



XRPL Guru

The Challenge



The **XRPL ecosystem** is **rich in resources**: docs, blogs, grants, hackathons, accelerators...

But developers often feel lost:

- Where do I **start**?
- What should I do **next**?
- How do I **connect** my work with opportunities?

Resulting: slow adoption, drop-off, wasted potential...

The Need



Developers don't need just **another guide** or **documentation hub**.

They need a proactive copilot that:

- Takes each developer **by the hand**.
- Builds a **living, adaptive journey**.
- **Provides rhythm, direction, and motivation.**

Drives toward one clear goal: developer success

**Introducing XRPL Guru: a proactive copilot that
transforms the XRPL developer ecosystem's
scattered resources into a living, guided journey
— from onboarding to market impact.**

XRPL Guru is an Orchestrator of the XRPL Developer Journey

Continuously monitors the ecosystem in real time — from new grants and events to updated documentation — dynamically adapting each developer's pathway and acting as a trainer/buddy that keeps them always moving forward.

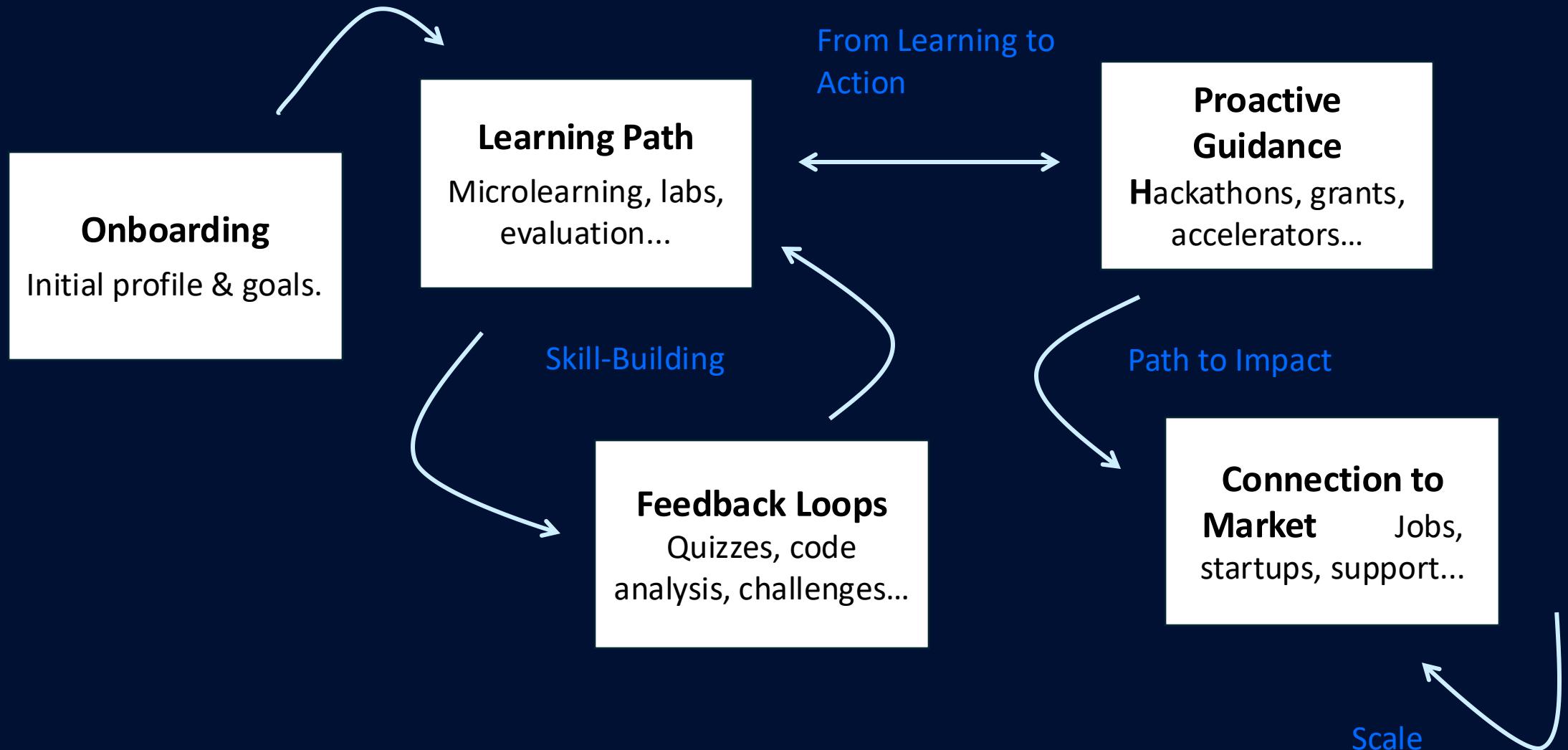
Core Concepts



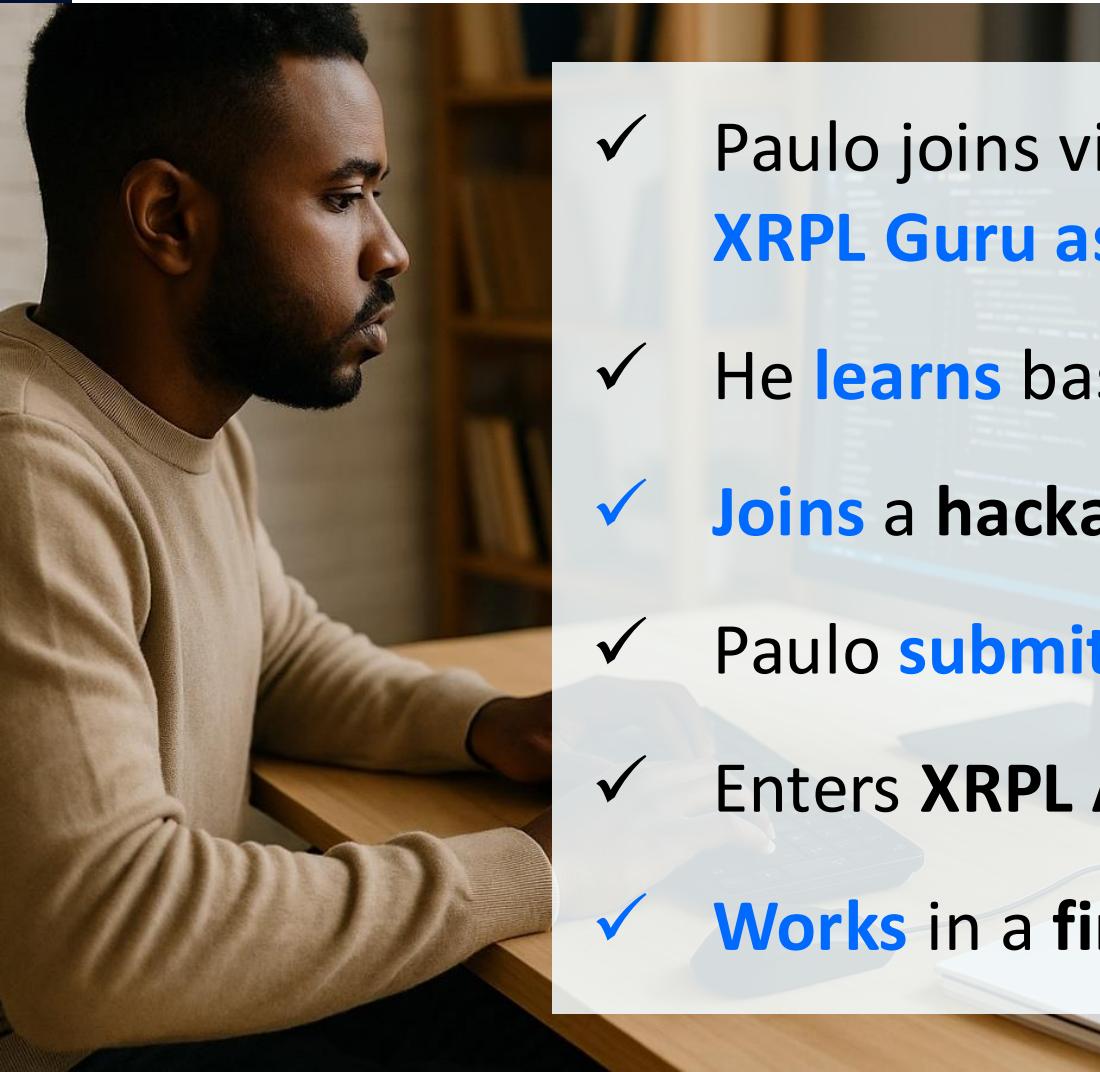
XRPL Guru is not reactive. **It makes things happen.**

