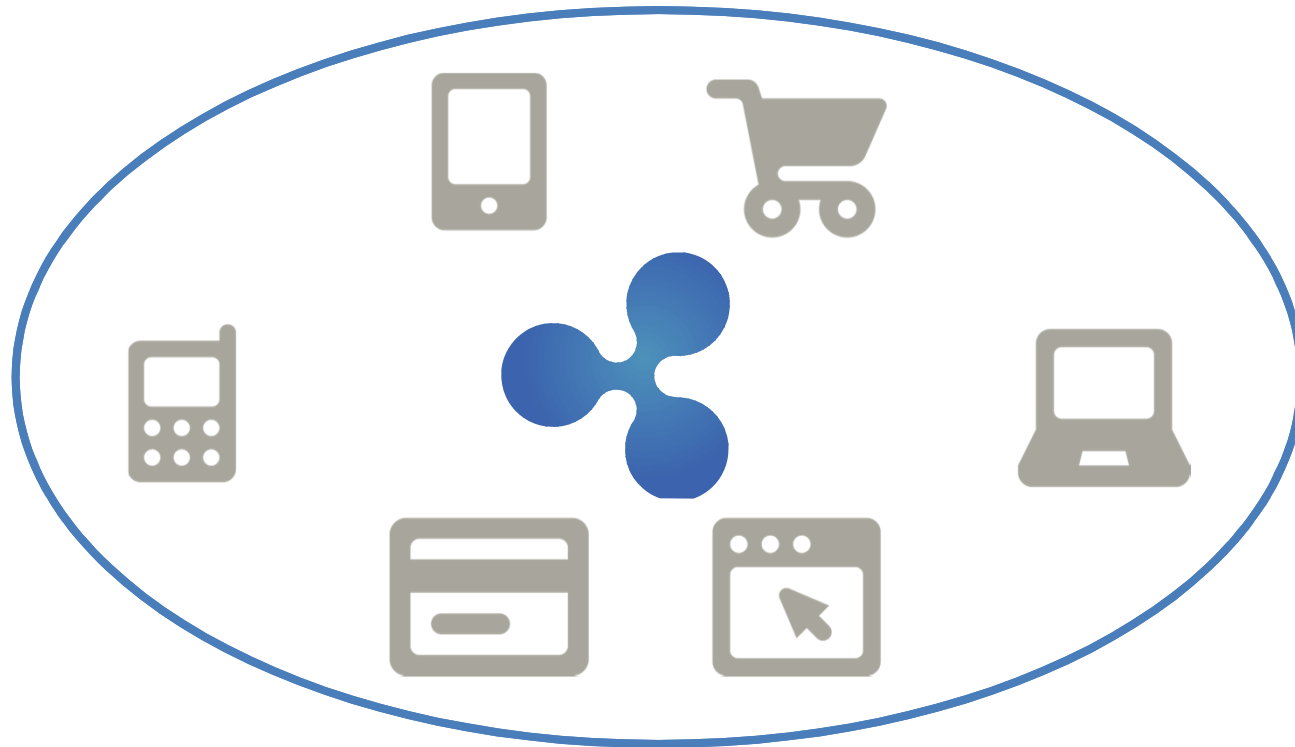
Inter-network transfers are slow and expensive



