



How DLT is used to rethink cross-border payments

Marjan Delatinne

Global Head of Banking





**SOMETHING IS
MISSING**



NECESSARY NETWORKS





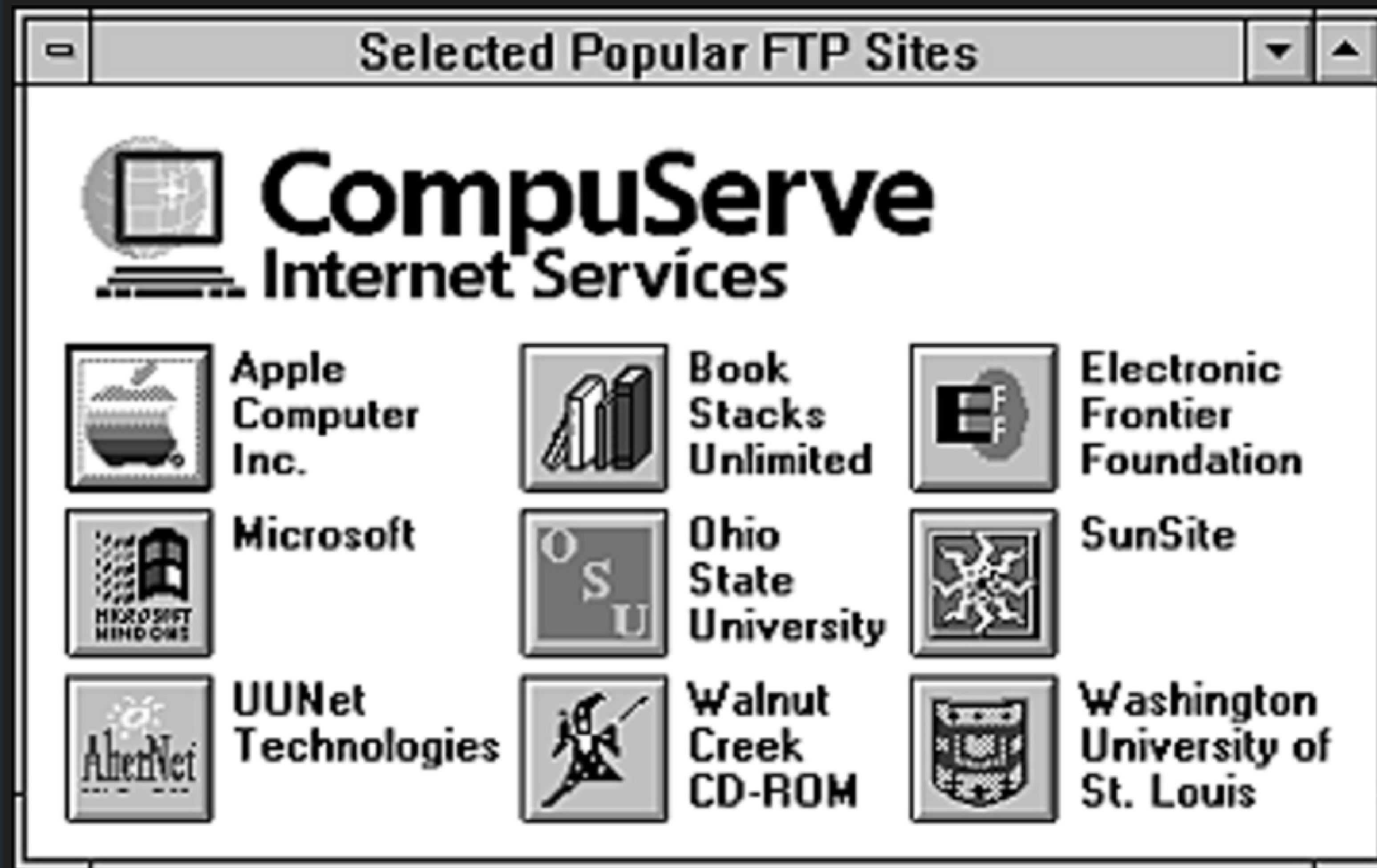
PRE CONTAINER

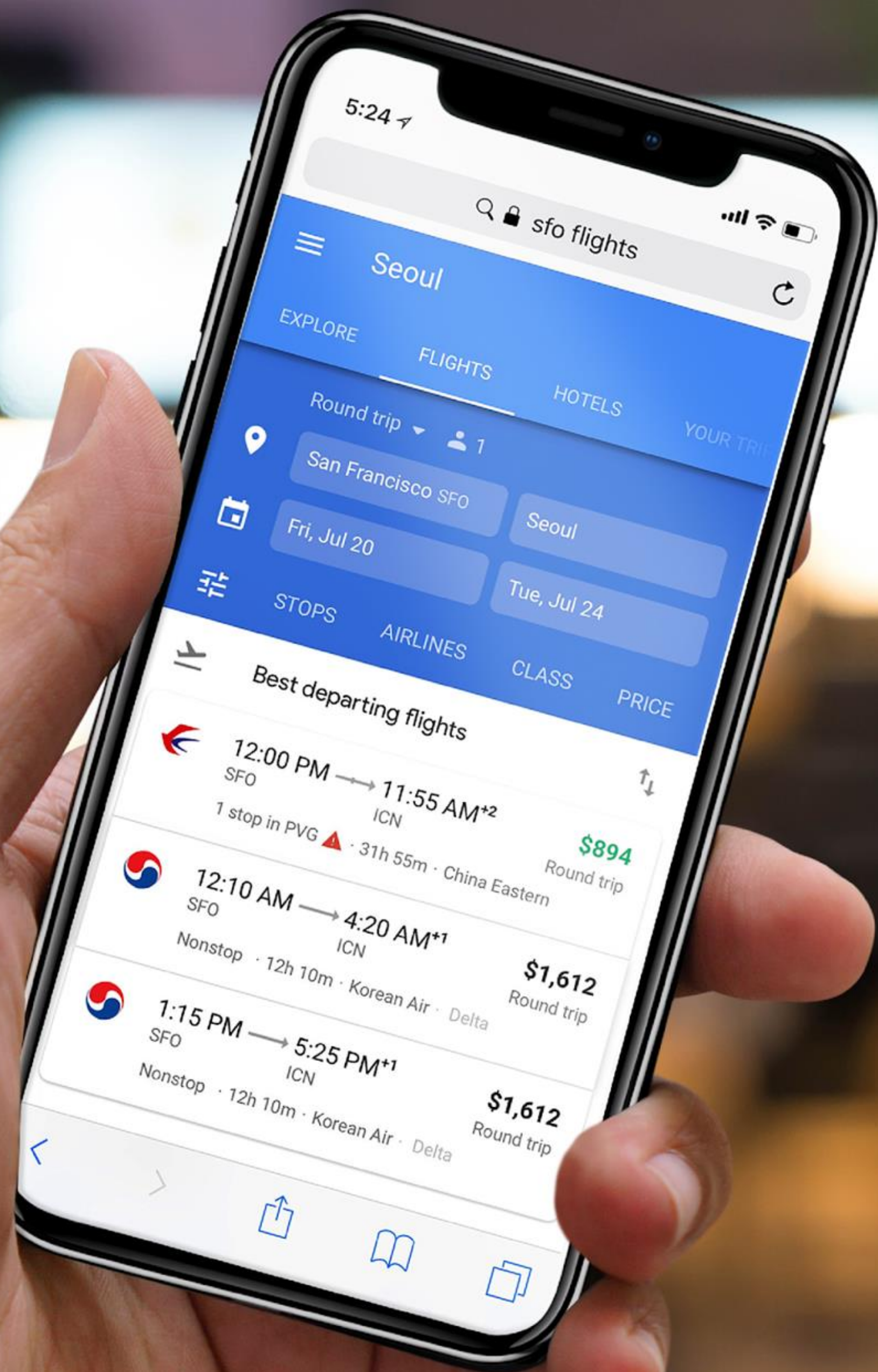




POST
CONTAINER

PRE WORLD WIDE WEB





POST WORLD WIDE WEB

A low-angle, upward-looking photograph of several modern skyscrapers with glass facades. The buildings are densely packed, and their glass surfaces reflect the sky and each other. In the lower right foreground, a black traffic light is visible, partially obscuring the view of the buildings. A dark, semi-transparent rectangular box is overlaid on the left side of the image, containing white text.

