



VhayTM

Turning purchase orders into assets

Decentralized B2B Marketplace & Trade Finance for Modern Supply Chain

LIVE ON XRPL MAINNET SINCE 15 JULY 2026

Vhay.App

AI & Fintech XRP Ledger Hackathon

Vhay turns a purchase order into an asset

Vhay is a decentralized **B2B marketplace** and **trade finance platform**
Where you can **find, buy, and leverage RWA** with confidence

One application, in place of PDF/paper RFQ's, purchase orders, bank wires, escrow agents and financing applications.

A **purchase order is created**. **Payment locks in escrow**, and funds are claimed when agreed conditions are met —

That order is a **verifiable, financeable asset** the whole time on the XRPL

Live on XRPL Mainnet at Vhay.App since 15 July 2026.



FLOW 01
Order Creation
A quote becomes the PO.

Request for Quote (LIVE) → **Purchase Order Minting** (LIVE)

- Buyer asks for a quote on any item
- Seller mints an RFQ token; each revision supersedes until the buyer accept
- PO inherits the agreed terms

FLOW 02
Agent Sourcing
From a brief to a funded order.

Marketplace (LIVE)

Agent Request Quote → Quote Comparison → Review & Select → Purchase Order Mint → Payment Escrow → Claim & Release

FLOW 03
Seller Financing
Cash from a funded order.

Working Capital (LIVE)

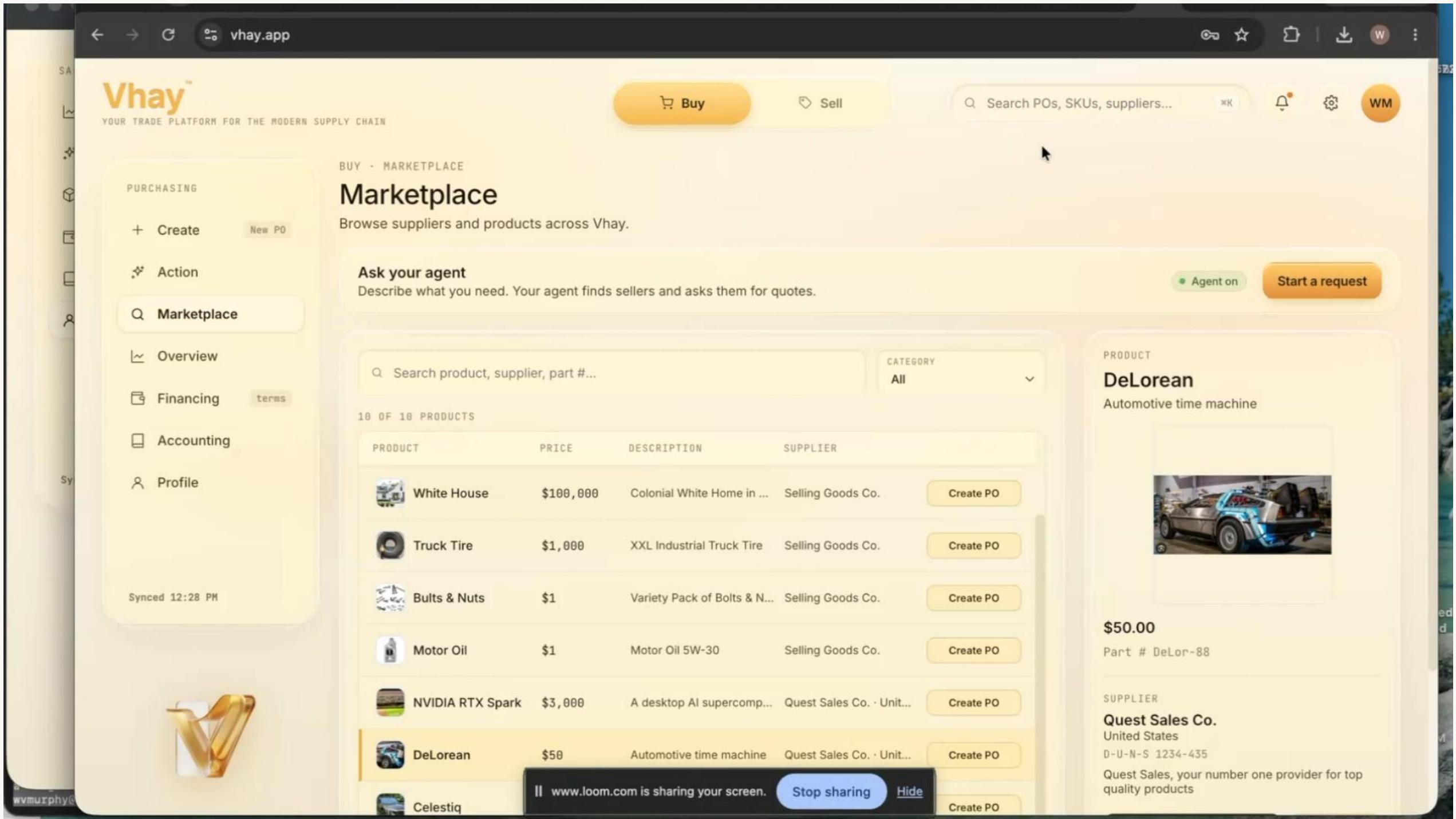
Agent Finds Funded PO → Advance Notice → Lender Request → Negotiate Terms → Claim & Release

