

Partnering to meet the challenges of managing global payments efficiently.

Ripple Treasury has partnered with **Convera** to transform and simplify your international payments experience. Convera provides technology that empowers you to send, receive, and manage international payments on one of the world's largest non-bank financial networks. Moving money around the globe is complex and highly regulated. Convera helps companies of all sizes transact with confidence, so you can maintain focus on your core competencies.

Ripple Treasury provides a seamless experience, having integrated its payment workflow solutions with Convera cross-border payments. The solution is bank-agnostic, so clients can fund payments from any Convera or third-party bank account. This means onboarding to the Payments solution will be more seamless. For clients who have a deposit account with Convera, they'll be able to see their balance in the Ripple Treasury portal.

Key features



Global reach

- Access to 140+ currencies
- Transfer funds around the world by leveraging Convera's global banking network spanning 200 countries and territories



Operational efficiencies

- Seamless alignment with general ledger and accounting systems
- Near real-time payment tracking and reporting
- Manage payments through Ripple Treasury
- Quick resolution if something goes wrong



Reduced costs

- Multiple settlement bank functionality — no more forex fees
- Leverage Convera's negotiated transaction rates
- Reduce wire transfer fees



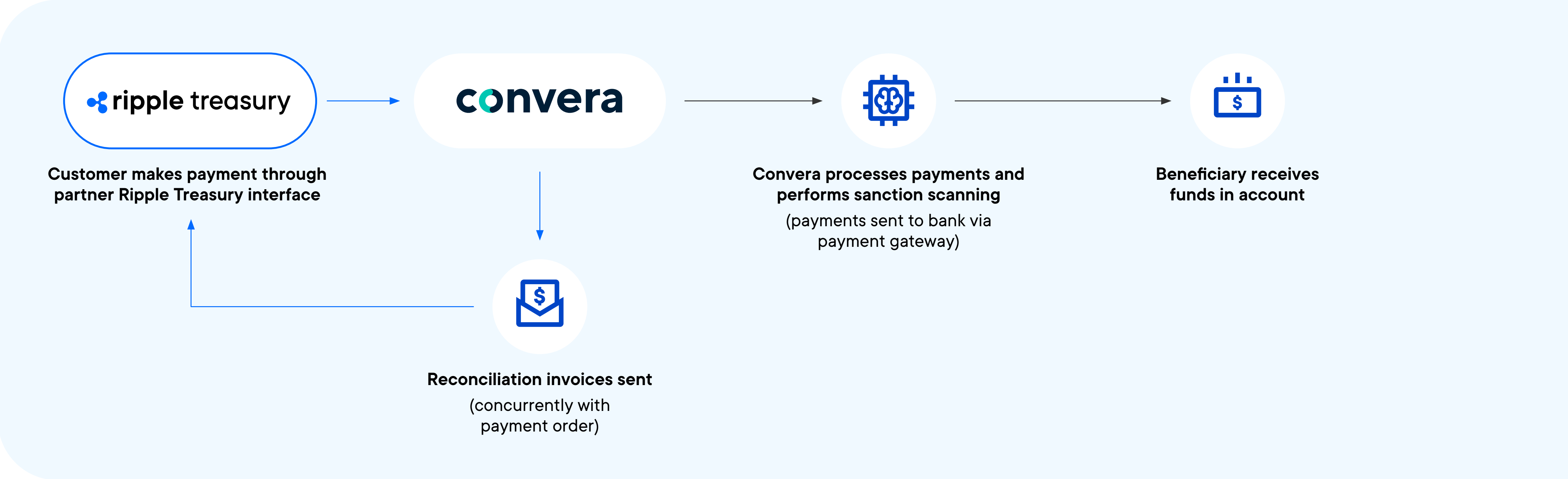
Improved security and compliance

- Leverage Convera's robust local and international regulatory and compliance capabilities
- Reliability of payments — the right payment to the right beneficiary at the right time

Workflow

The Convera proprietary cross-border payment gateway offers a streamlined and cost-effective solution for managing global payments.