**\$2 TRILLION
PER YEAR!**

SENDING €50

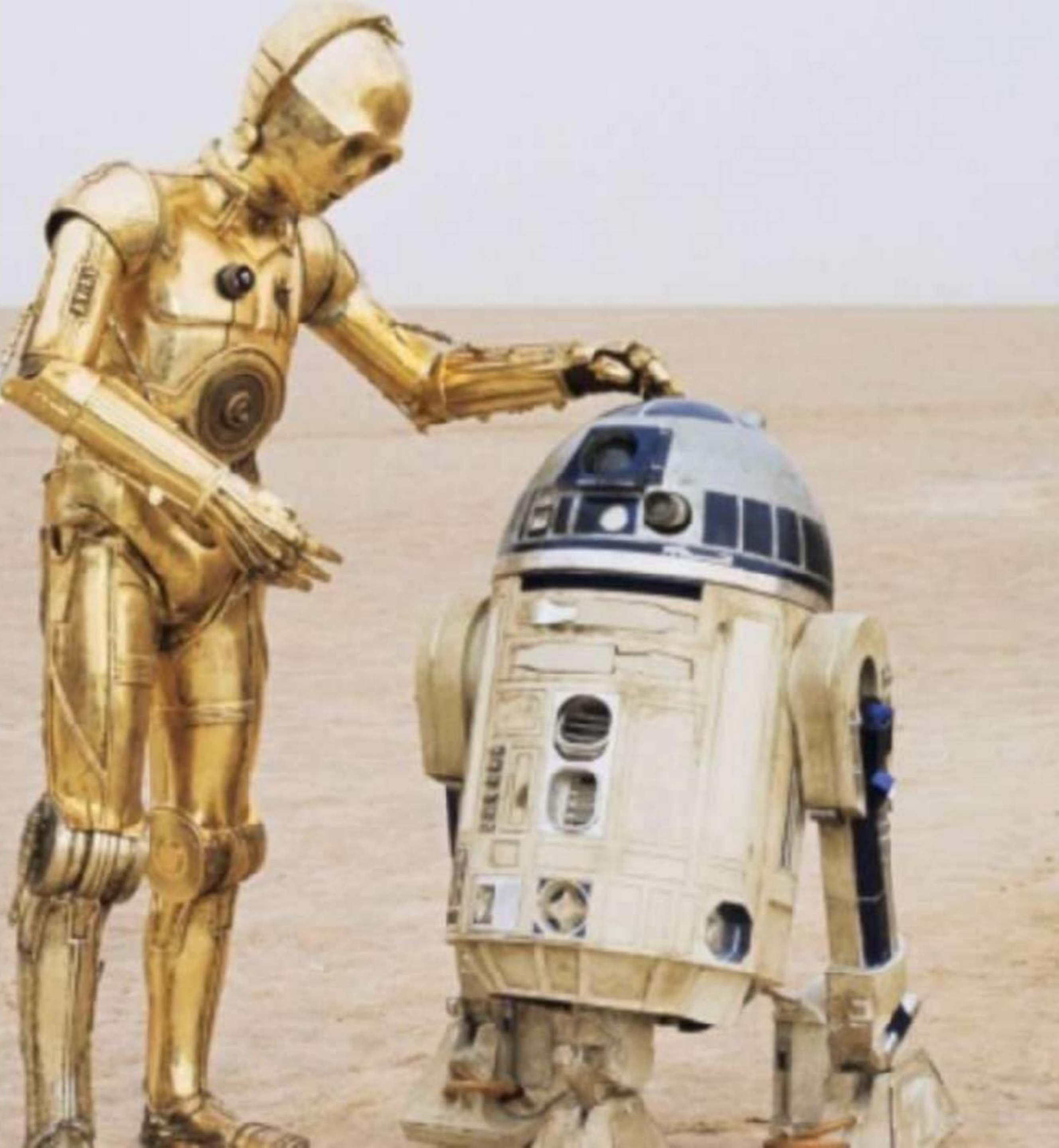


RECEIVING :(



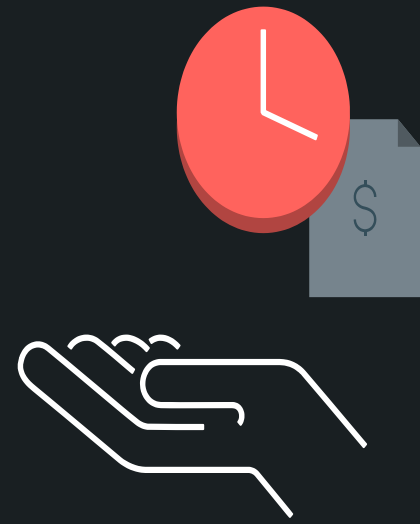
**TRY SENDING
50¢?**





MACHINE TO MACHINE

Global Payments Today



Slow
3-5 days



Costly
\$10 trillion trapped



Unreliable
