

TROPTIONS · INSTITUTIONAL DOCUMENT SYSTEM

XRPL IOU Issuance Handbook

Trustlines, Gateways & Compliance

For: Web3 operators, XRPL participants, compliance teams

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Executive Summary

This handbook covers the TROPTIONS XRPL IOU issuance process via the TROPTIONS gateway issuer account. It details trustline setup, transfer fee configuration, KYC requirements for trustline holders, compliance controls, and the full approval process. All issuance is simulation-only until all legal and governance approvals are complete.

Who This Document Is For

XRPL participants setting up trustlines, Web3 operators integrating TROPTIONS IOUs, compliance teams reviewing XRPL procedures, and technical operators configuring XRPL accounts.

Required Information

- XRPL wallet address
- Intended IOU type (TROPTIONS, stablecoin reference, RWA receipt, etc.)
- Trustline holder KYC status
- Jurisdiction of XRPL operator
- Intended use case for IOU

Required Documents

- & XRPL wallet confirmation (signed verification)
- & KYC documents for trustline holder
- & Use case description
- & Compliance jurisdiction declaration
- & Legal opinion (if required for specific IOU type)

Step-by-Step Process

Step 1: Issuer Review

TROPTIONS issuer account: rJLMSTy77hTxqgDw9WMxCnYC8m5vhqN3FQ. Confirm issuer account is active on XRPL and gateway is operational.

Step 2: Trustline Application

Submit trustline application through TROPTIONS XRPL portal. Provide wallet address, intended IOU type, and KYC documentation.

Step 3: KYC Review

Complete KYC process per KYC/Onboarding Handbook. Trustline approval requires cleared KYC status.

Step 4: Trustline Configuration

TROPTIONS configures trustline parameters: currency code, limit, and applicable transfer fee. Transfer fees range from 0 bps (platform tokens) to 50 bps (stablecoin references).

Step 5: Trustline Activation

Upon compliance approval, trustline is activated. Trustline holder can then receive IOUs through the TROPTIONS gateway.

Step 6: Ongoing Compliance

Trustline holders are subject to ongoing KYC refresh and compliance monitoring. Trustlines may be suspended if compliance requirements are not maintained.

Approval Gates

- & KYC cleared

- & Jurisdiction compliance review
- & Use case approval
- & Trustline limit approval
- & Transfer fee configuration confirmed
- & TROPTIONS governance approval for issuance
- & Legal approval for IOU type

Readiness Checklist

- & XRPL wallet active and funded (reserve met)
- & KYC documents submitted
- & Use case documented
- & Jurisdiction compliance reviewed
- & Trustline application submitted
- & Governance review complete

What Stays Blocked

- Live IOU minting without governance approval
- Trustline activation without KYC clearance
- Secondary market trading without securities compliance review
- Any live custody of IOU-backed assets

Common Blockers

- KYC incomplete
- Jurisdiction not supported
- Use case not approved
- XRPL wallet reserve not met
- Governance approval pending

TROPTIONS System Handling

TROPTIONS manages the XRPL gateway issuer and distributor accounts. All IOU issuance actions are processed through compliance-gated workflow. Transfer fees are configured per IOU type. On-chain records are maintained for all trustline and issuance events.

Final Checklist Before Submission

- & XRPL wallet funded and active
- & KYC cleared
- & Jurisdiction reviewed
- & Use case approved
- & Trustline parameters confirmed
- & Transfer fee agreed
- & Governance approval received
- & Legal opinion received (if required)
- & Trustline activation confirmed on chain

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