



Transforming Global Payments

LEVERAGING BLOCKCHAIN TO CHANGE THE GAME

MAY 2018



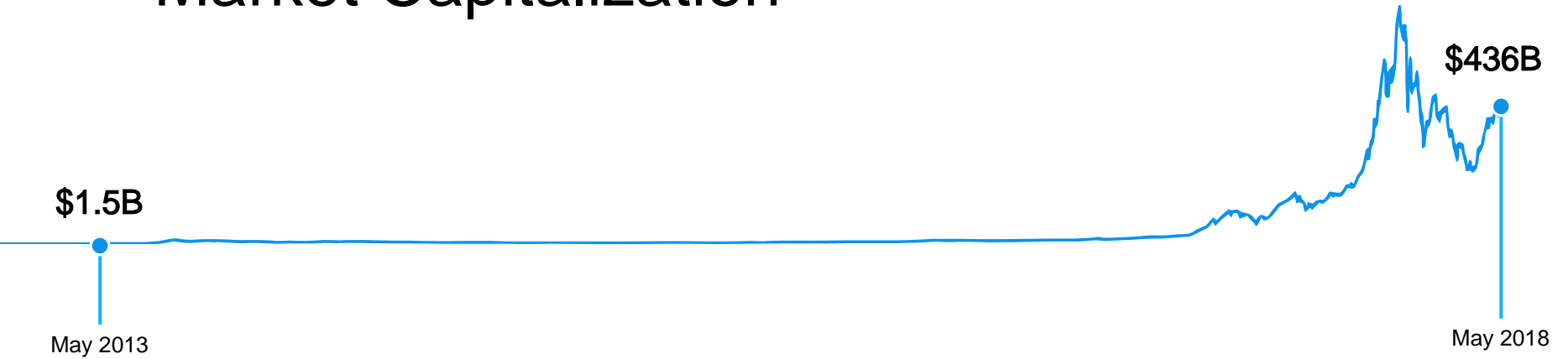


Can Incumbents Innovate?



