The Future of Cross Border Payments
Transforming Remittances with Digital Assets

Liz Chien
VP of Global Tax and Chief Tax Counsel
Global Payments Today

- Slow
- Costly
- Unreliable
Today’s Customer Demands

- On-demand, real-time
- Low-cost, inexpensive
- No delays or failures
- Elegant experience
Remittances through Digital Assets
Sample Cross-Border Payment Using a Digital Asset

Total transaction time = ~1 minute (vs. ~2+ days for a wire transfer)

XRP exposure time = ~30 seconds
Questions