

Exhibit 13



Ripple, XRP, and the XRP Ledger

NYC Metro Infragard Blockchain Summit
May 10, 2018

[REDACTED]@ripple.com



Agenda

- Introduction
- Ripple, the Company
- XRP, the Digital Asset
- The XRP Ledger, the Blockchain
- Monitoring & Investigations
- Q&A

[REDACTED] CAMS

BSA Officer, Ripple

San Francisco, CA [REDACTED]@ripple.com



**FIELD COMPLIANCE
OFFICER**

Oversaw BSA/AML
compliance of 300+ MSB
agents in Pacific NW

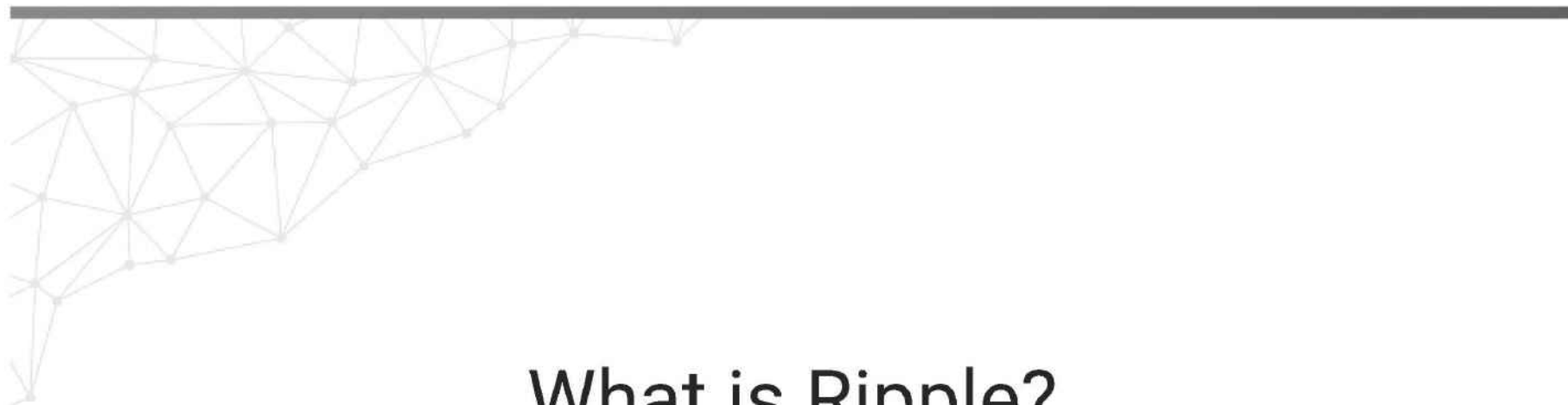
**SENIOR AML
INVESTIGATOR**

Managed investigation of
1,000+ cases and
hundreds of SAR filings

BSA OFFICER

Head of BSA Compliance
for payments Fintech in the
blockchain/crypto space





What is Ripple?





Enterprise Solutions for Global Payments Using Blockchain Technology

Enabling the world to move money like
information moves today.

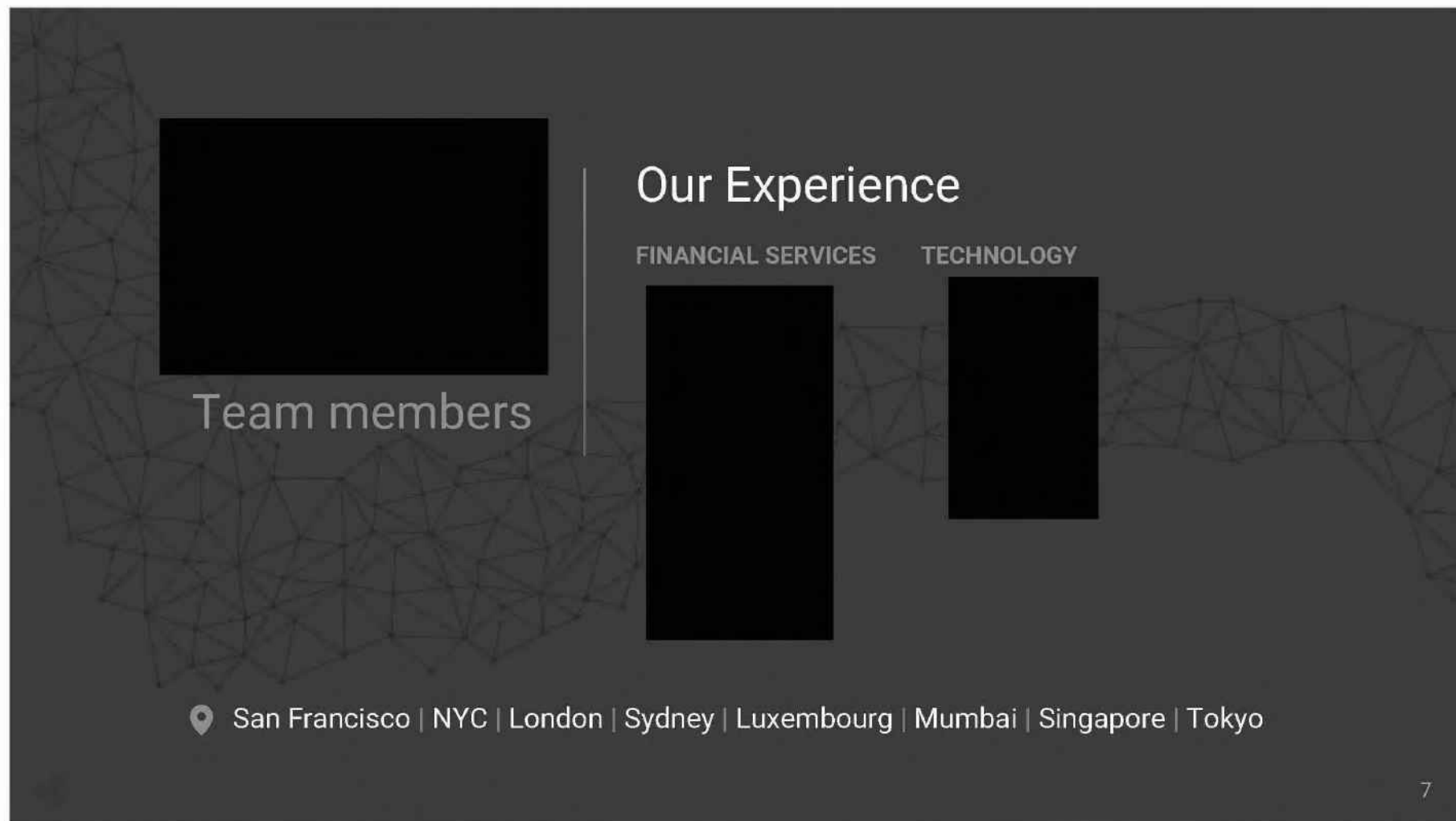


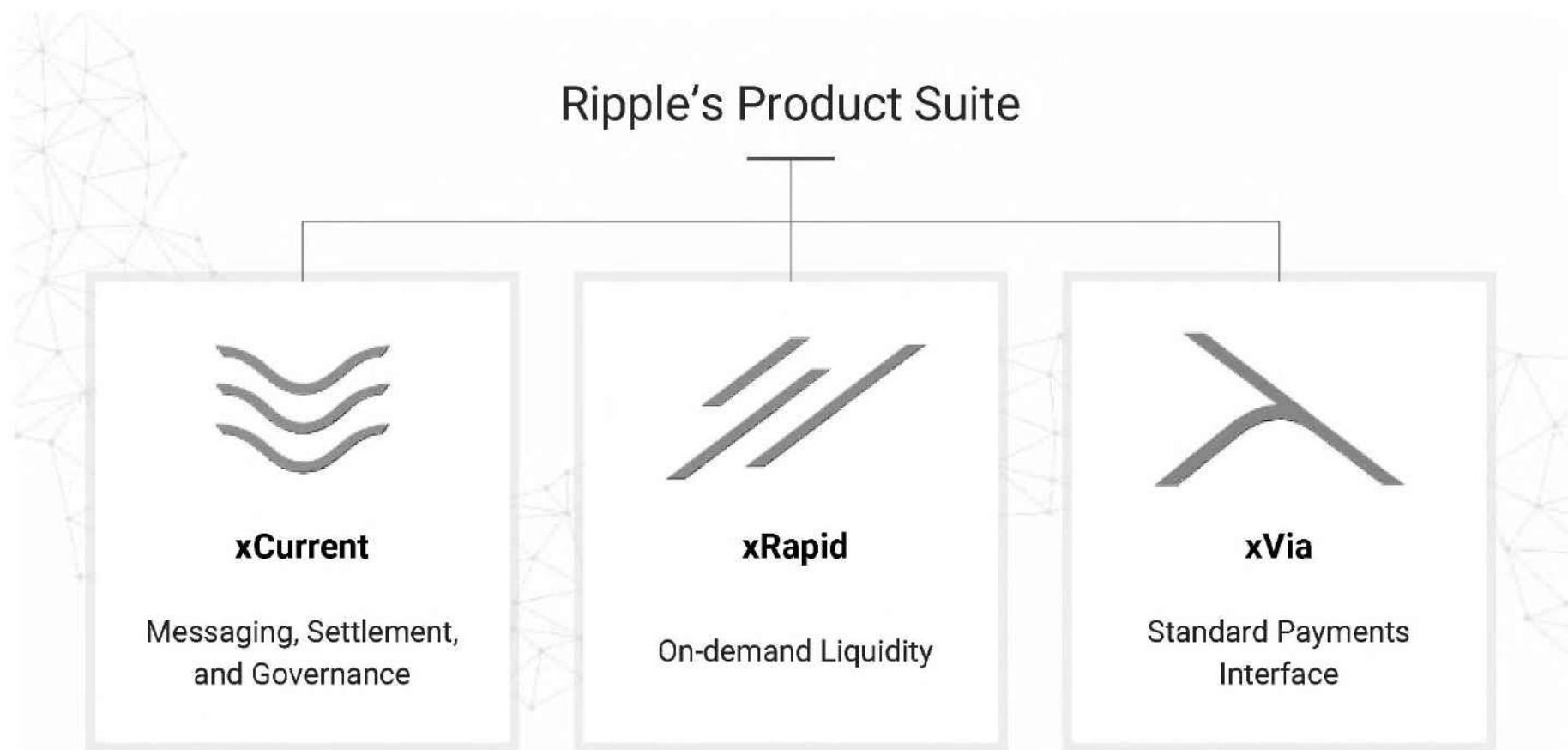


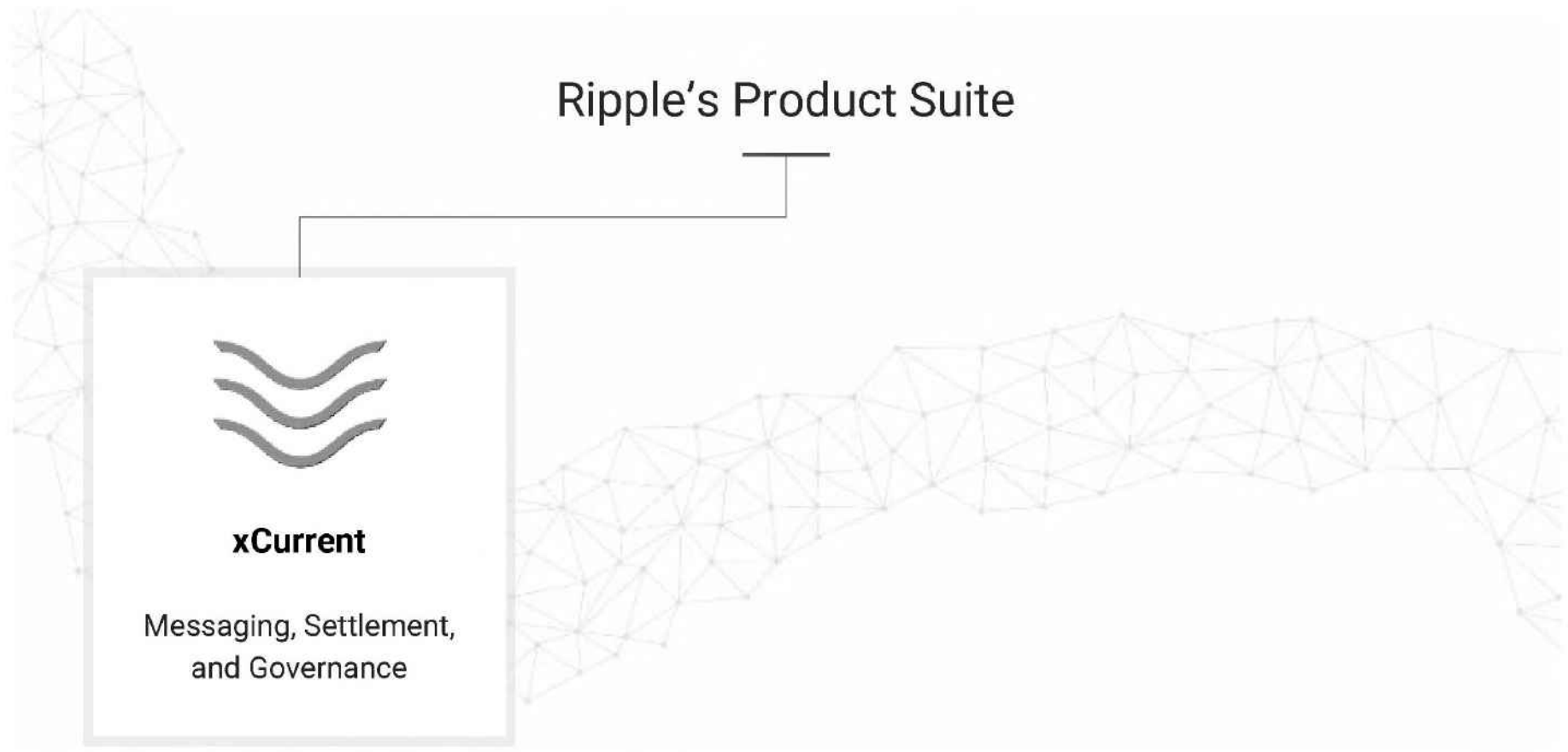
Our Investors



FOIA CONFIDENTIAL TREATMENT REQUESTED BY RIPPLE LABS, INC.



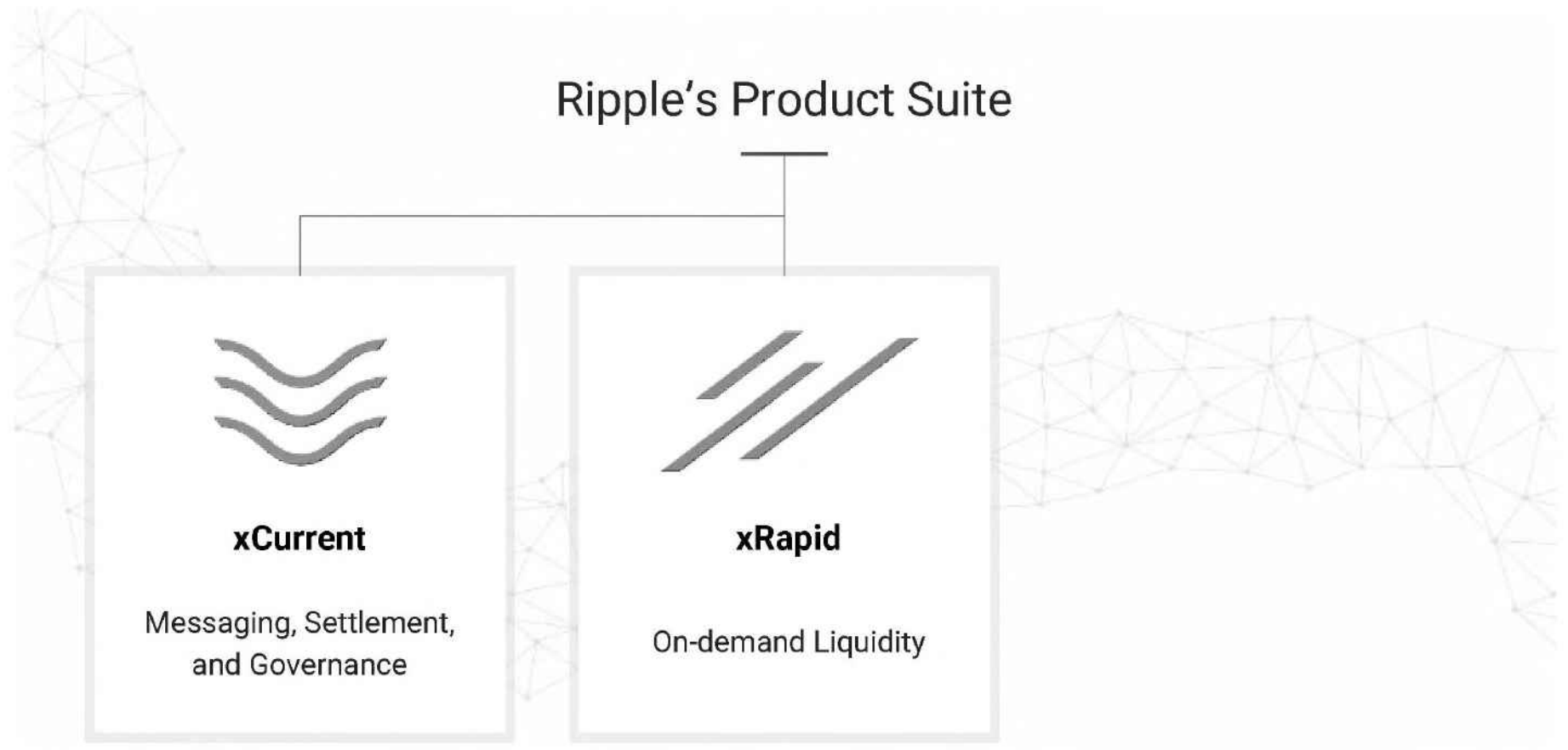




xCurrent

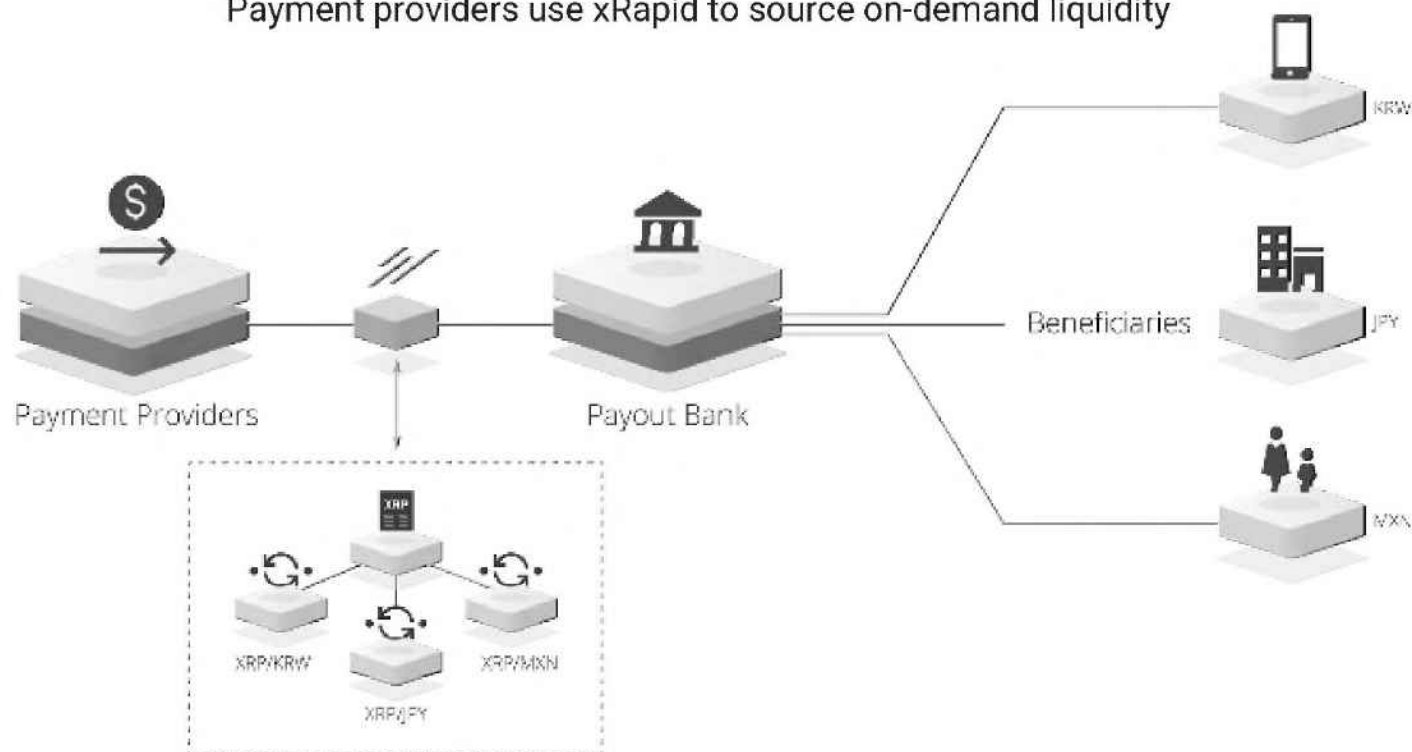
Banks use xCurrent to process global payments for their customers

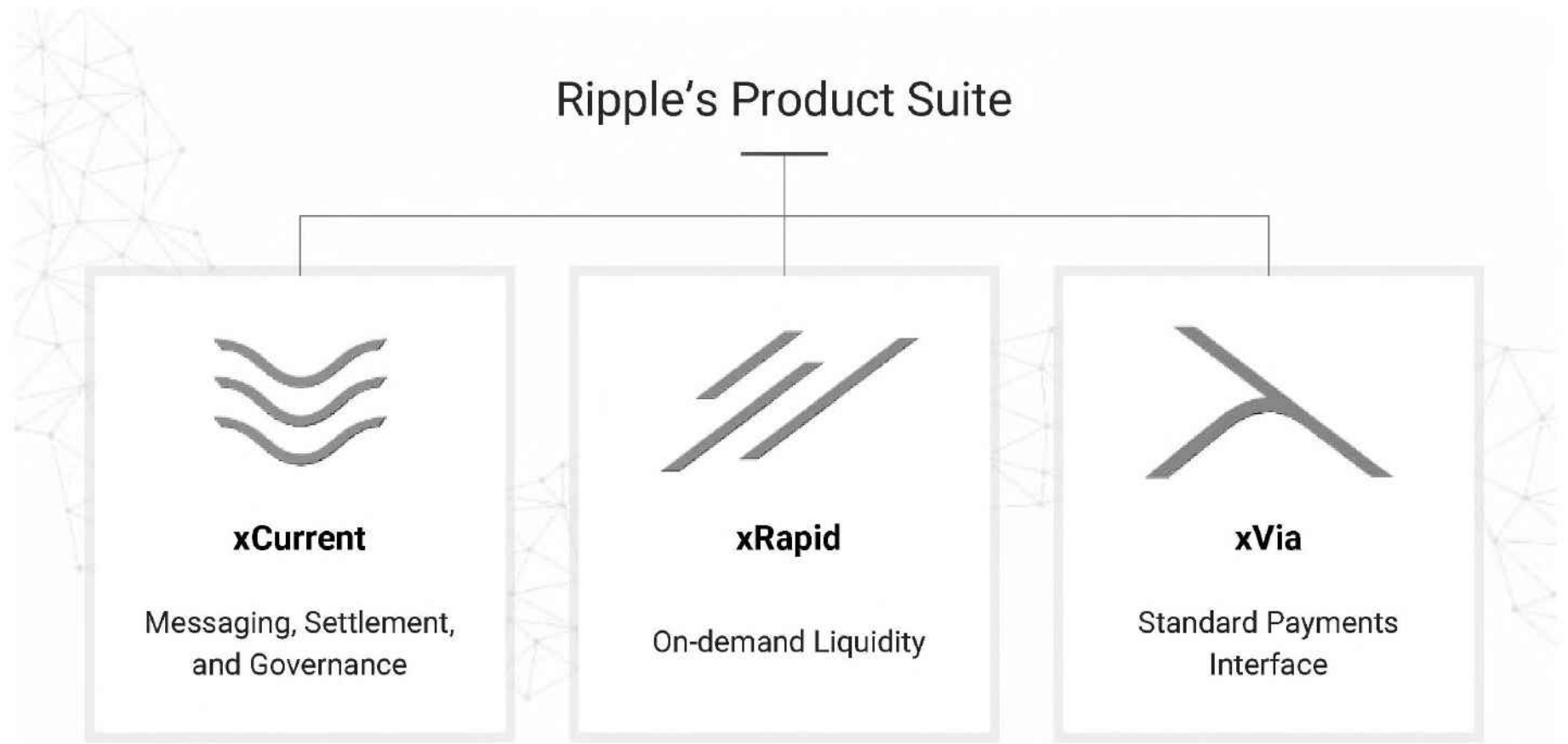




xRapid

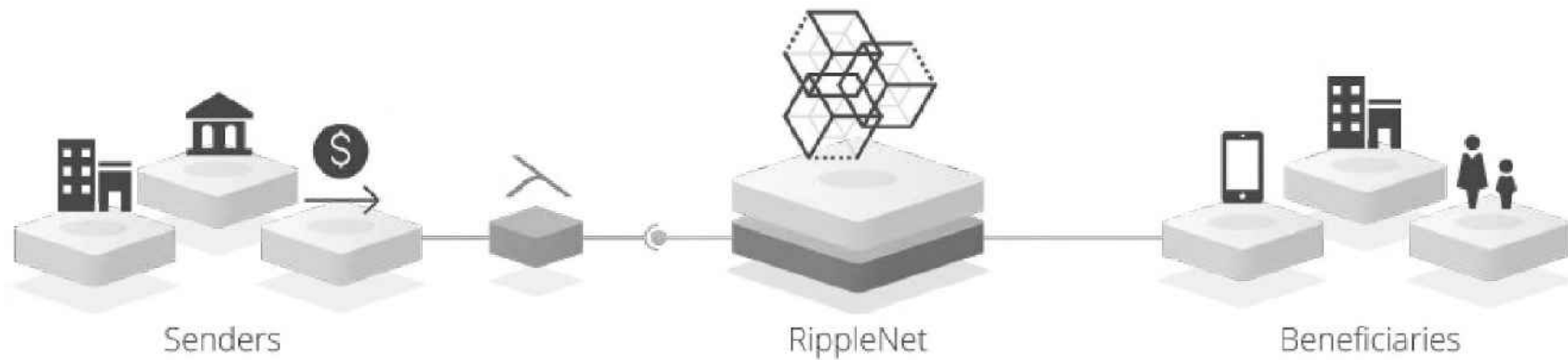
Payment providers use xRapid to source on-demand liquidity





