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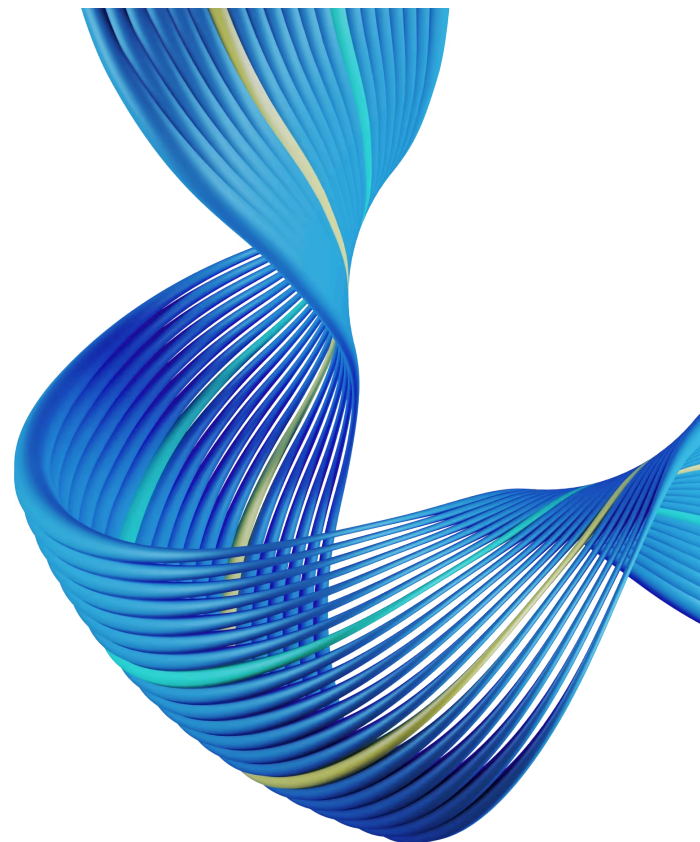
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Enable finance for *infinite* possibilities

Cross River's API-driven banking infrastructure embeds financial services across industries and provides the foundation for regulatory compliance upon which our partners grow.



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Together, we're *redefining* financial services

Built on putting our partners first to provide financial technology for everyone, everywhere.

We value your privacy ×

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Fiat and stablecoin in

Send and receive stablecoin to and from dollar balances in one API call.

[Learn More](#)



Send and receive stablecoins



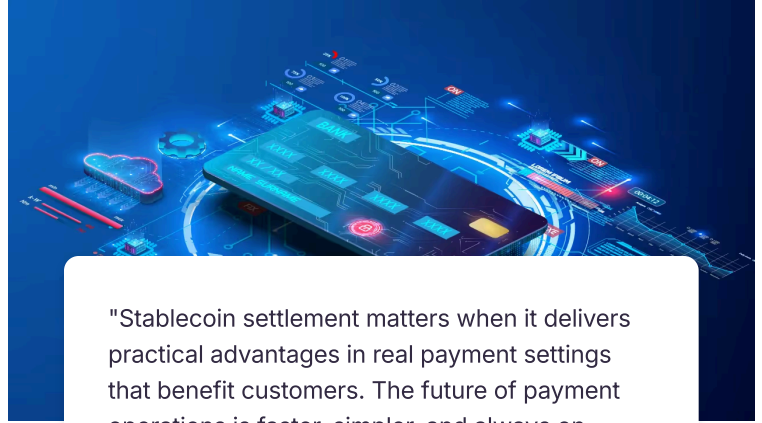
7-day network settlement



Automatic 1:1 conversion



Payment rail interoperability



"Stablecoin settlement matters when it delivers practical advantages in real payment settings that benefit customers. The future of payment operations is faster, simpler, and always on. Offering this capability at Highnote moves us toward that reality by enabling continuous value movement with more efficient reconciliation."



John MacIlwaine
CEO HIGHNOTE



"Through our partnership with Cross River, Plaid Transfer now offers instant pay-ins, instant payouts and Same Day ACH, as part of a full solution with best-in-class account linking and optimized conversion, so customers can tailor bank payments across their business."



Brian Dammeir
GLOBAL HEAD OF PAYMENTS AND FINANCIAL MANAGEMENT PLaid

Instant to fuel instant payouts

Turn payment requests into instant cash flow with Request for Payment (RfP) functionality – powered by the RTP® network. Cross River, known for enabling fast payouts, now strengthens real-time payment capabilities to include instant pay-ins.

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Good funds, instantly



Instant settlement



Always-on processing



Push payment model

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Technology is at the core of what we do

Build.

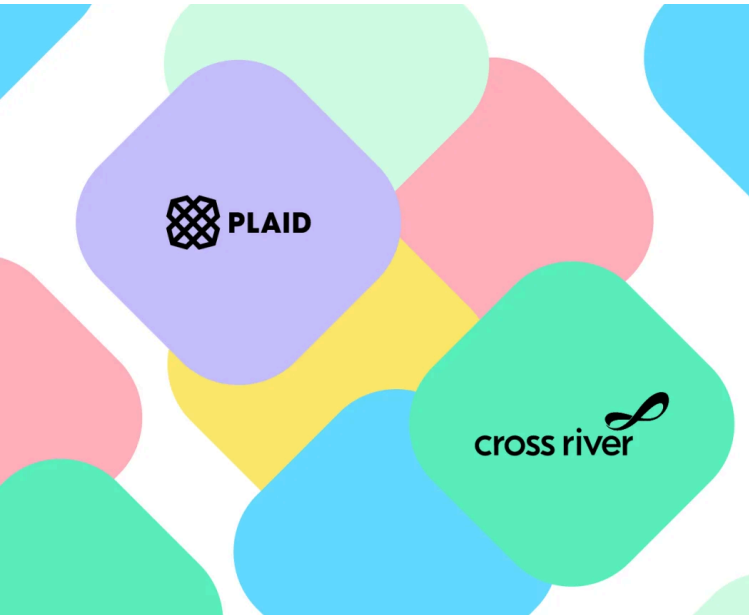
Access our sandbox environment and explore our AI River's solutions are ready to power the banking, payments, lending services you need to scale.

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{
  "Loan": {
    "LoanNumber": {{loanNumber}},
    "IssuingBankId": "CRB",
    "Platform": "string",
    "LoanType": 1,
    "NoteDate": "2019-12-31",
    "BorrowerLastName": {{$randomLastName}},
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    "BorrowerAddress": {{borrowerAddress}},
    "BorrowerCity": {{$randomCity}},
    "BorrowerState": {{borrowerState}},
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    "LoanAmount": 1500,
    "NetFunding": 1300,
  }
}
```

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Plaid its business with faster payments

From their start, Plaid built API technology that could be easily integrated into apps and services for account verification and open banking -- necessary tools for secure money movement.

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dy to

We bridge the best of both worlds. The technology support you want, combined with the banking expertise you need to create a customized banking solution no matter what your business needs may be.

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