



# PROPOSAL AND MARKETING PLAN

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## Ripple

### Ripple Information

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# Ripple Marketing Plan

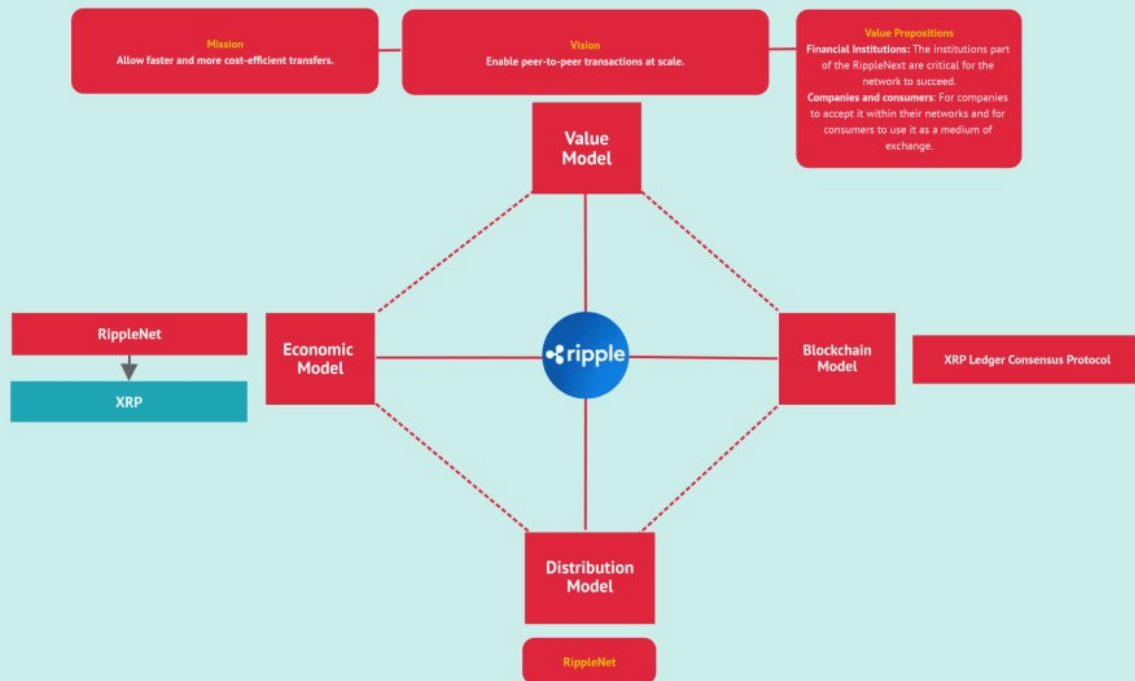
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# Blockchain Visual Representation:

## The Ripple Blockchain In A Nutshell

In 2012, co-founders Christian Larsen and Jed McCaleb created Ripple, a technology acting as both a pre-mined cryptocurrency called XRP and a digital payment platform enabling monetary transactions. Where Ripple is the tech company, XRP is the decentralized ledger.



FourWeekMBA

## SWOT Analysis:

### Strengths

#### WHAT ARE YOU DOING WELL?

- We are providing fast, transparent and low cost solution.

#### WHAT SETS YOU APART?

- That it is simple, fast and cost-effective.
- XRP is a deflationary cryptocurrency, which means that it will increase in purchase power because currency single use control, where those tokens are destroyed once used and no longer redistributed.
- At release, the public received more than 90% of the XLM. The currency's founders possess around half of the XRP tokens. Their primary goal is to maintain the XLM system's functionality.

- The number of coins that are available in XRP and XLM is restricted. For both cryptocurrencies, mining is not possible because all coins have already been produced. There are 100 billion XRP coins and 50 billion XLM coins in total supply.
- Stellar and Ripple have minimal or no costs. The low transaction costs reveal each cryptocurrencies intended use: facilitating inexpensive and secure transfers of fiat money. Comparable fiat currencies have lower transaction fees.
- For XRP and XLM, the transaction time is rather brief. Doing a transaction takes 5 to 10 seconds.

#### WHAT ARE YOUR GOOD QUALITIES?

- We provide 24/7 customer support and are there to back up our product always.