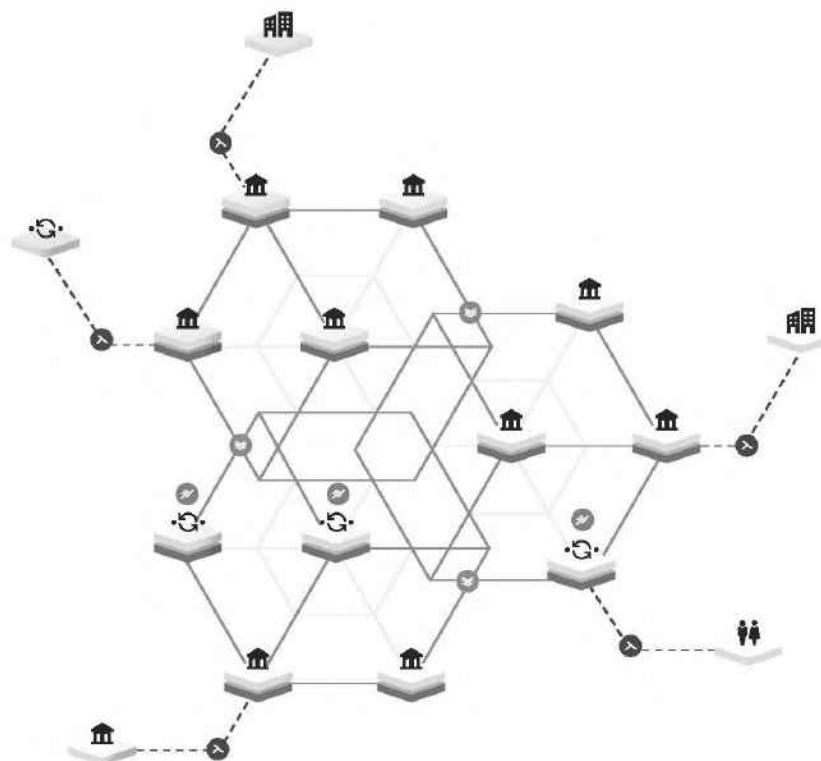
xVia

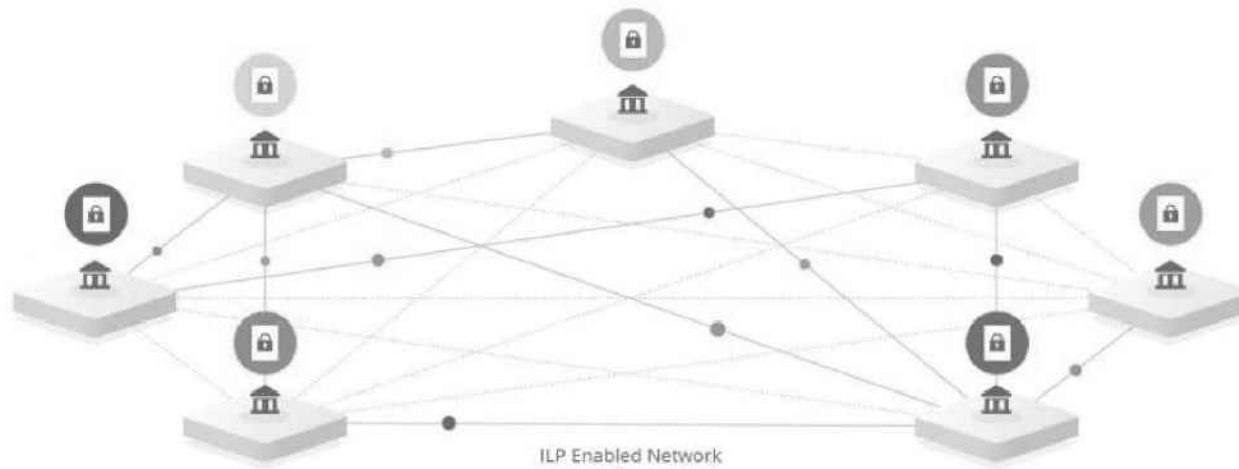
Businesses use xVia to plug into RippleNet to send payments



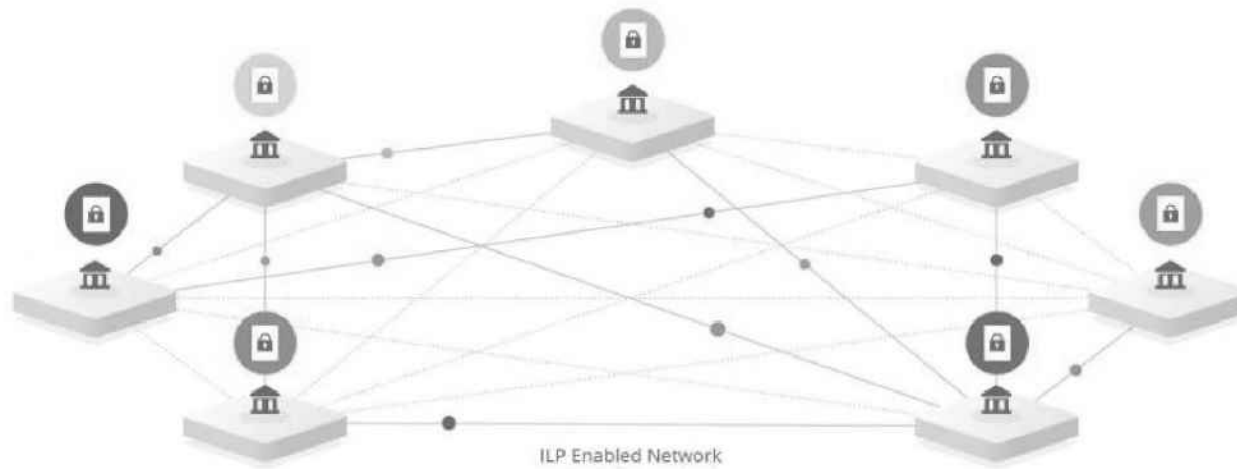
Building RippleNet

Connecting banks, payment providers, digital asset exchanges and corporates to provide one frictionless experience to send money globally.



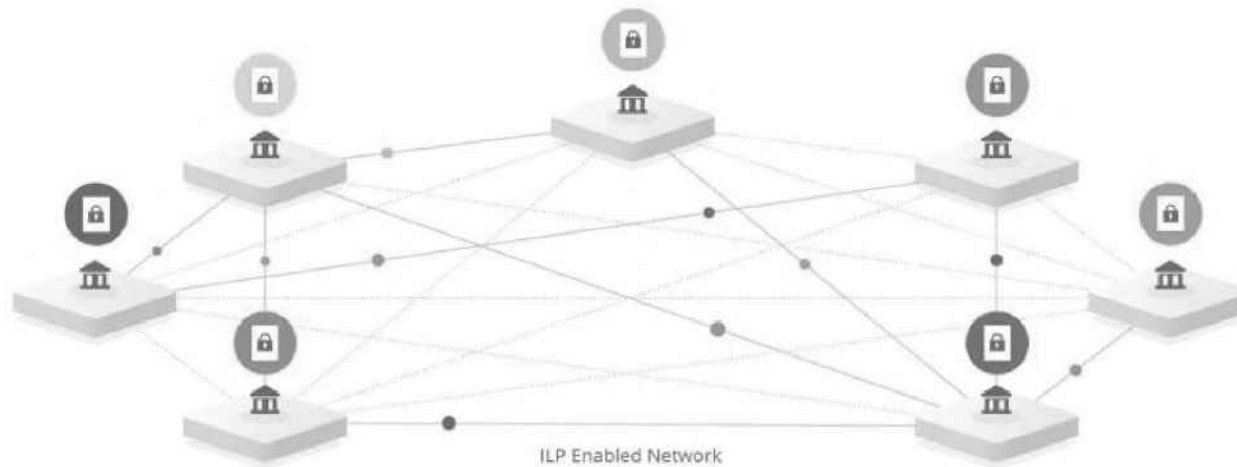


Interledger Protocol (ILP)



Interledger Protocol (ILP)

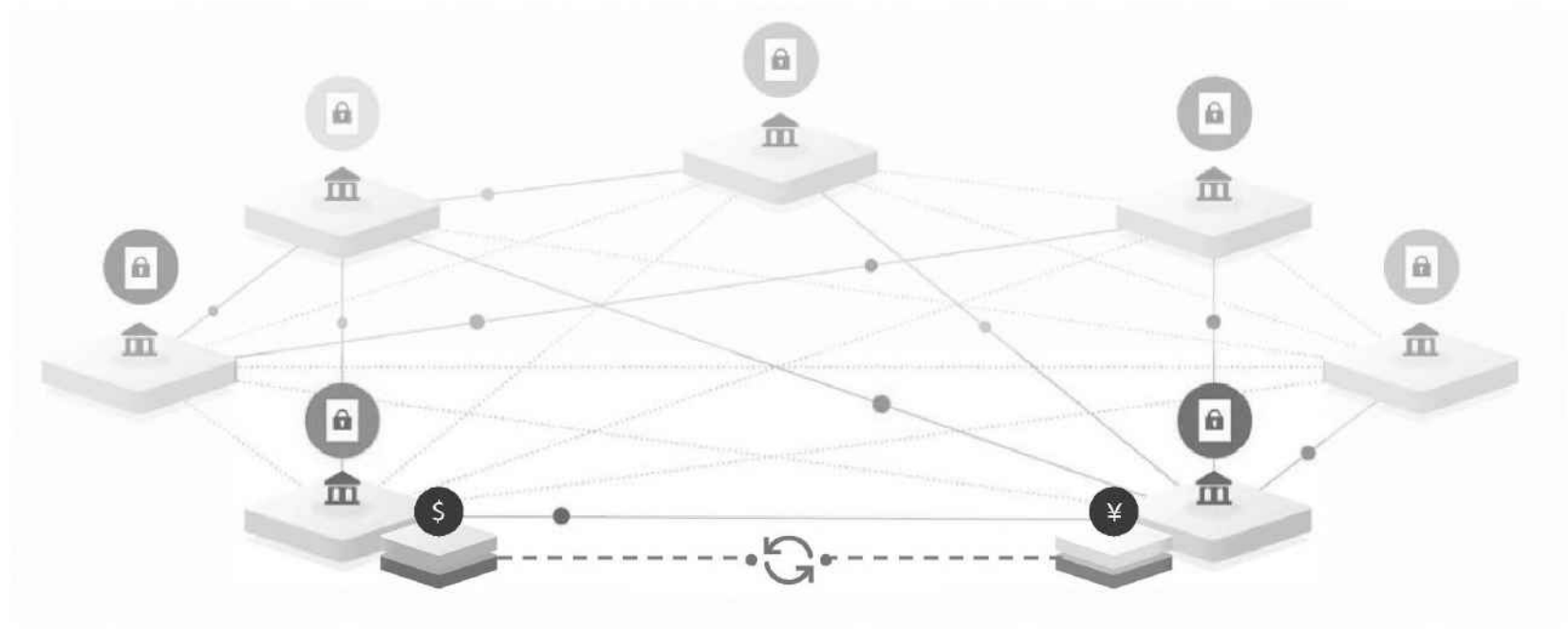
🕒 Open-source technology



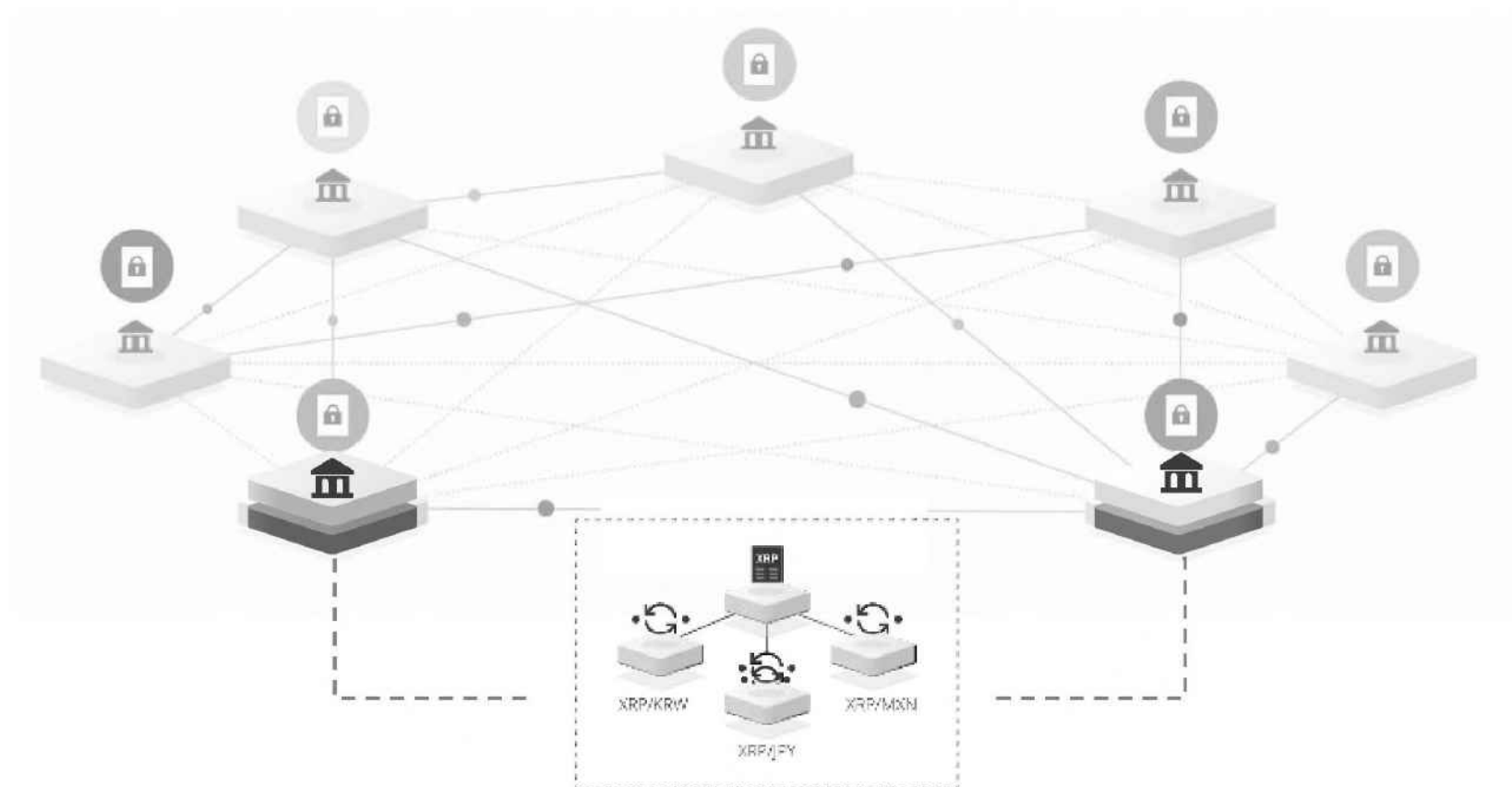
Interledger Protocol (ILP)

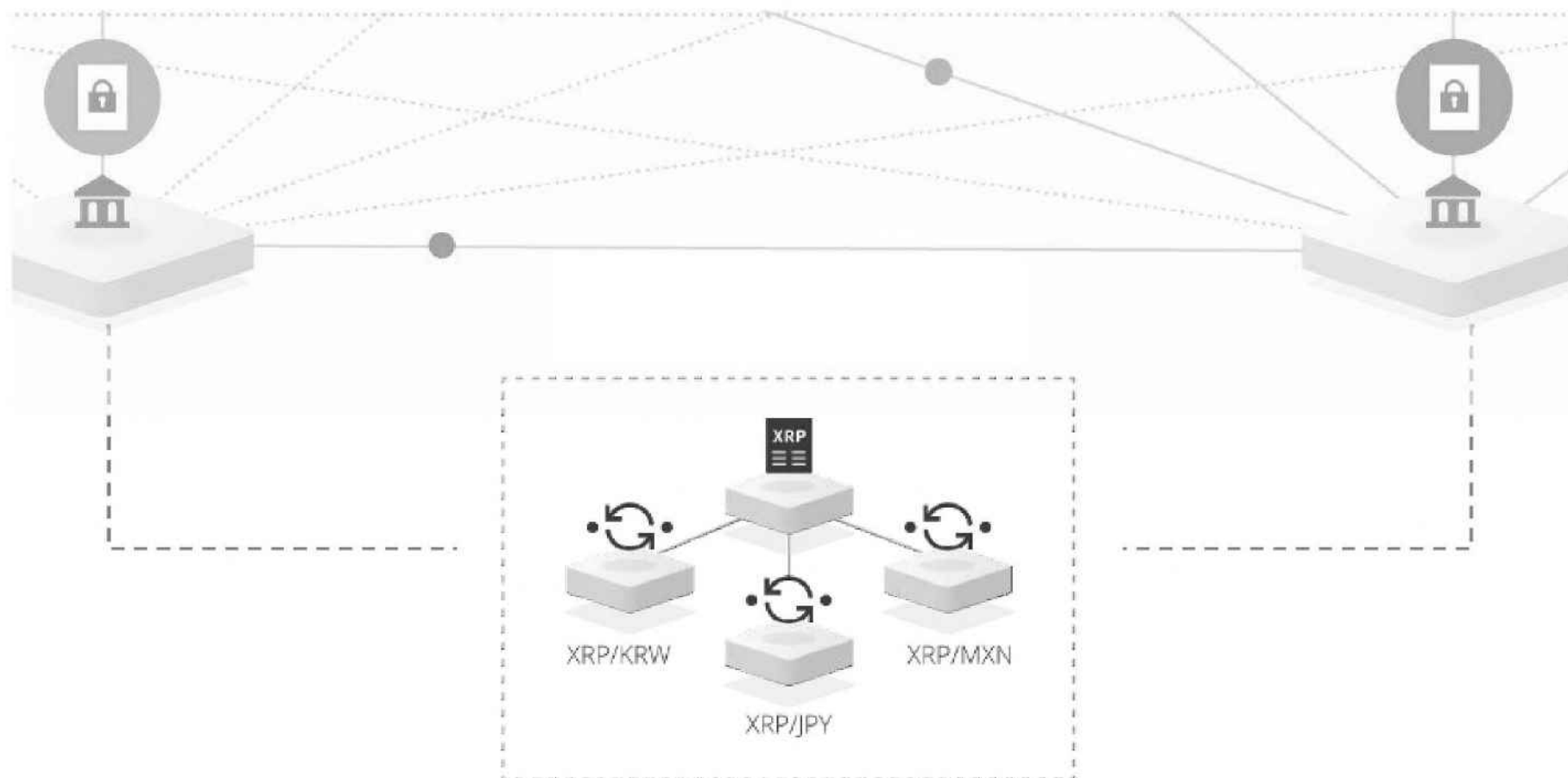
- Open-source technology
- Synchronizes transactions across multiple ledgers

For High Volume Corridors



For More Exotic Corridors







XRP

The Digital Asset Liquidity Solution



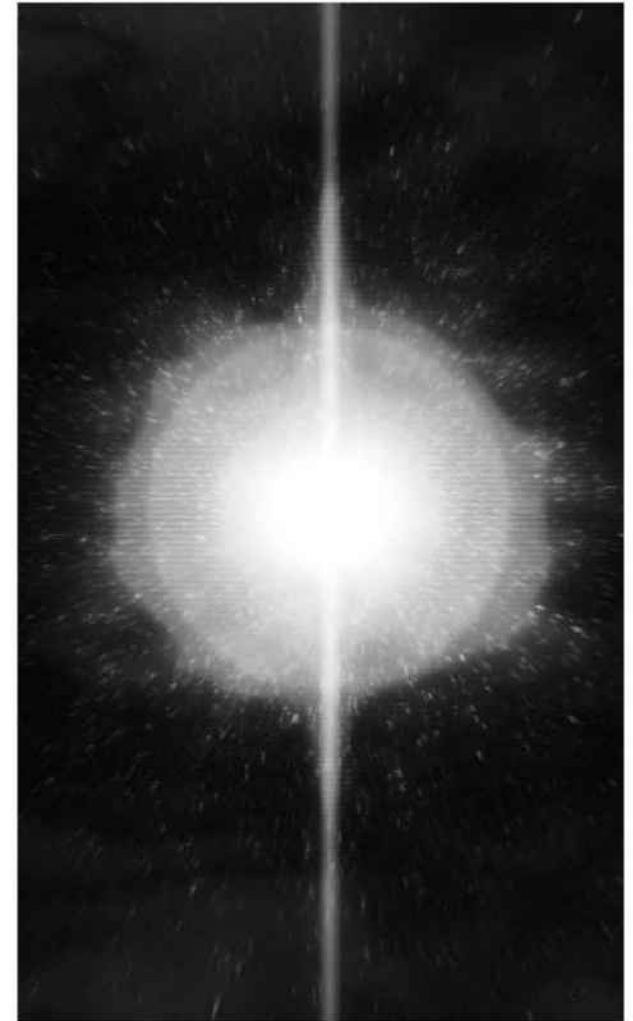
2012

XRP is Born

100 billion XRP initially created as
the digital asset native to the XRP
Ledger



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RPLI_SEC 0258196

The Attributes of XRP



The Attributes of XRP



Pre-Mined

Built directly into
the XRP Ledger



The Attributes of XRP



Pre-Mined

Built directly into
the XRP Ledger



Scarce

All XRP that will ever
exist already exists
(100 billion)



The Attributes of XRP



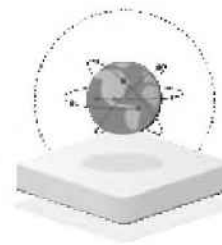
Pre-Mined

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All XRP that will ever
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Counterparty-Free

Not dependent on a
specific third party
for redemption



The Attributes of XRP



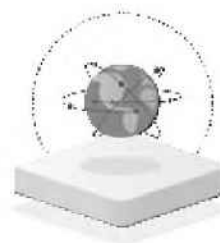
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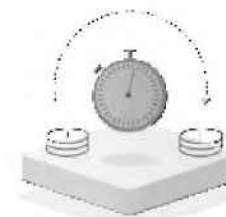
Scarce

All XRP that will ever
exist already exists
(100 billion)



Counterparty-Free

Not dependent on a
specific third party
for redemption



Fungible

All units of XRP are
considered equal
and valued equally

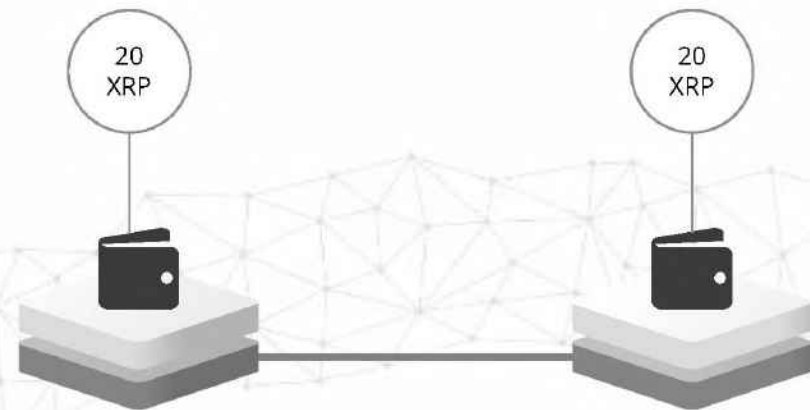


XRP as an Anti-Spam Measure



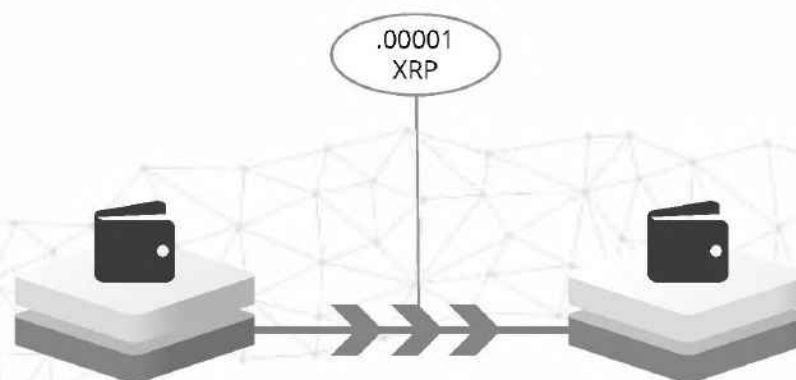
XRP as an Anti-Spam Measure

All XRP wallets are required to have a small reserve of XRP.



