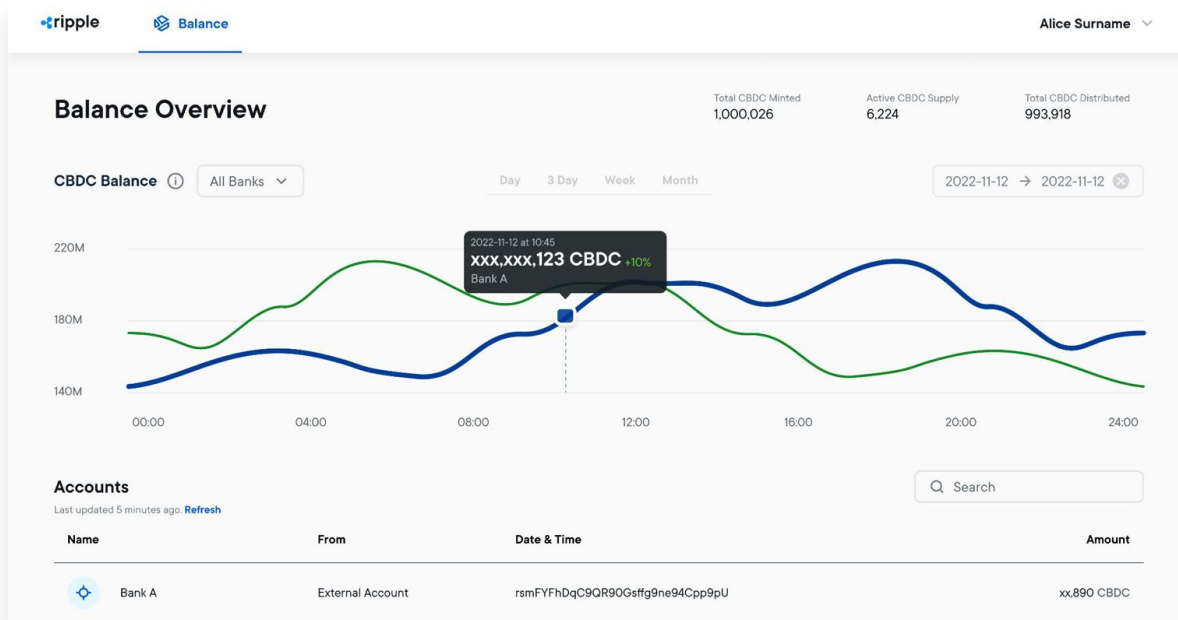




# Manage the Full Central Bank Digital Currency Lifecycle

Mint, manage, transact and redeem currency with Ripple CBDC Platform



Pictured: Ripple CBDC Dashboard User interface with visual graphs.

## The Future of Money

Central Bank Digital Currencies (CBDCs) and stablecoins have the potential to help digitize entire economies and are a powerful next step on the journey towards the Internet of Value.

A recent study from Juniper Research estimates that government-backed digital money will represent \$213B in payments by 2030.

## What is Driving the Adoption of Digital Currencies?


Quite simply, CBDCs and stablecoins offer the ability to simplify payments because they are digital versions of fiat currencies backed by stable, traditional financial institutions. In developing economies, digital currencies offer the ability to reduce bank fees and expedite mobile payments to include large unbanked populations.


Cryptocurrencies don't always offer the same insurance and protections that CBDCs and stablecoins can provide to consumers. Currently, over 100 countries are exploring CBDCs as indicated by research from the Atlantic Council.


**The full service Ripple CBDC Platform has been ranked #1 in Juniper Research's 2023 CBDC & Stablecoins Market Research Report and Competitor Leaderboard.**

## The Benefits of Ripple CBDC Platform

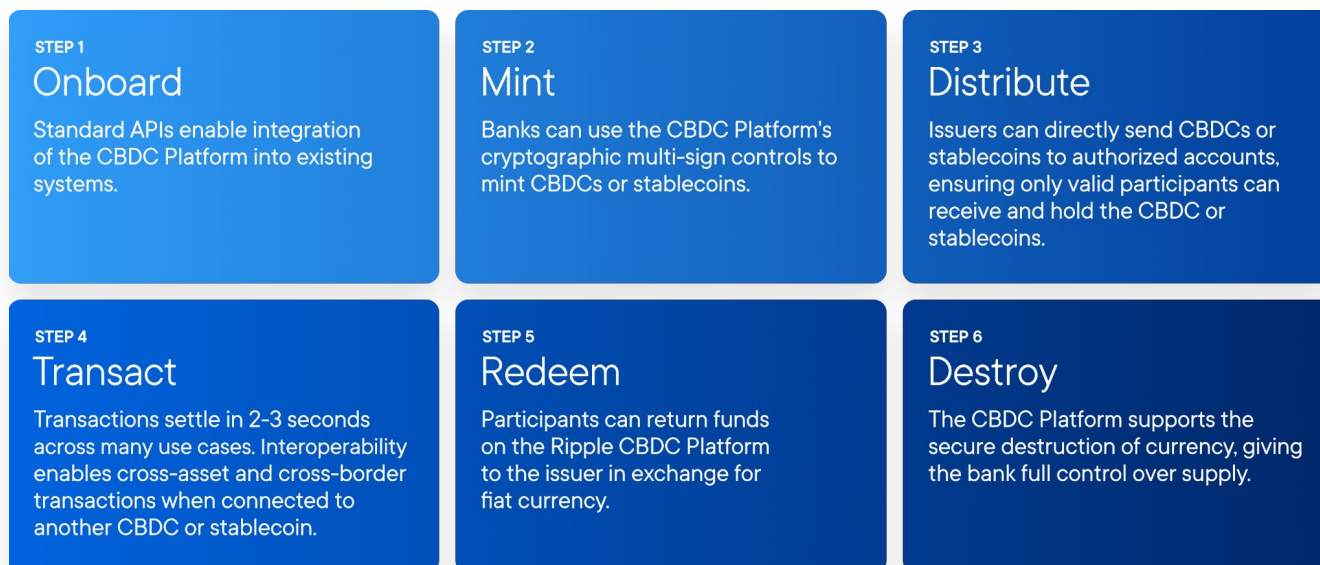
Ripple CBDC Platform offers these important benefits to users:

 Stability, security, and resilience

 Financial inclusion through easy wallet access to funds

 Interoperability with disparate payment systems and overlay services

 Reduced energy consumption



### Ripple CBDC Platform consists of:

- **Issuer:** Enabling issuers (e.g. central banks, monetary authorities or commercial banks) to manage the full lifecycle of their fiat-based digital currency—from minting and distribution all the way to redemption and destruction—in a highly secure manner, taking advantage of the XRP Ledger's built-in multi-signing capabilities.
- **Operator:** This allows participants (commercial banks or NBFIs) who are holding significant amounts of the digital currency to manage and participate in inter-institutional settlement and distribution functions. The Operator allows participants (like commercial banks) to manage their digital currency holdings.
- **End-user wallets:** Users can send, receive and pay for goods and services using their wallet.
- **Ledger:** Digital currencies leverage the ledger to record and provide settlement functionality. This ledger enables the innovation of money through programmability and robust controls that central banks and monetary authorities require

### Real-World Use Cases

Ripple is already working with the governments of Bhutan, Montenegro, Hong Kong and Palau to turn their digital currency plans into reality.

To learn more about Ripple CBDC Platform, visit: [ripple.com/cbdc](https://ripple.com/cbdc)