#### *Weakness:*

#### WHERE DO YOU NEED TO IMPROVE?

- The amount of XRP tokens that could be issued is unknown to investors, which means that a large amount of tokens could flood the market therefore hard to track value of tokens.
- Less Decentralized than competition due to it offering a default transaction validator list.

#### ARE RESOURCES ADEQUATE? WHAT DO OTHERS DO BETTER THAN YOU?

No, the resources are not adequate because our competitor Stellar can use consensus protocol to achieve agreement in decentralized and trust-less fashion. And open source allows it to be accessible to all vs requiring permission from ripple that limits to big banks and other financial institutions.

#### *OPPORTUNITIES:*

#### WHAT ARE YOUR GOALS?

To stabilize the value of XRP token, while still maintaining reasonable growth of currency with consistency.

#### ARE DEMANDS SHIFTING?

Yes, the demand is shifting towards a decentralized banking platform where stellar currently shines.

## HOW CAN IT BE IMPROVED?

I could help Ripple improve their network by introducing a more decentralized and open model.

## THREATS

### WHAT ARE THE BLOCKERS YOU'RE FACING?

The threat factor is that if Ripple does not agree with this new model now then it cannot be implemented and cause them future losses which are not being comprehended properly by their management.

### WHAT ARE FACTORS OUTSIDE OF YOUR CONTROL?

Convincing Ripple enough to adopt this model is a difficulty for me right now.

### *Consumer Segments:*

#### PAUL:

Paul is an advocate for decentralized and open source solution that can be maintained by someone to extend that of proprietary solution.

#### DAVID:

David wants a more versatile cryptocurrency that can have a stable pricing and can be easily traded without losses incurred when the price of crypto goes up quickly or goes down rapidly.

#### ANNA:

Anna wants a cryptocurrency that is not deflationary and grows at a steady rate.

### *Channels:*

## BRAND STORYTELLING

- Researchers have proven that storytelling is the best way to capture people's attention, bake information into their memories, and resonate emotionally with them. The human brain is programmed to crave, seek out, and respond to well-crafted narrative -- that'll never change.
- If you have an About page on your website that functions only to say what you do and who you do it for, crafting a compelling narrative is a great way to up level that page and resonate with your readers. For maximum effectiveness, consider following a storytelling framework such as Simon

Sinek's Find Your Why methodology, Donald Miller Story brand, or the classic Hero's Journey.

## THE PILLAR-CLUSTER MODEL

- Google must comprehend the purpose and context of each and every search because consumers today greatly rely on it to deliver precise and pertinent replies to the majority of their concerns.
- To accomplish this, Google has developed to identify subject links between users' queries, review prior searches for comparable queries, and display the information that best addresses them. Google will therefore present the information that they believe to be the most reliable on the subject.
- The pillar-cluster concept is essentially a topic-based content strategy. This implies that you come up with and categorize blog post ideas by topic.
- You can let Google know that your pillar page is an expert on the subject by establishing a single pillar page (an ultimate guide, for example) that offers a broad overview of a topic and linked to cluster pages (subtopic blog posts) that go in-depth on the topic's subtopics.
- Since all of the cluster pages are linked to the pillar page, this spreads domain authority throughout the cluster, giving your cluster pages an organic boost if your pillar page ranks higher. If your cluster pages start ranking for the targeted keywords, they may even help your pillar page rank higher.

## VIDEO MARKETING

- The most popular type of media utilized in content strategy is video, which has surpassed blogs and infographics (Hub Spot). There are a few causes for this:
- It is adaptable. You can make videos for YouTube, your blog, social media, and other platforms.



- It is an alternative form of organic play. Within the SERPs, Google displays videos (search engine results pages). The second most popular website after Google itself is YouTube, which functions as a search engine in and of itself (Alexa).
- The interaction is satisfying. In addition to outperforming television in terms of consumption, video is also more successful at spreading information (Biteable).
- Customers therefore seek both audio and video information in addition to the former. Smart marketers are also obtaining ROI in the form of engagement and repurpose-ability.

### *Cost Structure and Revenue Stream:*

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Income Statement (dollars in billions)	168.41	78.50	72.65	106,429.153
Revenue (dollars in millions)	1,354.29	2,125.92	2,819.63	101,968
Fixed Costs (dollars in million)	1,081.02	1,717.02	2,508.95	2,964.28
Variable Costs (dollars in million)	1,105.29	862.59	789.72	698.45
Total Costs (dollars in billions)	273.27	408.90	310.68	0.000000004
Profit	96.83 (billion)	408.90 (billion)	125,225 (million)	228,143 (million)

### *Ripple Legal Issues*

- In court documents filed on Friday, Ripple Labs Inc. said that a recent Supreme Court ruling supports one of its main arguments in the US



Securities and Exchange Commission's lawsuit against the cryptocurrency XRP.