XRP as an Anti-Spam Measure

There is a fee of .00001 XRP for each transaction, which is destroyed upon transaction.





BUT HOW IS IT DIFFERENT FROM BITCOIN?



Comparing XRP to Bitcoin

BITCOIN	XRP



Comparing XRP to Bitcoin

BITCOIN	XRP
<p data-bbox="310 690 663 734">➤ 4 hours to settle</p>	<p data-bbox="1150 690 1524 734">➤ 4 seconds to settle</p>



Comparing XRP to Bitcoin

BITCOIN	XRP
<ul style="list-style-type: none">④ 4 hours to settle④ Fees: +\$2.00/transaction	<ul style="list-style-type: none">④ 4 seconds to settle④ Fees: \$0.005/transaction



Comparing XRP to Bitcoin

BITCOIN	XRP
<ul style="list-style-type: none">④ 4 hours to settle④ Fees: +\$2.00/transaction④ 8 transactions per second	<ul style="list-style-type: none">④ 4 seconds to settle④ Fees: \$0.005/transaction④ 1000 transactions per second



Comparing XRP to Bitcoin

BITCOIN	XRP
<ul style="list-style-type: none">④ 4 hours to settle④ Fees: +\$2.00/transaction④ 8 transactions per second④ 94 kWh per transaction	<ul style="list-style-type: none">④ 4 seconds to settle④ Fees: \$0.005/transaction④ 1000 transactions per second④ Negligible energy consumption



Comparing XRP to Bitcoin

BITCOIN

- ④ 4 hours to settle
- ④ Fees: +\$2.00/transaction
- ④ 8 transactions per second
- ④ 94 kWh per transaction
- ④ Requires global adoption

XRP

- ④ 4 seconds to settle
- ④ Fees: \$0.005/transaction
- ④ 1000 transactions per second
- ④ Negligible energy consumption
- ④ Works across networks



Comparing XRP to Bitcoin

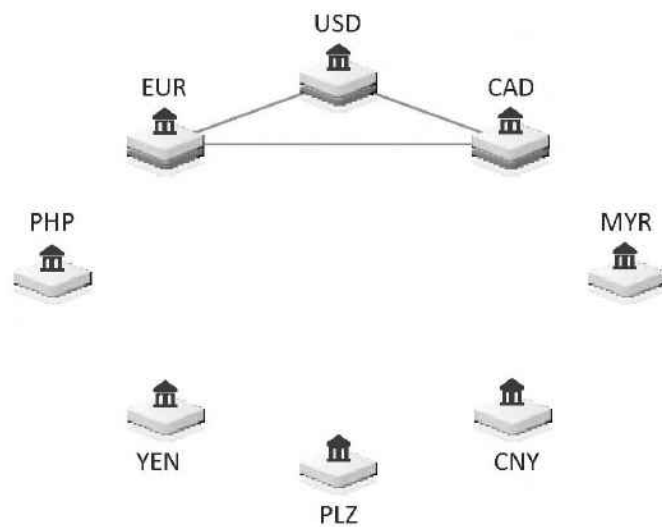
BITCOIN	XRP
<ul style="list-style-type: none">④ 4 hours to settle④ Fees: +\$2.00/transaction④ 8 transactions per second④ 94 kWh per transaction④ Requires global adoption④ Unstable governance	<ul style="list-style-type: none">④ 4 seconds to settle④ Fees: \$0.005/transaction④ 1000 transactions per second④ Negligible energy consumption④ Works across networks④ 30 million ledgers closed without issue



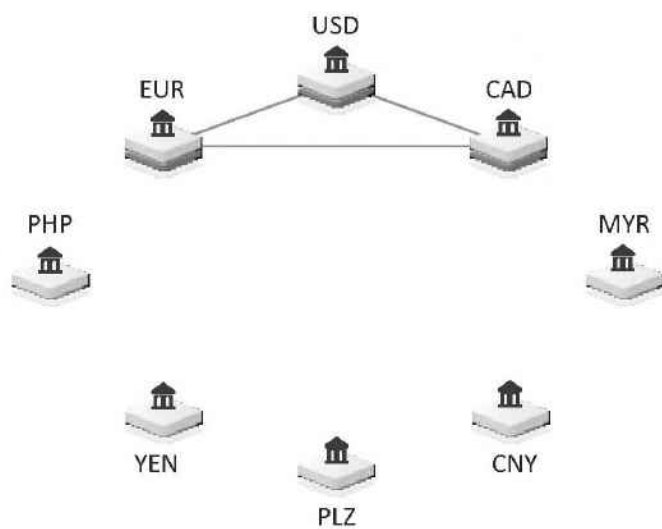
XRP for the Enterprise Use Case



Today: Payment Reach Through Account Relationships



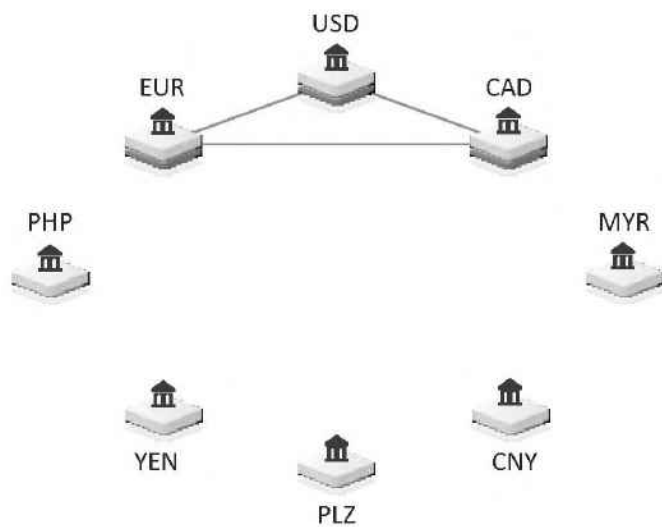
Today: Payment Reach Through Account Relationships



➤ Cost to open and maintain accounts



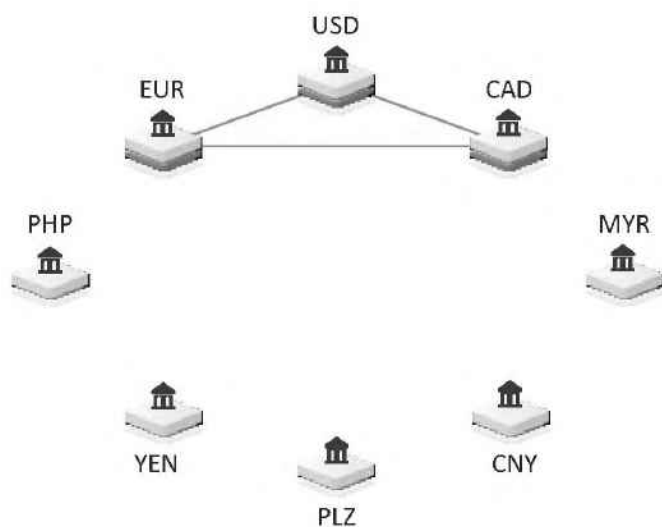
Today: Payment Reach Through Account Relationships



- Cost to open and maintain accounts
- Ongoing compliance costs for the bank



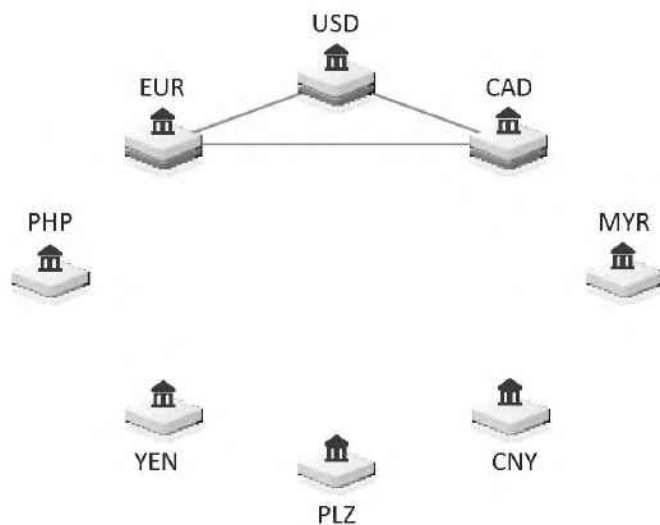
Today: Payment Reach Through Account Relationships



- ① Cost to open and maintain accounts
- ① Ongoing compliance costs for the bank
- ① Opportunity cost of trapped liquidity



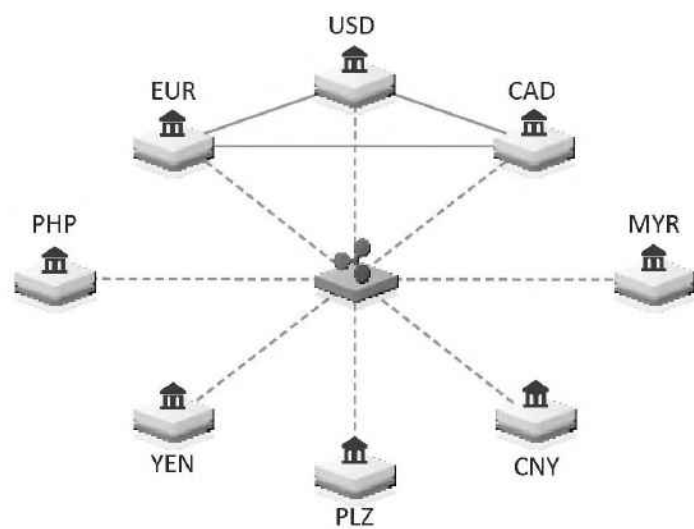
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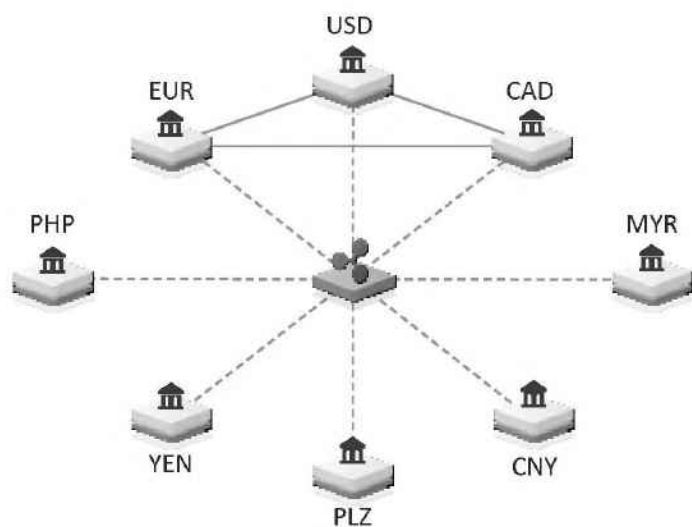
- ① Cost to open and maintain accounts
- ① Ongoing compliance costs for the bank
- ① Opportunity cost of trapped liquidity
- ① Reach limited to high-volume corridors



Expanding Reach through a Digital Asset – XRP



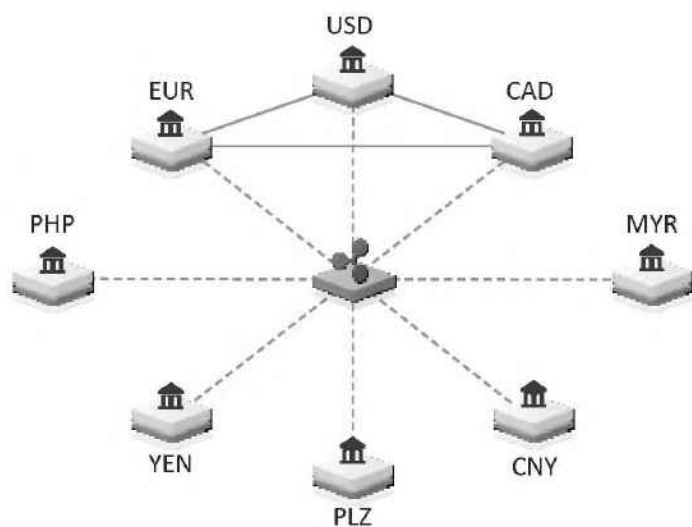
Expanding Reach through a Digital Asset – XRP



➤ XRP: liquidity tool for efficient reach



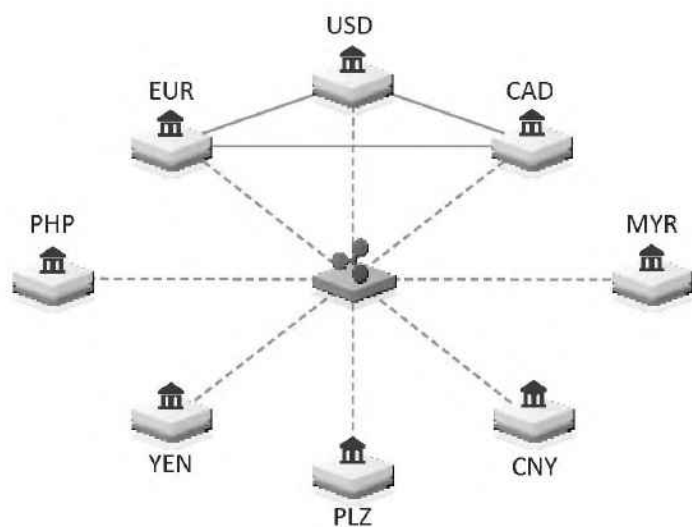
Expanding Reach through a Digital Asset – XRP



- XRP: liquidity tool for efficient reach
- Sources liquidity for fiat-to-fiat payments



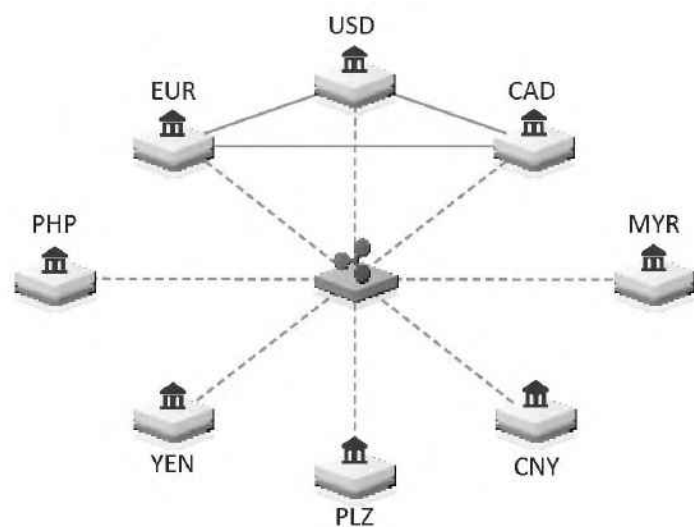
Expanding Reach through a Digital Asset – XRP



- ③ XRP: liquidity tool for efficient reach
- ③ Sources liquidity for fiat-to-fiat payments
- ③ Eliminates accounts & capital costs



Expanding Reach through a Digital Asset – XRP



- ① XRP: liquidity tool for efficient reach
- ① Sources liquidity for fiat-to-fiat payments
- ① Eliminates accounts & capital costs
- ① XRP complements fiat currency





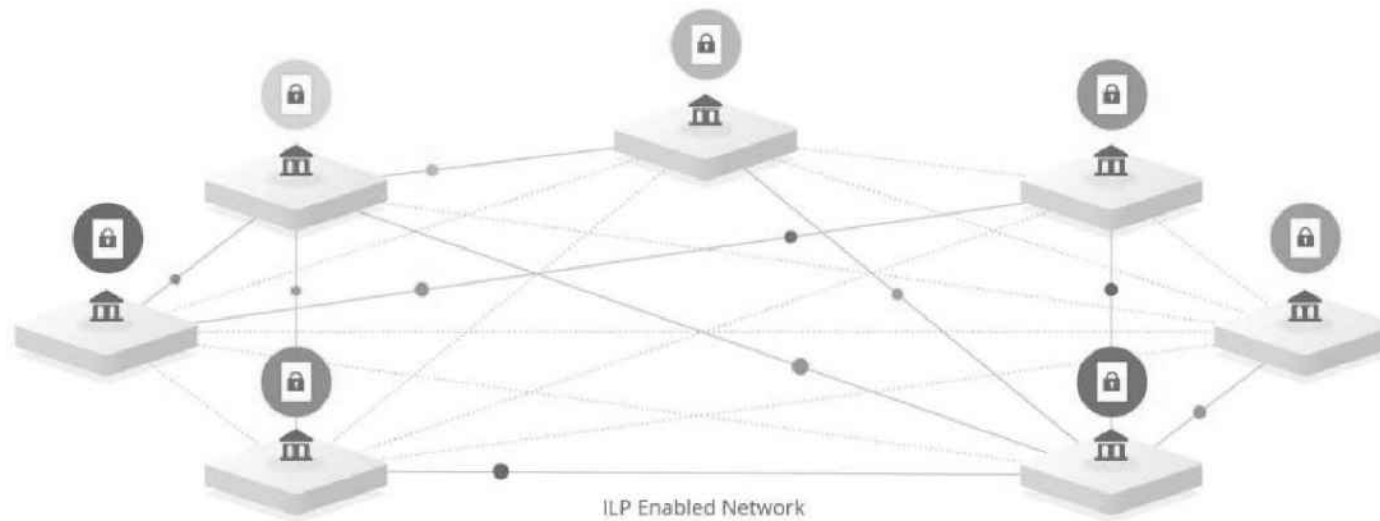
The XRP Ledger

—
The Home of XRP

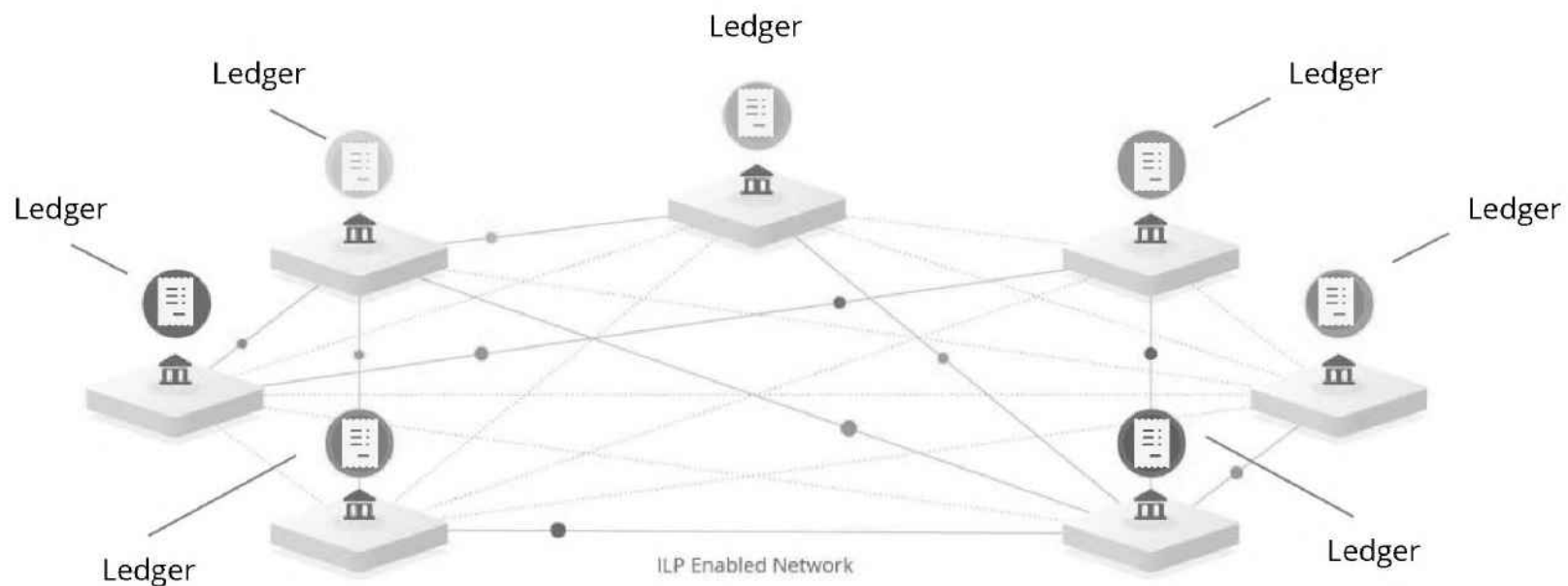


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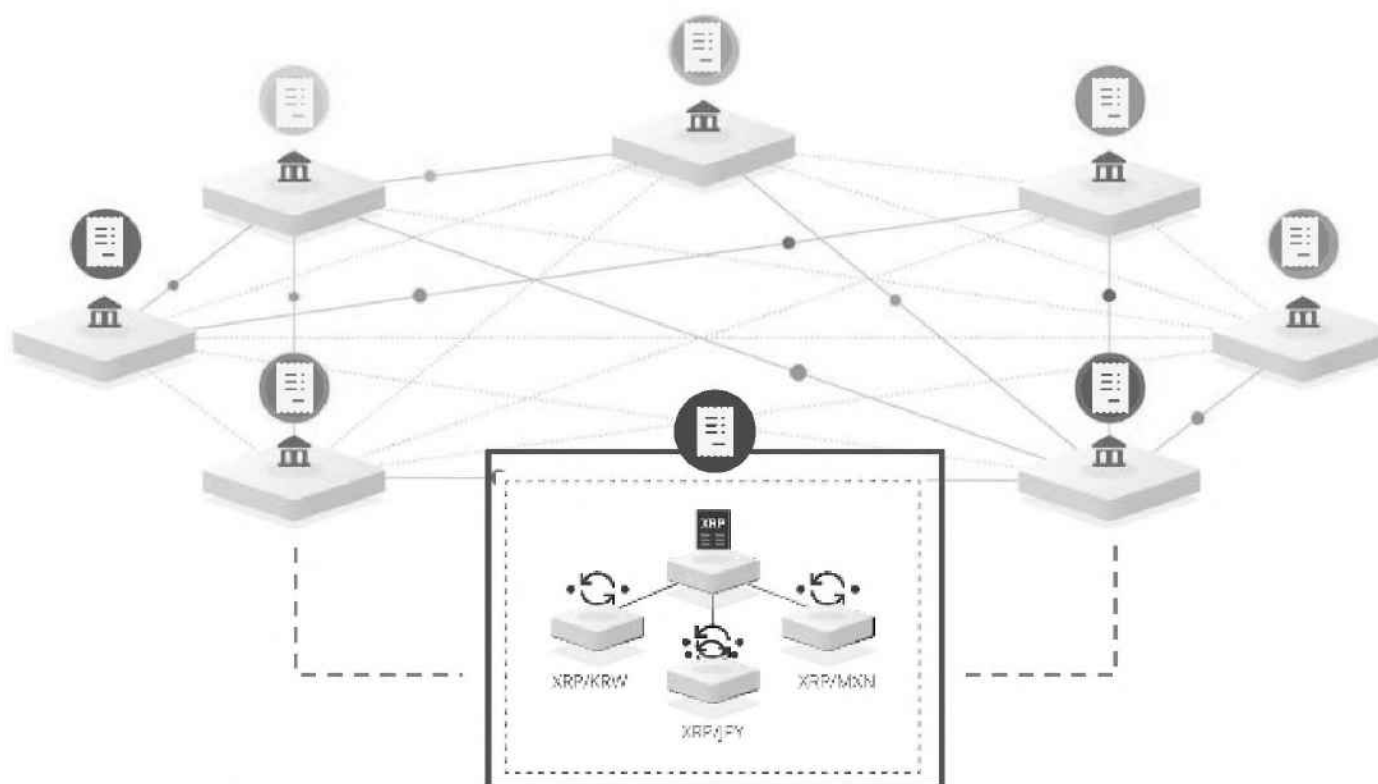
Interledger Protocol...

