

Docket No. OP - 1625 - FORM LETTER

Michael Mellon [michaelmellon89@gmail.com]

10/4/2018 12:17:38

NONCONFIDENTIAL // EXTERNAL

Good evening,

I am writing to express my support for a real time bank-to-bank settlement solution. As the board is aware, the current system, SWIFT, dates back to the 70s and is not as efficient as modern technology would allow. SWIFT takes days to settle and requires the use of Nostro Vostro accounts, which tie up large sums of money. Alternatively, Ripple has recently released a product, "Xrapid", which allows for settlement almost instantaneously. Additionally, Xrapid uses a digital token called XRP, which would settle the liquidity concerns you reference.

To reiterate, I strongly support the board in considering and hopefully implementing a settlement solution. I recommend that you consider Ripple's product, XRP.

Thank you,

Michael Mellon

Docket No.OP-1625 - FORM LETTER

Scott Jones [swgdr@yahoo.com]

10/4/2018 2:06:18

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Dear Ann Misback,

◆◆◆ Please accept this email in response to the Federal Reserves request for faster payments for your banks.◆ It is my understanding that you are looking for the name of a company that can handle real-time interbank settlement payments quickly and more cost efficiently than the current system.◆ May I submit "Ripple", they have a software protocol that handles real-time interbank or cross border payments in less than 10 seconds.◆ Please look to their website <http://www.ripple.com> to learn about their "rippletnet" protocol.◆ Please contact a gentleman named Ryan Zagone, he worked for the Federal Reserve at one point and is now on the Board of Ripple.Mr. Zagone will be of the utmost help in explaining how rippletnet will help you to solve your problem.

SincerelyScott Jones

Docket No. Op-1625

Mike Huggins [mikeyh1001@hotmail.com]

10/4/2018 6:57:00

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Docket No. Op-1625

Dear Ann Misback,

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It is my understanding that you are looking for the name of a company that can handle real-time interbank settlement payments quickly and more cost efficiently than the current system. May I submit "Ripple", they have a software protocol that handles real-time interbank or cross border payments in less than 10 seconds.

Please look to their website <http://www.ripple.com><<http://www.ripple.com> to> to learn about their "rippletnet" protocol. Please contact a gentleman named Ryan Zagone, he worked for the Federal Reserve at one point and is now on the Board of Ripple.

Mr. Zagone will be of the utmost help in explaining how rippletnet will help you to solve your problem.

Thank You

Mike

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Docket No. OP ♦ 1625

"Semeiks, Jason" [Jason.Semeiks@law.nyls.edu]

10/4/2018 11:06:05

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Regarding the Potential Federal Reserve Actions to Support Interbank Settlement of Faster Payments, I formally comment the following:

The Federal Reserve System should consider implementing technology solutions developed by Ripple, a FinTech company headquartered at 315 Montgomery St, San Francisco, CA 94104. I firmly believe they have solutions which will support the Federal Reserves fast payment initiative.

More information at www.ripple.com or (415) 213-4838

Thank you

Jason

Jason Semeiks, MBA
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Regarding the Potential Federal Reserve Actions to Support Interbank Settlement of Faster Payments, I formally comment the following:

It seems logical to use technology available on your own doorstep by Ripple for the solution you seek.. Specifically, Ripplenet and xRapid.

Thank you

Dr Dhruba J Dasgupta

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From: [James Adeyanju](#)
To: regs.comments@federalreserve.gov
Subject: [SUSPECTED SPAM] OP-1625
Date: Wednesday, November 07, 2018 12:30:48 AM

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Hi,

I believe the federal reserve should take advantage of blockchain technology specifically the enterprise product called Xrapid from a company called Ripple based in San Francisco.

By using this technology the federal reserve or any banking institution will be able to settle funds in seconds rather than 3 to 5 business days that it currently takes which will drastically increase commerce and the economy in general please take a look and implement this technology as soon as possible why wait when the technology is already available.

Best,
James