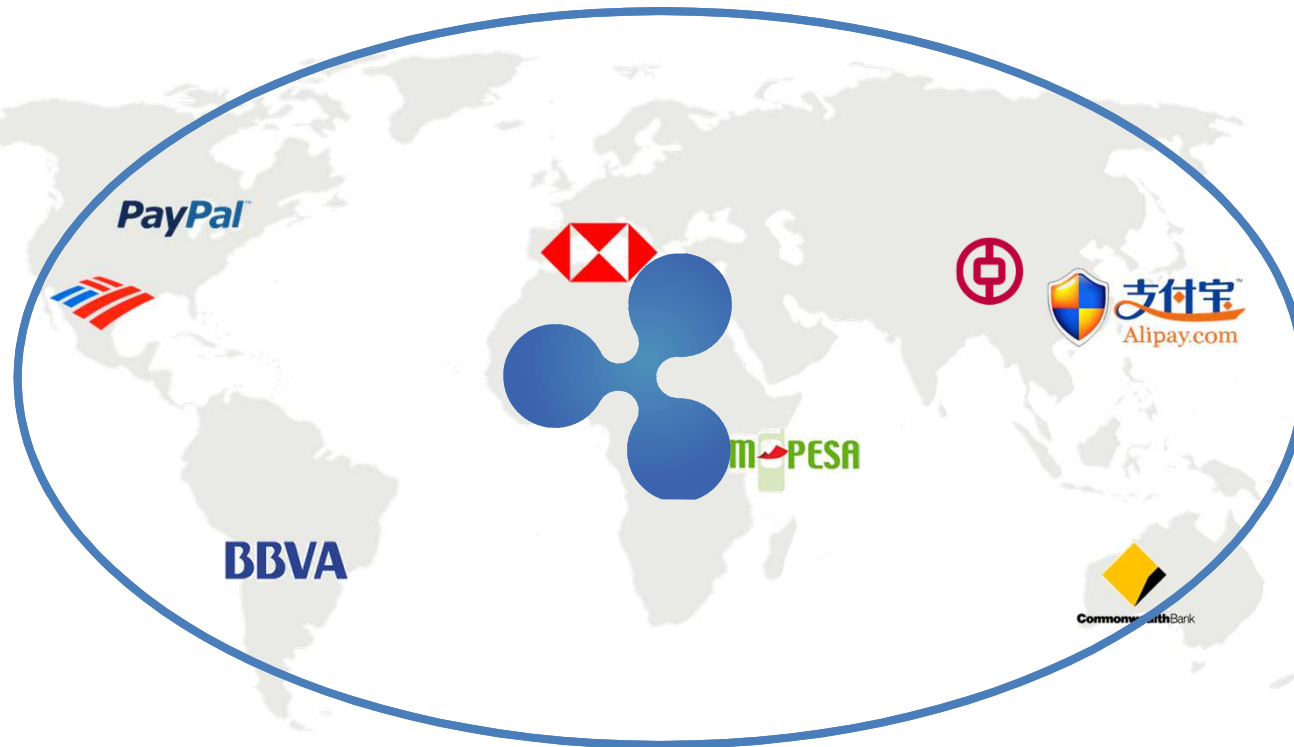
Web payments need decentralized clearing and settlement