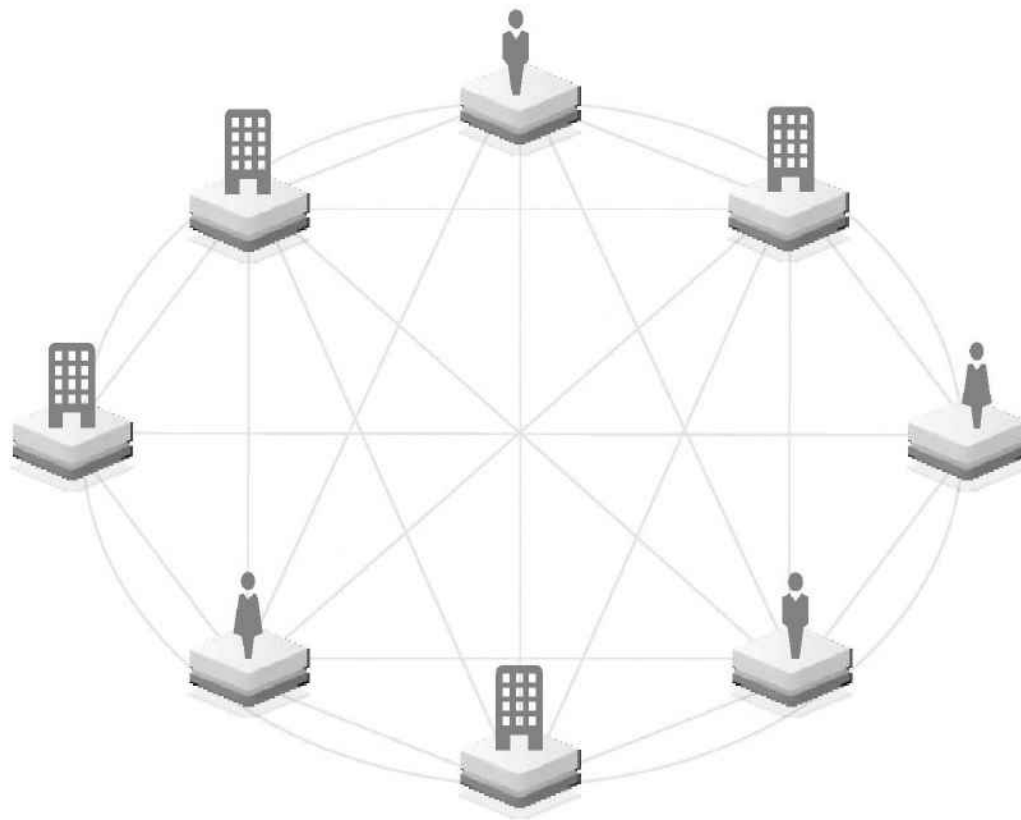


Interledger Protocol... Connects Ledgers Together



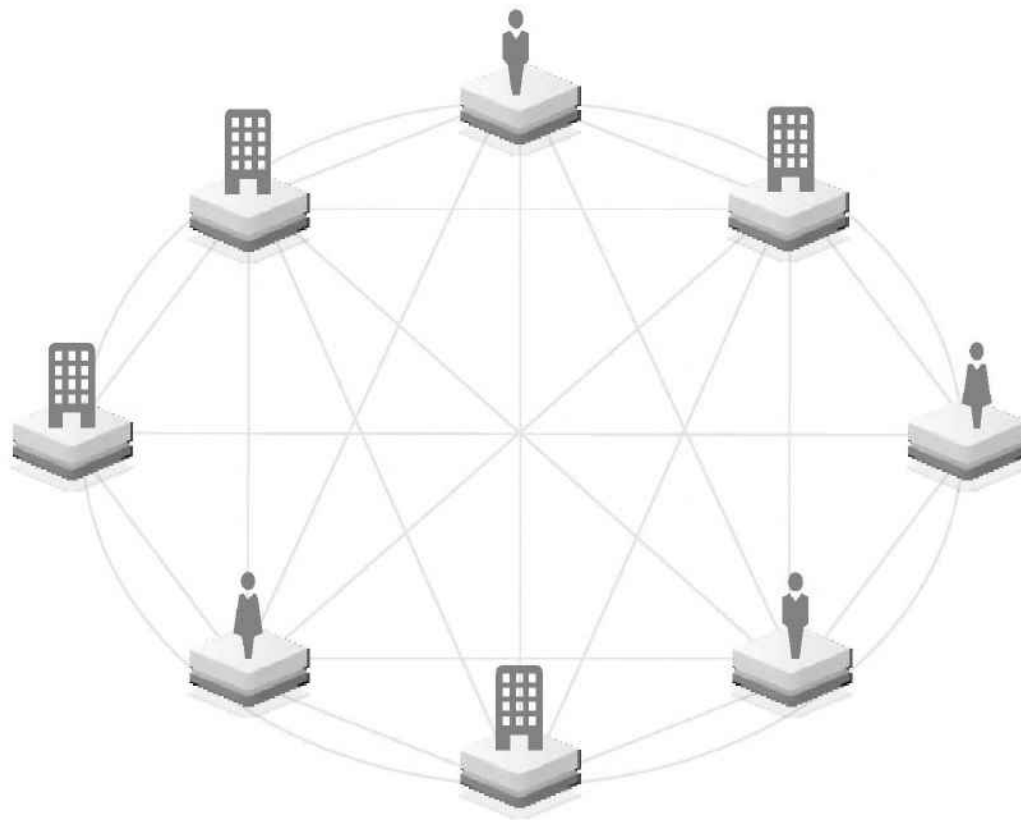
The **XRP** Ledger Is Just Another Ledger





The XRP Ledger

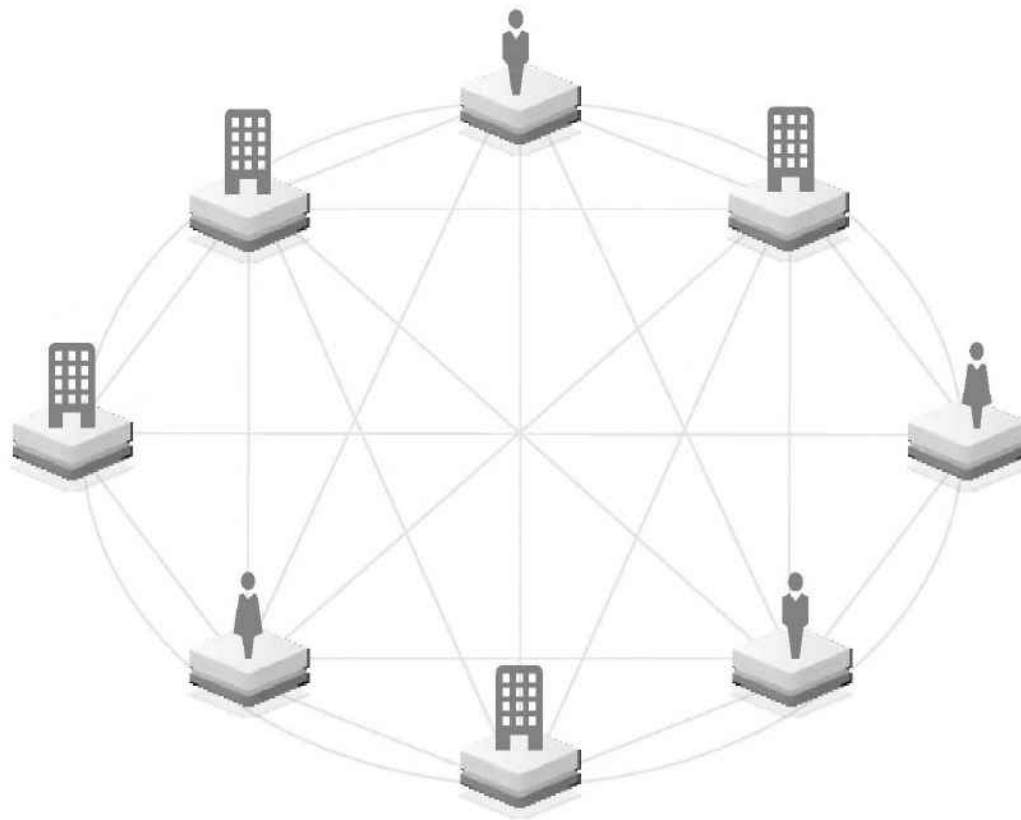




The XRP Ledger

- Open source, distributed ledger

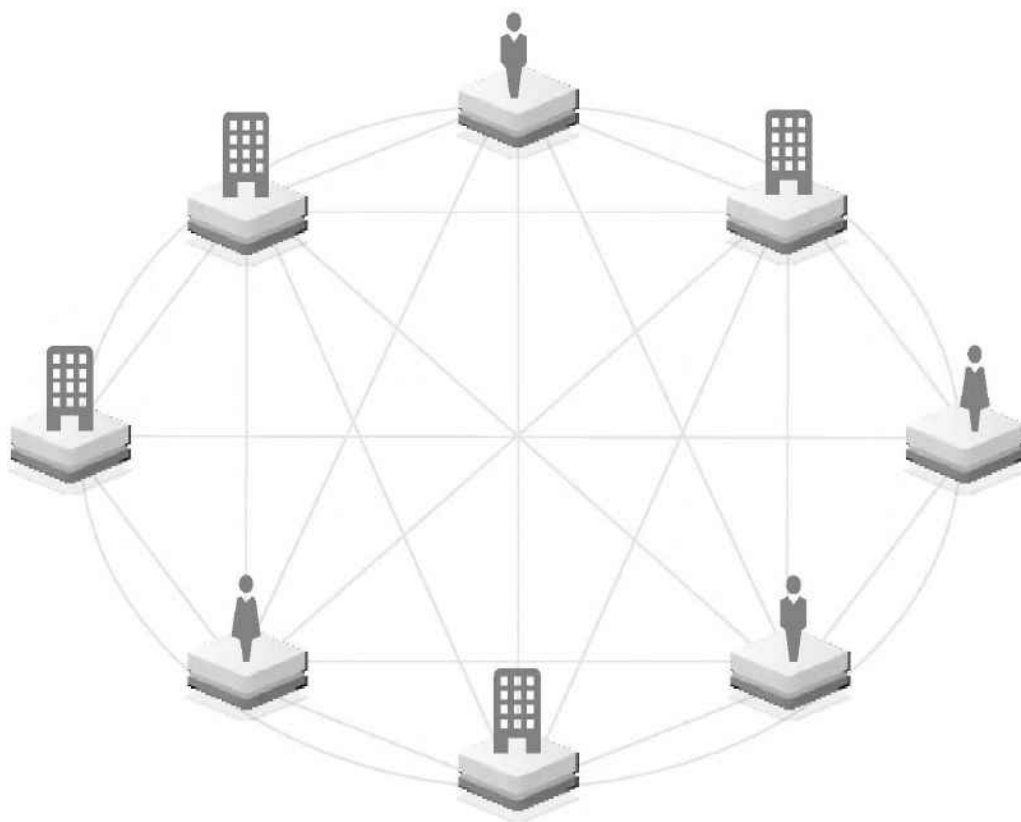




The XRP Ledger

- Open source, distributed ledger
- "Consensus" based

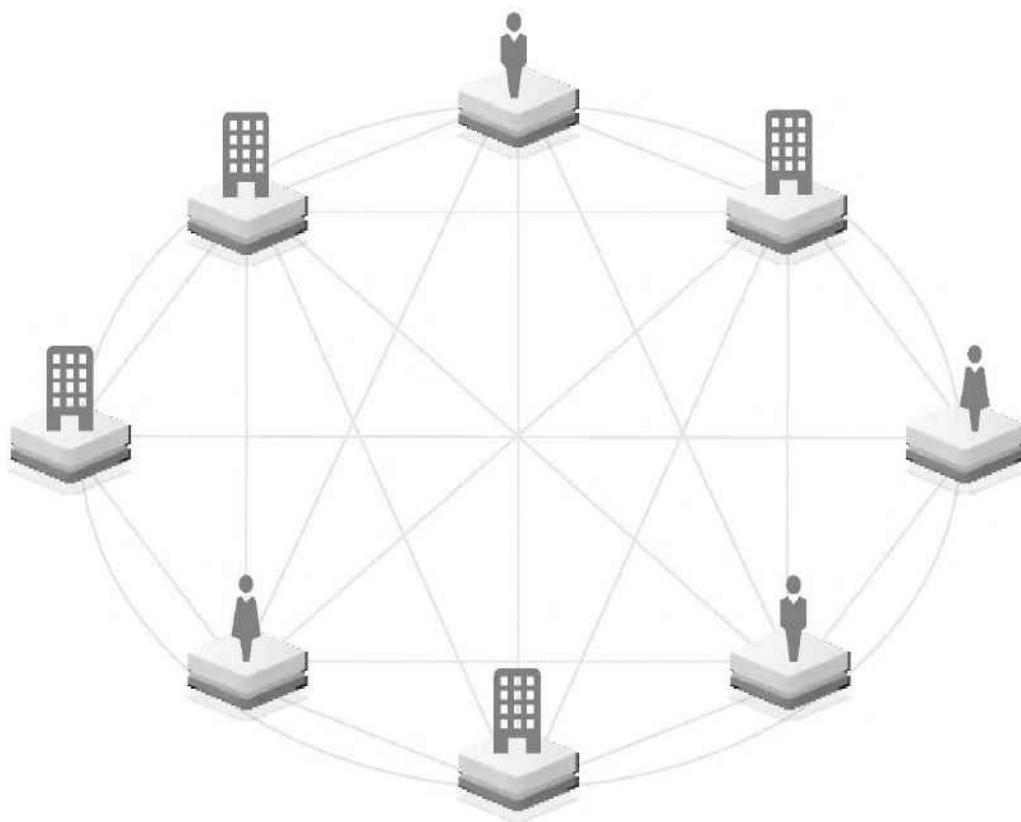




The XRP Ledger

- Open source, distributed ledger
- "Consensus" based
- Supports transfer and exchanges of currency "IOUs" and XRP





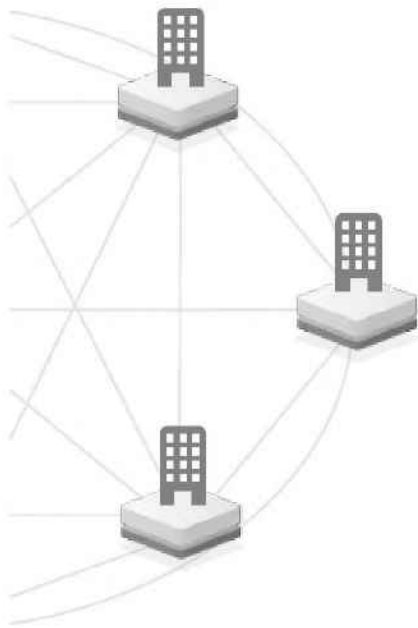
The XRP Ledger

- Open source, distributed ledger
- “Consensus” based
- Supports transfer and exchanges of currency “IOUs” and XRP
- Users deposit and withdraw through “gateways”

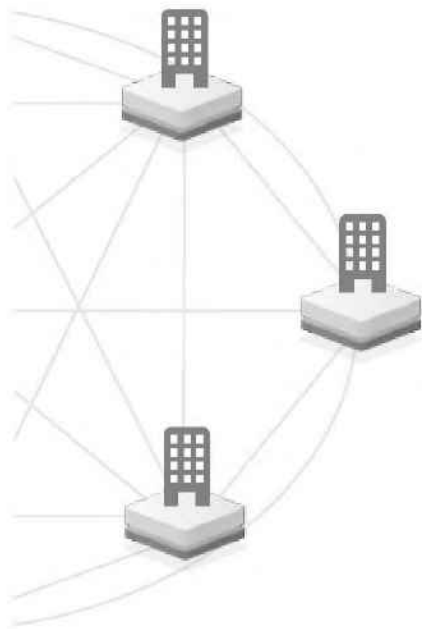


Moving Funds On and Off the XRP Ledger

Gateways are businesses that link the XRP Ledger to the rest of the world.



Moving Funds On and Off the XRP Ledger

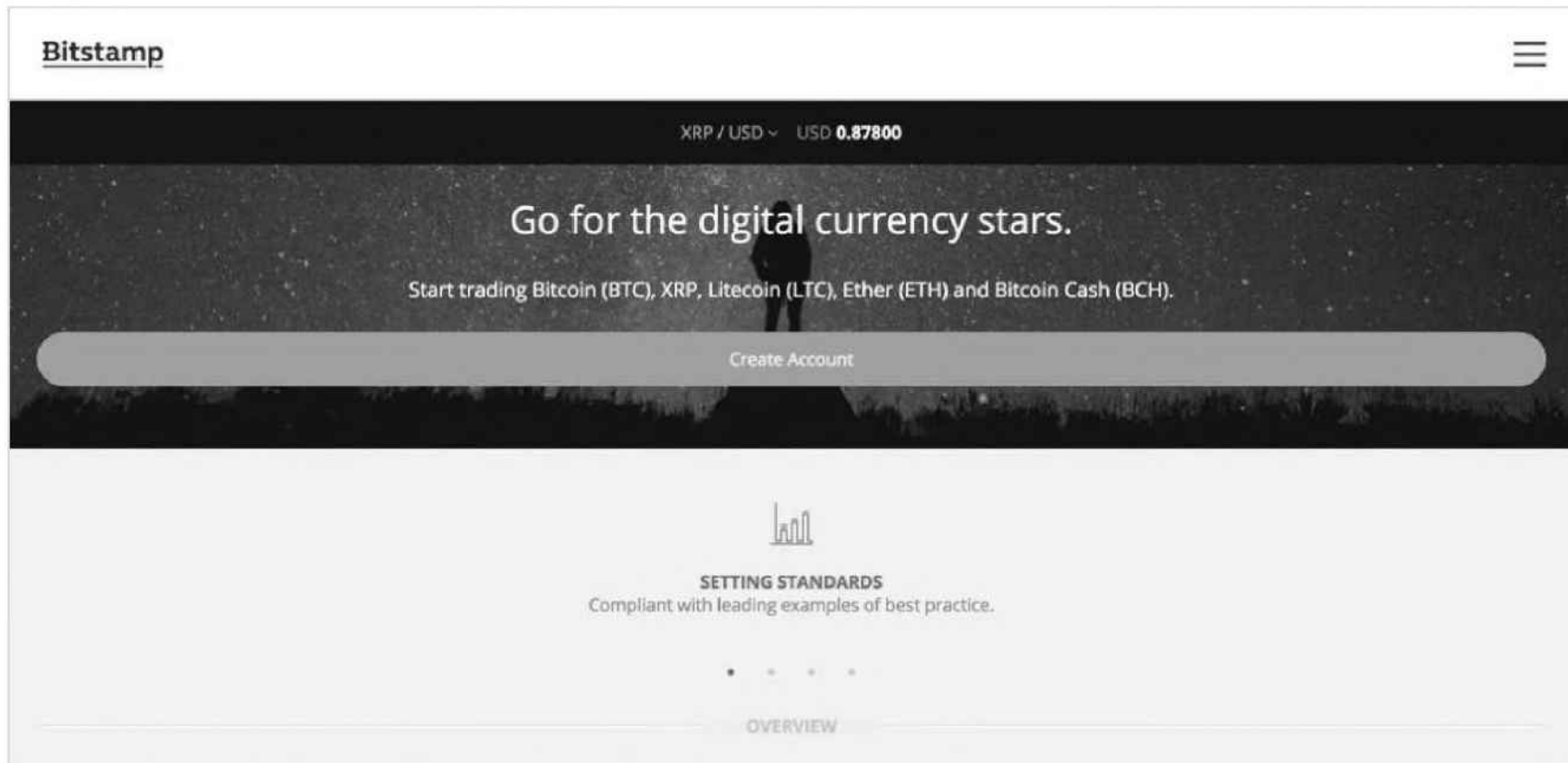


Gateways are businesses that link the XRP Ledger to the rest of the world.

- **Issuing Gateway:** receives money (or other assets of value) outside of the ledger, and creates issuances in XRP Ledger.

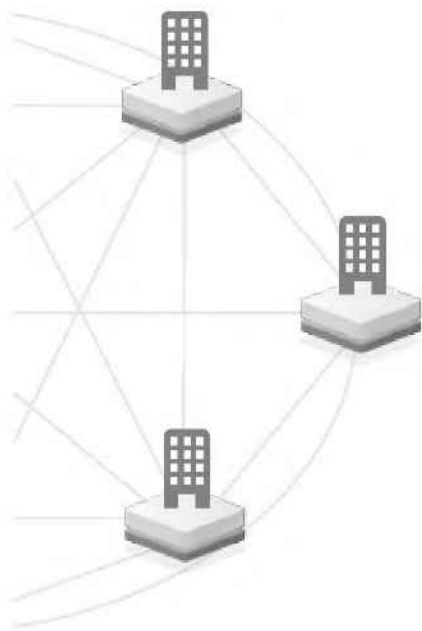


Issuing Gateway: Bitstamp



62

Moving Funds On and Off the XRP Ledger



Gateways are businesses that link the XRP Ledger to the rest of the world.

- **Issuing Gateway:** receives money (or other assets of value) outside of the ledger, and creates issuances in XRP Ledger.
- **Private Exchange:** holds XRP and lets its customers buy and sell that XRP in its own system.



Private Exchange: Poloniex

POLONIEX

EXCHANGE

MARGIN TRADING

LENDING

[Sign in](#) or [Create an Account](#) to start trading.