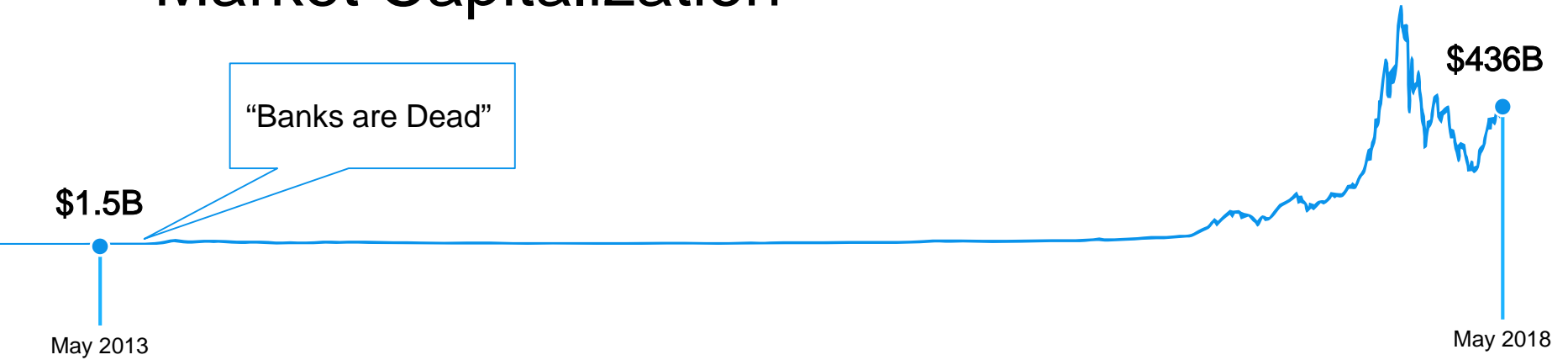
2013-2018

Digital Assets Market Capitalization



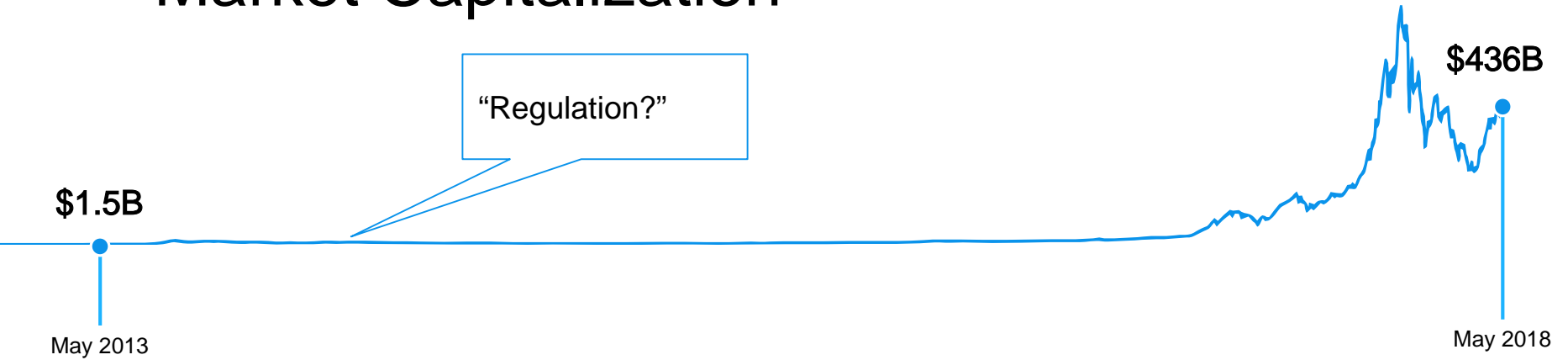
2013-2018

Digital Assets Market Capitalization



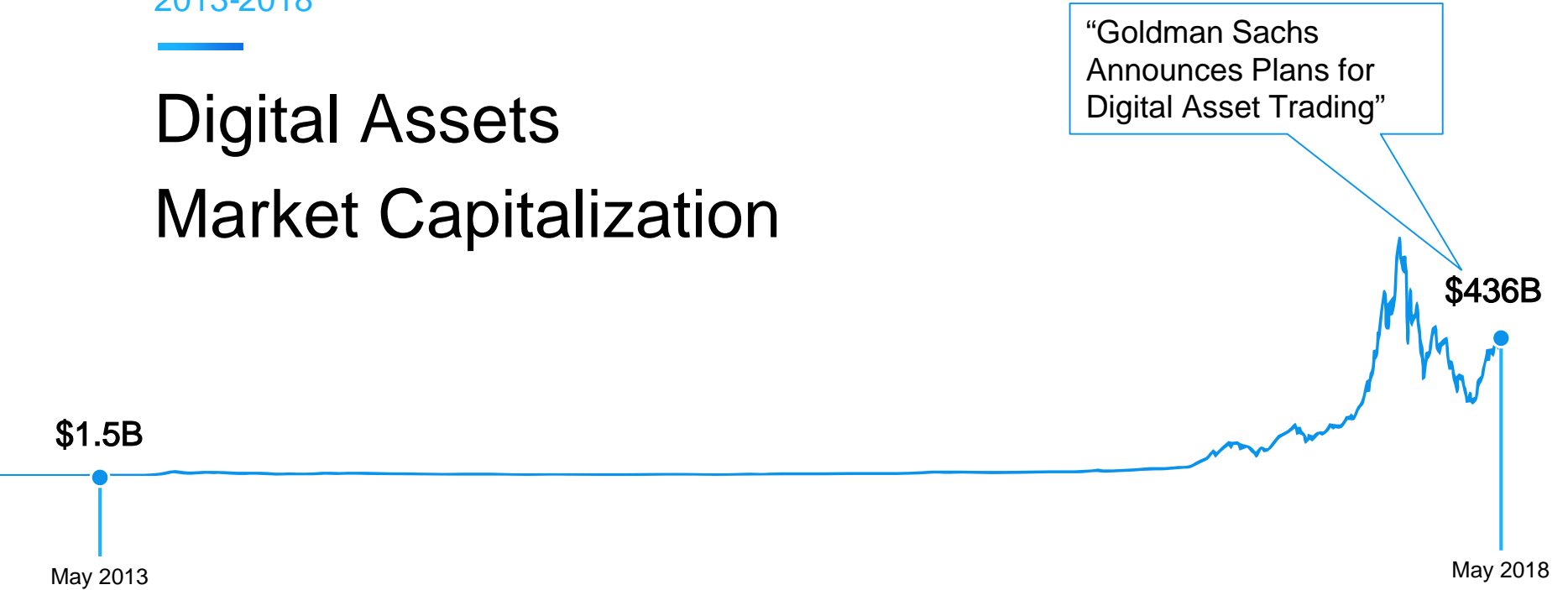
2013-2018

Digital Assets Market Capitalization



2013-2018

Digital Assets Market Capitalization



“Goldman Sachs
Announces Plans for
Digital Asset Trading”