Ripple connects payment technologies



Ripple connects payment networks



Ripple has four broad categories of users

Basic Users



Merchants



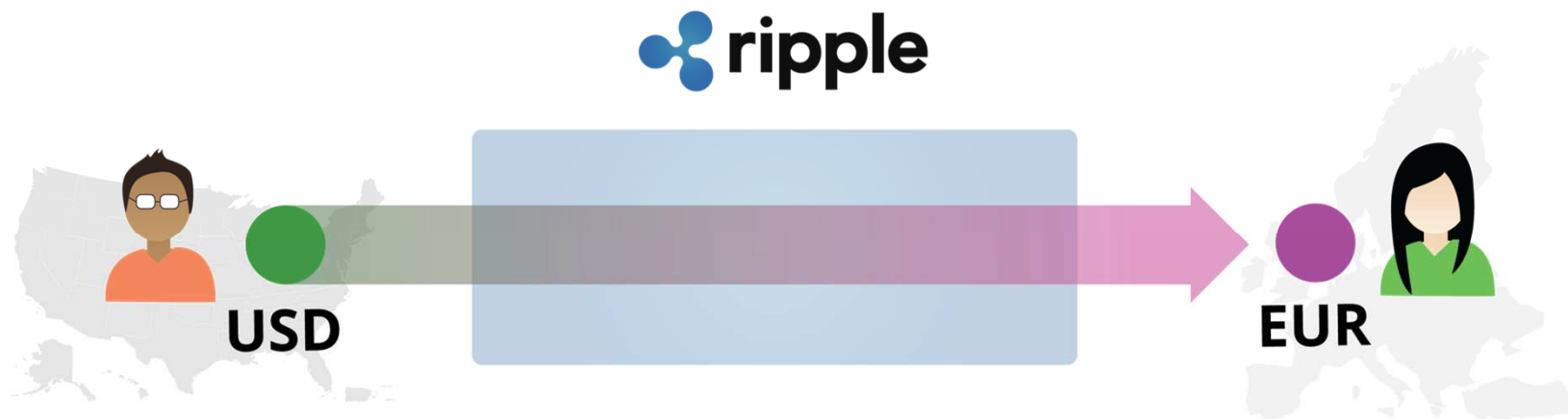
Market Makers



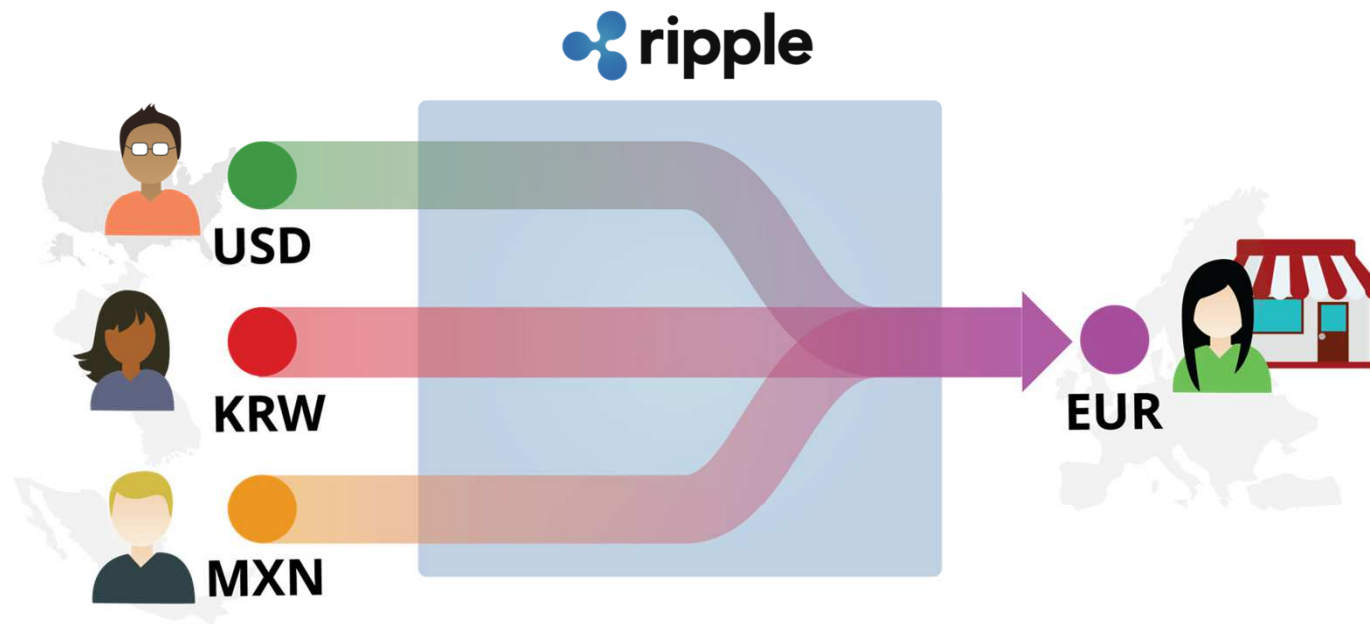
Gateways



