

LETTER OF RECOMMENDATION

UK Global Talent endorsement in digital technology

9 September 2026

To the Global Talent Endorsement Panel,

Re: Recommendation for Temisan (Gerrard) Agbajoh

I recommend Temisan (Gerrard) Agbajoh for Global Talent endorsement in digital technology. I have worked with him directly on institutional tokenisation across Ripple, ZILO and Licuido. This letter is based on what I have observed in that work, not on reputation.

I am Lead Product Manager at Ripple. I own the tokenisation, compliance and privacy roadmap for the XRP Ledger (XRPL). My day-to-day work is with asset managers, banks, custodians and transfer agents bringing tokenised financial assets into regulated operating environments. I see the technical, product and commercial problems in this sector at close range. That is the lens I bring to this recommendation.

I know Gerrard through my work with ZILO. 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.

That first presentation was not a product demo. Gerrard explained the institutional problem the platform solves, what asset managers and transfer agents need from it, and how the product operates across the full lifecycle of a tokenised fund. He connected the commercial proposition, institutional operating requirements, blockchain architecture and product design into one coherent strategy.

That matters in this sector. A technically sound blockchain implementation is not enough. The product has to fit the controls, regulatory expectations and operational realities of regulated financial institutions. Gerrard was thinking at that level from the start.

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.

The workshops have given me a closer view of how Gerrard operates in complex cross-company product discussions. He bridges the three organisations. He translates institutional requirements into product and technical implications. He identifies where assumptions between teams do not line up and moves the discussion toward a workable design.

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He does this across several layers at once: client needs, product strategy, tokenisation architecture, lifecycle design, integration requirements, operational controls and commercial objectives. His particular strength is taking a broad or fragmented discussion and turning it into a clear product decision with an implementation path.

In practice, Gerrard operates as a product strategist and solution designer within ZILO's digital-assets initiative. He shapes what the product should be, how its components interact, how external partners integrate with it, and how institutional and commercial requirements drive the design.

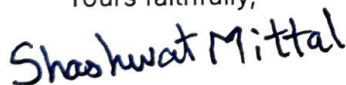
I consider this work meaningful innovation. The hard problem in institutional tokenisation is not issuing tokens. It is building infrastructure that connects on-chain assets to the operating models of regulated financial institutions. The work Gerrard has helped shape addresses that problem directly.

Gerrard's product thinking is sophisticated and commercially grounded. He understands a complex market, forms a product strategy around it, and works across technical and institutional stakeholders to move that strategy into implementation. That combination is uncommon.

The UK has a clear opportunity to become a major centre for institutional digital assets. Realising it depends on people who combine product strategy, financial-market understanding and blockchain infrastructure. Gerrard has demonstrated that combination in practice and would strengthen the UK's digital-assets and tokenisation ecosystem.

I recommend Gerrard without reservation, based on work I have observed directly and the judgment I formed by evaluating and working with him. I am happy to provide further information if the panel requires it.

Yours faithfully,



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