WELCOME TO POLONIEX

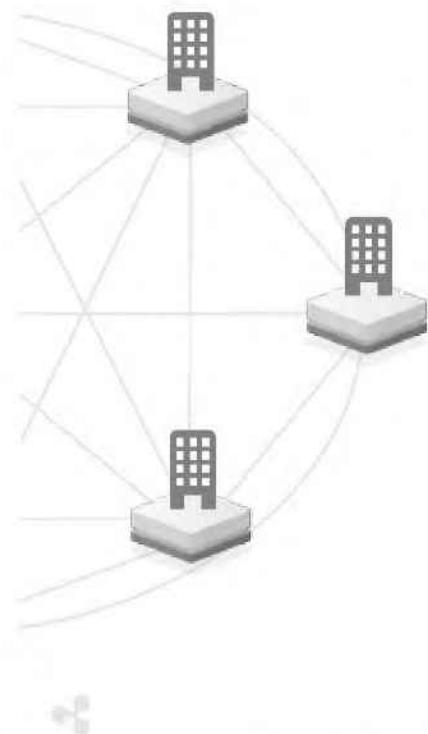
We are a US-based digital asset exchange offering maximum security and advanced trading features.

Trade securely on the world's
most active digital asset exchange.

Create Your Account

Already a member? [Sign in](#).

Moving Funds On and Off the XRP Ledger



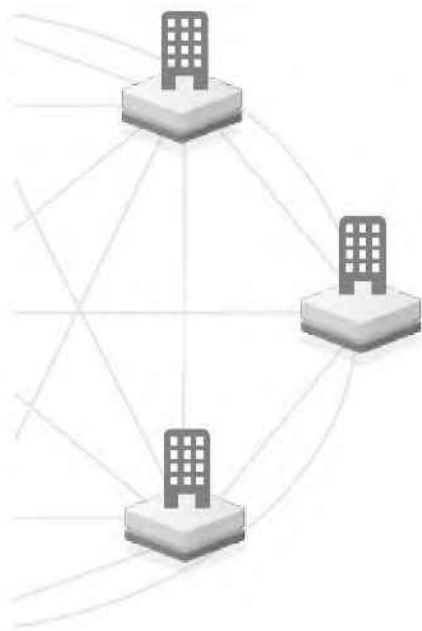
Gateways are businesses that link the XRP Ledger to the rest of the world.

- **Issuing Gateway:** receives money (or other assets of value) outside of the ledger, and creates issuances in XRP Ledger.
- **Private Exchange:** holds XRP and lets its customers buy and sell that XRP in its own system.
- **Merchants** accept payment within XRP Ledger in exchange for goods and services in the outside world.

Merchants



Moving Funds On and Off the XRP Ledger

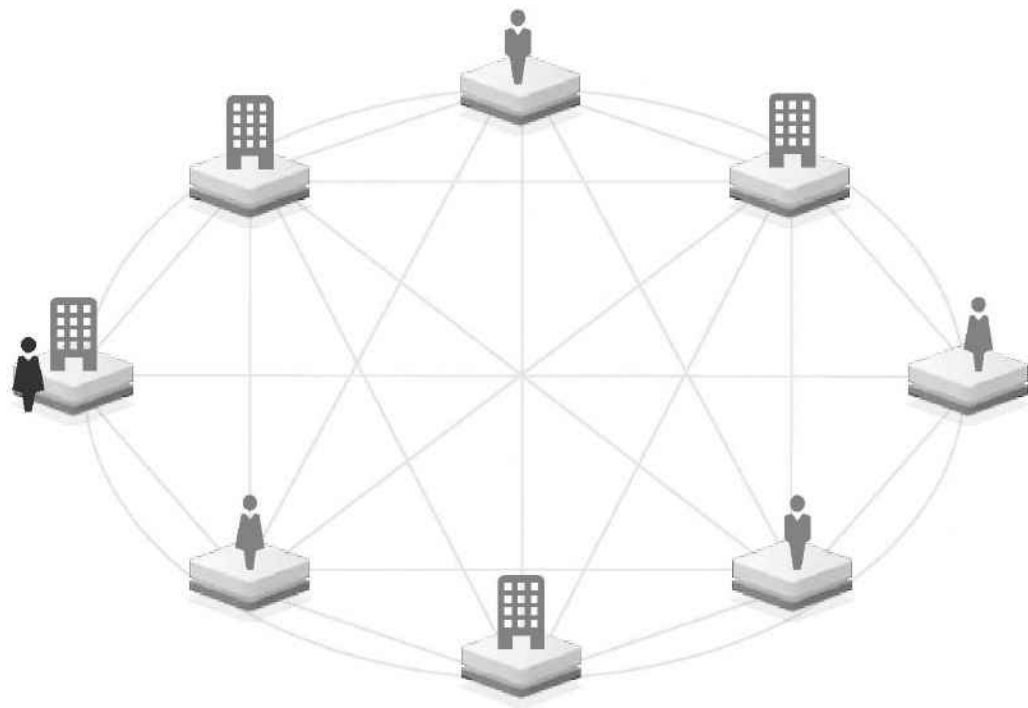


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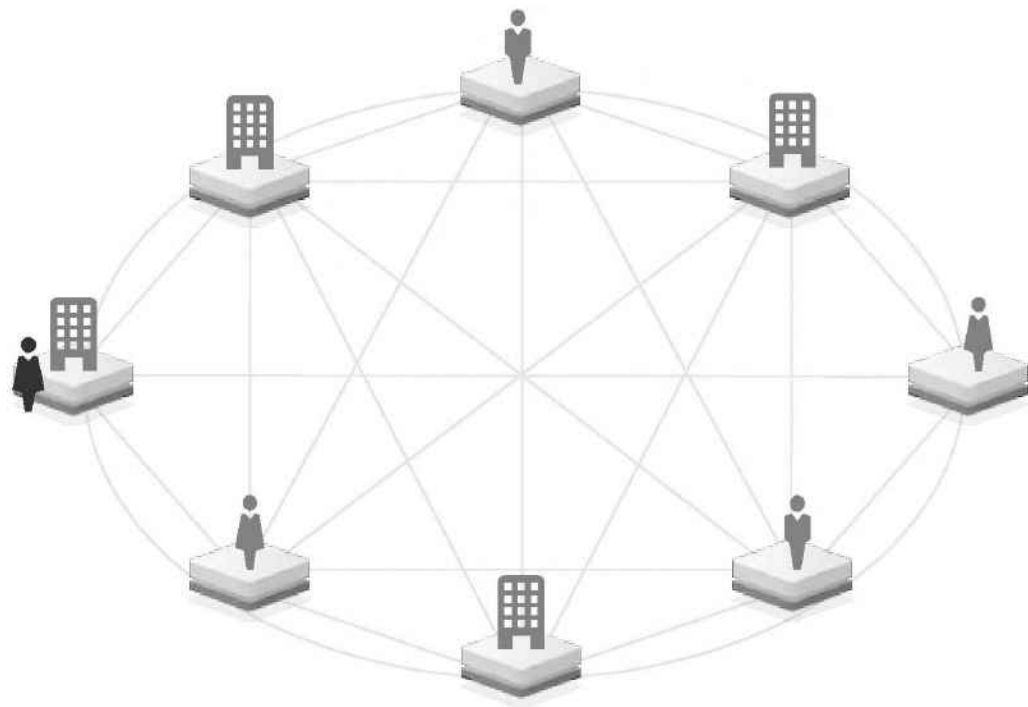
Gateways are responsible for complying with local regulations, including any applicable AML/KYC and reporting requirements.

Transaction Example



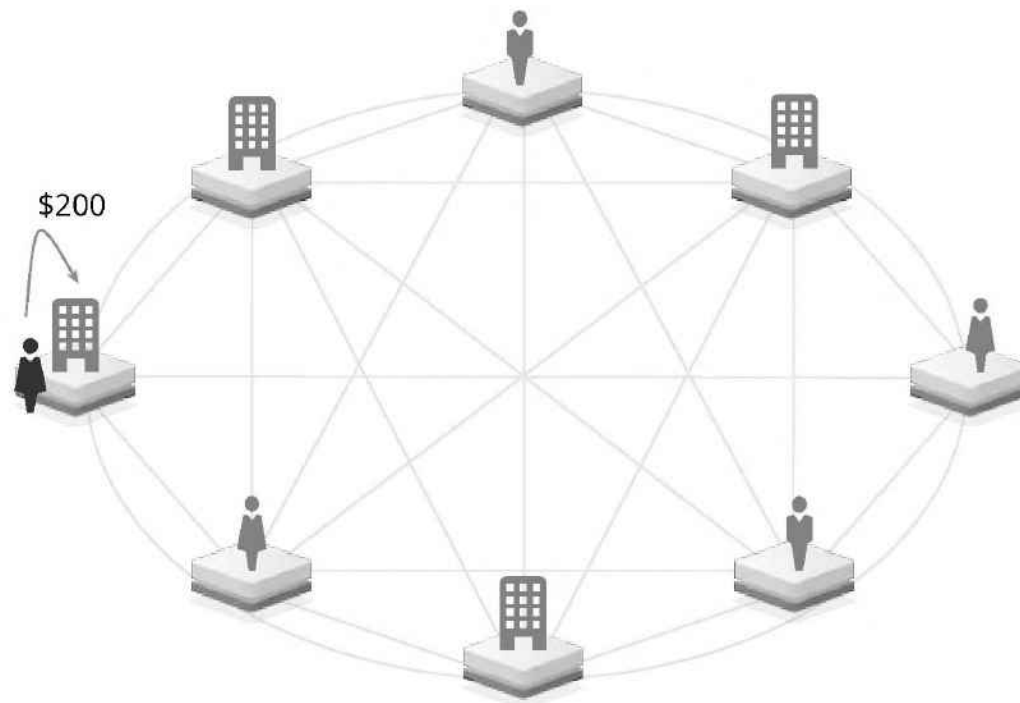
Transaction Example - Setting Up a Wallet

- Alice opens an account at ACME Gateway



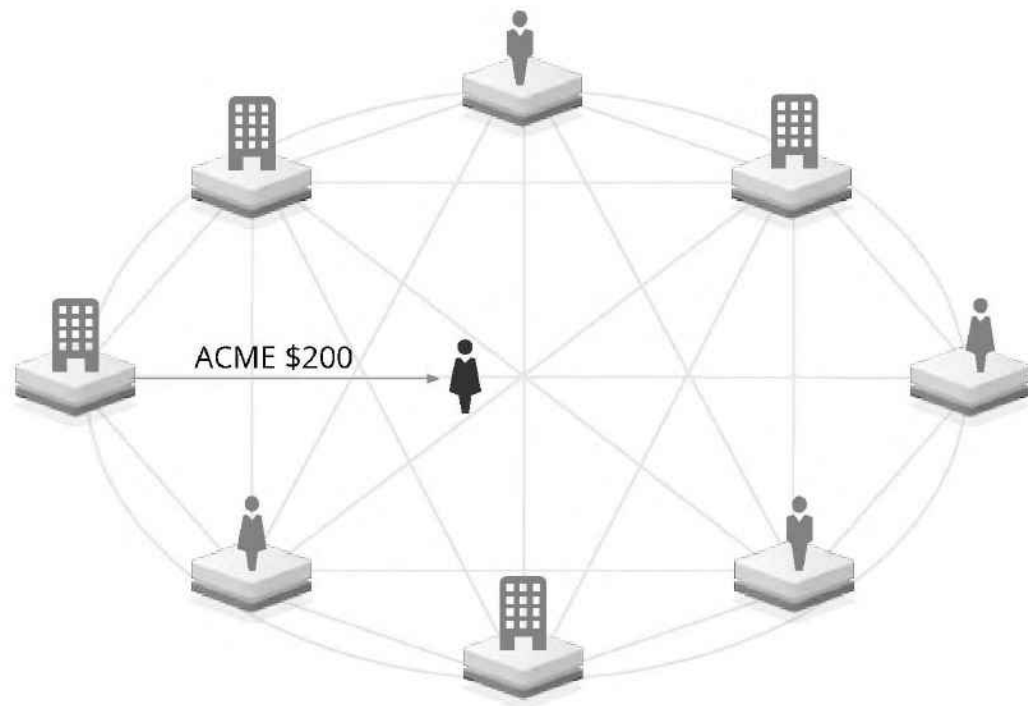
Transaction Example - Depositing Funds

- Alice opens an account at ACME Gateway
- Alice transfers \$200 USD to ACME



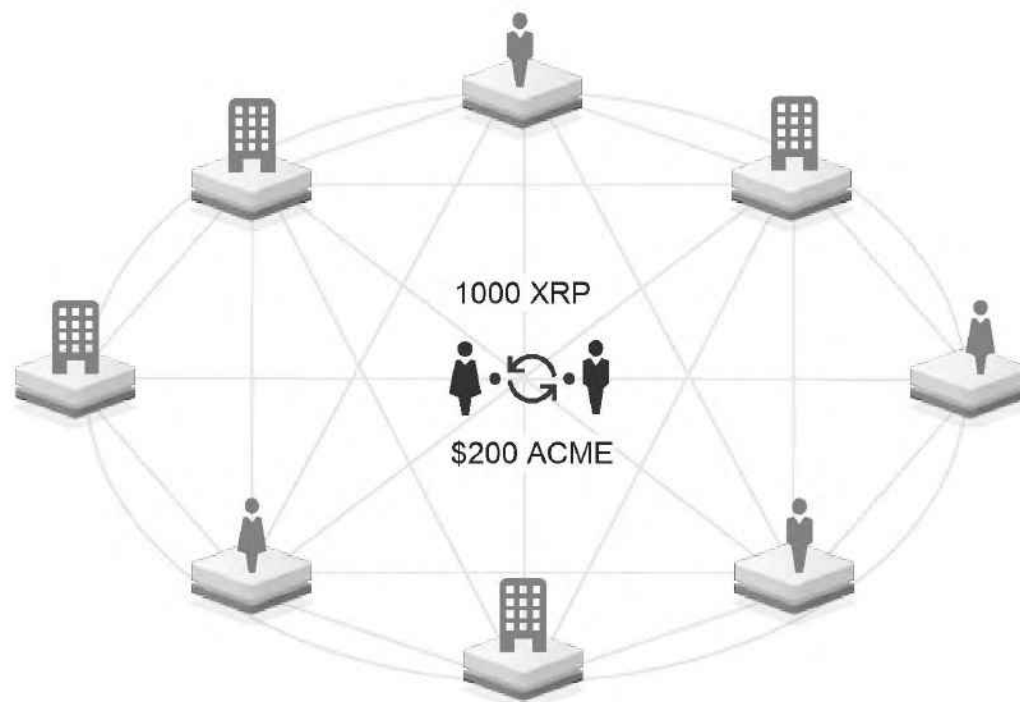
Transaction Example - Gateway IOU Payment

- Alice opens an account at ACME Gateway
- Alice transfers \$200 USD to ACME
- ACME issues Alice an "IOU" for \$200 USD on XRP Ledger



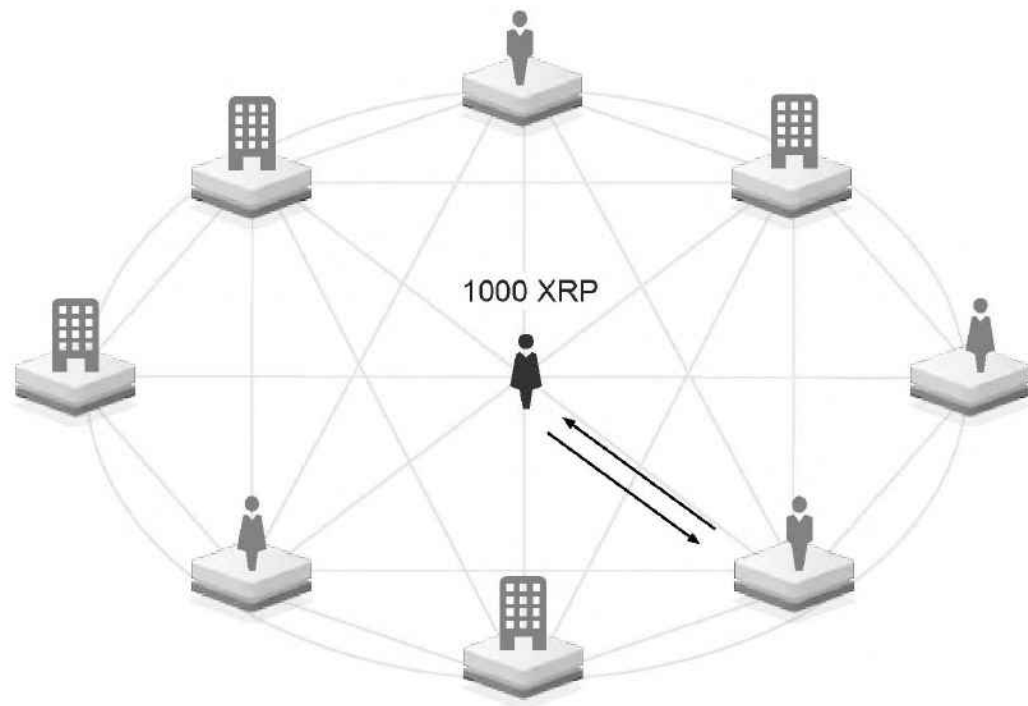
Transaction Example - Trading on the XRP Ledger

- Alice opens an account at ACME Gateway
- Alice transfers \$200 USD to ACME
- ACME issues Alice an "IOU" for \$200 USD on XRP Ledger
- Alice exchanges her \$200 ACME-USD for 1000 XRP from Bob



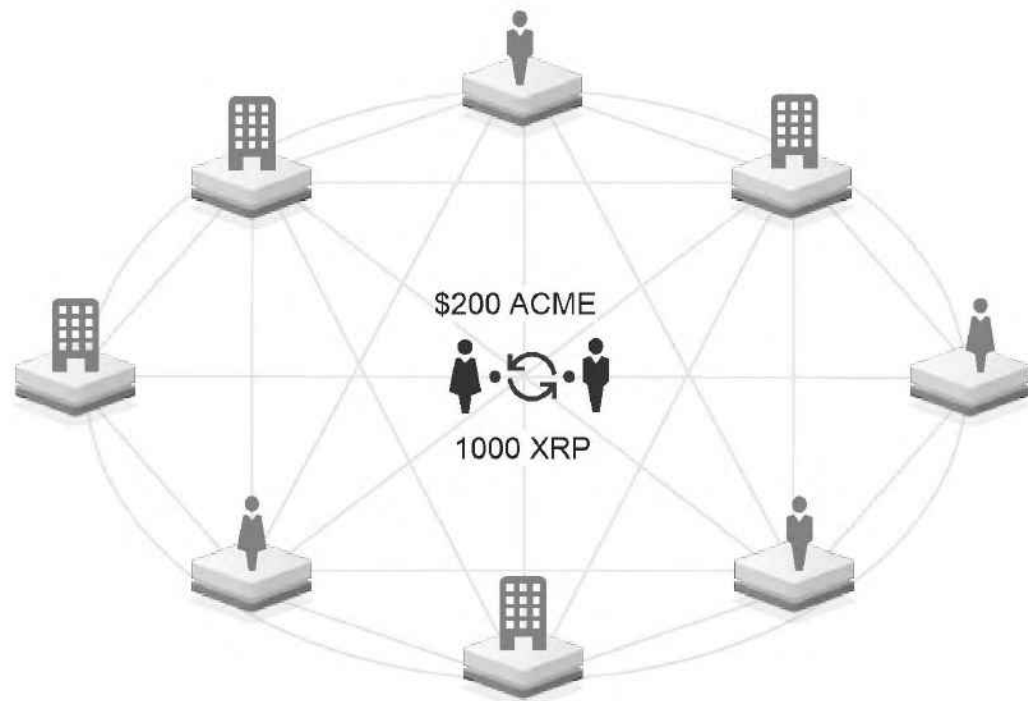
Transaction Example - P2P Payment on the XRP Ledger

- Alice conducts payments and exchanges within XRP Ledger



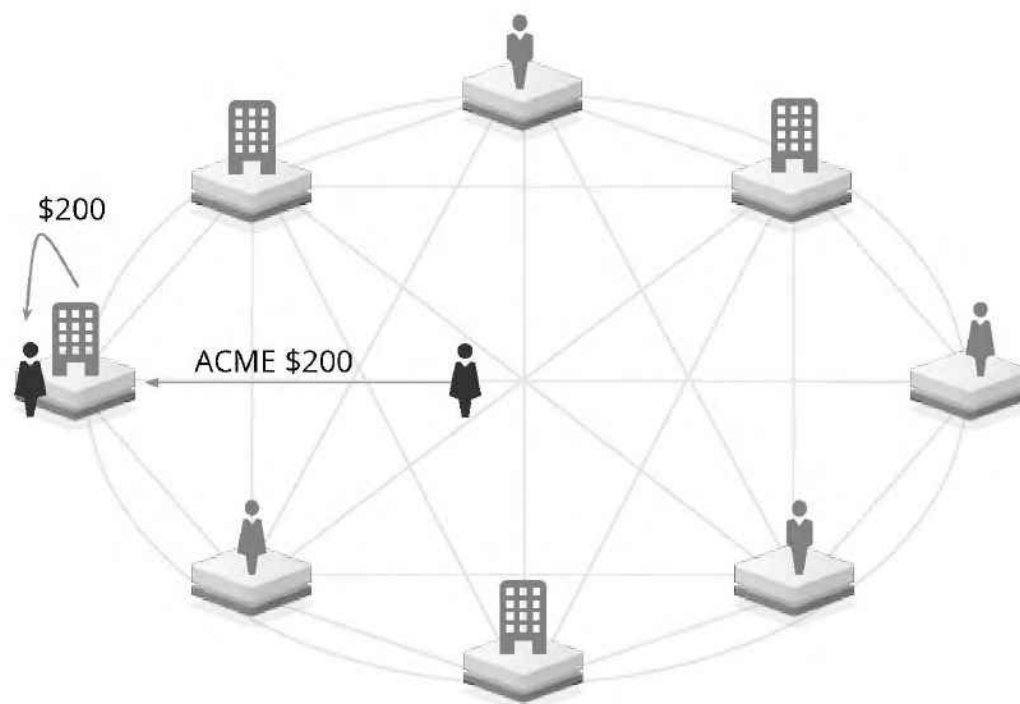
Transaction Example - Trading on the XRP Ledger

- Alice conducts payments and exchanges within XRP Ledger
- When Alice is ready to “cash out,” she exchanges the XRP for ACME-issued currency



Transaction Example - Withdrawing Funds

- Alice conducts payments and exchanges within XRP Ledger
- When Alice is ready to “cash out,” she exchanges the XRP for ACME-issued currency
- ...and sends it to ACME, who redeems the IOU for fiat currency outside of the ledger





XRP Ledger Monitoring



Monitoring for Suspicious Behavior on the XRP Ledger



UNITED STATES DEPARTMENT OF THE TREASURY

FinCEN
FINANCIAL CRIMES ENFORCEMENT NETWORK

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FinCEN Fines Ripple Labs Inc. in First Civil Enforcement Action Against a Virtual Currency Exchanger

20150505.pdf 221.45 KB

Contact: Contact: Steve Hudak (703) 905-3770
Immediate Release: May 05, 2015

WASHINGTON, DC – The Financial Crimes Enforcement Network (FinCEN), working in coordination with the U.S. Attorney's Office for the Northern District of California (USAO-NDCA), assessed a \$700,000 civil money penalty today against Ripple Labs Inc. and its wholly-owned subsidiary, XRP II, LLC (formerly known as XRP Fund II, LLC). Ripple Labs willfully violated several requirements of the Bank Secrecy Act (BSA) by acting as a money services business (MSB) and selling its virtual currency, known as XRP, without registering with FinCEN, and by failing to implement and maintain an adequate anti-money laundering (AML) program designed to protect its products from use by money launderers or terrorist financiers. XRP II later assumed Ripple Labs' functions of selling virtual currency and acting as an MSB; however, like its parent company, XRP II willfully violated the BSA by failing to implement an effective AML

Monitoring for Suspicious Behavior on the XRP Ledger

01

LAYERING

Uses multiple gateways
to rapidly move funds in
and out



Monitoring for Suspicious Behavior on the XRP Ledger

01

LAYERING

Uses multiple gateways to rapidly move funds in and out

02

STRUCTURING

Breaks up transactions to avoid known U.S. reporting thresholds



Monitoring for Suspicious Behavior on the XRP Ledger

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LAYERING

Uses multiple gateways to rapidly move funds in and out

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STRUCTURING

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03

XRP THEFTS

User reports that XRP has been stolen from his/her wallet



Monitoring for Suspicious Behavior on the XRP Ledger

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04

FUNNELING

Many to one, one to many transactions through multiple wallets



Monitoring for Suspicious Behavior on the XRP Ledger

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FUNNELING

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05

PYRAMID SCHEMES

Third party sales of XRP or IOUs through illegal marketing schemes



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Breaks up transactions to avoid known U.S. reporting thresholds