- All payments activity and information accessed through the Ripple Treasury platform
- Payment initiation, file and payment status and bank activity supported through standard ISOXML formats
- Quick resolutions with service and client support for payments from our experts

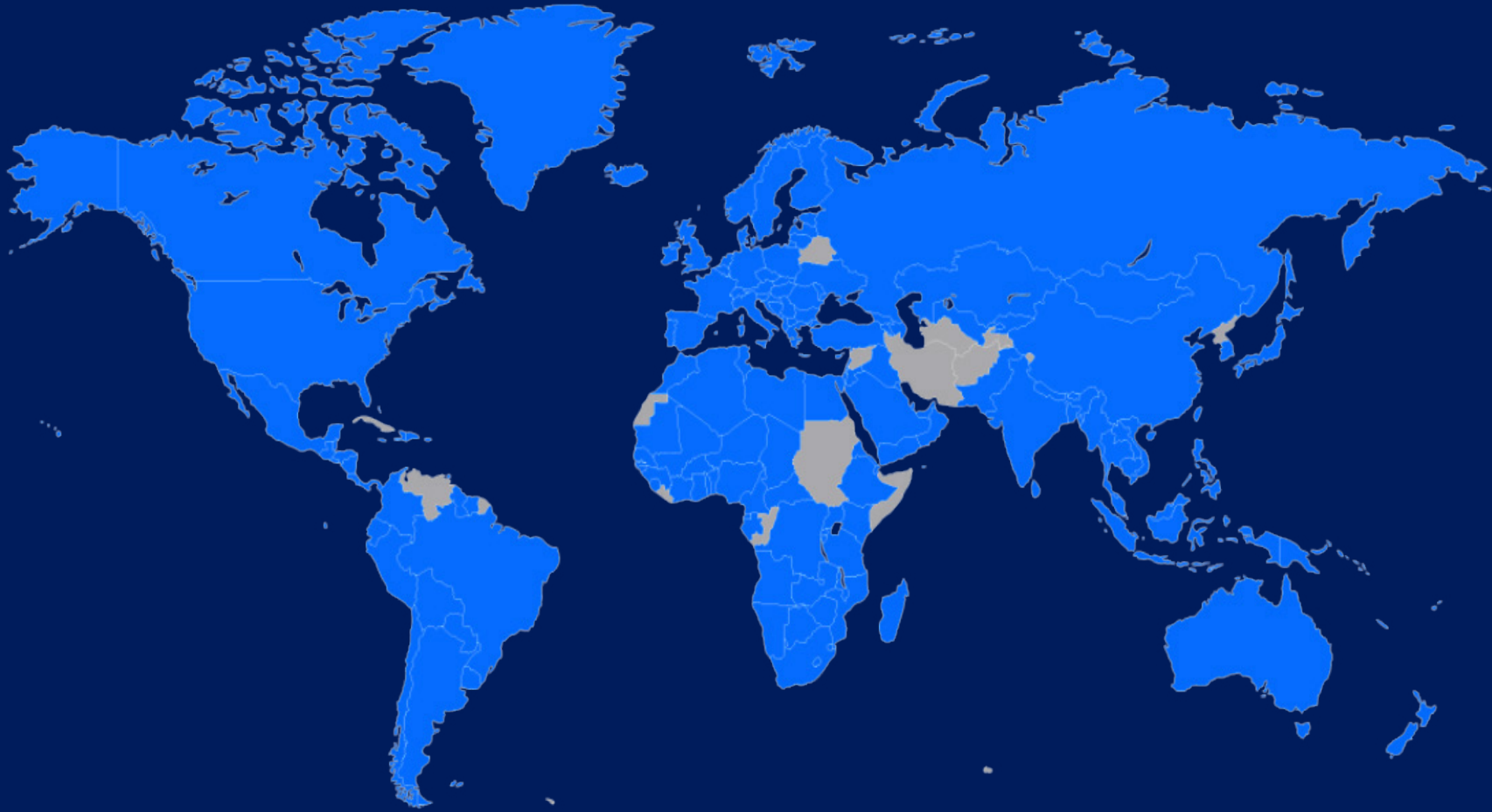


Extensive global footprint

Global reach of payment types and currencies

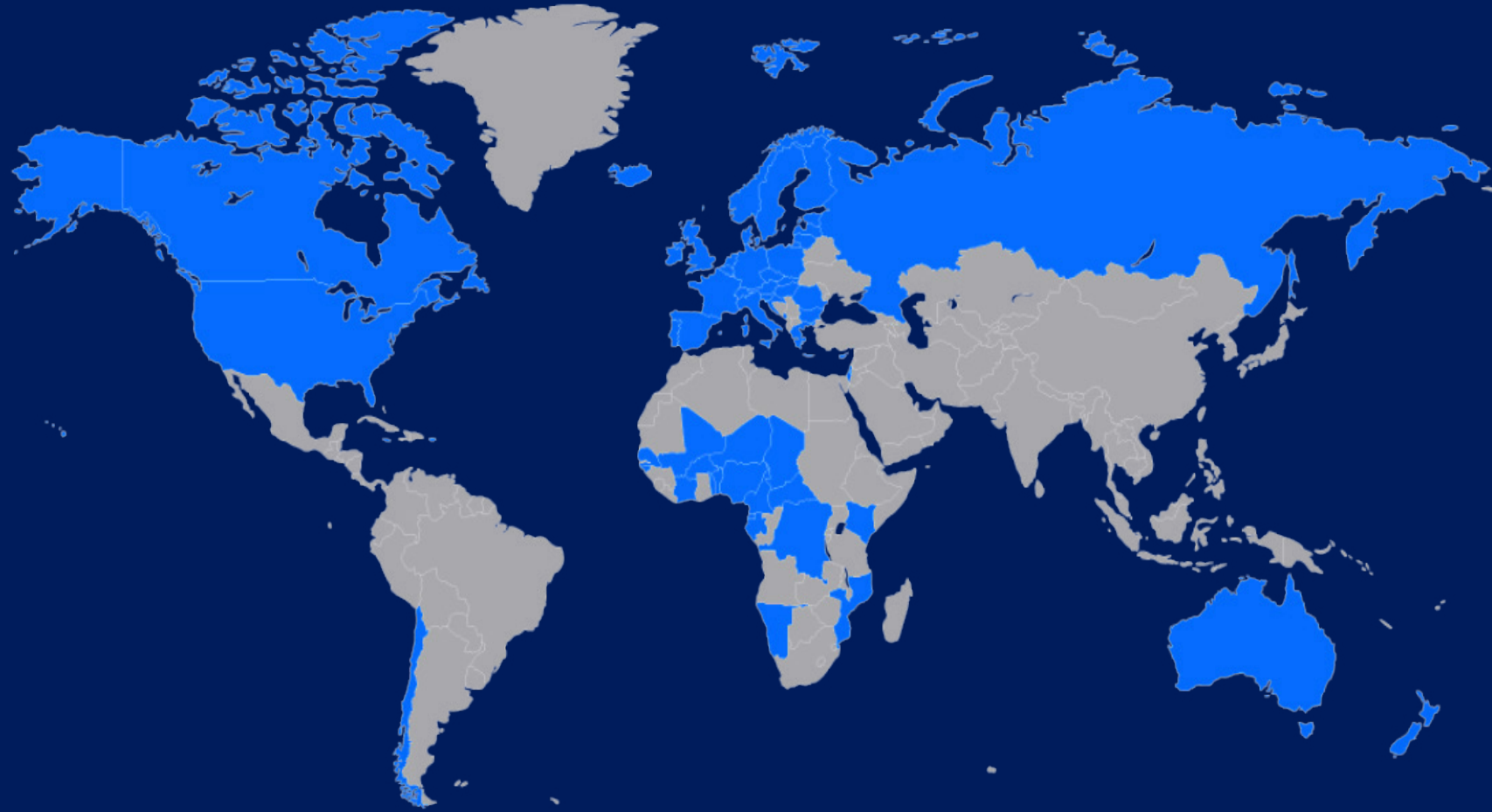
Total reach

140+ currencies payable to 200 countries and territories



Domestic ACH and EURO SEPA

26 currencies payable to 52 countries via ACH



Incoming currencies

40+ incoming currencies available, depending on client location



About Convera

More than 60,000 individuals and businesses around the world rely on our global financial network and online payment platforms.

Convera helps you make better decisions and manage your international payments more efficiently so you can grow your business and serve your customers.

convera

About Ripple Treasury

Founded in 2012, Ripple is the leading provider of blockchain-based enterprise solutions across traditional and digital finance. Its solutions span global payments, custody, liquidity, and treasury management, serving as a one-stop shop for moving, storing, exchanging, and managing value. Ripple's stablecoin, RLUSD, and the cryptocurrency XRP underpinning these solutions allow Ripple and its customers to shape the modern financial system.



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