ChainRails™ – Executive Summary

Settlement You Can Trust. Intelligence You Can Prove.

---

1. Prototype Live

ChainRails™ is not a concept — it is a functional, license-ready prototype live today.

- Instant T+0 settlements on XRPL.

- SDKs and APIs packaged with Docker/Kubernetes integration.

- Failover drills complete — simulated outages with RVR anchoring ensure continuity and recovery.

- Operator dashboards in development for real-time monitoring and treasury management.

Bottom line: ChainRails is live, testable, and deployable today.

---

2. Compliance-Native Settlement Infrastructure

ChainRails is built from the ground up to satisfy global regulatory requirements. Compliance is not an add-on; it is encoded at the protocol level.

- KYC/AML/ESG enforcement prior to settlement.

- Resurrection Verification Records (RVRs): No state loss, ensuring permanent continuity even during outages.

- Autonomous Covenant Enforcement (ACE): AI-driven compliance monitoring and governance logic.

- Audit Integrity: Every transaction is provable, regulator-grade, and continuity-anchored.

Every settlement is compliance-first, continuity-proof, and regulator-ready.

---

3. ISO 20022 Alignment & Sovereign Corridors

ChainRails is natively aligned with ISO 20022, the universal global payments standard.

This makes ChainRails bank-ready and fully interoperable with SWIFT, CBDCs, and regulated stablecoin flows.

The system has been stress-tested across key sovereign corridors, representing the highest-value cross-border flows and regulatory hubs:

- USD–SGD: Asia-Pacific trade hub (MAS-regulated, ISO 20022-heavy).

- USD–AED: UAE energy corridor (state-proof settlement rails).

- USD–EUR: Largest institutional corridor (DORA + MiCA compliance).

- USD–INR: $100B+ remittance corridor (strict RBI KYC/AML).

Proving ChainRails in these corridors establishes instant global credibility.

4. Cross-Chain Interoperability

ChainRails is not limited to XRPL. It is architected for interoperability across multiple blockchain and enterprise ecosystems, including:

- XRPL (payments-native)

- Ethereum and Layer 2 networks

- Cosmos and Solana ecosystems

- Hyperledger and regulated permissioned chains

This ensures ChainRails can integrate into both open and permissioned financial systems, meeting the needs of global banks, regulators, and enterprises.

5. Why Now – Regulatory Drivers

The regulatory tide has arrived. ChainRails is built to directly satisfy the world's most pressing financial infrastructure mandates:

- DORA (EU): Digital Operational Resilience Act – requires continuity, outage-proofing, and cyber resilience.

- NIS2 (EU): Real-time incident-proof redundancy.

- RBI (India): Strict KYC/AML enforcement and data localization.

- ISO 20022: Mandatory universal payments standard now adopted globally.

ChainRails™ encodes resilience and compliance into the settlement layer — making it the first infrastructure rail aligned to evolving global mandates.

Conclusion

ChainRails™ transforms settlement from fast-but-fragile into fast, compliant, and sovereign-grade resilient infrastructure.

By fusing XRPL performance, AI-native governance (ACE), and continuity anchoring (RVRs), ChainRails delivers the next-generation backbone for cross-border payments.

CHAINRAILS™ = Settlement You Can Trust. Intelligence You Can Prove.