- The San Francisco-based blockchain payments business stated that the judgment on Tuesday emphasizing that federal laws must provide "fair warning" of what they prohibit stressed that the government's right to impose penalties on American taxpayers who fail to report overseas bank accounts.
- When the SEC accused the firm and its current and past senior executives of conducting a \$1.3 billion unregistered securities offering by selling XRP, which Ripple's founders invented in 2012, the company urged U.S. District Judge Analisa Torres to take the decision into consideration.
- The charges have been refuted by Ripple and its management, and the business claims that XRP has been exchanged and utilized as virtual money.
- The SEC has asked Torres to rule on whether Ripple had adequate notice that XRP was a security under US law. Whether the law was unclear or not should be the subject of a trial, according to Ripple and the CEOs.
- Torres may find that the issue of whether XRP was a security can be resolved without a trial or limit the issues that are presented to the jury.
- The outcome of the lawsuit could further clarify which digital assets are regarded as securities in the United States.
- Ripple Labs Inc. is the defendant in SEC v. Ripple Labs Inc., case number 20-CV-10832 in the Southern District of New York.
- In a "really thrilling way," but "jumping off a cliff."
- As a lawyer, he stated, "I couldn't pass up the chance to enter a relatively young industry and help craft a regulatory and legal framework for that industry from a blank slate."

- Two years later, Alderoty, the general counsel at Ripple, is now embroiled in a protracted legal battle with the federal government that might ultimately determine the fate of bitcoin, cryptocurrencies, and the entire blockchain sector.
- The Securities and Exchange Commission sued Ripple, its creator and executive chairman Chris Larsen, and its CEO Brad Garlinghouse in December, shocking the cryptocurrency and blockchain industries with the accusation that the company had raised \$1.3 billion in unregistered digital-asset securities.
- The essence of the SEC case is that XRP is a security, not a currency, and so subject to rigorous securities rules.

Ripple, Larsen, and Garlinghouse "failed to register their ongoing offer and sale of billions of XRP to retail investors, which deprived potential purchasers of adequate disclosures about XRP and Ripple's business and other important long-standing protections that are fundamental to our robust public market system," Stephanie Avakian, then-director of the SEC's enforcement division, said in a statement.

- The legal battle shook Ripple. XRP's value fell precipitously. Major Cryptocurrency exchange Coinbase has stopped trading in XRP.
- Protocol spoke with Alderoty, who described Ripple's defense against the SEC's allegations, the impact of the litigation on the business, and the potential outcomes of this legal dispute.
- Have a significant effect on the entire cryptocurrency and blockchain sector.
- What is the status of the lawsuit? I've read that Ripple wants to oust former SEC employee William Hinman, who was just identified as the former director.
- One of our arguments in the case is that the SEC did not adequately inform market participants about which digital assets they would consider to be what the law refers to as investment contracts, or, to put it more

precisely, how they would go about making that determination. They not only failed to give reasonable notice, but also, in our opinion and according to our allegations, they greatly increased consumer confusion.

- An individual with average intelligence actually couldn't understand what fell within the SEC's purview and what did not. Part of our work in defending the complaint is to learn how the SEC thinks about these issues internally.
- We think [Hinman] played a key role in shaping the story for market players and was largely responsible for the confusion we still experience today.
- The fact that Ripple issued 100 billion XRP units all at once for the Ripple network, as opposed to other cryptocurrencies like bitcoin and ether, which are currently being created through mining, has been mentioned as a fundamental distinction between XRP and other cryptocurrencies. The argument says that since it's not really a money at all but rather a security. What's your reaction to that claim?

### *XRP Token*

- Despite the market's impasse, we are witnessing a variety of dynamics among digital assets, with some, like XRP, losing local support levels and others, like Litecoin, rising to the top of the list of the most profitable ones.
- Despite Ripple's temporary legal victory and the market's generally tranquil performance, XRP lost the local support level that was supposed to serve as the cornerstone of a potential rally in the future.
- The trend-line we previously stated was visible on many different market assets, and XRP was no different. When XRP bounced off the \$0.3 psychological resistance in the area, the trendline was formed back in July. XRP fell by more than 10% as a result of heightened selling pressure.

