

## **Ripple Platform Research Notes**

### **Research Focus:**

Evaluate Ripple as a potential crypto platform for sovereign currency replacement, with an emphasis on AML, KYC, fraud detection, transaction speed, scalability, and regulatory status.

### **1. Ripple Overview**

Source: [ripple.com](https://ripple.com)

- I used Ripple's official website to research the XRP Ledger and Ripple's overall technology.
- Ripple.com provided detailed explanations about the XRP Ledger's purpose as a decentralized blockchain for fast and secure transactions.
- From their website, I learned how Ripple focuses on enterprise solutions like cross-border payments and liquidity management.
- I also found that Ripple emphasizes compliance, speed, and scalability on their platform

### **2. Transaction Speed and Scalability**

Source: Fuze Finance (<https://fuze.finance/blog/cryptocurrencies-transaction-speeds>)

- Ripple (XRP) transactions settle within 3-5 seconds.
- The network can handle up to 1,500 transactions per second.
- Designed to scale for high-volume institutional use.

### **3. AML and KYC Compliance**

Source: Ripple.com (<https://ripple.com/legal/compliance>)

- Ripple has robust compliance frameworks including AML (Anti-Money Laundering) and KYC (Know Your Customer).
- Partners must meet strict due diligence requirements.
- Ripple actively monitors transactions and customer onboarding in jurisdictions where it operates.

### **4. Regulatory Status and Risks**

Source: Reuters

(<https://www.reuters.com/legal/ripple-labs-says-it-settles-with-us-sec-will-pay-reduced-50-million-fine-2025-03-25>)

- Ripple recently settled a major lawsuit with the U.S. SEC regarding the classification of XRP as a security.
- Ripple agreed to a reduced fine, improving its standing in the U.S. market.
- Regulatory risks are still a concern but are lower following the settlement.

### **Summary**

Based on the research, Ripple was found to offer:

- Fast transactions
- Scalability
- Strong compliance features (AML/KYC)
- Enterprise-grade security
- However, centralization concerns and regulatory risks were noted as challenges.