\$436B

\$1.5B

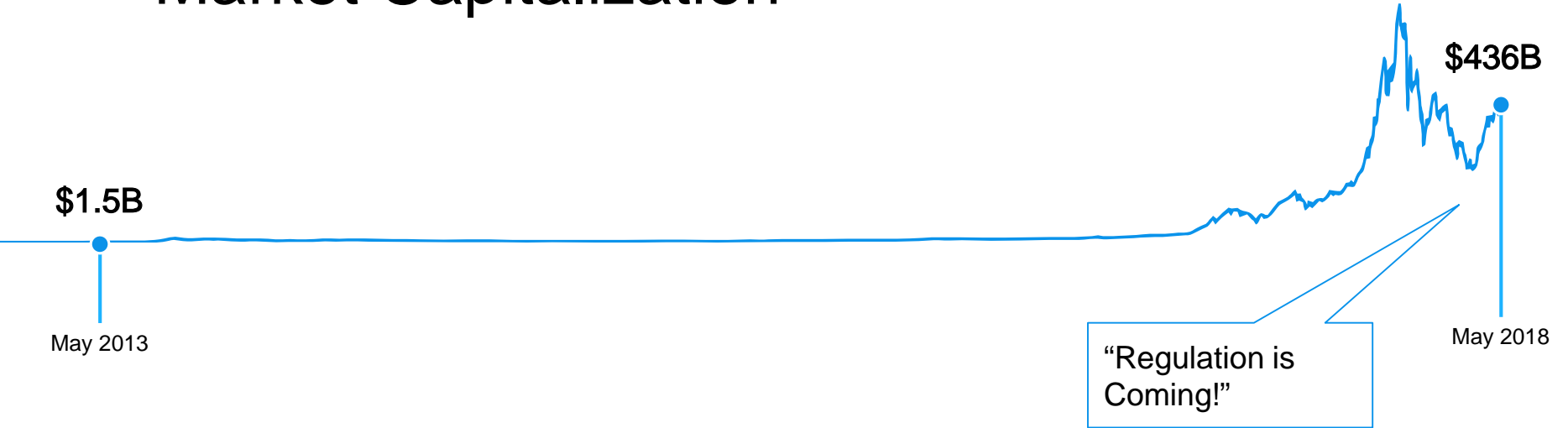
May 2013

May 2018



2013-2018

Digital Assets Market Capitalization



Agenda

1. Who We Are
2. The Global Payments Opportunity
3. Our Solution





Who We Are



Company Overview



FOUNDED 2012

Our Investors



Google Ventures



Our People



Brad Garlinghouse

CEO

Previous: Yahoo!



Chris Larsen

Executive Chairman

Previous: Prosper, E-
LOAN



Asheesh Birla

SVP of Product

Previous: Thomson-
Reuters



Ron Will

CFO

Previous: Yahoo!, Merrill
Lynch



Brynly Llyr

General Counsel

Previous: PayPal



Marcus Treacher

SVP of Customer Success

Previous: SWIFT, HSBC





OUR VISION

The Internet of Value:

Enable the world to move money
like information moves today.



OUR MISSION

Remove friction from global
payments.