6% fail

Today's Customer Demands



On-demand,
real-time



Low-cost,
inexpensive

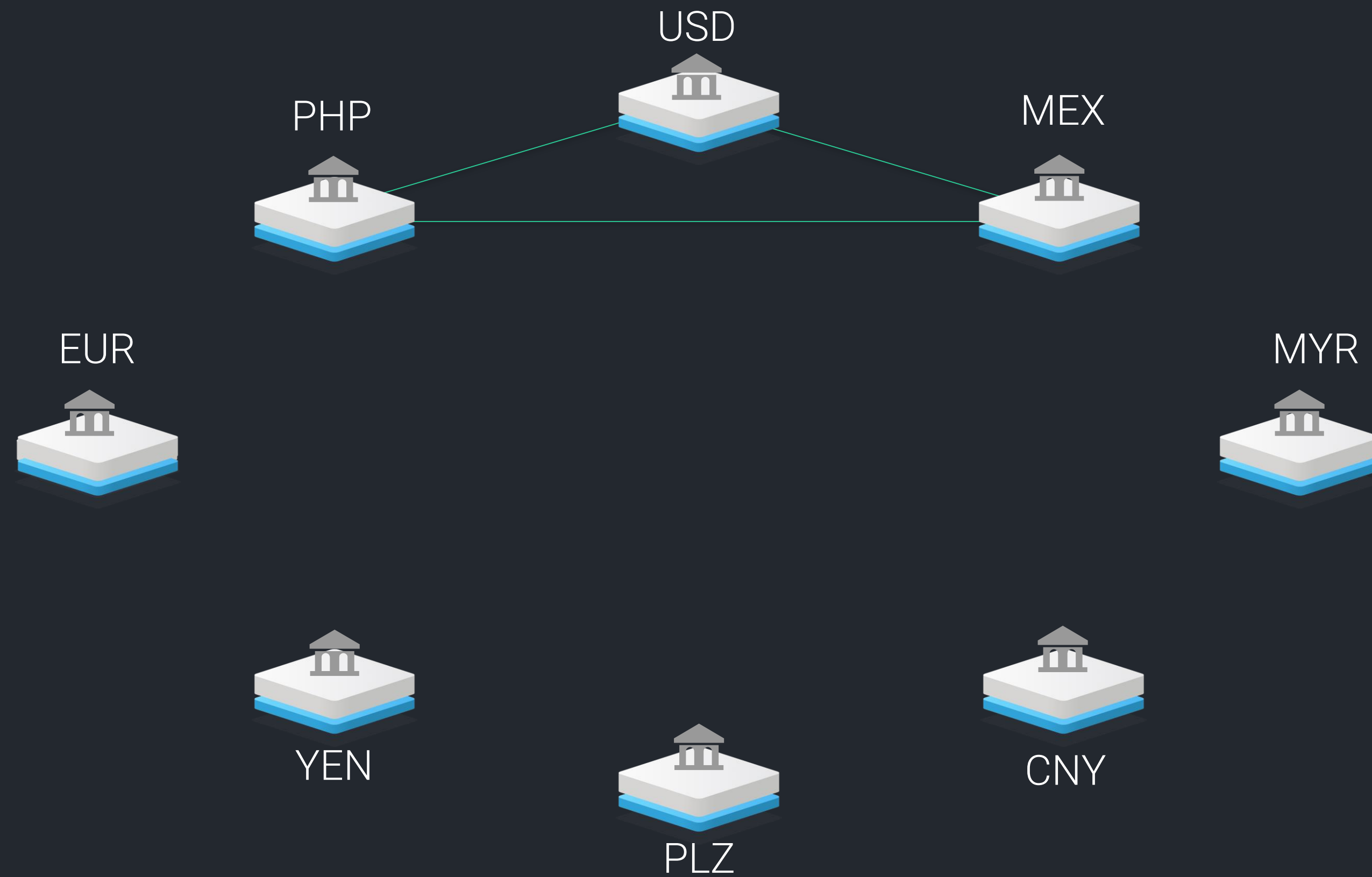
100%
✓✓✓

No delays
or failures



Elegant
experience

The Past: Reach through Pre-Funded Relationships



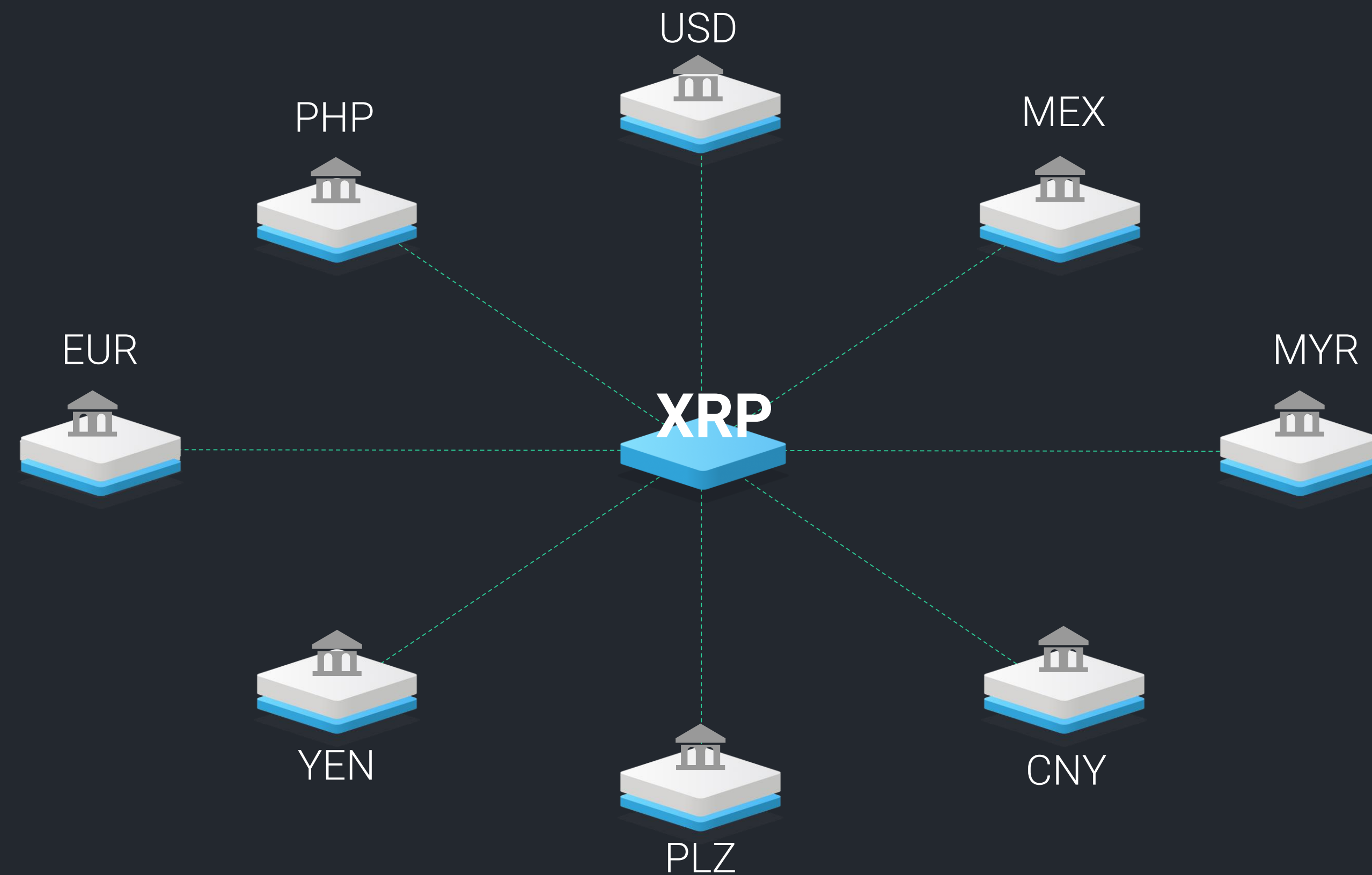
Currency pairs shown are for illustrative purposes only.

The Future: Expanding Reach Using a Digital Asset



Currency pairs shown are for illustrative purposes only.

The Future: Expanding Reach Using a Digital Asset



Currency pairs shown are for illustrative purposes only.

