

TROPTIONS · INSTITUTIONAL DOCUMENT SYSTEM

# KYC / Onboarding Handbook

Identity Verification, Document Submission & DID

**For: Participants, operators, asset owners**

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## Executive Summary

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This handbook covers the complete TROPTIONS KYC and onboarding process: required identity and entity documents, document hash submission for XRPL anchoring, KYC tier levels, oracle attestation, and decentralised identity (DID) registration.

## Who This Document Is For

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New participants, asset owners seeking platform access, operators onboarding to TROPTIONS infrastructure, and compliance teams reviewing onboarding procedures.

## Required Information

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- Full legal name
- Date of birth
- Residential address
- Entity name and jurisdiction (if applicable)
- Tax identification number
- Contact information

## Required Documents

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- & Government-issued photo ID (passport or national ID)
- & Proof of address (utility bill or bank statement, <90 days)
- & Entity formation documents (if entity participant)
- & Operating agreement or similar (if applicable)
- & Beneficial ownership declaration
- & Source of funds statement

## Step-by-Step Process

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### Step 1: Submit Intake Form

Complete the participant intake form at </portal/troptions/onboarding>. Provide all required information fields.

### Step 2: Upload Documents

Upload all required documents through the secure document submission portal. Documents are hashed and the hash is anchored on XRPL for verification.

### Step 3: Document Hash Verification

TROPTIONS system generates SHA-256 hash of each submitted document and submits the hash as an XRPL memo transaction for immutable timestamping.

### Step 4: KYC Review

Compliance team reviews submitted documents against identity verification requirements. May request additional documents or clarification.

### Step 5: Oracle Attestation

Upon successful KYC review, an oracle attestation record is created confirming your verified participant status.

### Step 6: DID Anchoring (Optional)

If DID registration is selected, a decentralised identity record is anchored on XRPL linking to your oracle attestation.

## Approval Gates

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- & Document completeness check
- & Identity verification
- & Address verification
- & Entity verification (if applicable)
- & Source of funds review
- & Compliance approval
- & Oracle attestation issuance

## Readiness Checklist

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- & Photo ID uploaded
- & Proof of address uploaded
- & Entity documents uploaded (if applicable)
- & Source of funds statement submitted
- & Intake form complete
- & Document hashes verified
- & Compliance review completed

## What Stays Blocked

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- Live custody
- Live asset issuance
- Exchange access
- Stablecoin minting
- Any live execution capability

## Common Blockers

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- Expired identity documents
- Address proof older than 90 days
- Missing entity documents
- Unresolved source of funds questions
- Jurisdictional compliance flags

## TROPTIONS System Handling

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All submitted documents are processed through the TROPTIONS compliance intake system. Document hashes are anchored on XRPL for auditability. No documents are shared beyond the compliance review process without explicit consent.

## Final Checklist Before Submission

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- & Photo ID current and valid
- & Proof of address <90 days
- & Entity documents complete (if applicable)
- & Source of funds documented
- & All hashes confirmed on XRPL
- & Compliance review passed
- & Oracle attestation issued

## **SAFETY & COMPLIANCE DISCLAIMER**

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