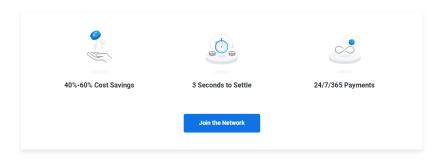


## **Avoid Pre-Funding With Instant Settlement**

International payments, especially in emerging markets, require businesses to hold pre-funded accounts in destination currencies. It's a costly endeavor that ties up resources.

RippleNet provides an alternative. While any financial institution on the network enjoys reliable, instant and lower-cost transactions, those who use the digital asset XRP to source liquidity can do so in seconds —freeing up capital and guaranteeing the most competitive rates available today.



Ripple's ODL solution has significantly reduced the cost and delivery time for cross-border transfers, and our customers are seeing the benefits.

Richard Ambrose, CEO of Azimo

MoneyGram.

MoneyGram harnesses RippleNet and On-Demand Liquidity to power crossborder transactions.

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## **How On-Demand Liquidity Works**

RippleNet customers can use XRP to bridge two currencies in three seconds, ensuring payments are quickly sent and received in local currency on either side of a transaction.

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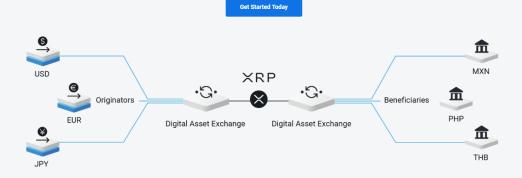
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## **How On-Demand Liquidity Works**

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## Why Use XRP

XRP is ideally suited for global payments because it is quicker, less costly and more scalable than any other digital asset.

More on XRP