Nine XRPL features run the lifecycle on mainnet

One procurement-to-payment lifecycle, composed from 9 XRPL Standards

Feature	Standard	What Vhay uses it for	Network	Change
Decentralized IDs	XLS-40	Each company’s identity, updated on every profile save.	Mainnet	—
Credentials	XLS-70	Basic on profile save; higher tiers for financing.	Mainnet	UPDATED
Permissioned Domains	XLS-80	Only credentialed wallets create and fund POs.	Mainnet	UPDATED
Batch	XLS-56	One approval per step: PO and fee, Fund and escrow.	Mainnet	NEW
Escrow, Token Escrow	native · XLS-85	The ledger holds payment in XRP or a USD token.	Mainnet	UPDATED
Crypto-conditions	PREIMAGE-SHA-256	Binds each escrow’s release to one PO token.	Mainnet	—
Multi-Purpose Tokens	XLS-33	Purchase orders, quote revisions and inventory units.	Mainnet	UPDATED
NFTs	XLS-20	SKU catalog entries pointing to specs on IPFS.	Mainnet	—
Memos	none	RFQ requests, agent authority and advance notices.	Mainnet	NEW
Permission Delegation	XLS-75	Agent grant path, off until Xaman can sign it.	Testnet	NEW

Vhay – Marketplace and Working Capital AI Agent Demo



Partner Integrations

AWS Bedrock & KMS





How Vhay uses AWS

The agent thinks on Amazon Bedrock and signs with AWS KMS.

WHAT VHAY USES

Amazon Bedrock: Nova 2 Lite as the agent's model, Claude Haiku 4.5 as the fallback. AWS KMS: one secp256k1 key per agent. IAM: one least-privilege user.

HOW IT IS INTEGRATED

The agent drafts RFQs and compares quotes as strict JSON: one forced tool call at temperature 0, checked by the server. KMS signs each agent transaction.

VALUE TO VHAY

An agent that acts on the ledger while Vhay holds no key: the private key never leaves KMS. The model is one setting. Spending is capped by the agent's own balance.

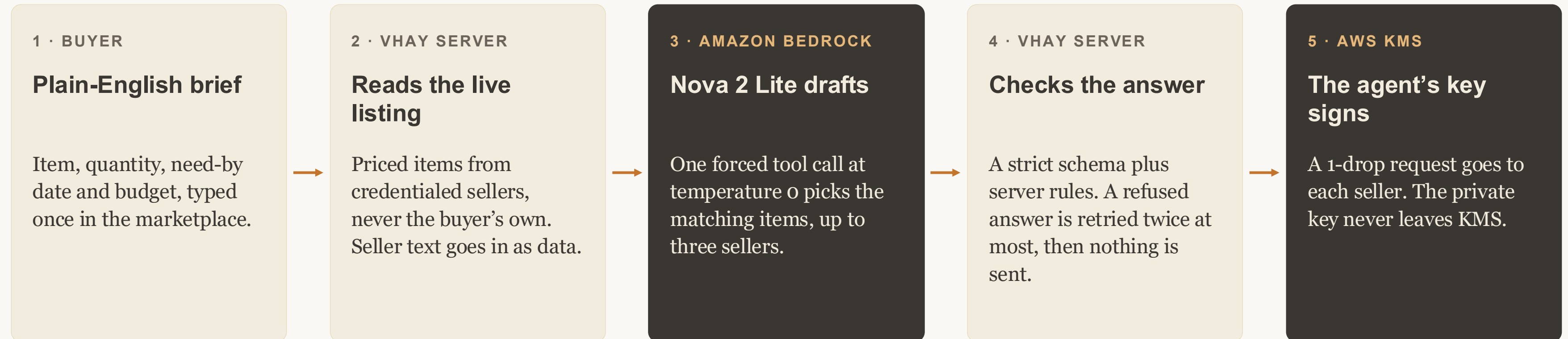
WHERE IT GOES NEXT

Bedrock AgentCore for long-running agents; KMS keys per company role; guardrails on counterparty text; agents negotiating within both parties' policies.



Bedrock decides, the server checks, KMS signs

One brief becomes signed quote requests to up to three sellers, with no approval step.



</> SECOND USE: COMPARING QUOTES

Nova 2 Lite assesses up to three quotes against the brief: within budget, on time, then lowest total. Vhay computes the facts; the model only recommends.

🛡️ WHAT THE MODEL CANNOT DO

Its schema has no accept or fund field, and the agent can never move your own money. Only the buyer creates and funds the PO, in Xaman.



What we built on AWS this weekend

Bedrock arrived at the event. KMS keys already existed and gained new jobs.





How AWS improved the product

Manual steps became agent steps, and the key never leaves AWS KMS.

FEATURE	THE PROBLEM	WITH AWS	SERVICE
Request quotes	Picking each seller, filling a form and approving every request.	→ One plain-English brief. Nova 2 Lite finds the matching sellers and the agent sends a request to each, up to three.	BEDROCK KMS
Compare quotes	Reading each quote against the budget and dates by hand.	→ Nova 2 Lite assesses the quotes against budget, need-by date and total. The server writes the reason from its own figures.	BEDROCK
Act while you're away	Every ledger write waited for a human tap.	→ The agent signs inside its own balance of 2 to 50 XRP: it sends requests, closes the others and flags working capital.	AWS KMS
Keep it safe	A model that reads seller text could be talked into accepting or paying.	→ Seller text is passed as data, the tool schema has no accept or fund, and the server checks every answer.	BEDROCK



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Thank you!