Snapshot of Our Growing Network of 100 Customers





The Global Payments Opportunity



New Customer Demands



Global



On-demand
Real-time



Low -cost



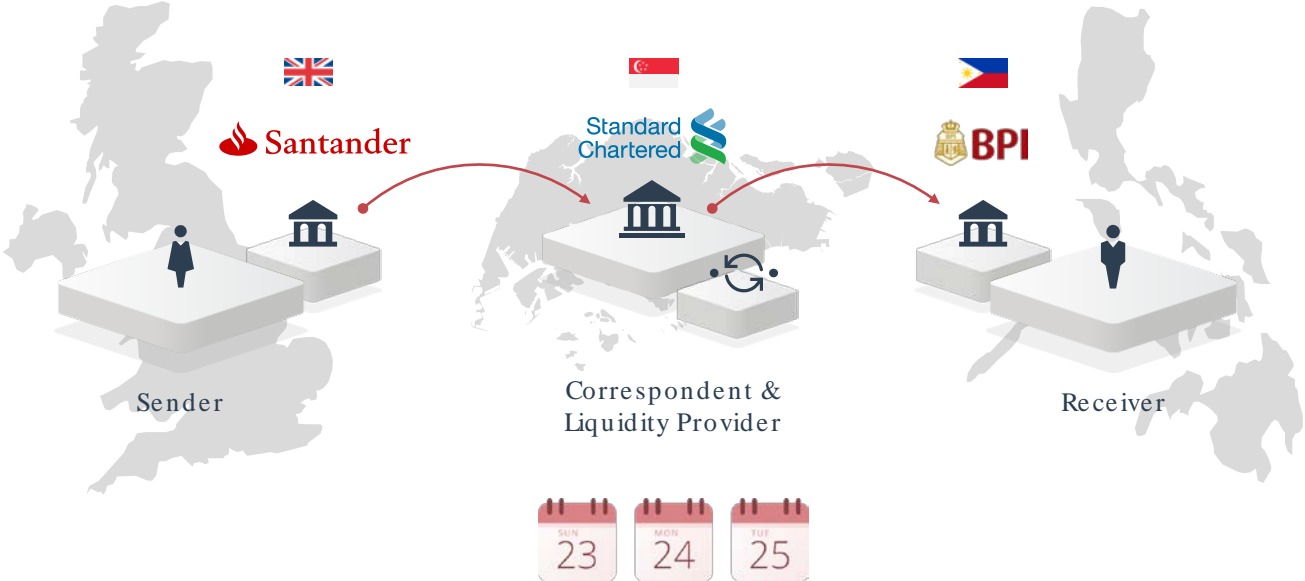
Zero tolerance for
delays or failures



Elegant
experience



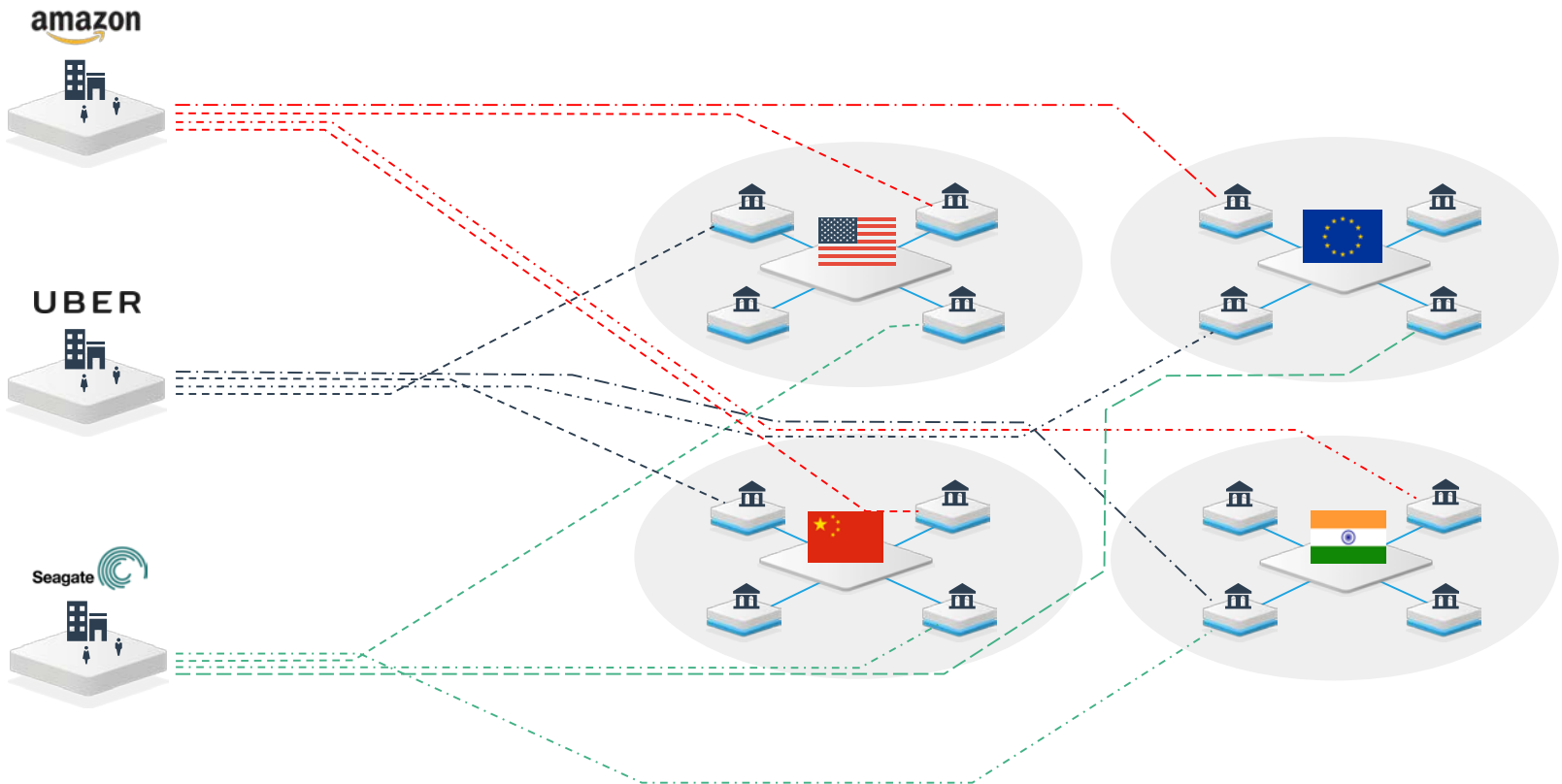
Today's Global Payments Infrastructure Cannot Meet New Demands



