

MOONSHIFT

XRPL COMMONS HACKATHON • NYC • OCT 2026

Own a **share** of a GPU.

Small teams rent GPU time they can afford. Idle hours get filled. Owners earn, tokenize and borrow, all on the XRP Ledger.

Live on **XRPL devnet** • 1 GPU serving • 2 lending rounds • Quicknode • AWS



Idle GPUs. Priced-out teams. No capital market.

01 · SUPPLY

Idle GPU hours

Providers, us included, have hours between contracts and instances sitting idle that earn nothing.

The router fills idle hours on our GPUs and other providers' instances.

02 · DEMAND

Small teams priced out

Startups and small orgs can't rent a whole GPU for fixed blocks. They pay top prices and wait last in line.

Small tasks at the market price, with a hard price cap set aside up front.

03 · CAPITAL

No capital market

No way to own part of a GPU, earn what it makes, or borrow against it. Lenders have nothing to underwrite.

Tokenized shares that pay dividends and can be lent and borrowed against.

Rent it. Own it. Borrow against it.

GPU shares

OfferCreate · Batch

Each GPU is tokenized into 1,000 shares on the XRP Ledger DEX. Holders earn 80% of gross revenue as USDC dividends, every holder paid in one Batch.

Hour contracts

MS_REDEEM

Tokens for a booked hour on a GPU (HRA, HRB). In that hour the holder's requests run at zero marginal fee, or the token is resold.

Compute for small teams

MS_ORDER

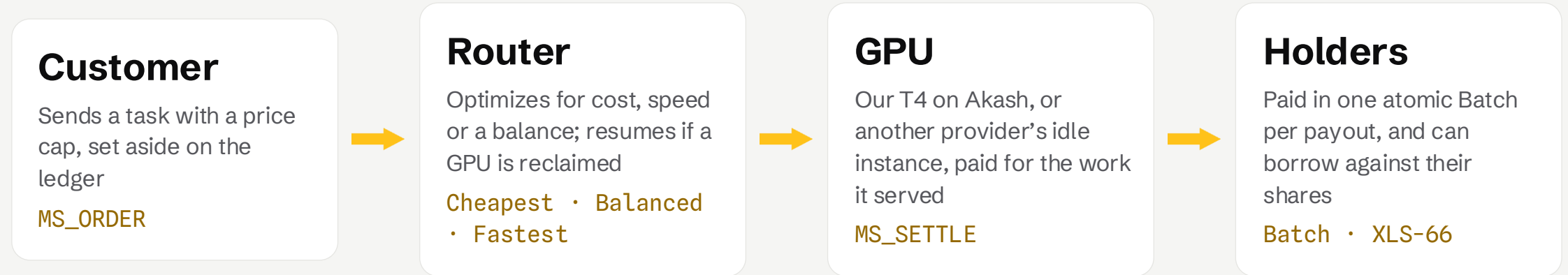
One OpenAI-compatible endpoint, priced per task. Optimize for cost, speed or a balance; the router fills idle hours on our GPUs and other providers'.

Borrow and lend

LoanSet · VaultDeposit

Lock shares in escrow and borrow USDC from a native XLS-65 vault through an XLS-66 loan. Lenders earn the interest.

Every hour a GPU works pays its holders



80% · shareholders

15% · host

5%

Each USDC of gross revenue: 80% to shareholders, 15% to the GPU's host, 5% to the reserve.

XRP Ledger holds the shares, the loans and every payment

Quicknode reads the borrower's real wallet history

AWS prices the market, moves the work between clouds, explains each loan

Every feature is built into the XRP Ledger itself

XLS-66 loans

LoanSet, LoanPay,
LoanManage,
LoanDelete

XLS-65 vaults

Closed-ended rounds
that lenders fund

Token Escrow

GPU shares locked as
loan collateral

Batch

Dividends and atomic
share release

Price Oracle

NAV, slot price and
utilization per GPU

DEX

Order books for shares
and hour tokens

MPTokens

Vault share tokens for
lenders

Credentials

Permissioned DEX for
KYC-gated shares

Delegation

Signing on a user's
behalf, scoped

Memos

MS_ORDER,
MS_SETTLE,
MS_REPAY: an audit
trail

Quicknode turns wallet history into lending risk

01 · READ

The account's full history

account_tx

account_info

account_lines

account_objects

account_offers

XRPL mainnet and testnet, read only.



02 · SCORE

One lending-risk metric

75 B score 0-100, grade A-E

Account age · payment volume ·
counterparties · trustlines ·
balance stability · open obligations



Sets the APR and how much they
can borrow.

03 · STREAMS

Rescored continuously

Every ledger, filtered to the
borrowers we watch

Watchlist kept in Quicknode's
Key-Value Store

Signed webhook on every
repayment, missed payment or
margin call

AWS prices, moves and explains

01 · OPTIMIZATION

Live prices for every GPU model

Spot and on-demand rates for T4, A10G, L4 and more, across providers

Price Cheapest, Balanced and Fastest off real market rates

Shown beside our price, with interruption odds on the admin router

EventBridge · Lambda · EC2 pricing APIs · DynamoDB · S3

02 · ORCHESTRATION

One control plane for GPUs on any provider

Checkpoints every 16 tokens and at the warning

The order stays alive while the job moves to another GPU

Azure, Vast.ai and our own GPUs join with temporary AWS credentials

Step Functions · SQS · IAM Roles Anywhere · CloudWatch

03 · BEDROCK

Explains the results

Writes the credit memo on every loan quote

Explains margin calls and liquidations to the borrower

Sizes a task from “Describe your task”

Claude Haiku 4.5 · us-east-2 · number guard



Rent it. Own it. Borrow against it.

TEAM

Alex • Tharun • Kristian • Lucy

LIVE APP

moonshift-protocol.vercel.app