

SEP 31: Cross-Border Payments API (created 7/4/2020)

- This SEP defines a protocol for enabling payments between two financial accounts that exist outside the Stellar network.
- Enables payments between off-chain accounts/assets into Stellar, slowly enforcing bridges into Stellar.
- One way onto Stellar, no way out of Stellar like SEP40 Oracles.
- Verifies QSFS ecosystem is on Stellar not XRPL.