- **Suggests** next steps before the developer asks.
- **Creates** challenges to maintain momentum.
- **Connects** developers with mentors, funding, and events at the right time.
- **Acts** as a success engine, not just a knowledge base.

How the Guidance Works



Example of a Guided Path to Developer Success



- ✓ Paulo joins via the **Ambassadors program** → he has the **XRPL Guru assigned as his copilot**.
- ✓ He **learns** basics, **builds** first XRPL token.
- ✓ **Joins** a **hackathon** with personalized **prep** pack.
- ✓ Paulo **submits** a **Grant**.
- ✓ Enters **XRPL Accelerator** with **MVP ready**.
- ✓ **Works** in a **fintech** or **launches** XRPL-based **startup**.

Outcome for Developers

Clear, adaptive path → no one gets lost

Faster learning → stronger retention

Fast-Track to Value

Outcome for Ripple & XRPL

Higher conversion: devs → projects → companies.

More mature proposals for Grants/Accelerators

Global talent pipeline with live metrics

Long-Term Impact

Human Capital → Skilled XRPL developers worldwide

Innovation → New startups, apps, and financial products

Adoption → stronger demand for XRP, stablecoins, RWAs

Differentiation → XRPL as the only ecosystem with a proactive copilot for dev success

One Guru, Two Contexts: Personal Journey or Corporate Training



Value for Individuals

- Automatically assigned when a developer joins the XRPL ecosystem.
- Becomes their personal AI Copilot, guiding the journey, learning path, and opportunities.

Value for Companies/Startups

- Organizations can assign the XRPL Guru directly to their developers.
- Serves as a corporate training and upskilling platform, aligned with XRPL use cases.
- Accelerates onboarding and supports individual growth within teams.

How the XRPL Guru Is Delivered

For Individuals

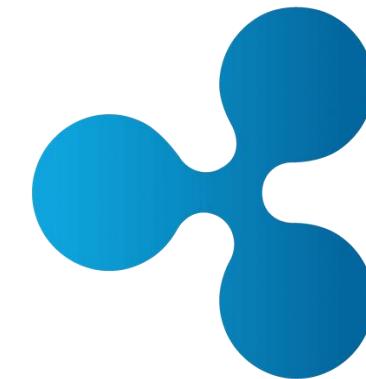
Slack, Discord,
WhatsApp,
Telegram...



**As a
conversational
agent**

For Companies

Microsoft Teams,
Slack, Google
Workspace,
Jira/Confluence ...



