

# XRP262

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## Whitepaper

### A Digital Fintech Utility on the Stellar Network

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# Abstract

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*This whitepaper introduces **XRP262**, a utility token built on the Stellar blockchain, designed to facilitate government services, provide retail exit liquidity, and subsidize XRP thresholds. With a fixed total supply of 900,000,000,000 (900 billion) tokens and an initial price of 0.0000001 XLM, XRP262 leverages the speed, security, and low cost of the Stellar network, enhanced by the new capabilities of Protocol 25 and Soroban smart contracts.*

## 1. Introduction

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### 1.1 The Problem

The global financial landscape is fragmented, with high transaction costs, slow settlement times, and complex regulatory hurdles hindering seamless value transfer, especially for microtransactions and cross-border payments. Existing solutions often lack the transparency, efficiency, and scalability required for widespread adoption in both public and private sectors.

### 1.2 Our Solution: XRP262

XRP262 is a purpose-built utility token on the Stellar blockchain that addresses these challenges. It is not a security or a store of value, but a functional tool designed to:

- **Subsidize XRP thresholds:** Lowering the barrier to entry for users interacting with the XRP Ledger.
- **Provide Retail Exit Liquidity:** Creating a bridge between the Stellar and XRP ecosystems for seamless asset conversion.

- **Enable Government Services:** Offering a transparent and efficient payment rail for public sector applications.

By operating on Stellar, XRP262 inherits its core benefits: transactions settle in 3-5 seconds, cost fractions of a cent, and are environmentally sustainable.

### 1.3 The Stellar Advantage

Stellar is an open, decentralized protocol for digital currency to fiat money transfers, which allows cross-border transactions between any pair of currencies. Its native asset, the Lumen (XLM), is used to pay transaction fees and maintain accounts on the network. The recent Protocol 25 upgrade, also known as "X-Ray," has supercharged the network by introducing Soroban, a powerful platform for building smart contracts.

## 2. Technical Architecture

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### 2.1 Token Standard

XRP262 is implemented as a **Soroban Smart Contract** on the Stellar network. This modern approach provides greater flexibility, security, and functionality compared to traditional Stellar assets.

- **Soroban Contract ID:**

```
CCMBJJLVHX2MX7DEWNGYUHYF6YLKBLBUXT4WVYV0JCJYHGQ5IS0CPB2U
```

- **Token Name:** XRP262
- **Token Symbol:** XRP262
- **Decimals:** 7

## 2.2 Issuer Account

For compatibility and integration with the broader Stellar ecosystem (including DEXs and wallets that may not yet fully support Soroban tokens), a traditional Stellar asset is also issued from a dedicated account.

- **Issuer Account:**

```
GB0DGV3E3QYTGBYIDPF3H7ZXHMITXAI6WEIAHM2IE77GZXZPQG7WEXRP
```

## 2.3 Soroban Smart Contract

The Soroban contract governs the core logic of the XRP262 token. It handles:

- **Minting and Burning:** The total supply is fixed and was minted at contract initialization. No further minting is possible.
- **Transfers:** Secure and efficient peer-to-peer transfers.
- **Utility Functions:** Specialized functions to interact with other protocols for its designated use cases.

## 2.4 Security

The smart contract code will undergo a comprehensive security audit by a reputable third-party firm before full deployment. The contract is designed to be immutable, ensuring that the rules governing the token cannot be changed after launch.

# 3. Tokenomics

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## 3.1 Supply

- **Total Supply:** 900,000,000,000 XRP262 (900 Billion)
- **Circulating Supply:** To be determined at launch.
- **Inflation:** 0%. The supply is fixed and finite.

## 3.2 Initial Price & Distribution

**Initial Price:** 0.0000001 XLM per XRP262 token.

**Initial Market Cap:** \$40,000 USD (est.).

The initial distribution will be allocated to:

- **Liquidity Provision:** Seeding deep liquidity pools on the Stellar DEX.
- **Ecosystem Development:** Reserved for partnerships, grants, and adoption initiatives.
- **Team & Advisors:** Subject to a multi-year vesting schedule.

## 3.3 Use Cases & Value Accrual

1. **XRP Threshold Subsidization:** Users can spend XRP262 to cover minimum XRP balance requirements.
2. **Retail Exit Liquidity:** Acts as a bridge asset for AMMs on the Stellar DEX.
3. **Government Services:** Access to specific government digital services via auditable payment methods.

# 4. Roadmap

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**Q1 2026:** Finalize and audit Soroban smart contract. Launch token on Stellar testnet.

**Q2 2026:** Mainnet launch of XRP262. Establish initial liquidity pools on Stellar DEX.

**Q3 2026:** Integrate with first partner for XRP threshold subsidization service.

**Q4 2026:** Launch pilot program for government service use case.

**Q1 2027:** Expand ecosystem partnerships and develop additional utility features.

## 5. Conclusion

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XRP262 is a focused, utility-driven token that leverages the best of the Stellar blockchain, particularly its new Soroban smart contract platform. By solving specific, real-world problems related to accessibility and liquidity between major blockchain ecosystems, XRP262 aims to create tangible value for its users and contribute to a more interconnected and efficient global financial system.

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