Proposal: 1625 Potential FR Actions to Support Interbank Settlement of Faster Payments

Description:

Comment ID: 132766

From: Brandon Vyhnalek

Proposal: 1625 Potential FR Actions to Support Interbank Settlement of Faster Payments

Subject: OP-1625 -Potential Federal Reserve Actions to Support Interbank Settlement of

**Faster Payments** 

## Comments:

## NONCONFIDENTIAL // EXTERNAL

I have had to pay several late fees because I didn't move my money from one checking account to another in time. I am one of many Americans struggling to get by and needing to move money around month to month in order to keep all the bills paid.

For the problem you are trying to solve there is a cryptocurrency that is decentralized and to this point has been 100% effective in assisting with the goals this docket has laid out.

It is my opinion the United States reserve should be a first mover in working with Ripple and using XRP to make settlement times in America second to none. Being on the cutting edge will help with industries in America and will do a lot to make America great again!

Use XRP for a proven fast and effective payment and settlement system! Brandon Vyhnalek