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XRP THEFTS

User reports that XRP has been stolen from his/her wallet

04

FUNNELING

Many to one, one to many transactions through multiple wallets

05

PYRAMID SCHEMES

Third party sales of XRP or IOUs through illegal marketing schemes

06

PHISHING SCHEMES

Emails and websites designed to compromise user wallets



Public Posts of Suspicious Activity

Attempting to connect potentially illegal activity identified in public forums to wallets and transactions on the XRP Ledger



User-reported XRP Thefts

Analyzing patterns in user-reported thefts
to uncover common culprits and their
techniques on the XRP Ledger

A computer monitor displaying the Ripple XRP Theft Report form. The monitor is a silver Apple iMac. The screen shows the Ripple logo in the top left corner. The main heading is "XRP Theft Report". Below the heading are three input fields with labels and asterisks indicating required fields. The first field is for an email address, the second for an XRP wallet public address, and the third for the XRP wallet public address where funds were sent. The third field has a note below it: "If you don't know this, type 'I don't know'".

ripple

Solutions * XRP * Technology Net

XRP Theft Report

Enter an email address at which we can reach you *

Enter your XRP wallet public address *

If known, enter the XRP wallet public address where funds were sent *

If you don't know this, type "I don't know"





Investigation Case Study #1





2015

First Alert

A user of the XRP Ledger (“victim”) reports a theft of 1 million XRP

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2015

First Alert

The victim, based in Japan, reports receiving unsolicited emails with 2FA codes

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2015

First Alert

Ripple's investigation finds two other XRP theft reports naming the same counterparty wallet ("suspect")

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Ongoing Investigation

Over the next 30+ months, Ripple has continued to investigate this suspect's wallet along with other associated wallets





Ongoing Investigation

Over the next 30+ months, Ripple has continued to investigate this suspect's wallet along with other associated wallets

- No KYC information (suspect is not a Ripple customer)





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RPLI_SEC 0258265

117
user-reported thefts



117
user-reported thefts

5
associated "suspect" wallets



117
user-reported thefts

5
associated "suspect" wallets

113 million
reportedly stolen XRP



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RPLI_SEC 0258268



XRP received by suspect wallets between 2015 and 2017

96

261,960,469

XRP received by suspect wallets between 2015 and 2017





\$4 million (at time of thefts)

261,960,469

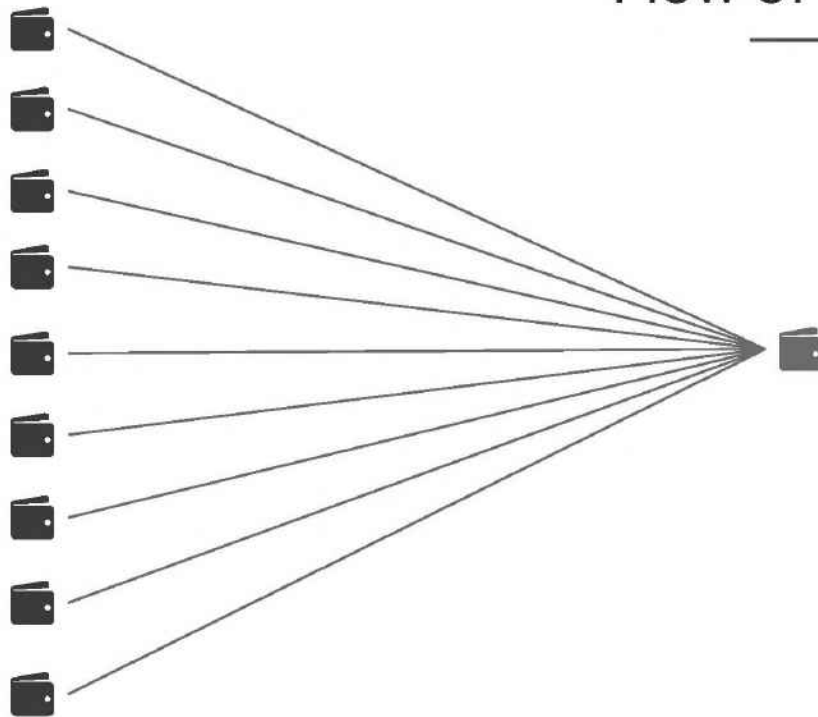
XRP received by suspect wallets between 2015 and 2017