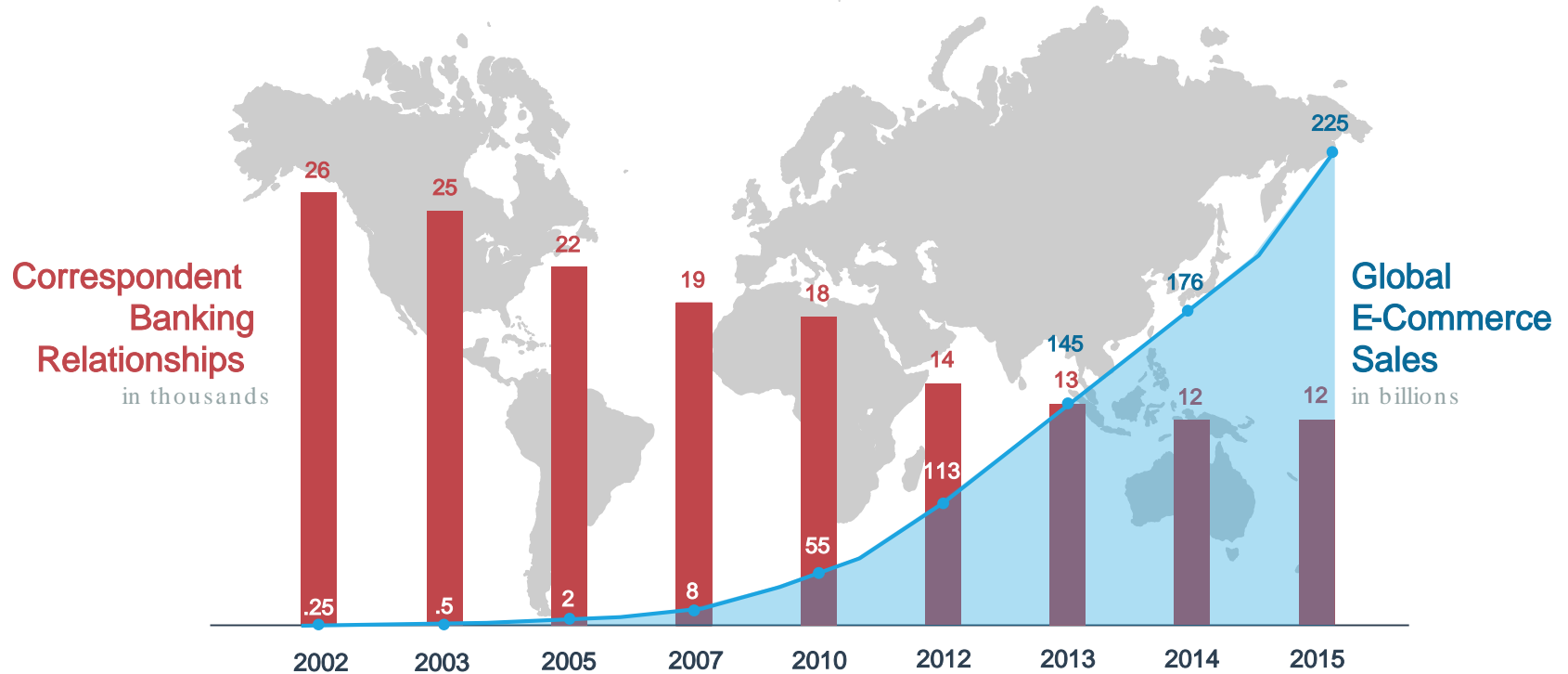
Risk Cost Delays



No Single Experience to Move Money Globally



Global Payment Demand on the Rise as Global Banking Reach Decreases

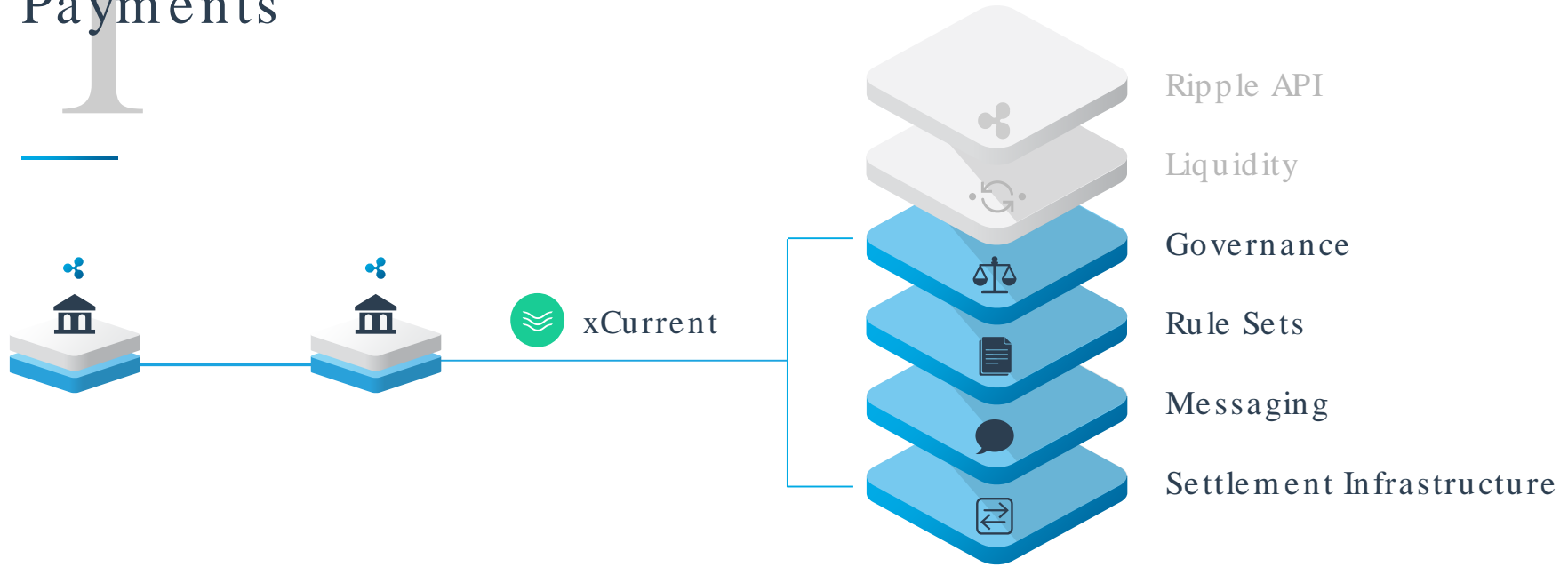




Our Solution



1 Real-Time, Certain Global Payments



On-Demand Liquidity in Emerging Markets



INDIA



