

TROPTIONS · INSTITUTIONAL DOCUMENT SYSTEM

Wallet Mint / Non-Custodial Wallet Guide

Wallet Setup, XRPL Trustlines & Non-Custodial Controls

For: Participants, operators, asset owners

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Executive Summary

This guide covers TROPTIONS non-custodial wallet setup: XRPL wallet creation, trustline establishment, reserve requirements, security controls, and non-custodial usage. TROPTIONS does not provide custodial wallet services. All wallets are self-custodied by the participant.

Who This Document Is For

Participants setting up XRPL wallets, operators configuring trustlines, and asset owners preparing wallets for IOU receipt.

Required Information

- Intended wallet use (personal, entity, operator)
- XRPL account address (once created)
- Trustline requirements (currency, limit)
- Reserve confirmation (20 XRP minimum + 2 XRP per trustline)

Required Documents

- & KYC clearance (for trustline activation)
- & Wallet address verification (signed transaction)
- & Use case declaration

Step-by-Step Process

Step 1: Wallet Creation

Create XRPL wallet using a reputable non-custodial wallet provider (XUMM/Xaman, Ledger, etc.). TROPTIONS does not create or hold wallets.

Step 2: Reserve Funding

Fund wallet with minimum 20 XRP reserve. Each trustline requires an additional 2 XRP reserve.

Step 3: Wallet Verification

Verify wallet ownership by signing a TROPTIONS verification memo transaction.

Step 4: KYC Linkage

Link verified wallet address to your TROPTIONS KYC profile.

Step 5: Trustline Setup

Set up trustlines to the TROPTIONS issuer account (rJLMSTy77hTxqgDw9WMxCnYC8m5vhqN3FQ) for applicable currencies.

Step 6: Security Review

Review wallet security: backup seed phrase securely, enable account security features, confirm signing authority.

Approval Gates

- & KYC cleared
- & Wallet verified
- & Reserve met
- & Trustline application approved
- & Trustline activated

Readiness Checklist

- & Wallet created
- & Reserve funded (20+ XRP)
- & Wallet verified
- & KYC linked
- & Trustlines configured

What Stays Blocked

- TROPTIONS does not provide custody
- No funds are held by TROPTIONS
- No trading execution
- Trustline activation without KYC

Common Blockers

- Insufficient XRP reserve
- KYC not complete
- Wallet not verified
- Trustline application not approved

TROPTIONS System Handling

TROPTIONS manages trustline approvals through its compliance workflow. The issuer account (rJLMSTy77hTxqgDw9WMxCnYC8m5vhqN3FQ) is operated by TROPTIONS. All trustline setups and IOU issuances are compliance-gated.

Final Checklist Before Submission

- & XRPL wallet created and funded
- & Minimum 20 XRP reserve confirmed
- & Wallet verified by signed memo
- & KYC profile linked
- & Trustline application submitted
- & Trustline approved and active
- & Seed phrase secured offline

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