- Completing another test in less than 24 hours, which at first glance seemed to be successful. Sadly, after a five-day consolidation period, bulls and bears failed to prevail, and the price of the token fell below \$0.33, shattering the asset's 70-day upward support.
- For the first time in a very long time, Litecoin was back at the top of the list of the most profitable assets, which was a welcome surprise for veteran cryptocurrency traders. After the introduction of private transactions, the majority of exchanges expressed their opposition to the use of the innovative technology, which threatened the viability of the majority of trading platforms.
- Litecoin is desperately attempting to join the reverse rally despite going in a prolonged fall since May 2021 and losing more than half of its value in that time.
- Three months prior. Litecoin is being led by the trendline, as opposed to XRP, and is currently attempting to overcome the 50-day moving average's regional resistance. The activity on GitHub and the creators' blog indicate that Litecoin is still being actively developed and supported. According to the most recent significant update, the coin will incline toward security and anonymity, becoming somewhat akin to Monero.
- As we previously indicated, Cardano is moving in a triangular pattern, therefore as it approaches the end of the formation, its volatility will progressively decline over the following weeks or even days.
- Thankfully, Cardano's volatility ought to increase whenever or if the market experiences a surge in trade volume.
- A breakout, either upward or downward. When ascending triangular formations, for example, have completed, assets often rally higher, according to statistics and trading history. The month ahead will likely be one of the most challenging for the cryptocurrency market, and over the next 30 days, it is expected to encounter some significant challenges. Fortunately, the cryptocurrency market has not had a "black swan event"

of its own and will likely consolidate until the situation on the international financial markets changes.

- That timeline is kind of crucial. The XRP ledger and 100 billion XRP units were produced on the ledger before Ripple was launched. There won't ever be any more made. After that, Ripple was established, and it was given a piece of the \$100 billion. That has absolutely nothing to do with the security study, in my opinion. The security analysis is a kind of arcane test from the Howey decision, a Supreme Court ruling from 1946. Whether the item is already developed or has to be generated has no bearing. What matters is whether the asset was sold as a component of an investment contract.
- Here is the most basic and straightforward way to think about this matter and the reasons why the SEC is completely mistaken about them.

Is that Ripple has never offered XRP as a component of an investment contract.

- From a legal perspective, whether anything is pre-mined or mined, whether by proof of effort or proof of stake, I believe is largely immaterial to the legal issue that needs to be resolved.
- If I were to examine the XRP trade volume today, it is definitely close to \$2 billion. The ability of the SEC to declare after eight years that it believes an asset is now a security after it has been widely embraced and traded globally. We must approach it very differently. That is not how the business can function.
- How did we cross the looking glass into a world where Coinbase is happy to offer Dogecoin but, for some reason, isn't happy to list XRP, the third-largest digital currency by market volume that has been traded internationally for eight years? We're in a regulatory quagmire right now. I believe that the regulatory quagmire is contributing to absurd or perverse results.

*Ripple Benefits*

- Working for outdated, traditional institutions for almost two decades, Stuart Alderoty did work he called "a little soul-crushing." Then "a strange new world" emerged through a door.
- When Ripple was still a 7-year-old start-up, a head-hunter contacted him approximately three years ago to see if he would be interested in the position of general counsel. In addition to offering its own cryptocurrency, called XRP, Ripple, and a pioneer in a young but rapidly expanding market, processes payments using blockchain technology. It appeared to be a foolish notion.
- He admitted to Protocol that he knew little about blockchain and even less about cryptocurrencies. But Alderoty was curious and ultimately accepted the position in January 2019. He now compares it to a huge career change.

