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### **XRP Price Prediction: 2022-2030, Ripple vs. SEC Lawsuit Entangles**

*[XRP Price Prediction](#) for 2022-2030: A helpful guide for investors to discover Ripple price predictions for both the short and long-term.*

If you've already invested in [cryptocurrency](#) or are planning to take advantage of this [bear market](#)'s low prices to start investing, you might be wondering about Ripple (XRP) price predictions and the future trend of the XRP token.

## **A Brief Glance at Ripple (XRP)**

Ripple is slightly different from most cryptocurrencies. It runs on RippleNet, a digital payment network that is part of the [Ledger](#) distributed database, an open source platform. It is not based on a blockchain, but on a distributed database, which means that coins do not have to be [mined](#). XRP is the native token of the Ripple Network.

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XRP is a centralized cryptocurrency and does not require "[proof of work](#)" to process transactions. The consensus and verification process does not require multiple confirmations. That makes Ripple faster at processing transactions than most other forms of cryptocurrency, including solana, which some experts believe could be the next bitcoin.

Ripple describes itself "Utility for the new global economy" on its website and was designed to be fast, sustainable and, according to the site, "the most practical cryptocurrency for applications across the financial services space."

## History of Ripple (XRP) And How It Works

The Ripple Payment Network launched in 2004, with founder Ryan Fugger at the helm. In 2012, Jed McCaleb and Chris Larsen took over and created the XRP Ledger. McCaleb served as chief technology officer until 2013.

Today, the organization is headed by Brad Garlinghouse, CEO, David Schwartz, CTO, and Eric Van Miltenburg, chief business officer.

Individuals use XRP as an alternative to traditional banking, making money management and the transfer of currencies more accessible, even across borders. Financial institutions can use the network to bridge currencies for faster transaction processing between countries. Meanwhile, developers are encouraged to build fast, green applications on the open source platform.

XRP can be transmitted across blockchains, making it a flexible form of currency.

**Related:** [\*\*Ripple: Jed McCaleb Finally Completes His Eight-Year XRP Sell-Off\*\*](#)

## Ripple Makes Waves in the Lawsuit News with SEC

At press time, Ripple Labs, developer of the Ripple Network, is embroiled in a lawsuit with the U.S. Securities and Exchange Commission. The SEC claims that Ripple executives used XRP tokens to raise funds in 2013, while the coin was an unregistered currency. The SEC claims these activities constituted illegal securities trades. Ripple Labs denies that claim.

Ripple cited a speech in 2018 from then-director of corporation finance for the SEC Robert Hinman, who categorized [ethereum](#) and [bitcoin](#) as non-securities. It stands to reason that, by association, other cryptocurrencies would not be considered securities either, due to their adequate decentralization, according to an article published in June 2022 by Cointelegraph.

Although the trial is ongoing as of July 20, Magistrate Sarah Netburn delivered Ripple Labs a small victory last week when she denied the SEC's motion to withhold documents related to Hinman's speech, Forbes reported.

The outcome of this lawsuit is likely to have a significant impact on Ripple's worth and future. News of the magistrate's ruling, coupled with Ripple Labs' announcement that it would establish an engineering hub in Toronto, may have spurred a rally that saw XRP rise more than 10%, to \$0.365, in 24 hours, according to AMB Crypto. Three weeks later, it's selling for \$0.3763.

## **XRP Price Prediction: 2022-2030**

What does the platform's past, along with current legal proceedings, mean in terms of a Ripple price prediction? How much is XRP worth in 2022? What will XRP be worth by 2025? What will XRP be worth in 2030? And can XRP reach \$10? Read on to find out.

### **What Is XRP Worth in 2022?**

As of July 20, about a month into the S&P 500 bear market, XRP is worth just over \$0.37, according to CoinMarketCap. It has followed the downward spiral of other cryptocurrencies since the beginning of the year. XRP has lost more than 33% of its value in the past year and is down 71% from its one-year high of \$1.39.

At \$0.37, the current XRP price is closer to its launch price of \$0.10 than its all-time high of \$3.84 in January 2018.

XRP rallied in early 2021, hitting a price of over \$1, according to Coinbase statistics. By April 2022 it had dipped down to roughly \$0.70 and continued its plummet through the spring, in line with bitcoin and ethereum during what some experts are calling a "[crypto winter](#)."

However, the verdict in the SEC lawsuit could turn things around for XRP and would represent a victory for all cryptocurrencies to be treated as non-securities and, therefore, not subject to tight regulation by the SEC.

Additionally, in May, Garlinghouse told CNBC that the organization will explore the possibility of an initial public offering once the lawsuit is over. At the time, XRP had lost 42% of its value in just 30 days.

What happens with the SEC lawsuit and whether or not Ripple does go public could affect XRP price predictions for the rest of 2022.

Changelly predicts XRP could reach \$0.54 by December, and it has an average forecast of \$0.47.

Trading Education is more optimistic about XRP's prices by the end of the year, predicting that it could hit \$0.89 by December.

CryptoNewsZ believes that XRP could reach \$0.60 by the end of the year.

Beincrypto has XRP price predictions for this year based on a Ripple win or loss against the SEC. If Ripple wins, the coin could go as high as \$2.55, according to the Beincrypto website. If Ripple loses, it could gain a bit, but only to \$0.68 per coin.

Today, XRP has a market cap of \$18.1 billion and is the world's sixth-largest cryptocurrency, according to CoinMarketCap, behind these top [cryptocurrencies](#): bitcoin, ethereum, tether, USD coin and BNB.