**Integrated to the
Ecosystem**

Documentation

Guru embedded in
XRPL.org Docs,

Hackathons

Guru acts as a live
copilot during events



XRPL Guru

UBRI RESEARCH

From Research to Scalable Product



A research project was conducted under **Ripple's UBRI program at USP** by Dr. Etienne Cartolano, under the supervision of Dr. Marcos Simplicio, exploring **how AI copilots could support blockchain developers** — this work laid the foundation for what is now evolving into the XRPL Guru product

Exploring AI copilots for blockchain developers



Key research lines:

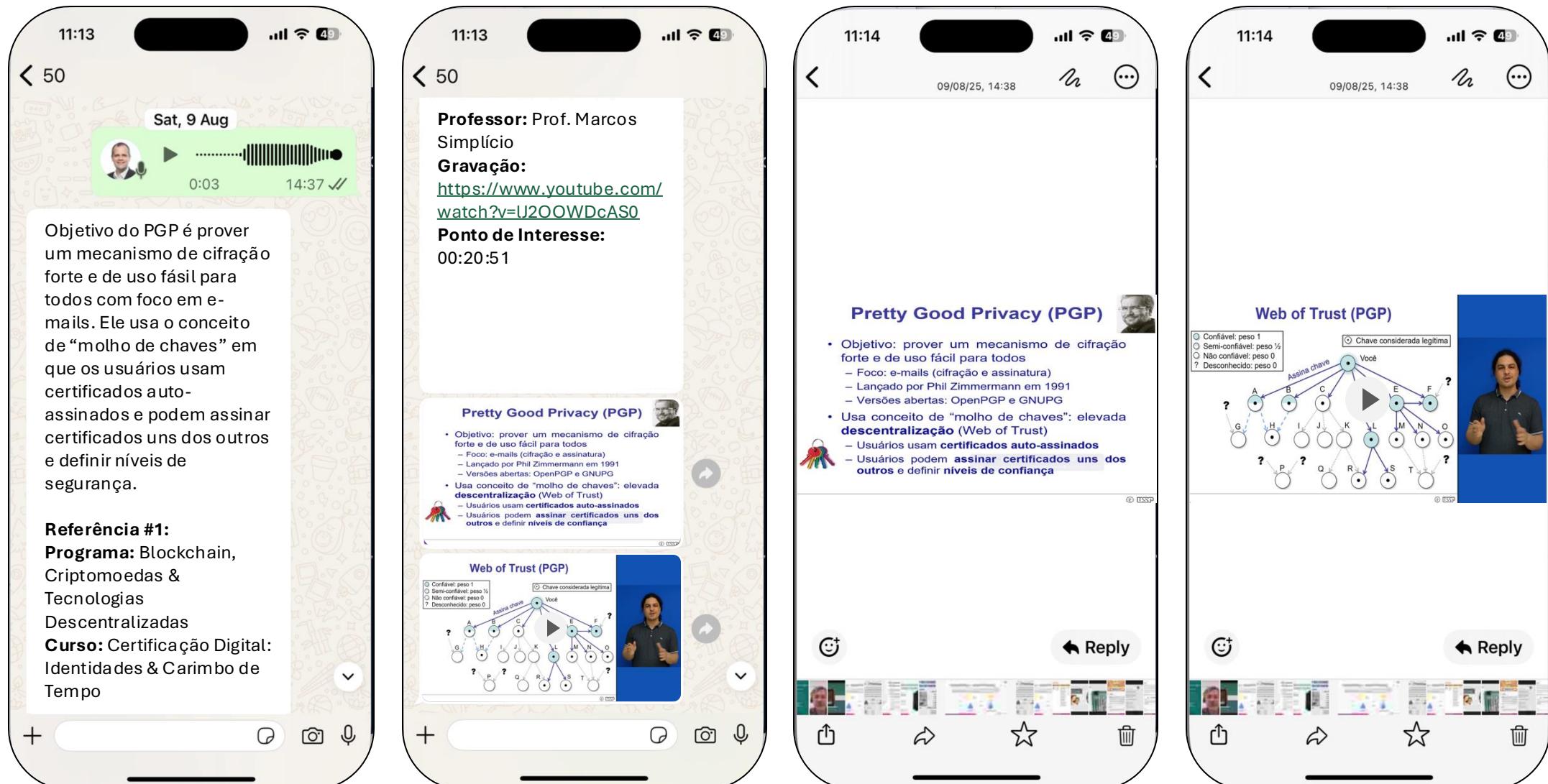
1. Comparative study of AI assistant architectures
2. Development of a RAG pipeline for XRPL docs
3. Design of UX/UI mockups
4. First prototype tested