Send from any currency to any currency



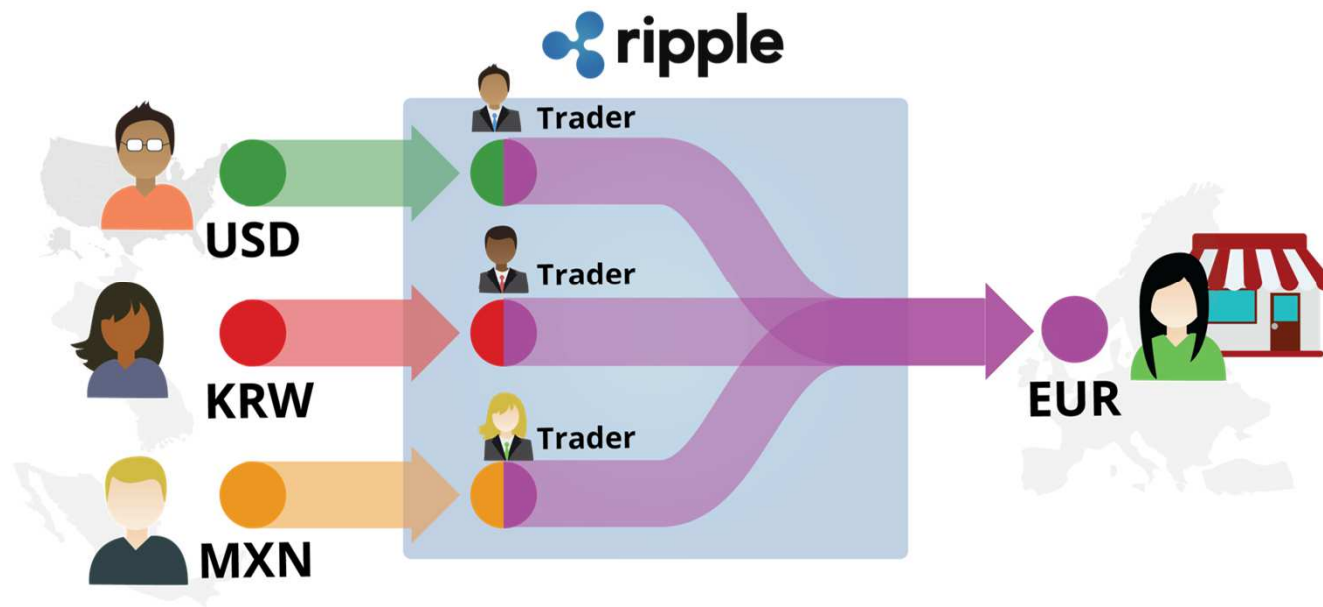
Receive only the currencies you want



Market makers facilitate exchange



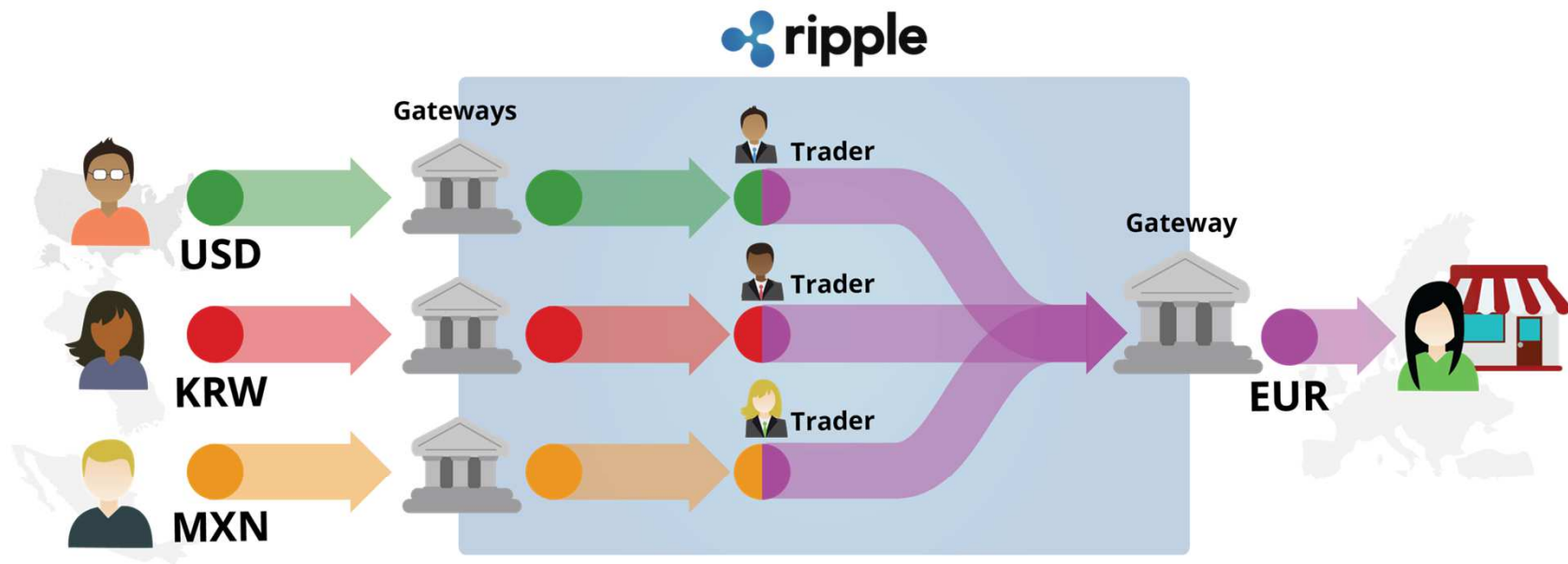
Market makers compete on distributed exchange

