Level 1

Topic 5. At the Heart of Ripple and Stellar

Part 1: Opening

Sue: Hi everyone, and welcome back. In our previous videos, we've looked at the technology behind the new money system and how tools like stablecoins keep your funds steady.

Reily: Today, we want to share a bit of the actual history behind the two main networks that make all of this possible. They are names you've probably heard before, Ripple and Stellar.

Sue: That's right. Understanding these networks isn't just about understanding computer code, it is about understanding the people and the vision behind them. This system was not just built to be faster; it was built with a specific purpose to help the world reset.

Reily: So, in plain English, let us take a quick look at how these two networks came to be, and what they mean for us today.



Part 2: Core Content

Point 1: A Fork in the Road (2013)

Sue: Our story begins back in 2013 with a gentle but important history. A tech innovator named Jed McCaleb was a co-creator of Ripple, but he reached a fork in the road.

Reily: Jed envisioned a path for this technology that was focused much more on serving humanity than serving big corporations. Because of that distinct vision, he gracefully parted ways with Ripple to start a brand-new journey.

Point 2: Ripples Role with the Institutions

Reily: After the split, Ripple focused completely on doing the heavy duty lifting for major international banks and financial institutions.

Sue: Think of Ripple as the engineering crew repairing the traditional finance world. Its job was to help the world's largest existing systems update their heavy machinery, replacing the old, slow international banking tracks with instant, secure lanes.

Point 3: Stellar: Built for the Everyday Community

Sue: Meanwhile, Jed went on to build and launch Stellar. But instead of copying the big corporate model, Stellar was intentionally structured as a nonprofit foundation.

Reily: This is a huge distinction for everyday people. Stellar was specifically designed from day one to bring affordable, accessible financial tools to ordinary, everyday people worldwide, especially to those who have been left behind by traditional banks.



Point 4: The Compassion of Joyce Kim

Reily: We also want to honor the story of Joyce Kim, the brilliant lady who co-created Stellar alongside Jed.

Sue: Joyce brought something incredibly special to the tech world, a deep background in social impact and law. Her compassion and expertise helped ensure that the Stellar network wasn't just built to be efficient but was designed with a true humanitarian heart at its core.

Now let us answer a few common questions about how these two networks fit into the bigger picture**.**

Part 3: Questions and Anwers

Question 1 – Are Ripple and Stellar competing with each other?

Sue: ***Question 1:*** If Ripple and Stellar are separate networks, are they competing against each other?

Reily: It might look like a rivalry on the surface, but they actually serve two beautifully different purposes in the global financial reset.

Sue: And as a team working together for a better future. Ripple's job is to repair and upgrade the large institutional corridors at the top, while Stellar's job is to uplift and empower the retail communities, from the ground level up. Together, they cover the whole map.

Question 2 – Why does a Non Profit Foundation matter to me?

Reily: ***Question 2****:* Why should a regular person care about Stellar being a nonprofit foundation?

Sue: When a network is owned by a private corporation, its number one goal is to maximize profits for its shareholders. That usually means higher fees for you.

Reily: Because Stellar is nonprofit, its main goal is its mission, helping humanity. That is why transactions on Stellar cost mere fractions of a penny. It ensures the tools stay affordable for a parent sending money home or a local shop keeper making a living.

Question 3 – Do I have to choose between the two?

Charlie: ***Question 3:*** Do I need to choose between Ripple or Stellar for my daily life?

Sue: Not at all! In this new financial landscape, you will likely interact with both behind the scenes without even knowing it.

Sue: When you deal with large traditional legacy institutions, they might be utilizing Ripple's tracks. When you are using everyday community wallets, peer to peer apps, or assets meant for the retail community, you will be riding on Stellar. You get the benefits of both.

Part 4: Closing

Reily: Ultimately, the history of Ripple and Stellar shows us that this upgrade is not just an accident of technology. It was shaped by people who cared about bringing balance and fairness to everyone around the world.

Sue: It is about a system that finally respects both the massive global infrastructure and the ordinary family building a future. Thank you so much for joining us today. Keep learning, stay encouraged, and we'll see you in the next video. Take care, everybody.