Achievements During Research



- ✓ **Validated the concept** of an AI-powered copilot for blockchain developers
- ✓ Produced **technical documentation** & architecture
- ✓ Delivered **RAG-based prototype** capable of retrieving Ripple/USP knowledge for developers
- ✓ Established an **interdisciplinary research line** between blockchain, AI, and software engineering at USP

WhatsApp prototype



AI-generated personalized roadmaps prototype



Gestão de Conteúdo da Trilha

qualas modalidades de ataques ciberneticos?

Gestão de Cibersegurança e Riscos Técnicos C2

Etienne (Mawe.AI)

Número de Pílulas: 2

Número de Dias: 5

Apenas Dias da Semana:

Restrição de Horários: De: 08:00 Até: 18:00

Atualizar Pílulas

Pílulas Geradas

Ataques de Negação de Serviço (DDoS)

Os ataques de negação de serviço (DDoS) são ações intencionais realizadas por hackers para sobrecarregar servidores ou websites com um volume massivo de requisições simultâneas, tornando os serviços indisponíveis. Um exemplo marcante ocorreu entre 2011 e 2013, quando hackers iranianos lançaram ataques DDoS contra bancos norte-americanos, como JPMorgan e Bank of America, impedindo consumidores de acessarem suas contas e paralisando operações bancárias. Esses ataques, que podem ser motivados por conflitos internacionais, representam riscos

Engenharia Social e Phishing

Engenharia social é uma técnica de manipulação psicológica usada para obter informações confidenciais, como credenciais ou dados sensíveis, explorando a confiança e o comportamento humano. Um exemplo comum é o phishing, onde e-mails aparentemente legítimos, muitas vezes imitando organizações confiáveis como bancos ou empresas, induzem o destinatário a clicar em links, baixar arquivos maliciosos ou fornecer informações pessoais. Esses ataques são facilitados pela facilidade de acesso a informações públicas, como em redes sociais, e pelo fato da desinformação das

See video at <https://youtu.be/wlcn2HSdl1s>

AI-based assessment prototype

Análise de Avaliações

← Etienne (Mawe.AI) →

Agrupamentos:

Período
16/09/2025 16/09/2025
Limpar período + Adicionar período

Pessoa
Selecionar pessoa...

Grupo
Selecionar grupo...

Todos
Todos

Daniel
Todos

Allan
Todos

Clayton
Todos

Etienne
Todos

Filtros:

Gestão de CiberSegurança e Riscos Tecnológicos LGPD Limpar Filtros
Conteúdo: Gestão de CiberSegurança e Riscos Tecnológicos

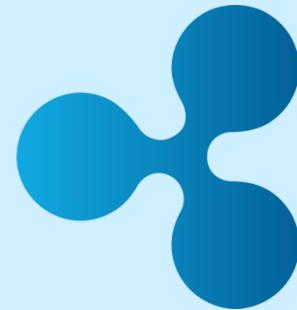
Paleta daltônica

Ordenar ↑ Ordenar ↓ Exportar CSV

Nome	Nota	Categoria
Todos	81	Inadequado
Daniel	74	Básico
Allan	86	Intermediário
Clayton	86	Intermediário
Etienne	70	Básico

0 25 50 75 100

Inadequado Básico Intermediário Avançado



XRPL Guru

SERVICES

XRPL Guru's Services



Proactive Guidance →
suggests hackathons,
grants, and accelerator
entry points

Smart Onboarding →
profile & goals
assessment

Adaptive Path → living
learning journey that
evolves with XRPL
updates

Empower Loop →
continuous cycle of
practice, feedback,
and reinforcement

Code Partner →
support for coding,
troubleshooting, and
contextual tips

Market Bridge →
connects to jobs,
mentors, and startup
opportunities

Impact Dashboard →
tracks progress and
measures ecosystem
value

Smart Onboarding

Assigns the Guru at the entry point, capturing profile and goals to personalize the journey

How It Works

- **Integrated** at XRPL.org, Ambassadors, or hackathon signup.
- **Collects** developer background, skills, and objectives.
- **Immediately pairs** the developer with their AI copilot.