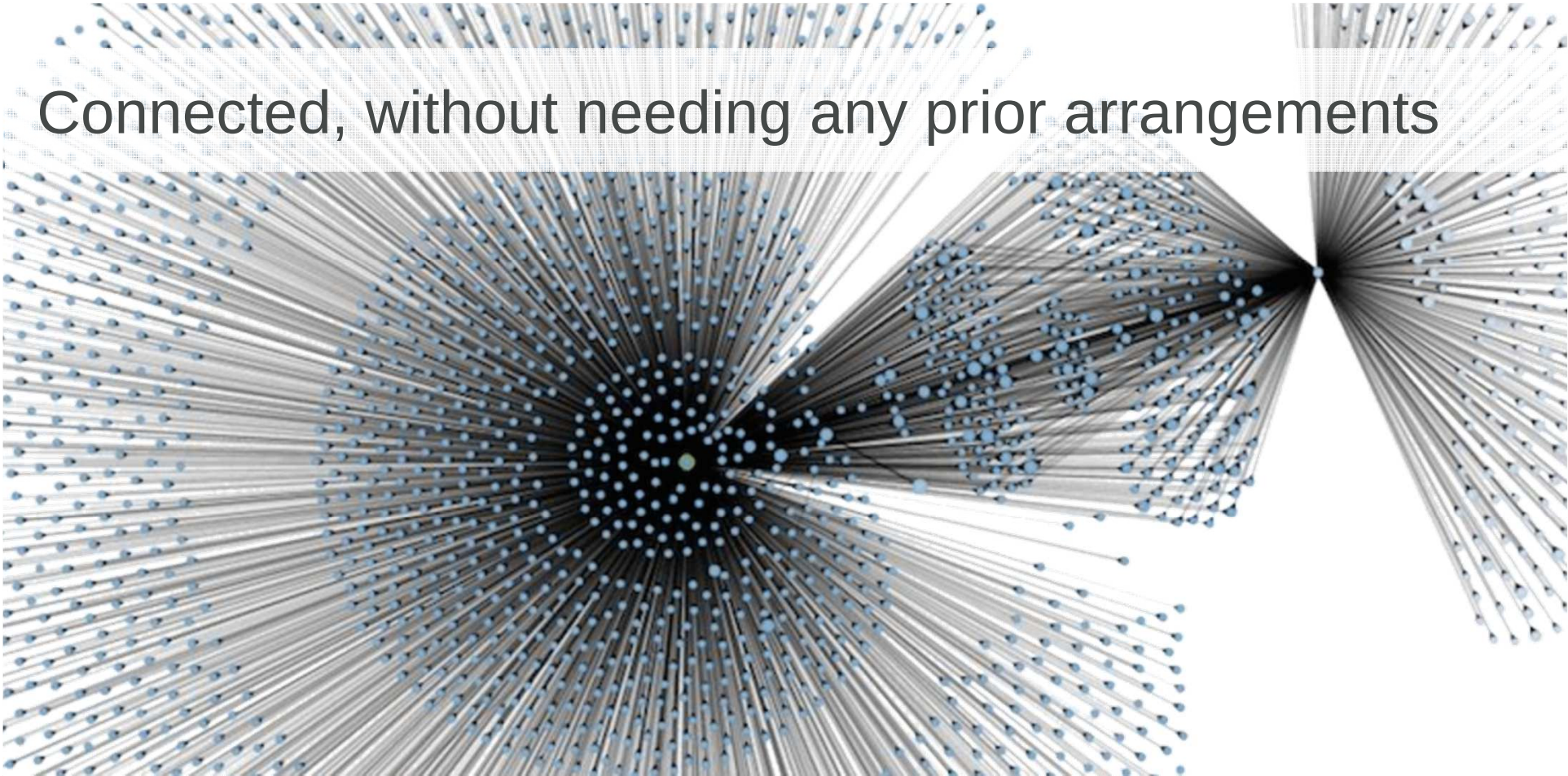


Financial institutions serve as entry and exit points on Ripple



Deal only with institutions you trust





Connected, without needing any prior arrangements



- Connects other payment technologies
- Global, distributed, open source network
- Fast, free, secure, and easy to integrate