BRAZIL



MEXICO



PHILIPPINES



xRapid



Ripple API

Liquidity

Governance

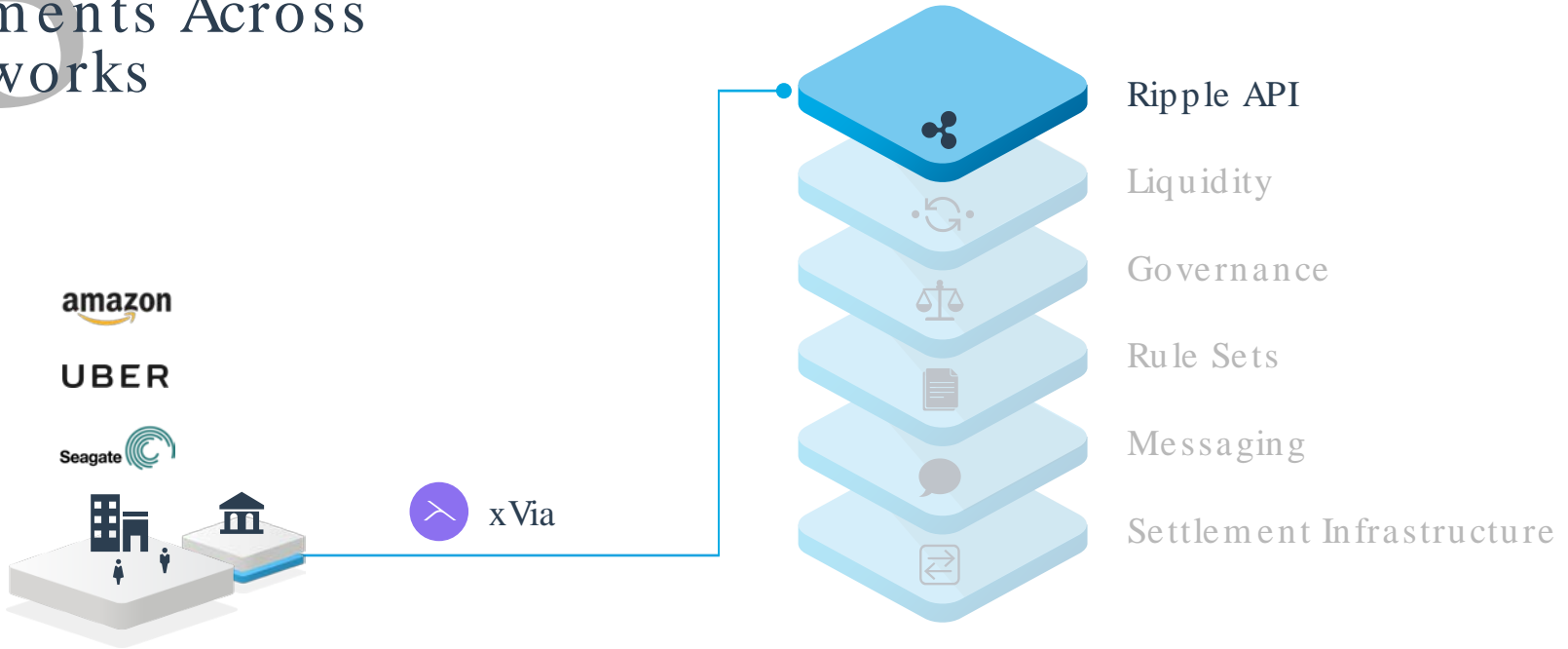
Rule Sets

Messaging

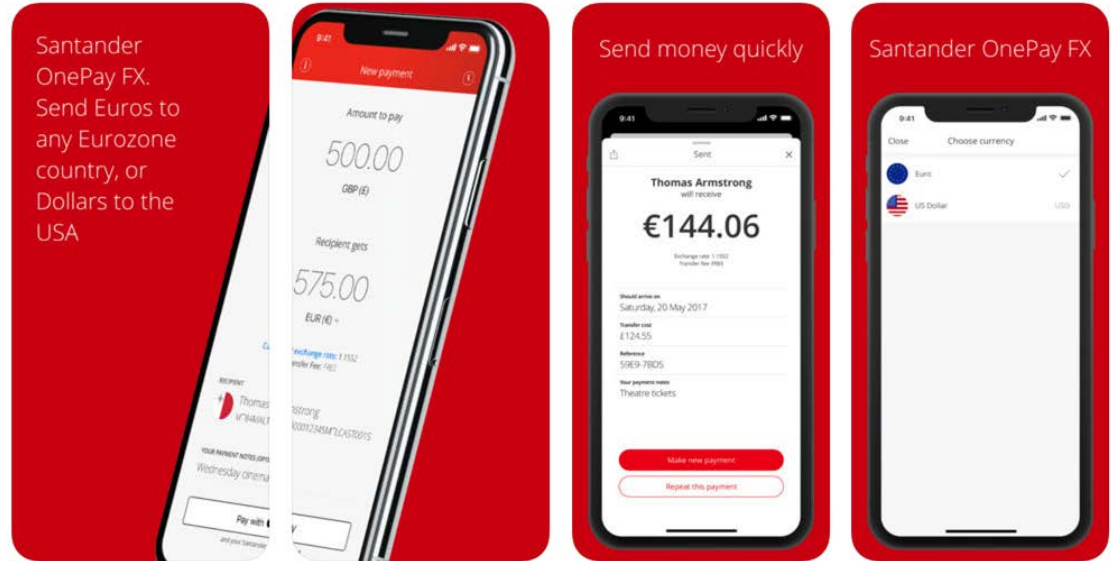
Settlement Infrastructure



One Interface for Payments Across Networks



OnePay FX Introducing Instant Payments to Consumers