Value Delivered

- **Personalized** starting point for each developer.
- Reduces early **drop-off**.
- Creates a sense of **belonging** from day one.

Adaptive Path

A living learning journey that evolves with XRPL updates and the developer's progress

How It Works

- Agent delivers **dynamic** learning steps.
- Updates when **new features**, docs, or events are released.
- **Evolves** from tutorials → labs → advanced projects.

Value Delivered

- Keeps developers **always aligned** with the latest XRPL.
- Ensures **continuous growth**.
- Transforms scattered content into a **clear journey**.

Empower Loop

Continuous cycle of practice, feedback, and reinforcement to strengthen skills

How It Works

- Agent **delivers** quizzes, coding challenges, and code reviews.
- Real-time **feedback** integrated into the learning path.
- Progressively **increases** difficulty.

Value Delivered

- Reinforces **knowledge retention**.
- Builds developer **confidence**.
- Identifies **skill gaps** early.

Proactive Guidance

Actively pushes opportunities instead of waiting for developers to search

How It Works

- Agent monitors XRPL ecosystem in **real time**.
- Pushes **contextual alerts** directly to dev channels.
- Suggests the “next best step” for **each profile**.

Value Delivered

- Developers never **feel lost**.
- **Maximizes** participation in community programs.
- **Increases** adoption of XRPL opportunities.

Code Partner

An AI copilot specialized in XRPL coding and troubleshooting

How It Works

- Agent **embedded** in dev channels and IDEs
- **Provides** snippets, error explanations, and best practices.
- **Contextualized** with XRPL standards and ecosystem libraries.

Value Delivered

- **Speeds up coding and debugging.**
- **Reduces frustration and wasted time.**
- **Ensures higher quality XRPL applications.**

Market Bridge

Connects developers to jobs, mentors, and startup opportunities

How It Works

- Agent **recommends** openings, mentors, or startup calls.
- Uses developer profile + activity data to **suggest matches**.
- Evolves from “job alerts” to **networking introductions**.

Value Delivered

- **Clear career pathway for XRPL developers.**
- **Stronger talent pipeline for Ripple ecosystem.**
- **Encourages startups to emerge from within the community.**

Impact Dashboard

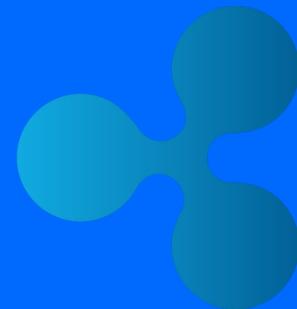
Tracks developer progress and ecosystem value creation

How It Works

- Collects anonymized metrics.
- Presents insights to Ripple, XRPLF, and partners..

Value Delivered

- **Visibility of XRPL developer growth.**
- **Evidence of ROI for grants and accelerator.**
- **Supports strategic decision-making for ecosystem expansion.**



XRPL Guru

ROADMAP

Roadmap Overview

- **Versioned Delivery** → Each service **evolves incrementally** (v1, v2, v3).
- **Dual Delivery** → Always delivered as **Agent** (copilot in channels) or **Integrated**.
- **Progressive Scope** → **Start with** individual developer success → expand to ecosystem → **finalize with** corporate & academia.