RIPPLE BUSINESS MODEL CANVAS				
More canvas at vizologi.com				
KEY PARTNERS	KEY ACTIVITIES	VALUE PROPOSITIONS	CUSTOMER RELATIONSHIPS	CUSTOMER SEGMENTS
<p>Banks partner with Ripple to improve their cross-border payment offerings and join its growing global network of financial institutions and market makers</p> <p>Ripple sits on the Federal Reserve's Faster Payments Task Force Steering Committee and co-chairs the W3C's Web Payments Working Group</p> <p>Several venture capital firms</p> <p>Ripple also developed early partnerships with companies such as ZipZap</p>	<p>Marketing</p> <p>Sales support</p> <p>Blockchain protocol development</p> <p>Network deployment</p> <p>Interoperability with existing systems</p> <p>Integrations with global banking systems payment operations</p> <p>Software development</p> <p>Testing</p> <p>Human Resources</p> <p>Legal</p> <p>Operations</p> <p>Customer support</p>	<p>One Frictionless Experience To Send Money Globally</p> <p>To provide global financial settlement solutions to ultimately enable the world to exchange value like it already exchanges information giving rise to an Internet of Value (IoV)</p> <p>Ripple solutions lower the total cost of settlement by enabling banks to transact directly with real-time certainty (optionally using the digital asset XRP to further reduce liquidity costs)</p>	<p>As an advocate for the Internet of Value</p> <p>Instant and frictionless international payments</p> <p>Real-time settlement</p> <p>Competitive FX Rates</p> <p>Transaction Privacy</p> <p>Distributed Fintech Certain</p> <p>Low-cost cross-border payments</p>	<p>Banks</p> <p>Payment providers</p> <p>Digital asset exchanges</p> <p>Corporates</p>
8	6	7	4	1
KEY RESOURCES	CHANNELS			
<p>Ripple payment protocol</p> <p>Ripple XRP price</p> <p>Virtual currency licenses</p> <p>Blockchain-based payment infrastructure</p> <p>Solid management and technical team</p> <p>Growing global network (Santander, UniCredit, UBS, Reisebank, CIBC, National Bank of Abu Dhabi, and ATB Financial)</p> <p>Community</p> <p>Venture-backed startup</p> <p>Ripple ecosystem</p> <p>Awards and recognitions</p> <p>Several Blockchain start-ups added to the core value (Open Innovation)</p>	<p>Website</p> <p>Sales team</p> <p>Forum</p> <p>Developer center</p> <p>Coinmarketcap.com</p> <p>Cointelegraph</p> <p>CoinGecko</p> <p>Reddit</p>			
8	3			
COST STRUCTURE	REVENUE STREAMS			
<p>Offices</p> <p>Salaries</p> <p>IT Infrastructure and network</p> <p>Cloud servers and storage</p> <p>Research and development</p> <p>Sales and marketing</p> <p>Customer support</p> <p>Operations</p>	<p>Investment</p> <p>Sale of Ripple XRP price</p> <p>Software sales</p> <p>One time installation fee</p> <p>Installation fees per year</p> <p>Licensing fee per year</p>			
9	5			

canvas provided by vizologi.com

## WHAT EFFECTS HAS THE CASE HAD ON RIPPLE'S OPERATIONS?

- Let me just take a really broad perspective. We consider this case's significance and impact on society far more widely than Ripple. We believe that this case is quite significant for the American digital asset market. Actually, that was my next query.
- We are struggling to achieve the best outcome for Ripple as well. We are battling for the best outcome for the sector. The market shouldn't be forced to make educated guesses about which tokens will eventually fall into the SEC's sights and which won't.
- For more than eight years, the token XRP has been freely and frequently exchanged in a sizable secondary market.

### *Global Affairs*

We are a worldwide firm, thus to answer your question concerning the effect on Ripple's business: We have 90 to 95 percent of our clients and flow outside of the United States. For Ripple's benefit, the majority of other well-established economic hubs, including Singapore, Japan, the United Kingdom, and Switzerland, have embraced a clear regulatory framework for digital assets.

## DO YOU DESIRE A SIGNIFICANT PRESENCE IN THE UNITED STATES AS A WORLDWIDE COMPANY?

Absolutely. Will I claim right now that it hasn't had an effect on our business? I am unable to share that with you. But fortunately, since we're a worldwide firm and the other regions where we conduct business have established clear legislative frameworks, we're allowed to continue the operation for now.

Outside of the United States, most of our clients.

- If you consider the regulatory ambiguity and confusion that the SEC has brought about in the United States, they are essentially relinquishing that innovation to other geographical areas.



