E-R1 - Recognition: independent evaluation of my product work by Ripple

Criterion: Mandatory recognition - digital technology Applicant: Temisan Gerrard Agbajoh

Summary

In 2025-26 I presented ZILO's institutional tokenisation engine and digital-assets architecture directly to Ripple's tokenisation product leadership, and then represented ZILO in joint product and design workshops across Ripple, ZILO and Licuido. Ripple's Lead Product Manager for tokenisation evaluated what I presented, gave positive feedback to Ripple stakeholders, and confirms in a signed letter that his assessment was one input into Ripple's wider evaluation of ZILO. On 3 August 2026 Ripple announced a strategic investment in ZILO and selected ZILO's Digital Transfer Agency capability for its institutional digital-capital-markets infrastructure.

What I did

- Presented ZILO's institutional tokenisation engine and digital-assets architecture to Shashwat Mittal, Lead Product Manager at Ripple, who owns the tokenisation, compliance and privacy roadmap for the XRP Ledger. This was a strategy and architecture presentation, not a product demo: the institutional problem, the operating requirements of asset managers and transfer agents, and how the product runs the full lifecycle of a tokenised fund.
- Represented ZILO's product and operating model in ongoing joint workshops across Ripple, ZILO and Licuido, translating institutional requirements into product and technical design across the three organisations.

Independent corroboration

Shashwat Mittal's signed letter (9 September 2026, Ripple letterhead, submitted separately as a recommendation letter) states:

- "He first presented ZILO's institutional tokenisation engine and digital-assets architecture to me. Since then, I have worked with him in joint product and design workshops involving Ripple, ZILO and Licuido."
- "I found the proposition credible enough to give positive feedback to the relevant stakeholders at Ripple. My assessment was one input into Ripple's wider evaluation of ZILO. Ripple has since entered into a strategic relationship with ZILO and announced an investment in the company in August 2026."
- "I consider this work meaningful innovation. The hard problem in institutional tokenisation is not issuing tokens. It is building infrastructure that connects on-chain assets to the operating models of regulated financial institutions. The work Gerrard has helped shape addresses that problem directly."

Public record, 3 August 2026

- Ripple's press release announces a strategic investment in ZILO and describes ZILO's regulated digital transfer agency and fund-administration capability as core infrastructure needed to scale institutional tokenisation: https://ripple.com/ripple-press/ripple-strengthens-digital-capital-markets-infrastructure-with-investments-in-zilo-and-licuido/
- ZILO's press release launches its fully integrated Digital Assets and Transfer Agency platform and states that ZILO is providing Ripple with a Digital Transfer Agency solution for Ripple's institutional digital-capital-markets client base: https://www.zilo.co.uk/insight-articles/zilo-tm-launches-fully-integrated-digital-assets-and-transfer-agency-platform
- Independent coverage of the announcement includes The Block and Cointelegraph, both 3 August 2026: https://www.theblock.co/news/business/2026-08-03-ripple-invests-zilo-licuido-410397 and https://cointelegraph.com/news/ripple-invests-zilo-licuido-tokenized-capital-markets-push

[INSERT: print of the Ripple press release with visible URL and date]

[INSERT: print of the ZILO press release with visible URL and date]

Why this is recognition

Ripple evaluated the product capability I presented and helped shape, then invested in the company behind it and adopted that capability for its institutional infrastructure. The signed letter ties me personally to that evaluation. The letter is precise about causation: my presentation was one input into a wider evaluation, and this document claims nothing stronger.