Regulatory and Policy Engagement

40+

Relationships Globally

Central banks

Regulators

Policy makers

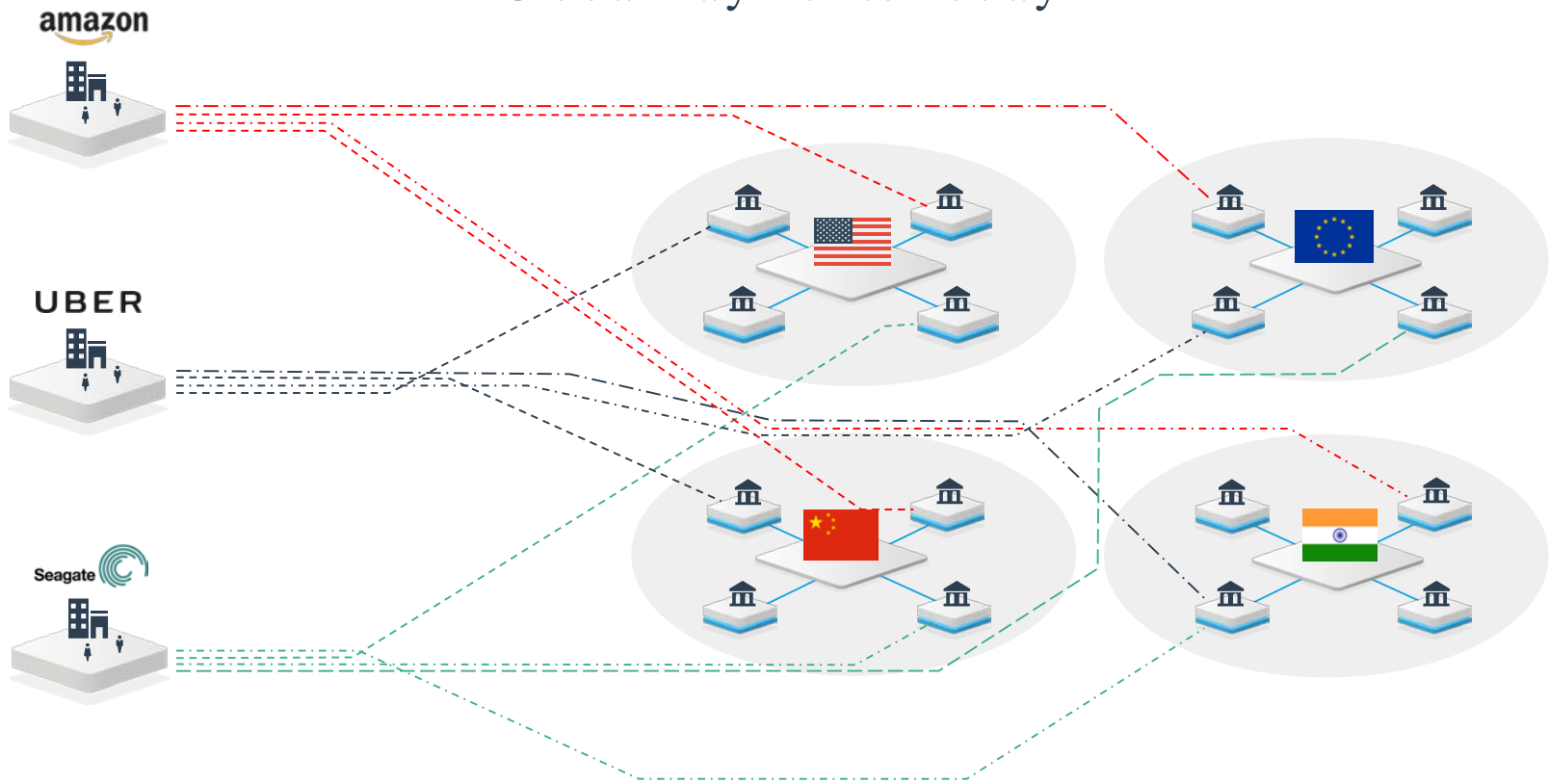


مؤسسة النقد العربي السعودي
Saudi Arabian Monetary Authority



BANK OF ENGLAND

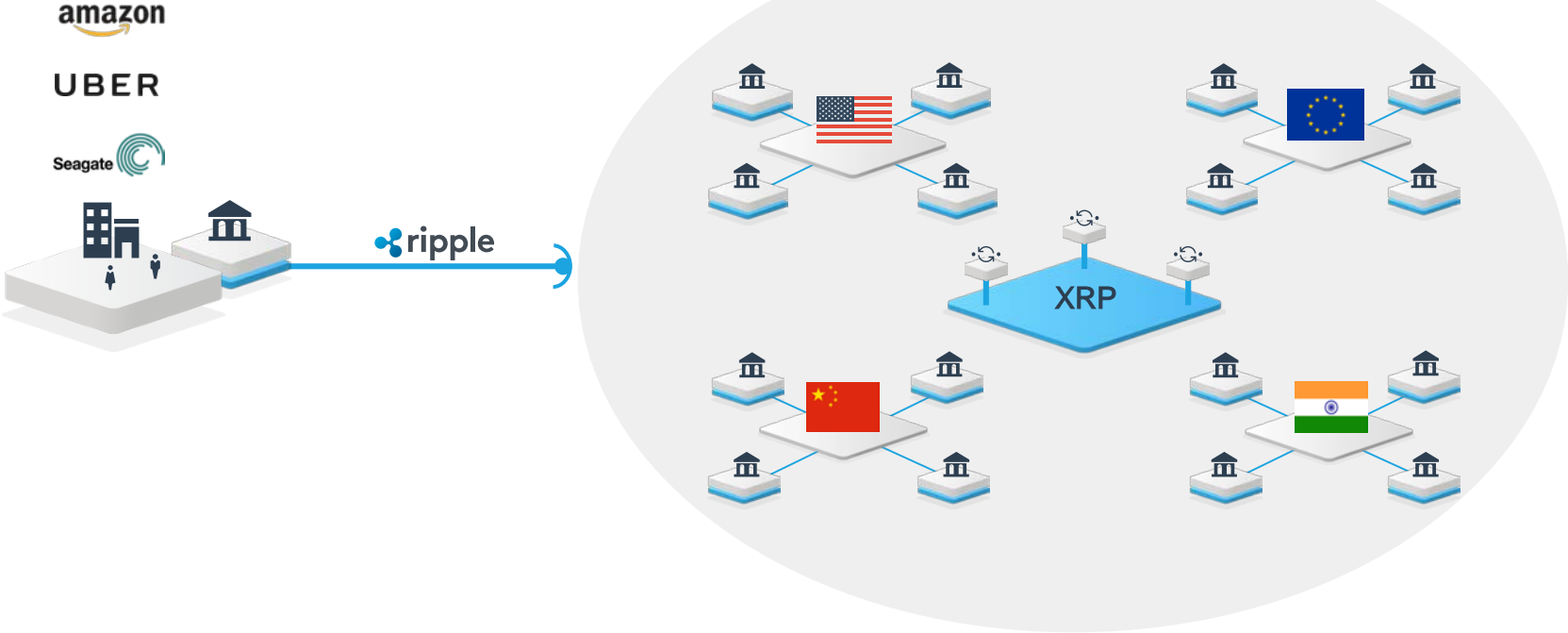
Global Payments Today



Fragmentation Risk Cost Delays



Global Payments with Ripple



No Risk Low Cost Instant

One API



Ripple is Leading the Blockchain Industry

- 01 | Demonstrated **product-market fit** modernizing global payments infrastructure.
- 02 | **Traction** with 100+ customers and the only blockchain products used commercially.
- 03 | Changing the industry **from within** .