Roadmap Overview

- **Time Horizon** → **24 months**, split into Year 1: Foundations and Year 2: Scale.
- **Year 1 (Months 1–12)** → **Build core services**: onboarding, guidance, learning path, empower loop, code partner.
- **Year 2 (Months 13–24)** → **Scale ecosystem impact**: market bridge, accelerator, predictive guidance, impact dashboard, corporate/academia.

Roadmap Months 1–4 (v1.0)

Quick Wins & Foundations

- **Multilingual Guru** v1 → support from day one (**Agent**).
- **Proactive Guidance** v1 → basic alerts (**Agent**).
- **Adaptive Path** v1 → initial guided journey (**Agent**).

Outcome: First developers onboard smoothly, with multilingual support and initial copilot guidance.

Roadmap Months 5–8 (v2.0)

Onboarding & First Feedback Loops

- **Smart Onboarding** v1 → entry point assignment & profile.
- **Docs Copilot** v1 → contextual support embedded in XRPL.org.
- **Empower Loop** v1 → quizzes & simple feedback (**Agent**).

Outcome: Developers now have personalized entry, doc integration, and first feedback loops.

Roadmap Months 9–12 (v3.0)

Adaptive Journeys

- **Adaptive Path v2** → **journey adapting to progress (Agent)**.
- **Proactive Guidance v2** → **contextual recommend. (Agent)**.
- **Docs Copilot v2** → **deeper contextual support (Agent)**.
- **Empower Loop v2** → **adaptive reinforcement (Agent)**.

Outcome: Guru evolves into a proactive, adaptive copilot, with IDE-level coding support.

Roadmap Months 13–16 (v4.0)



Adaptive Journeys

- **Code Partner v1** → snippets & basic troubleshooting (Agent).
- **Accelerator Support v1** → milestone tracking.
- **Market Bridge v1** → first connections to jobs (Agent).

Outcome: Developers start linking skills with real-world opportunities.

Roadmap Months 17–20 (v5.0)

Adaptive Journeys

- **Predictive Guidance** v1 → anticipates opportunities & next steps (**Agent**).
- **Code Partner** v2 → contextual support in IDEs (**Agent**).

Outcome: Developers test advanced use cases and get predictive support.

Roadmap Months 21–24 (v6.0)

Scale & Impact

- **Market Bridge v2** → networking with startups, investors, partners (Agent).
- **Impact Dashboard v1** → ecosystem metrics & progress.
- **Corporate Mode v1** → Guru as corporate training tool.
- **Code Partner v3** → advanced debugging in IDEs (Agent).

Outcome: Developers test advanced use cases and get predictive support.

Services Roadmap 1/3

Service	Year 1 (Months 1–12)	Year 2 (Months 13–24)
Multilingual Guru	v1 → Basic multilingual support from the start (Agent)	v2 → Expanded multilingual, context-aware (Agent)
Proactive Guidance	v1 → Basic alerts for hackathons and grants (Agent) v2 → Personalized contextual recommendations (Agent)	v3 → Predictive guidance anticipating opportunities (Agent)
Adaptive Path	v1 → Initial guided journey (Agent) v2 → Dynamic journey adapting to progress (Agent)	v3 → Fully personalized, ecosystem-aware journey (Agent)
Smart Onboarding	v1 → Guru assignment at entry point, profile capture (Integrated)	v2 → Refined onboarding, personalized by goals (Integrated)

Services Roadmap 2/3

Service	Year 1 (Months 1–12)	Year 2 (Months 13–24)
Docs Copilot	<p>v1 → Basic support embedded in XRPL.org (Integrated)</p> <p>v2 → Advanced contextual responses (Integrated)</p>	<p>v3 → Deep integration with examples, labs, and API refs (Integrated)</p>
Empower Loop	<p>v1 → Quizzes and simple feedback (Agent)</p> <p>v2 → Adaptive reinforcement and continuous practice (Agent)</p>	<p>v3 → Full practice-feedback cycle with individual metrics (Agent)</p>
Code Partner	<p>v1 → Snippets and basic troubleshooting (Agent)</p> <p>v2 → Contextual support integrated into IDEs (Agent)</p>	<p>v3 → Advanced debugging and co-coding (Agent)</p>
Market Bridge	—	<p>v1 → First connections to jobs and mentors (Agent)</p> <p>v2 → Active networking with startups and investors (Agent)</p>