The Market Is Primed for On Demand Liquidity

In a global survey of payment service providers*

75%

are extremely or very interested in **using digital assets for settlement...**

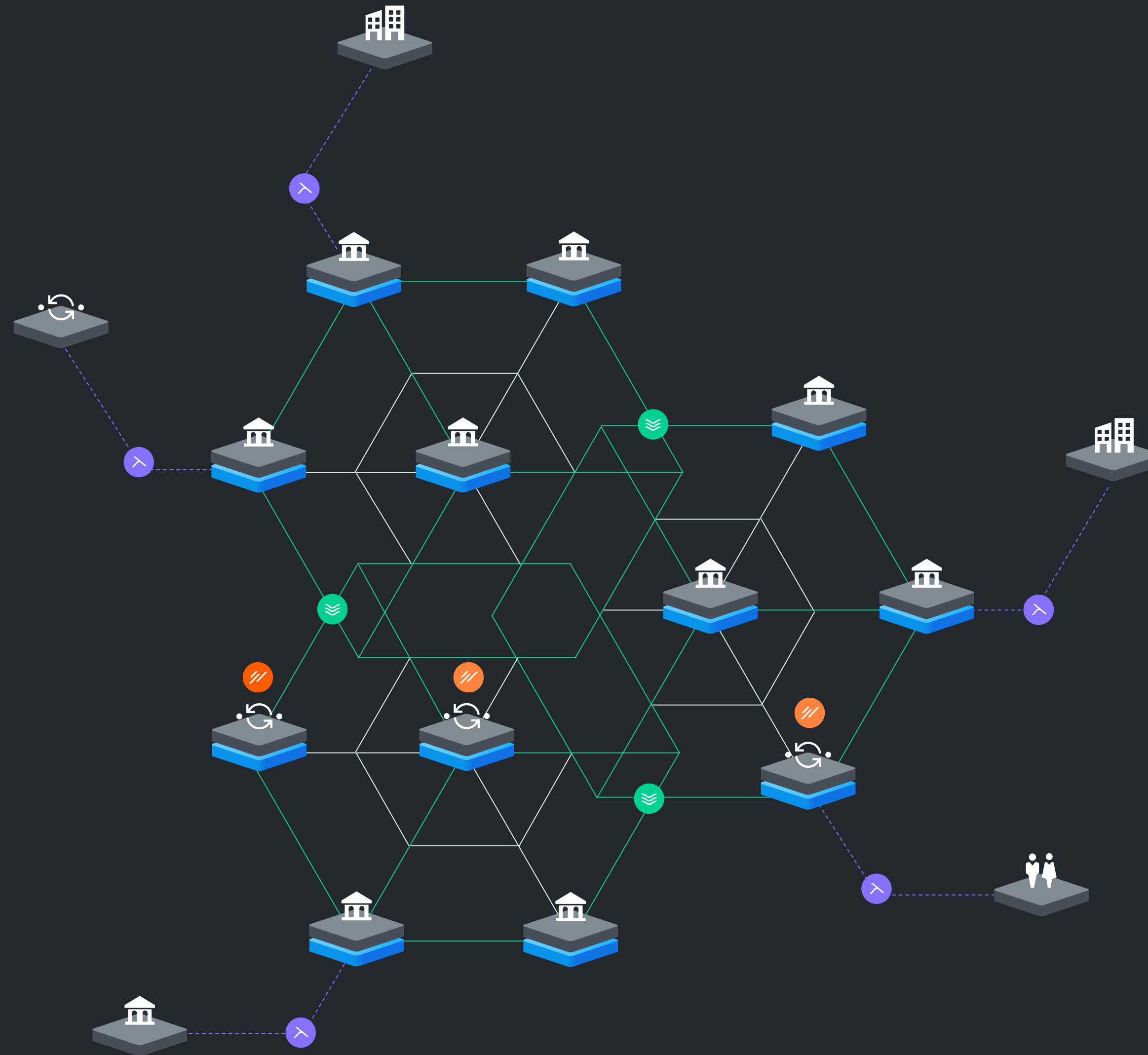
...mostly due to **pre-funding**.



* The Blockchain in Payments Report (Aug. 2018) analyzed data from 676 respondents in 22 countries who are directly involved with payment services at their organization.