Flow of Funds

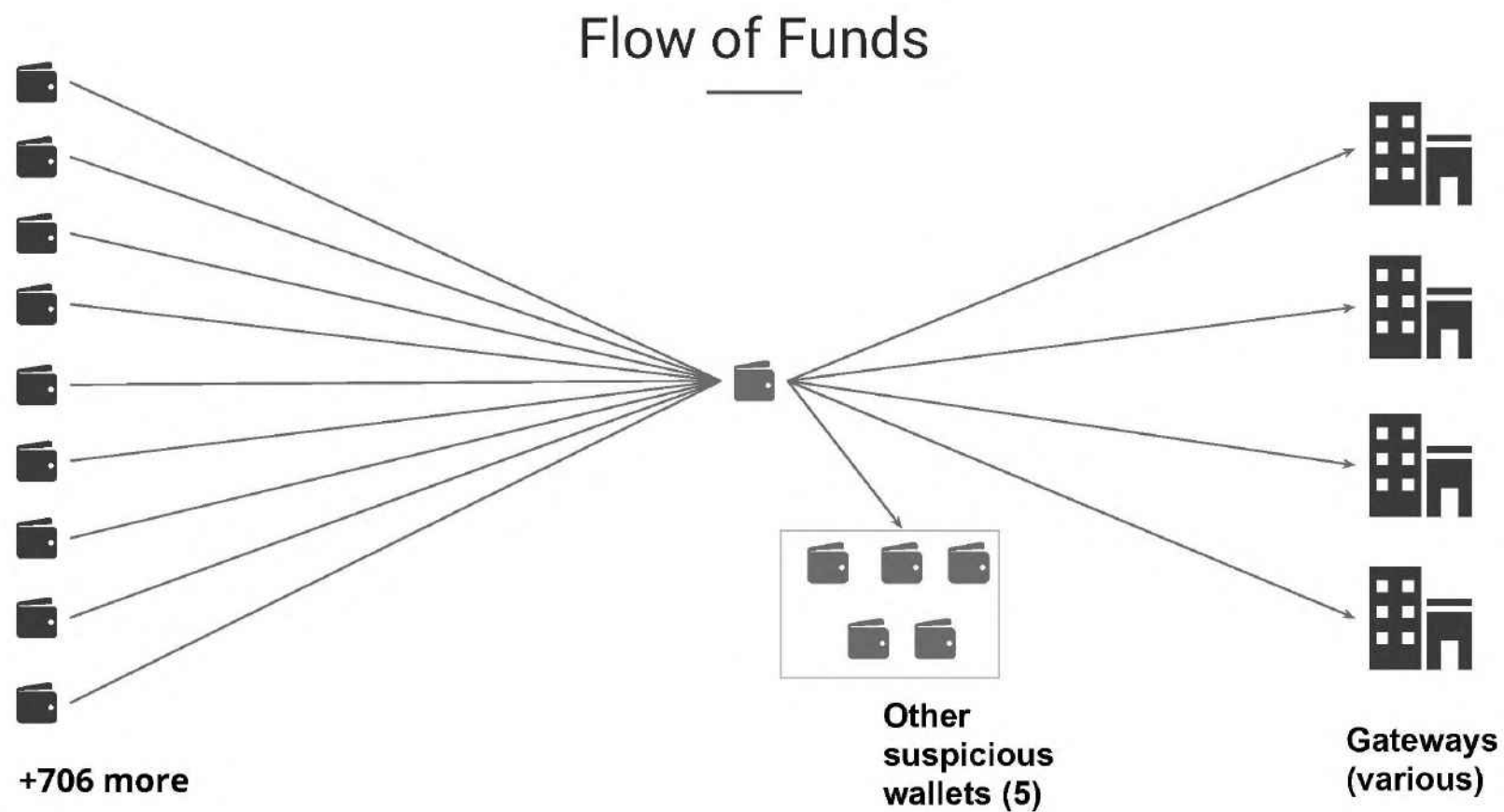


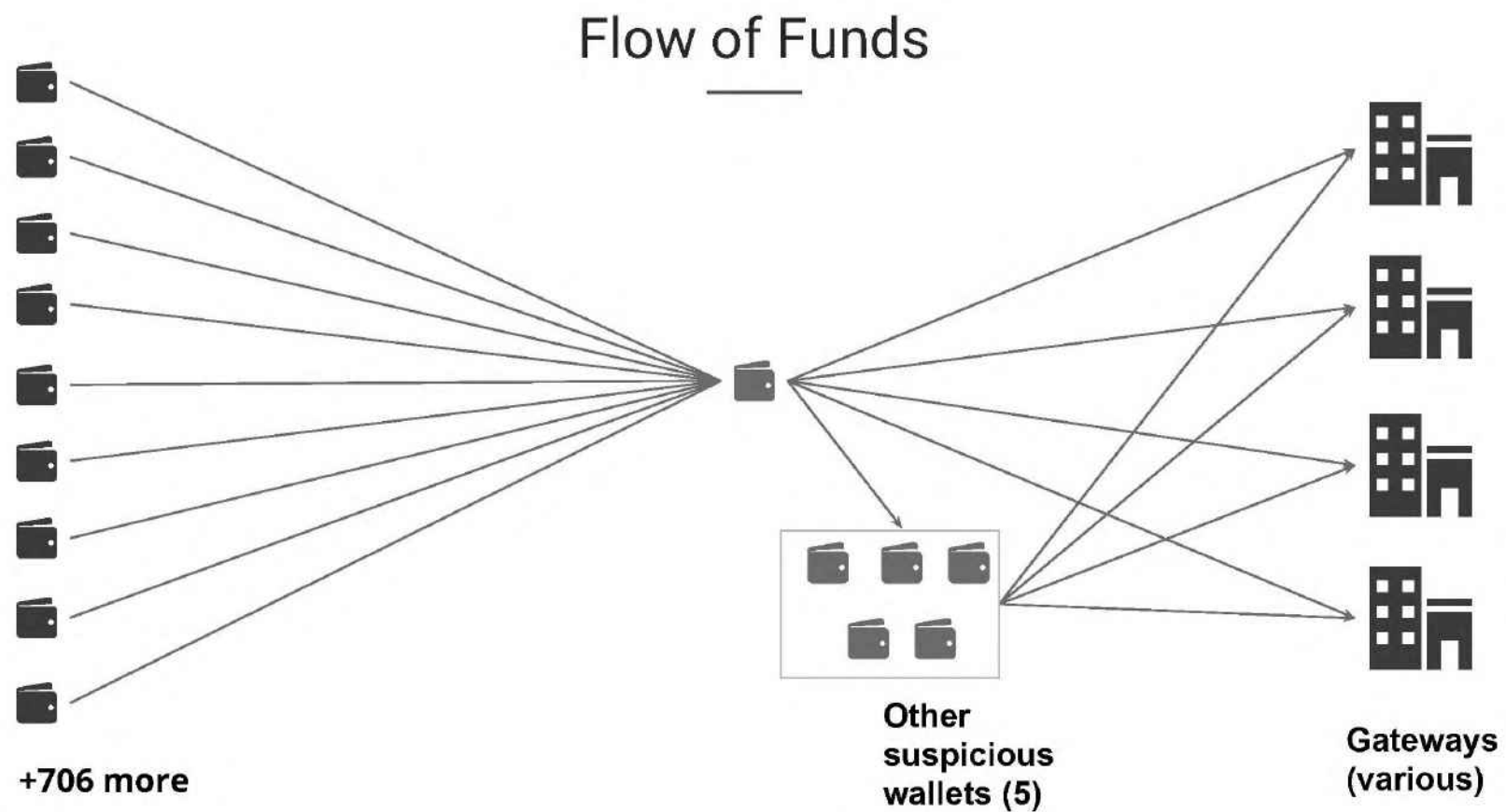
Flow of Funds

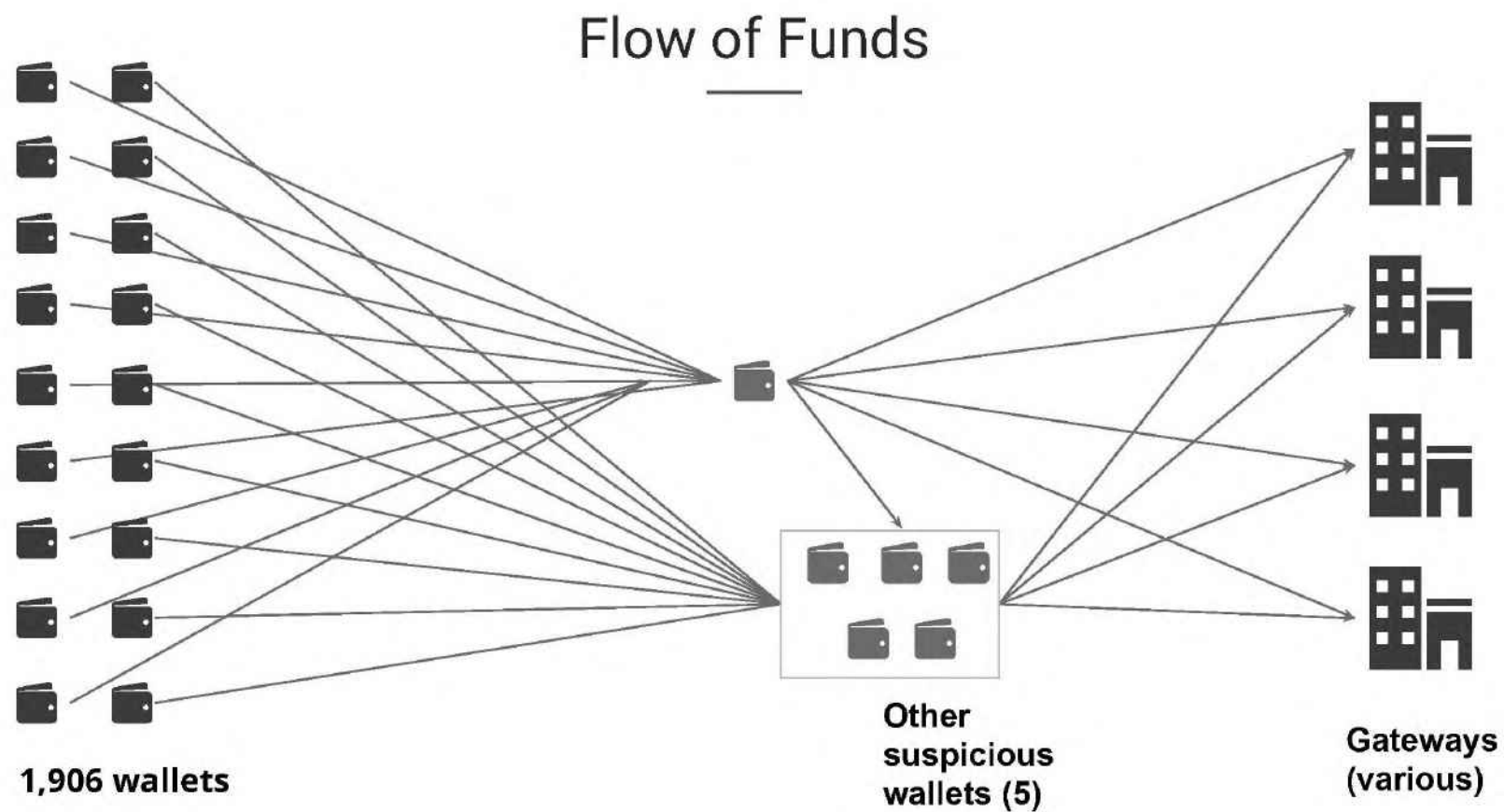


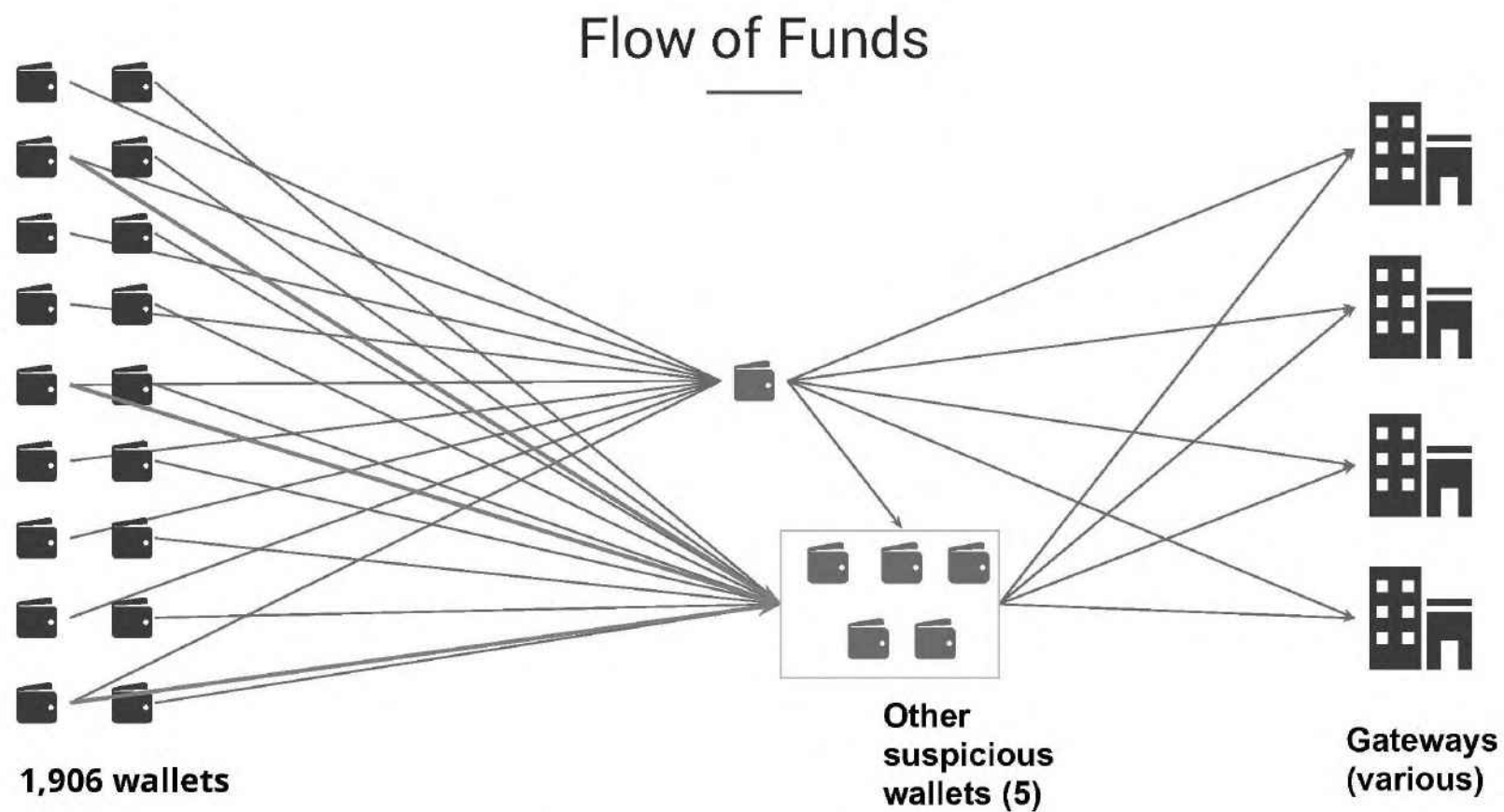
+706 more

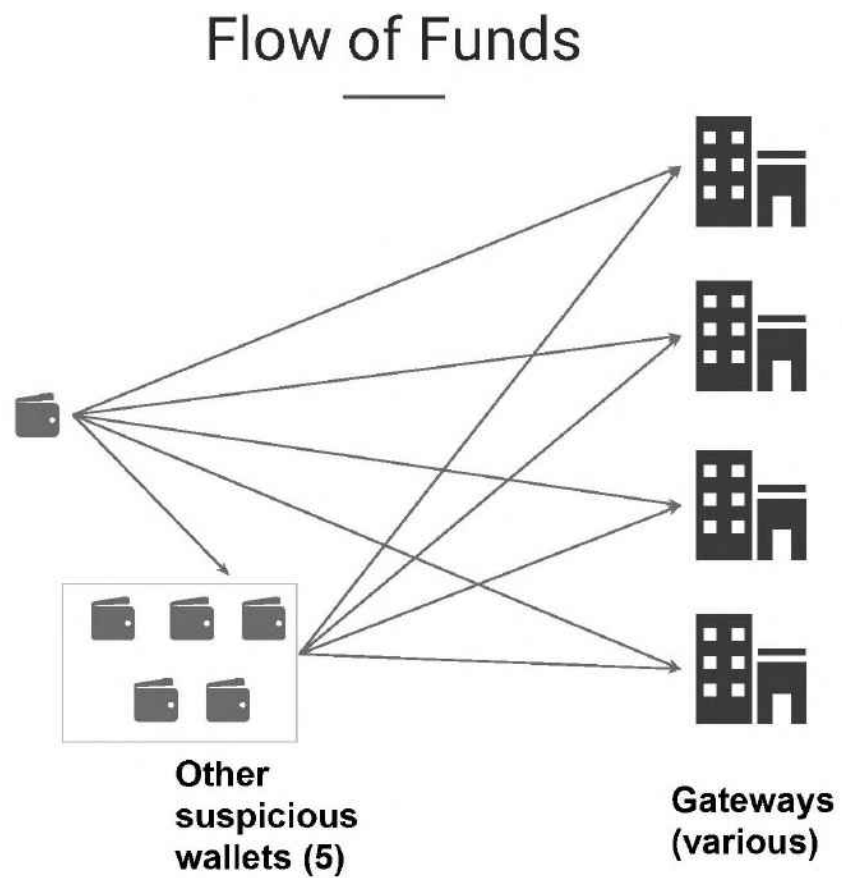


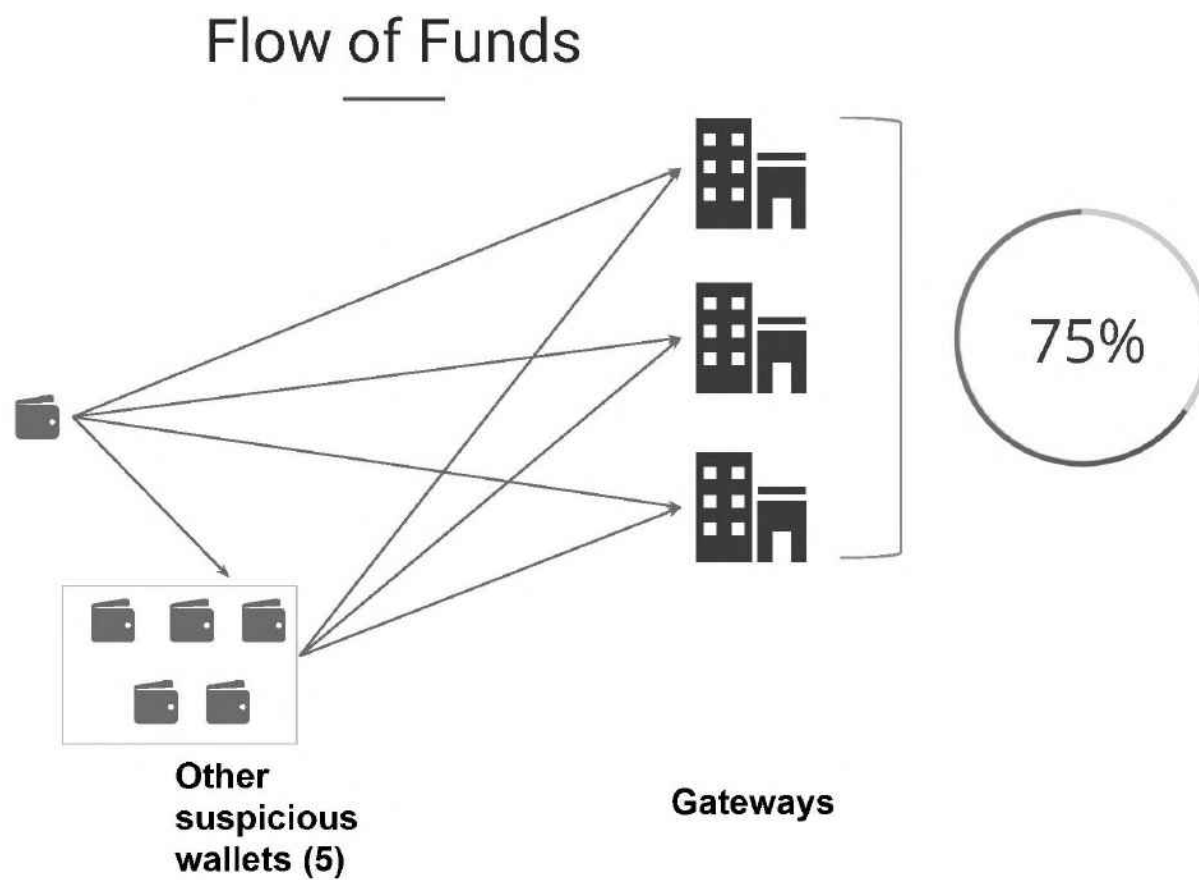


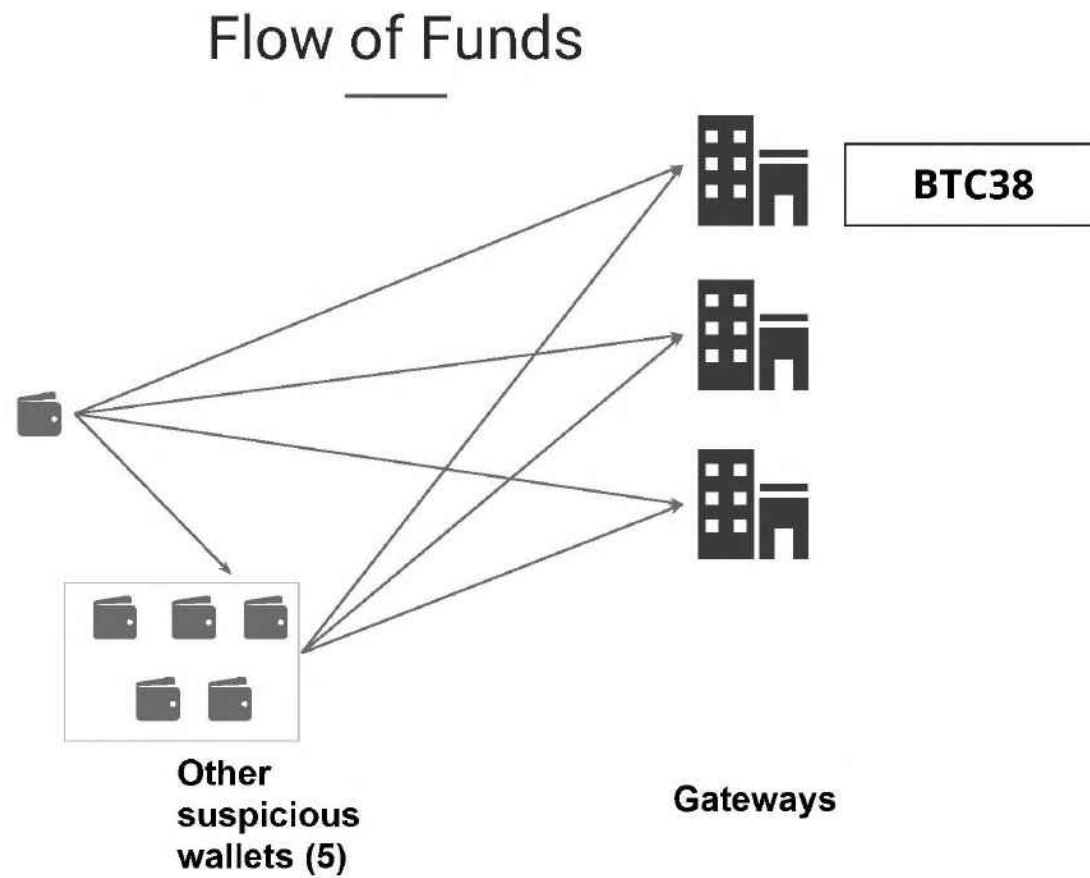








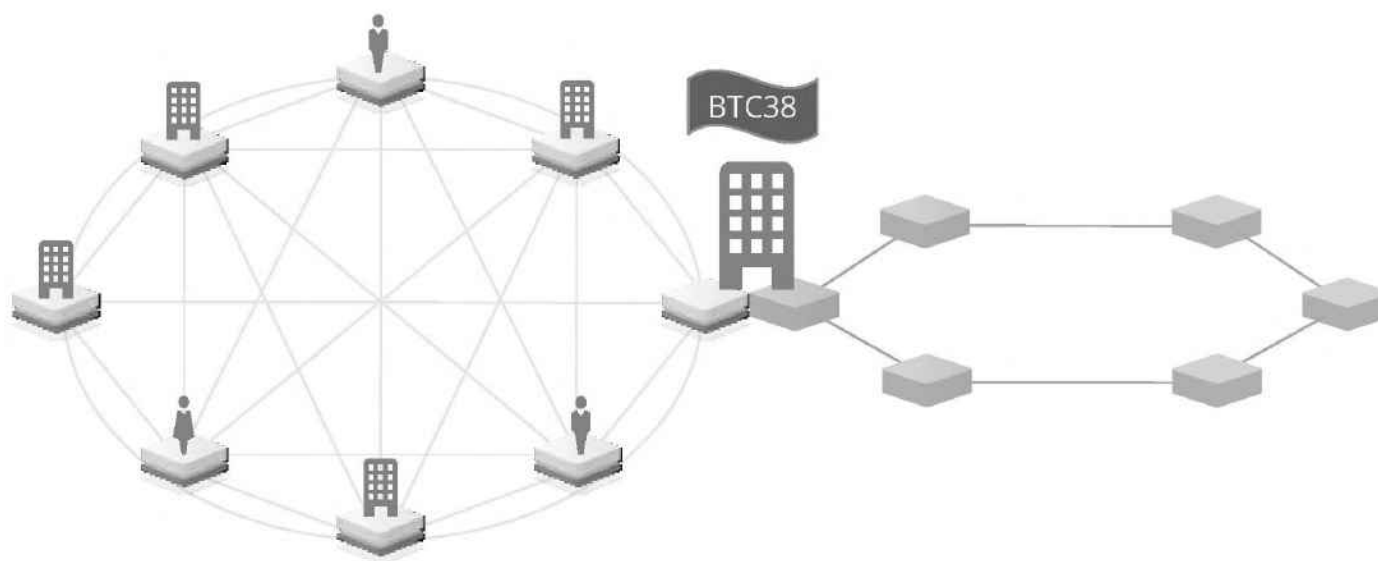




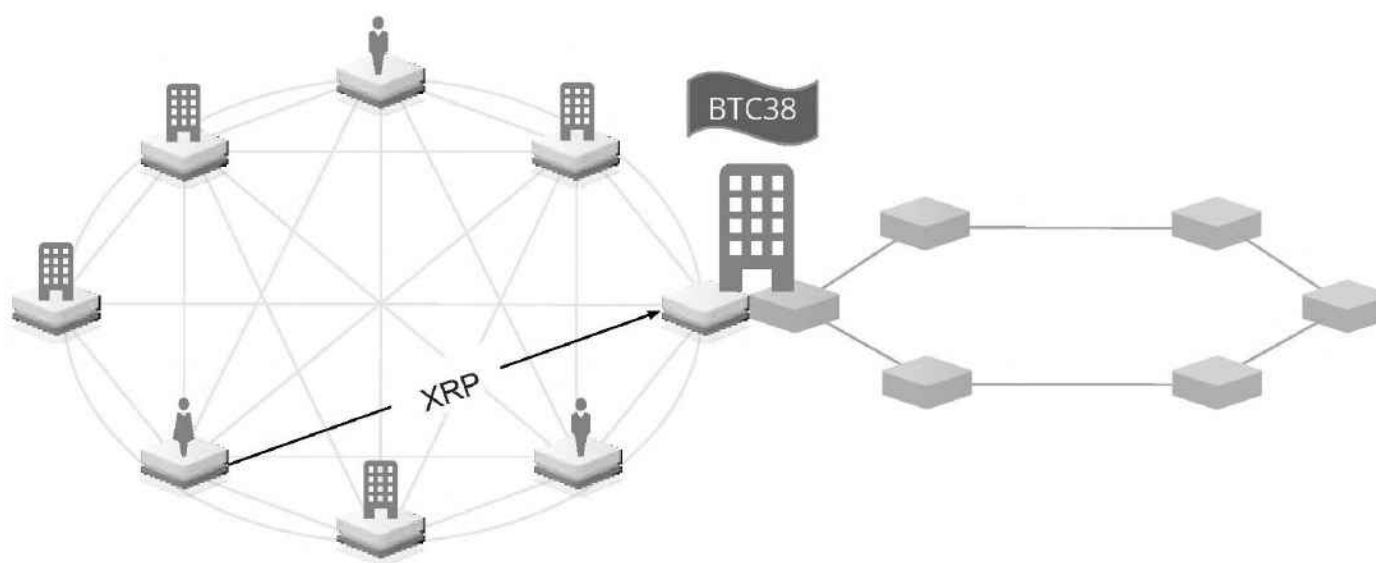


RPLI SEC 0258282

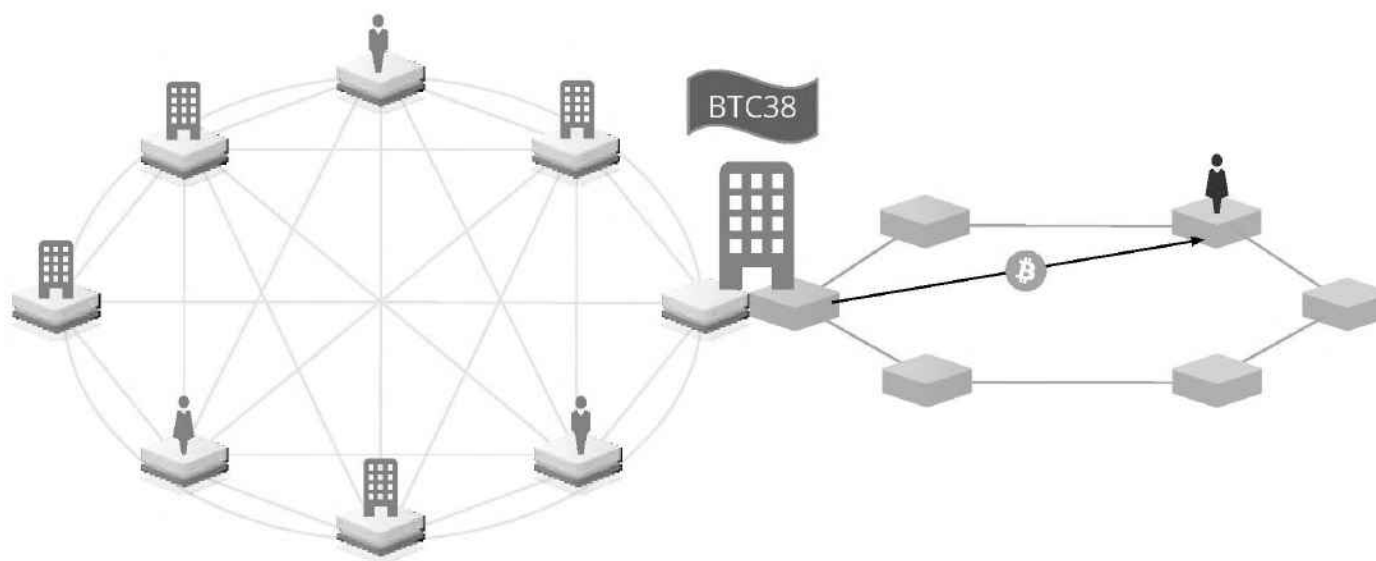
BTC38.com as a “Bridge” Gateway

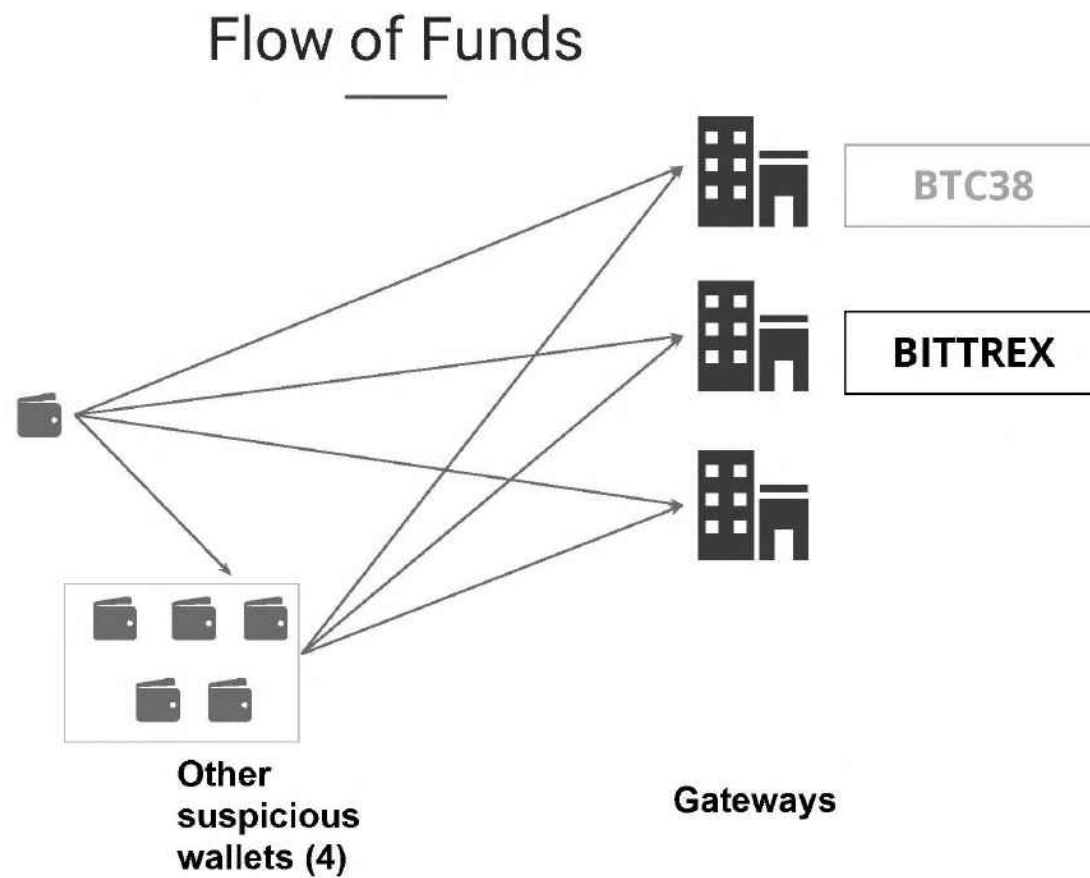


BTC38.com as a “Bridge” Gateway



BTC38.com as a “Bridge” Gateway



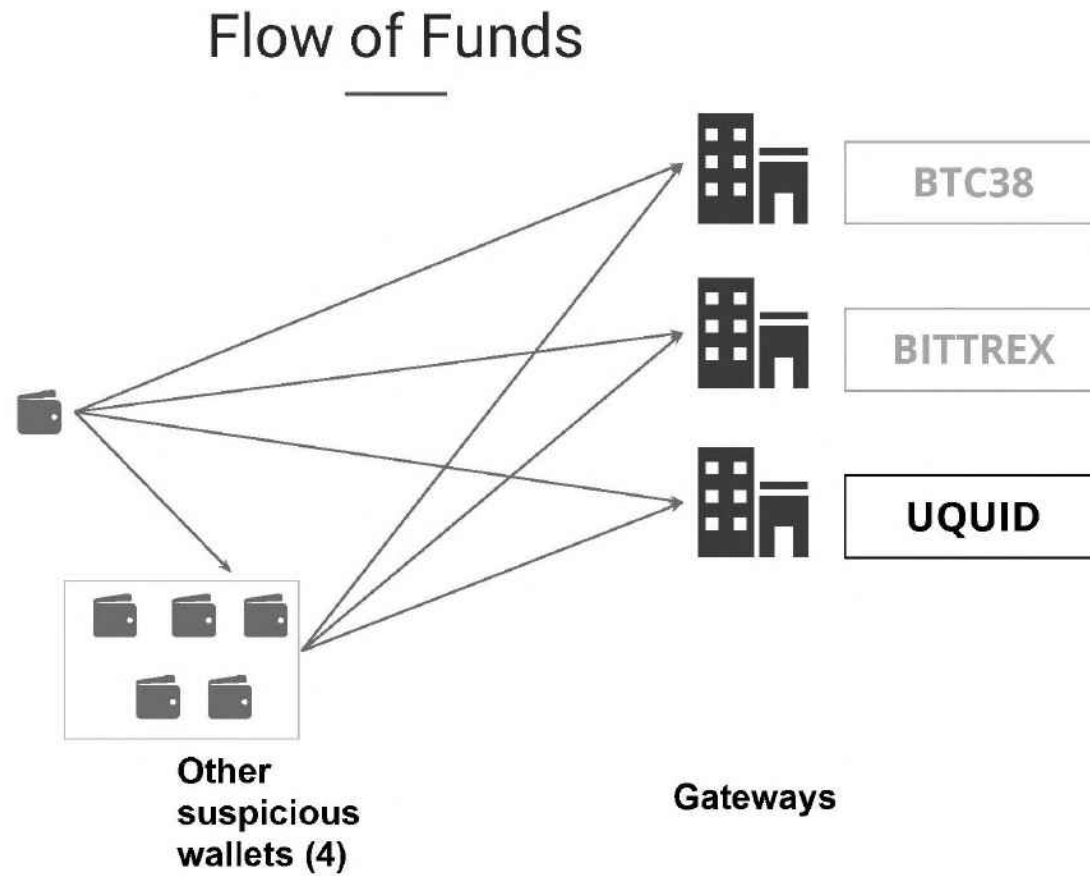


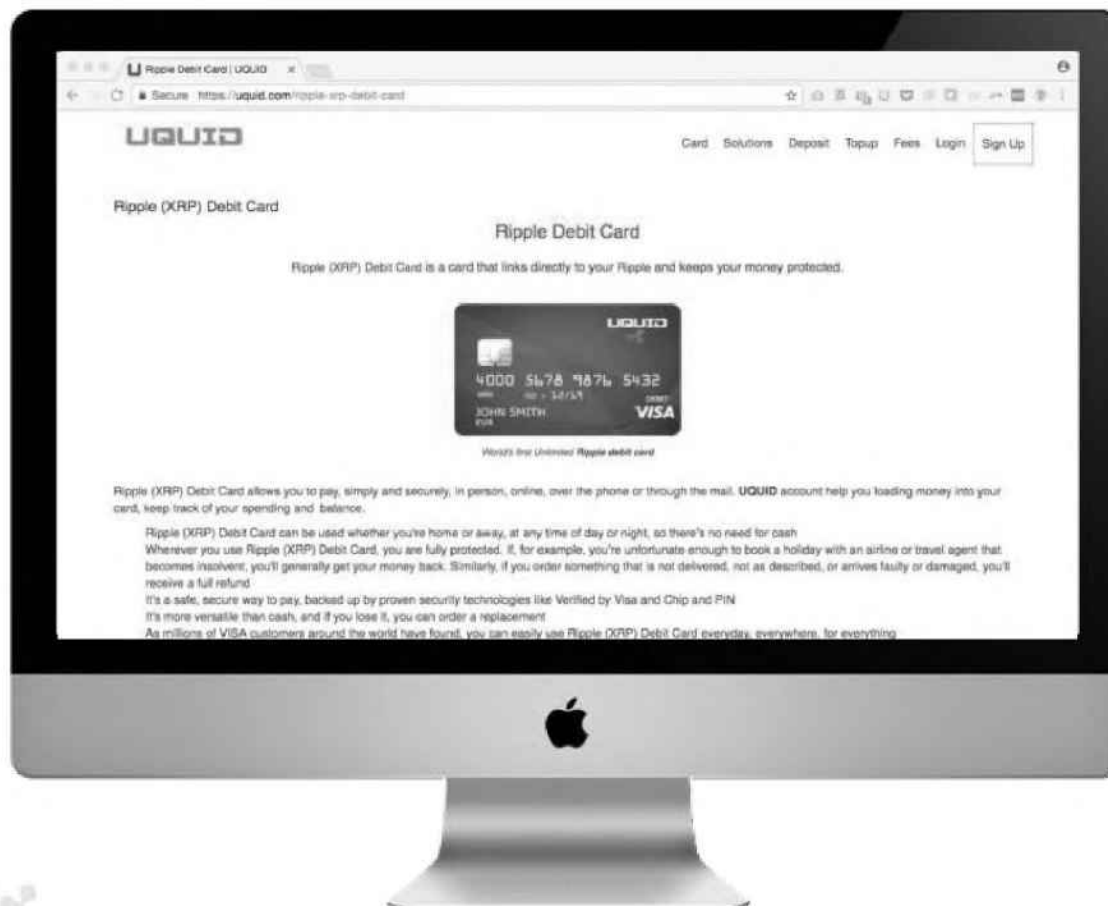
Bittrex (U.S.)



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RPLI_SEC 0258287





World's first Unlimited Ripple debit card

"You can easily use
Ripple (XRP) Debit Card
everyday, everywhere, for
everything."



[Card](#) [Solutions](#) [Deposit](#) [Topup](#) [Fees](#) [Login](#) [Sign Up](#)

5 Reasons to choose Ripple debit card



NO FEE DEPOSIT

Instant load with 0% fee



ANONYMOUS

We do not require for ID or verification.



MULTI CARDS BUY SUPPORT

You can get unlimited cards with only 1 UQUID account



FAST AND FREE DELIVERY

Our card ships free to 178 + countries with no fees. Typically within 2-3 working days



AVS MATCHING

Get Easy for shopping at Amazon, Uber, Skrill, Just-Eat, Deliveroo ...

[JOIN FOR FREE](#)



Features and limits

There are some standard usage limits for our Uquid Visa Cards:

Rules

POS Rules

Number of purchases	Per day
Value of purchases	Per day

ATM Rules

Number of ATM transactions	Per day
Value of ATM withdrawal	Per ATM Transaction
Value of ATM withdrawal	Per day
Maximum ATM withdraw	Lifetime

Loading Rules

Max any daily load	Per Day	\$2,500	€2,500	£2,000	\$20,000	€20,000	£16,000
Max any lifetime load	Lifetime	\$2,500	€2,500	£2,000	no limit	no limit	no limit
Number of loads	Per Day	2	2	2	no limit	no limit	no limit

Unloads Rules

Maximum Total Unloads (All Channels)	Lifetime	\$1,000	€1,000	£1,000	no limit	no limit	no limit
--------------------------------------	----------	---------	--------	--------	----------	----------	----------

Bank Loads (Direct from Bank)

Max single load	Per Transaction				\$5,000	€5,000	£4,000
Max daily load	Per Day				\$5,000	€5,000	£4,000

Maximum lifetime bank loads

1 lifetime

no limit

no limit

no limit

Acceptable ID documents include:

Driving license
Passport
Government issued ID card

Acceptable proof of residence documents include:

Utility bill (electricity, internet, water, phone etc...)
Credit card bill

Your proof of residence must not be more than 3 months old and in English

10001696 10002418 10006242 10008673 10008830 10009004 10009233 10009795 10010035 10011767 10011921 10014208 10014360
 10001697 10002419 10006243 10008674 10008831 10009005 10009234 10009797 10010037 10011768 10011922 10014210 10014361
 10001698 10002420 10006244 10008675 10008833 10009006 10009236 10009798 10010038 10011769 10011923 10014211 10014362
 10001699 10002421 10006245 10008676 10008834 10009007 10009237 10009801 10010040 10011775 10011924 10014213 10014363
 10001700 10002549 10006246 10008678 10008835 10009008 10009249 10009802 10010041 10011776 10011925 10014214 10014364
 10001701 10002678 10006247 10008679 10008837 10009011 10009278 10009803 10010042 10011777 10011926 10014215 10014365
 10001702 10002679 10006248 10008680 10008839 10009012 10009279 10009805 10010044 10011778 10011927 10014216 10014366
 10001703 10002680 10006249 10008682 10008844 10009017 10009281 10009808 10010045 10011779 10011929 10014217 10015969
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 10001709 10002687 10006255 10008689 10008855 10009030 10009287 10009824 10010054 10011792 10011939 10014226 10015977
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10001712 10002690 10006258 10008693 10008861 10009036 10009291 10009853 10010058 10011796 10011942 10014229 10015981

1753
destination tags

944.6448347
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944.6448347
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944.6448347
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Structuring Below Identification Thresholds

One of UQUID's identity verification
tiers starts at \$1,000 USD.