- Gary Gensler, the next head of the SEC, is recognized as a blockchain and cryptocurrency expert. After the lawsuit was filed, he accepted the employment. Do you anticipate that it will affect the case?
- I believe the previous administration, the administration that initiated this action, actually showed a fundamental ignorance of the sector and the technology that supports it. I believe that this litigation has established that. I believe that some of the statements they made when they held office.
- The fact that Gary Gensler taught technology and blockchain at MIT, in my opinion, is refreshing. I believe that having someone in office who is familiar with both the business and the technology is much preferable to working with a government that, in my opinion, simply did not get technology. I believe it is still to be seen how this converts into a chance to establish a clear regulatory framework in the United States.

#### DO YOU HAVE ANY SUGGESTIONS FOR REGULATIONS THAT YOU WOULD LIKE THE SEC OR CONGRESS TO CONSIDER?

- I believe that the policymakers need to keep an eye on a few things from a policy standpoint. I would assume two of three.
- One is that both institutional and retail trading is very active. As a result, you want to ensure that these assets' owners are at least somewhat safeguarded by consumer protection.
- Second, you should try to keep negative actors away from this area.
- Third, there is a great deal of worry about how many of these assets may affect the climate. And in my opinion, those three things must work together. Furthermore, I don't believe that any one regulatory authority can assume control over all three.
- Therefore, I believe we need to form a cross-functional working group with the major regulators, which is likely to include the SEC and the CFTC, Fin CEN, Treasury, the Department of Justice, and the industry to meet

informally through a formal rule-making or legislative process to see if we can arrive at a logical framework that strikes a balance between regulation and innovation. Therefore, there aren't any regulations that kill inventions. There should be equilibrium.

We don't demand an end to regulation. What we seek is understandable, logical regulation.

An analogue has been made to the Clinton administration's use of the internet in the middle of the 1990s, when they realized they had a technological advancement with enormous promise. They were uncertain as to what that enormous potential would entail. However, they were aware enough not to control that novel and Laws, rules, and regulations that were designed for rotary phones and transistor radios now apply to a new creation that is in its infancy.

You worked for conventional financial organizations like CIT, HSBC, and American Express for the most of your career. What did you think when bitcoin and cryptocurrencies first started to gain popularity about ten years ago?

- I've been practicing law for 35 years now, which is hard for me to comprehend. I spent the first half of that time working my way up from associate to partner at a regular legal practice. The second part was spent working in traditional financial services, including managing counsel roles at American Express, HSBC, and CIT Group.
- When the head-hunter placement company called to ask if I would, I'll be honest with you: I didn't know much about blockchain, and I knew even less about cryptocurrency. However, I was interested in the Ripple prospect. I was undoubtedly observing bitcoin from a distance. But the opportunity piqued my interest right away.
- As a lawyer, I couldn't pass up the chance to enter a still-developing industry and contribute to creating its regulatory and legal structure from scratch; I firmly feel that this was a once-in-a-career opportunity.
- But the industry itself was still quite young at the time I joined, in January of 2019. Each organization I had previously worked for was older than a

century. It was still in its early stages. And it started to bubble. However, if you reflect on what has transpired over the previous 2.5 years, you will notice that things have gone from bubbling and simmering to boiling over?

- Somewhere along the line, that inflection point tipped, changing the debate, the interest, and the inevitable nature of this sector, both in terms of the technology and the digital assets that support that technology.
- When compared to even two and a half years ago, the debate and interest in this sector have matured dramatically.

#### WHAT ASPECT OF THE SHIFT HAS BEEN THE MOST DIFFICULT?

- You've been a member of Ripple for less than two years, and you're already engaged in a protracted legal dispute with the SEC.
- I'm kind of designed to handle the lawsuits. In my private practice, I used to be a lawyer. I practiced trial law. I also served the government for two terms as a special assistant U.S. attorney. I'm used to tense, protracted legal and regulatory confrontations. Unbelievably, that is where I feel most at ease when playing.
- The fact that this is still highly entrepreneurial has been the most difficult aspect in a positive manner. When I reflect on my career, I realize that I've largely played it safe by working for conventional law firms, associates who become partners, and conventional banks. So taking the risk of starting a business and jumping off the cliff was a little gut-wrenching. But I do so in a really positive manner.
- I've been working for banks for so long that it eventually becomes a little soul-crushing. This has actually kind of been thrilling and reviving on both a personal and professional level.

#### ***Resources Link:***

<https://www.cnbc.com/2023/01/18/ripple-ceo-optimistic-crypto-firm-will-get-sec-xrp-lawsuit-ruling-soon.html>

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