Use **Digital Assets** Where They Add Value



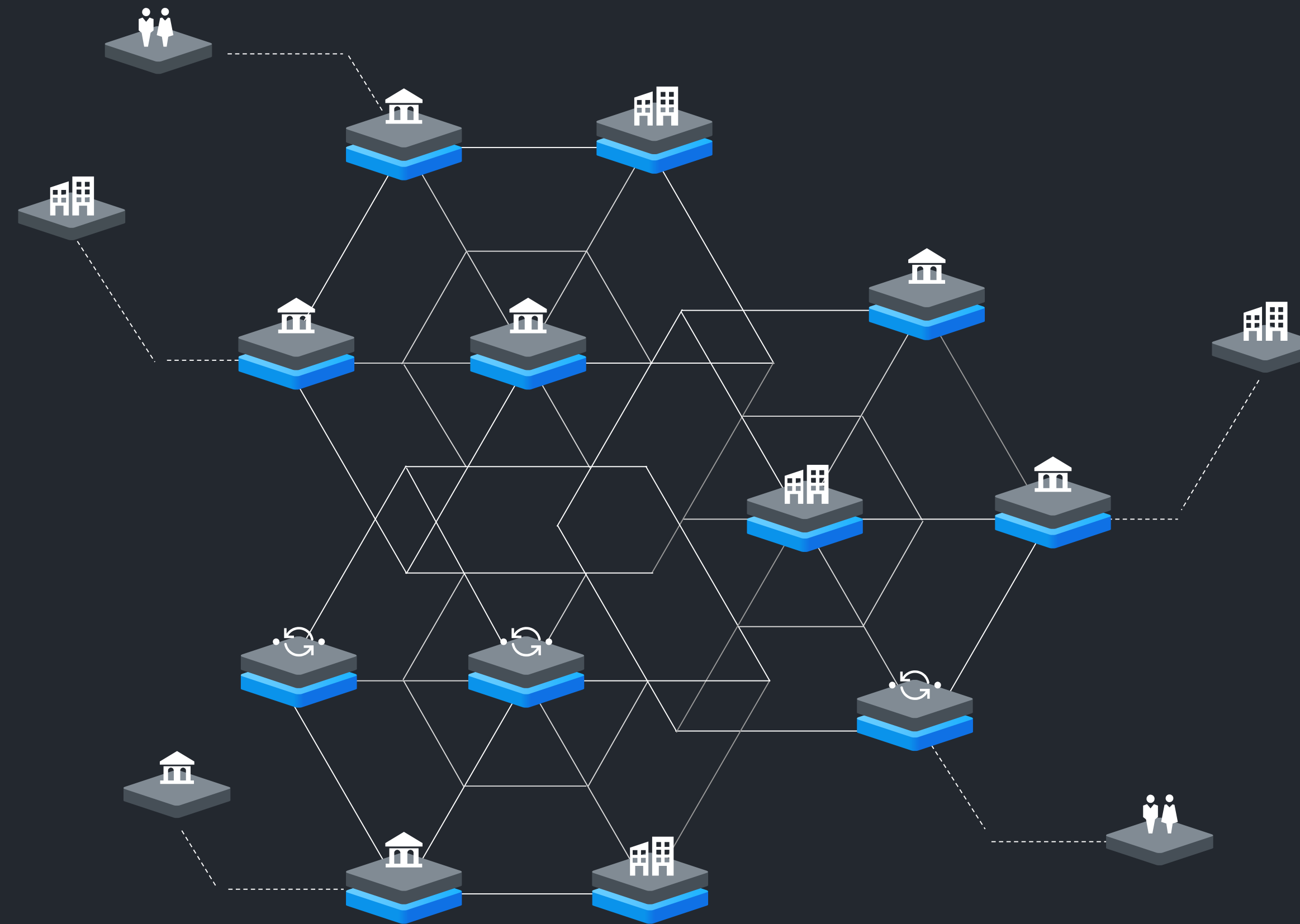
A dark gray world map is the background, overlaid with a complex network of thin white lines connecting numerous small white dots, representing a global network or data flow. The text is positioned on the left side of the map.

OUR VISION

The Internet of Value:
Enable the world to move value
like information moves today.

The RippleNet Ecosystem

Connect financial institutions
to enable real-time, certain
payments



Provide financial institutions
standardized access to
RippleNet

Offer financial institutions with
on-demand liquidity



A Sample of Our 200+ Customers

IndusInd Bank



d-local

eZforex