Investigation Case Study #2



Ripple Identifies Copycat Websites



Ripple Identifies Copycat Websites



Initial Research:

- No information regarding how XRP is sold
- No XRP Ledger address(es) listed on site
- Domain registration anonymous
- Google search for generic email address rendered no matches



Connecting the Dots via OSINT



"VLOG: Buying another
100USD Ripple Coin | Ripple
Network"



Connecting the Dots via OSINT



FOIA CONFIDENTIAL TREATMENT REQUESTED BY RIPPLE LABS, INC.



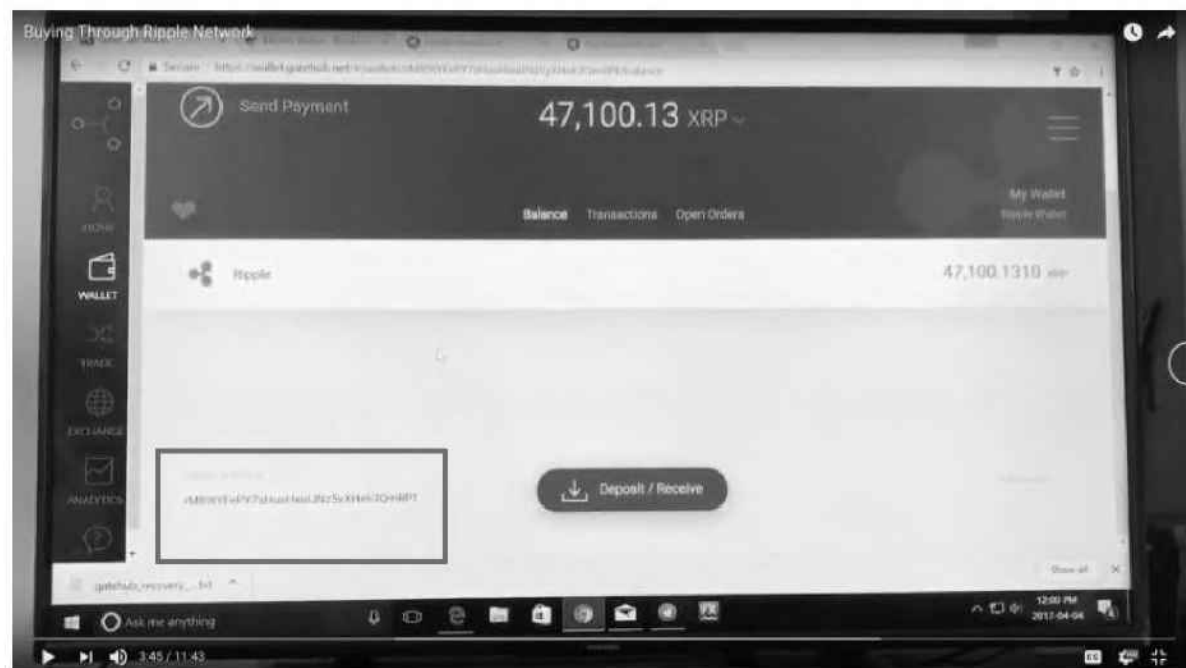
126

RPLI_SEC 0258299


Connecting the Dots via OSINT

The missing
piece, uncovered

The XRP Ledger
wallet address is
briefly provided in
the video



Connecting the Dots via OSINT

 **h.q.n.huy@gmail.com** is associated to this person

Name	Huy Nguyen	is associated with 100+ domains
Organization	Hqn Limited	
Address	5243 ASTWELL AVE.	map
City	MISSISSAUGA	
State	ONTARIO	
Country	 Canada	
Phone	+1.6478618809	
Fax	+1 801 765 9400	
Private	no	

One of Two Individuals Identified

Email address and physical address seen in video match that of a “Huy Nguyen” in Canada



Connecting the Dots via OSINT

Uncovering More through Social Media

—
An Instagram
account for a “Leon
Pereira” uncovers
photos evidencing
misrepresentation



Connecting the Dots via OSINT



Identifying the Relationship

Another Instagram post by Leon Pereira finds potential match to “Huy Nguyen”

Connecting the Dots via OSINT

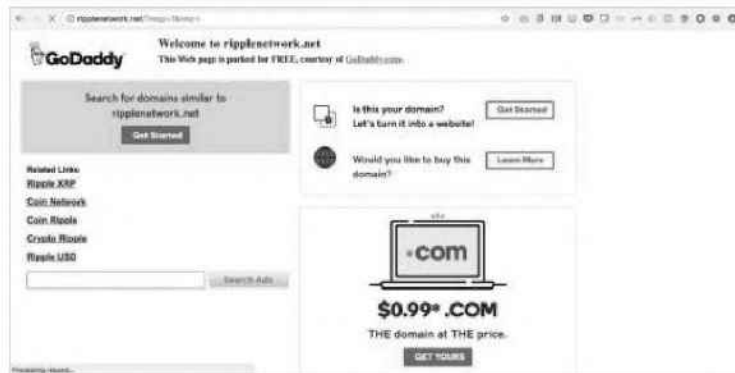
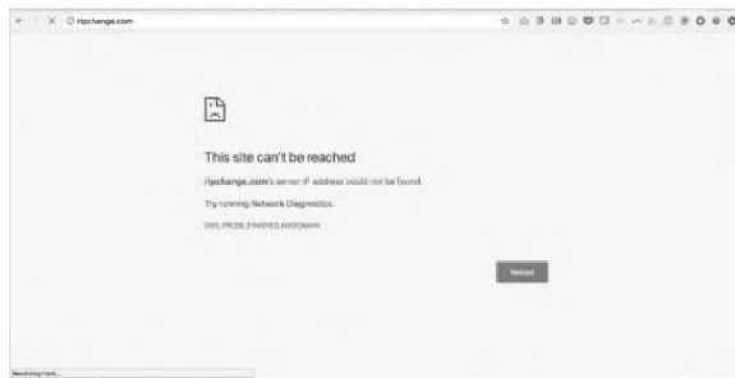


Identifying the Relationship

An account appearing to match Huy Nguyen posts similar photos evidencing misrepresentation



Action & Resolution



Website Takedown

After the issuance of several cease-and-desists, the website owners took them down.



\$1,937,897

worth of transactions in XRP and BTC between November 2016 and May 2017



133

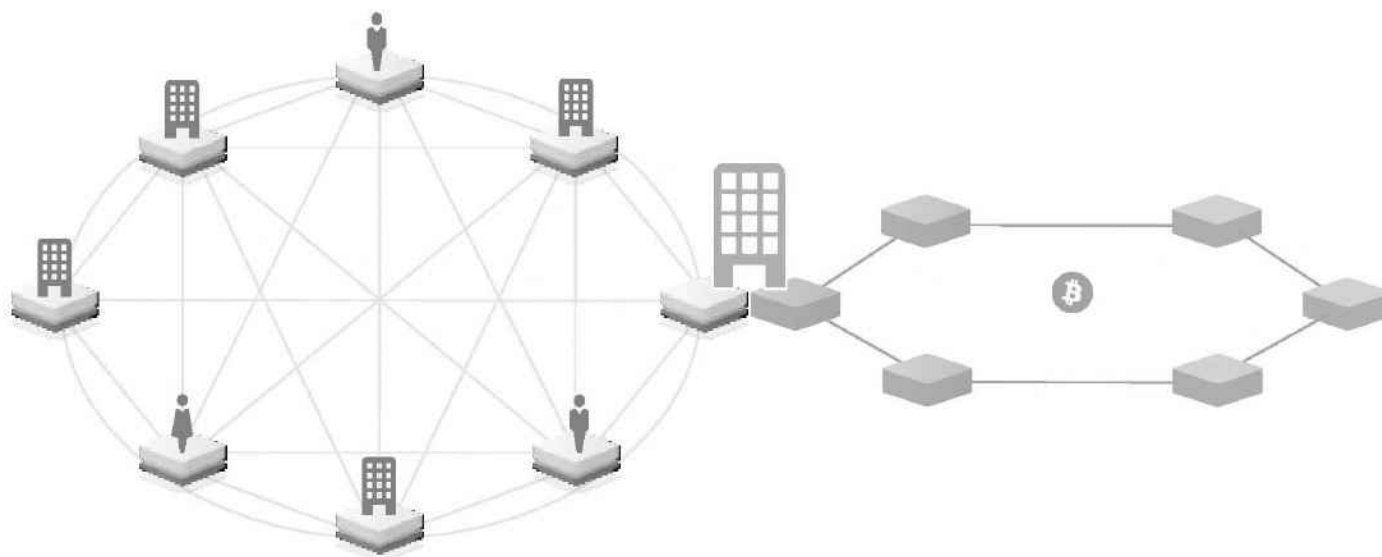
Investigative Challenges



Investigative Challenges

1

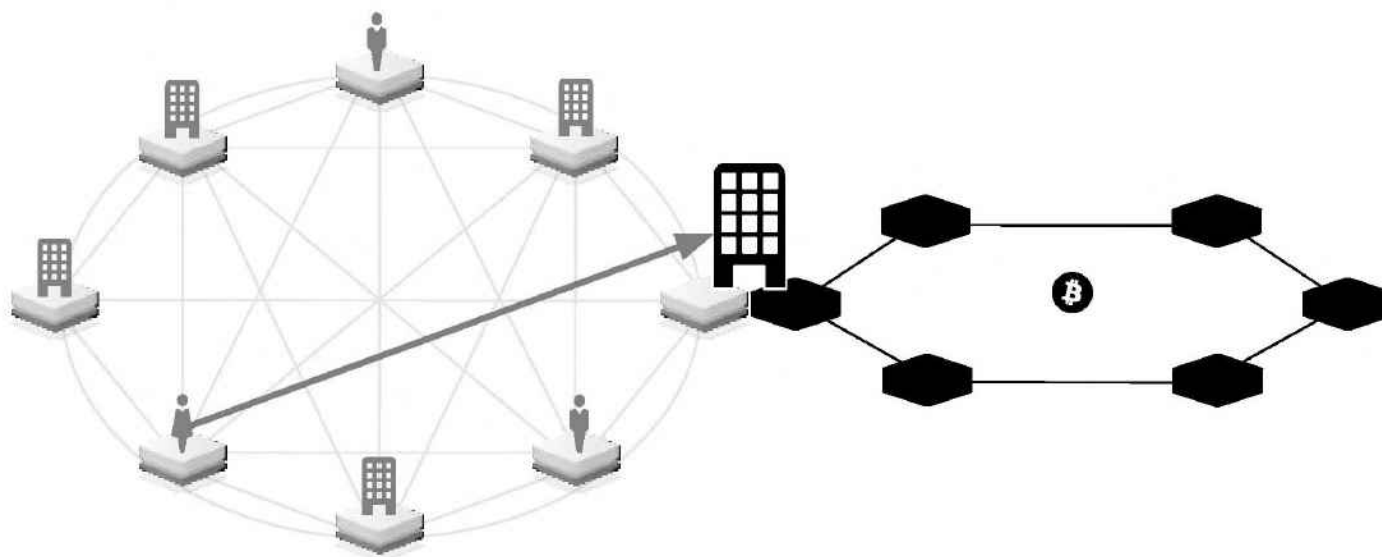
Off-Ledger is a Black Box



Investigative Challenges

1

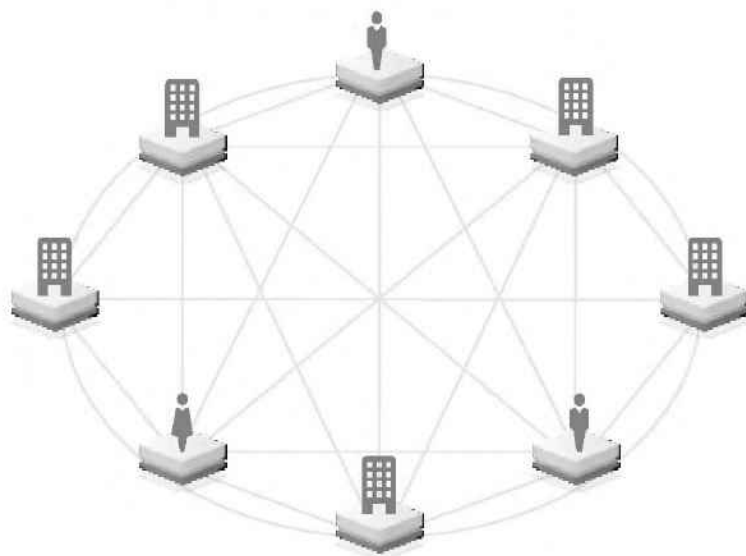
Off-Ledger is a Black Box



Investigative Challenges

1

Off-Ledger is a Black Box



2

KYC Info (if available) is held by the Gateway



Investigative Challenges – Following the Trail



Investigative Challenges – Following the Trail

- Regulation across different countries is patchwork, unclear, or non-existent
 - Virtual currency exchanges are not always subject to AML regulation
 - Critical KYC data is often not captured or is only partial
 - Law enforcement may encounter dead-ends at these exchanges
 - 314(b) requests return limited or no information



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- Distributed nature complicates cross-border coordination
 - Information sharing across borders difficult due to varying privacy / info-sharing laws
 - Law enforcement coordination across borders can be cumbersome, time-consuming
- Virtual currency wallets relatively easy to set up, from anywhere
 - Law enforcement often must rely on outbound flow of funds (i.e. exchanges) to identify suspects
 - Potentially unlimited structuring and layering of funds through multiple wallets
 - Employment of straw men for additional layering

Investigative Challenges – Following the Trail

- Transactions move quickly and are irreversible
 - Layering can happen in real-time among a variety of exchanges, coins, and wallets
 - Recovery of funds (e.g. thefts) incredibly rare



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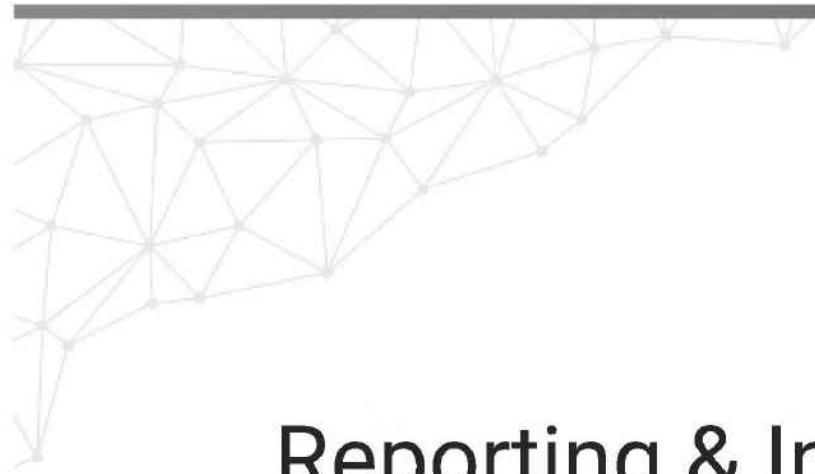
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- Use of privacy coins further severs audit trail
- Hardware crypto wallets allow for easy portability (cash smuggling alternative)
- Anonymity / pseudo-anonymity
 - Non face-to-face customer relationships
 - Anonymous funding
 - Anonymous transfers if sender/receiver not identified



Reporting & Information Sharing

Notifying Gateways, Law Enforcement, and the Industry



Information Sharing

Ripple's wholly owned subsidiary XRP II, LLC participates in the 314(b) Voluntary Information Sharing program. Parent company Ripple is a founding member of the Blockchain Alliance, and regularly engages with law enforcement.



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314(B) VOLUNTARY INFORMATION SHARING

XRP II, LLC has notified
FinCEN that it elects to
share information pursuant
to section 314(b).

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GATEWAY NOTIFICATIONS OF UNUSUAL ACTIVITY

Ripple notifies gateways upon user reports of suspicious activity proceeds exiting via the gateway.



Notifying Gateways

Hello,

We are reaching out to notify you of a suspicious wallet that is sending payments through Uiquid. The suspicious wallet is:

[REDACTED]

The above wallet has been named in at least one XRP theft report submitted to Ripple. The suspicious wallet has sent 458 payments to Uiquid's wallet over the past two weeks using 458 unique destination tags. Please see the attached spreadsheet for details of these transactions and destination tags.

While Ripple has only received one theft report involving this suspicious wallet, it is involved in other suspicious activity. Therefore, we are notifying you of any associated transactions and/or customer accounts.

Sincerely,

Dear Melissa,

Thank you for alerting us!

Actually, we have such an option as a black list of suspicious wallets we are being reported about, so if you keep us informed about such ones as they appear, we'll be able to block them.

Concerning these particular transactions, unfortunately, it is too late to get this fraudulent activity blocked, for funds have already been exchanged and sent along, so they are no longer in our disposition. However, once being officially requested to do so, we can provide wallet owner with the IP and the addresses of BTC recipient who has got the exchanged funds once these transactions were completed.

Thank you for your cooperation!

Sincerely,
Changelly support team

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FOUNDING MEMBER - BLOCKCHAIN ALLIANCE

In January 2016, Ripple became one of the Blockchain Alliance's first industry members.



OUR MISSION

To provide a forum for open dialogue between industry and law enforcement and regulatory agencies, in order to help combat criminal activity on the blockchain.

WHO WE ARE

The Blockchain Alliance is a public-private forum created by the blockchain community. We are a broad coalition of companies and organizations who have come together with a common goal – to make the blockchain ecosystem more secure and to promote further development of this transformative technology.



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ONGOING LAW ENFORCEMENT ENGAGEMENT

Ripple regularly hosts on-site law enforcement visits and presents at AML/CFT conferences.

Reporting to Law Enforcement



Complaint Referral Form Internet Crime Complaint Center

Note: Fields marked with * are required.

Victim Information

* **Name:** MR
Business Name:
Age: ↓
* **Address:**
Address (continued):
Suite/Apt./Mail Stop:
* **City:**
County:
* **Country:** ↓
State: ↓
* **Zip Code/Route:**
* **Phone Number:** numbers only (1112223333)
* **Email Address:**

Reporting to Law Enforcement

Description of Incident

*** Provide a description of the incident and how you were victimized. Provide information not captured elsewhere in this complaint form.**

A large black rectangular redaction box covering the description of the incident.

Which of the following were used in this incident? (Check all that apply.)

☐ Spoofed Email

☐ Similar Domain

☐ Email Intrusion

☒ Other Please specify:

156

Broader Solutions to Investigative Challenges



Broader Solutions to Investigative Challenges



Consistent regulation of digital currency exchanges



Broader Solutions to Investigative Challenges



Consistent regulation of digital currency exchanges



Information sharing (trends, typologies, etc.) between industry and agency



Broader Solutions to Investigative Challenges



Consistent regulation of digital currency exchanges



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Collaborative cross-border law enforcement and regulatory partnerships



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Continued development and enhancement of tools to identify illicit funds flows, darknet nodes, related wallets (structuring), mixers/tumblers/shufflers



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Implement improved reporting solutions to more quickly triage and address cases



Public XRP Tools for Investigations



xrpcharts.ripple.com

View wallets, transactions, and
general market activity

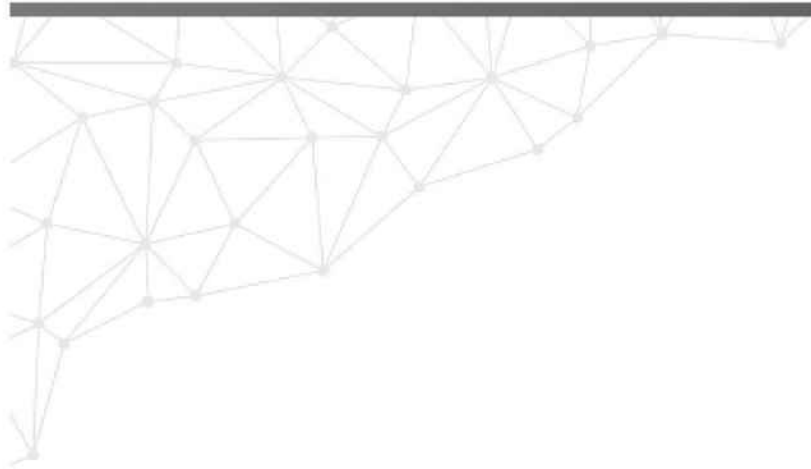
The screenshot displays the 'xrpcharts.ripple.com' interface. At the top, there are navigation links for 'Markets', 'Network', and 'Accounts'. The main header is 'XRP CHARTS'. Below this, a transaction ID '2400DA94362B732660BFBE18DE713B0BA7EAM06E742FFB4F5EA49B018D7314F' is shown with a '60' icon. The transaction is categorized as 'Payment' and 'Successful'. The description states: 'This transaction was successful, and validated in ledger 30668785 on June 22, 2017 9:58 AM.' The description further details: 'This is a Payment transaction. The payment is from -tomoponta (r9phHvUz3KthUwK9W7y3QzCvZ3) to r9308apd4w0880w721eR0ueq8q. It was instructed to deliver 40 XRP. The actual amount delivered was 40 XRP. The transaction's sequence number is 42.' The 'MEMOS' section lists: 'The transaction contains the following memos: 1. Type: client (deprecated link), Format: text/plain (deprecated link), Data: github (deprecated link)'. The 'TRANSACTION COST' section states: 'Sending this transaction consumed 6.000018 XRP.' The 'FLAGS' section notes: 'The transaction specified the following flags: • tfFullyCanonicalSig'. The 'AFFECTED LEDGER NODES' section states: 'It affected 2 nodes in the ledger.' The 'MODIFIED NODES' section lists: 'It modified the AccountRoot node of -tomoponta (r9phHvUz3KthUwK9W7y3QzCvZ3) • Balance reduced by 40.000018 from 75.891894 to 35.891876 XRP. It modified the AccountRoot node of r9308apd4w0880w721eR0ueq8q • Balance increased by 40 from 438.362982 to 478.362992 XRP.'

coinmarketcap.com

List of gateways that list XRP

#	Source	Pair	Volume (24h)	
1	Bithumb	XRP/KRW	\$9,625,340	\$
2	Coinone	XRP/KRW	\$5,642,280	\$
3	Poloniex	XRP/BTC	\$5,634,470	\$
4	Bittrex	XRP/BTC	\$3,656,310	\$
5	Korbit	XRP/KRW	\$3,609,590	\$
6	Kraken	XRP/BTC	\$1,761,580	\$
7	Poloniex	XRP/USDT	\$1,634,180	\$
8	Kraken	XRP/EUR	\$1,498,250	\$
9	Bitstamp	XRP/USD	\$1,398,070	\$
10	Kraken	XRP/USD	\$1,343,200	\$
11	Bitfinex	XRP/USD	\$957,568	\$
12	Bitfinex	XRP/BTC	\$757,144	\$
13	Gatehub	XRP/BTC	\$524,248	\$
14	Jubi	XRP/CNY	\$503,130	\$
15	Bitstamp	XRP/EUR	\$424,378	\$
16	Bitstamp	XRP/BTC	\$354,637	\$
17	BTC38	XRP/CNY	\$345,025	\$
18	Bittrex	XRP/USDT	\$256,298	\$
19	RippleFox	XRP/CNY	\$240,832	\$

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Q&A