Services Roadmap 3/3

Service	Year 1 (Months 1–12)	Year 2 (Months 13–24)
Impact Dashboard	—	v1 → Individual and ecosystem-wide progress metrics (Integrated)
Corporate/Academia Mode	—	v1 → Guru applied in enterprises (training tool) and universities (Agent + Integrated)



XRPL Guru

RESOURCES

Team Structure

Role	Year 1 Responsibility	Estimated Annual Cost
AI/ML Engineer 1	Build Guru core: LLM tuning	~\$20,000 - \$40,000
AI/ML Engineer 2	Multilingual, adaptive learning	~\$20,000 - \$40,000
Full-Stack Developer	Web/mobile development, XRPL.org integration	~\$15,000 - \$35,000
Cloud Engineer	Infra setup, deployment, scalability	~\$20,000 - \$35,000
Content Curator	Structure XRPL docs, adapt content for Guru	~\$10,000 - \$25,000
Product Manager	Define roadmap, priorities, ecosystem alignment	~\$25,000 - \$45,000
		~\$110,000 - \$220,000

Team Structure 2/2

Role	Funding	Estimated Annual Cost
AI/ML Engineer 1	Contractor? Ripple?	~\$20,000 - \$40,000
AI/ML Engineer 2	Contractor? Ripple?	~\$20,000 - \$40,000
Full-Stack Developer	Contractor? Ripple?	~\$15,000 - \$35,000
Cloud Engineer	Ripple?	~\$20,000 - \$35,000
Content Curator	UBRI-USP? Ripple?	~\$10,000 - \$25,000
Product Manager	UBRI-USP? Ripple?	~\$25,000 - \$45,000
		~\$110,000 - \$220,000

Infrastructure (Azure) 1 / 3

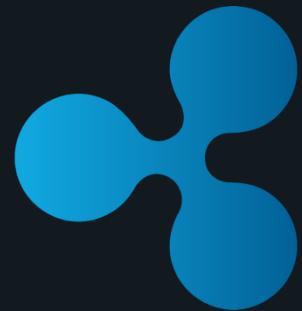
- The XRPL Guru prototype is currently being developed and deployed on **Microsoft Azure**.
- The solution is **cloud-agnostic** and can be migrated or deployed in the Ripple-provided infrastructure.
- Therefore, the **cost estimates** presented here are based on Azure services.
- Costs are meant to serve as a **reference benchmark**, not a fixed budget.

Infrastructure (Azure) 2/3

Component	Function	Estimated Monthly Cost
Azure OpenAI Service	LLM inference for chat, copilot functions, multilingual	\$4,000 – \$5,000
Azure Kubernetes Service (AKS)	Container orchestration for Guru services (Agent + Integrated)	\$750 – \$1,000
Azure Cosmos DB	Store developer profiles, learning paths, feedback loops	\$600 – \$1,500
Azure App Service + API Management	API gateway for XRPL Docs, Grants, Slack, Teams integration	~\$500

Infrastructure (Azure) 3/2

Component	Function	Estimated Monthly Cost
Azure App Service + API Management	API gateway for XRPL Docs, Grants, Slack, Teams integration	~\$500
Azure Monitor + Application Insights	Observability, logging, performance tracking	~\$250
Azure Storage (Blob + Files)	Logs, datasets, training material, multimedia	~\$200
Azure Cognitive Services (Translator, Speech)	Multilingual onboarding & docs support	\$500 – \$800
Total		\$6,800 – \$9,250



XRPL Guru

From first line of code to market impact.
Your proactive copilot for the XRPL journey.