## **How Much Will XRP Be Worth by 2025?**

Experts see XRP continuing to gain value through the next few years. Changelly offers an XRP price prediction of \$1.47 at a minimum and \$1.76 at a maximum in 2025.

A panel of experts polled for Finder pegged XRP at \$3.61 by the end of 2025. It's worth noting, though, that some of the experts think the coin will remain under \$1 in 2025.

If the Ripple platform enjoys mass adoption within the next few years, CryptoNewsZ predicts, XRP could rise to as high as \$1.50 in 2025.

Trading Education is even more optimistic, with price predictions as high as \$8.07 for 2025 — about a 2,023% increase over its current price.

## **How Much Will XRP Be Worth in 2030?**

XRP has a lot working in its favor, especially if Ripple wins the SEC lawsuit and the IPO comes to fruition. Ripple already has many innovative financial services that enable cross-platform and cross-blockchain payments.

The PayID feature, for instance, allows users to send currency across platforms through an easy-to-

read yet secure ID that, according to CryptoNewsZ, works with any service provider.

Similarly, One Pay FX allows instant or same-day low-cost international payments with full transparency regarding fees and arrival times of the funds.

Multiple financial institutions, including MoneyGram, have piloted XRP for transborder payments.

All of these services bode well for the future value of XRP. But what do the experts say about XRP prices as far out as 2030?

Trading Education, which is bullish on XRP's long-term future growth, likens the platform to a Visa competitor by the end of the decade. The site predicts that XRP could reach a high of \$31.81 by the end of 2030. If this turns out to be true and you can ride the waves and hold onto your cryptocurrency, a \$100 investment today could yield \$8,366.03 in a little less than 10 years.

Of course, cryptocurrency is extremely volatile, and you could just as easily lose your entire investment.

Finder panelists think Ripple could hit \$4.98 by the end of 2030. But Matthew Harry, head of funds at DigitalX Asset Management, told Finder he doesn't expect to see XRP having value outside of speculation.

Some experts believe that XRP will fall to zero by 2030. It's smart to never risk more than you are willing to lose in any investment, and especially in volatile assets like cryptocurrency.

## **Can XRP Hit \$10 in the Near Future?**

A scant handful of experts predict that XRP can reach \$10 in the near future — if ever. If the bear market reverses, XRP is likely to follow the trend of bitcoin and begin to rise again.

CoinQuora sees the currency breaking \$10 in 2022 if crypto reverses course to become a bull market again. That would give XRP a larger market cap than Meta (Facebook).

# Will XRP Be the Next Bitcoin or Ethereum?

Some experts believe XRP's capabilities could put it at the same level of adoption and industry respect as the gold standard of crypto, bitcoin, and the number one alt-coin, ethereum. But many other cryptocurrencies sit above it in terms of popularity and market cap right now.

The processing speed of Ripple transactions, low fees and the company's growing list of partnerships all work in its favor to gain market share and prestige.

A Forbes headline from 2018 reads, "Ripple Could Be The Next Bitcoin." But a lot has changed since then, including many other cryptocurrencies taking spots as viable alternatives for international transactions and peer-to-peer payments.

One thing that hasn't changed since the article was published, however, is an observation from Roman Guelfi-Gibbs of Pinnacle Brilliance Systems Inc., who told Forbes: "Of course, with crypto, anything can happen, so watch closely."

As recently as April 2022, experts were still speculating on whether or not XRP could become the next bitcoin or ethereum. Experts at The Motley Fool Canada pointed out that it's highly unlikely XRP could gain enough traction to displace either of the top two cryptocurrencies.

However, the writer touted the growth potential of Ripple as an investment. Plus, there is a much lower cost of entry, which could make it attractive to many investors just dipping their proverbial toes in the crypto waters.

Even if XRP never reaches bitcoin's level of value or status, it could still be a good investment with a strong future.

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## Is Ripple (XRP) Worth Buying?

In a bear stock market, investors sentiments might change, and the crypto market is no different. Investors have less to lose, and dollars can go farther in every crypto investment than they did when the market was at its peak. That makes it less risky to toss a few hundred dollars at a coin they like

or a company they believe in — but there is still a risk of loss if the chosen investment doesn't increase in value.

XRP has gained the trust of both financial institutions and investors, which could make it a more reliable, stable investment than some other alt-coins.

Additionally, Ripple has a finite number of coins, unlike some other cryptocurrencies, where tokens are constantly being created and mined. Ripple distributes all the XRP tokens on a timed, pre-determined schedule. That said, the cap is staggering 100 billion, and not even half are currently in circulation.

Ripple's growth potential, capabilities as a cross-platform payment method and low entry point could make it enticing for investors looking to shop the bear market "sales," so to speak. Comparing bitcoin to ripple, Fool.ca wrote, "Ripple might be a slightly better buy [than Bitcoin]."

## **In Conclusion**

If you're looking for a low-cost way to begin investing in cryptocurrency, XRP might be a good option due to its growth potential. Be prepared for the coin to dip or spike sharply based on the final SEC court judgement.

You can either take a chance to buy XRP now, when it approaches its one-year low, or hold tight and hope for an even better deal. In March, Trading Education touted XRP as a good cryptocurrency to buy now, and its price have since fallen, which may make it even more attractive.

The market factors that drive the rest of the crypto market down could affect XRP in the near future, so you should only buy the crypto right now if you're willing to hold it through the changing tides — and can afford to lose some or all of your investment.

Ripple (XRP) can be traded on a number of the world's [best crypto exchanges](#), including Binance, Coinbase, [BTCC](#) and [KuCoin](#).

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