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# X2 ($XTWO) Whitepaper

The token of X2 Social. Connecting Crypto.

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## 1. Introduction

X2 ($XTWO) is the token of **X2 Social**. X2 Social is Connecting Crypto: a messaging network for crypto wallets. Message any wallet, on any chain. Conversations, groups and broadcasts between X2 users are free.

Wallet addresses are the most common identity in crypto, yet there is no simple, safe way to write to one. People paste addresses into explorers, attach notes to tiny transfers, or hunt for the owner on social media. X2 Social turns a wallet into an inbox: your wallet is your account, with no email, no phone number and no password.

$XTWO sits underneath. X2 balances are held in $XTWO, and every $1 fee for a first message to a wallet not on X2 is **burned**: sent back to an issuer that no one controls, so the supply only goes down. Users do not need to buy $XTWO to use X2 Social.

$XTWO is not an investment, carries no rights to profits or dividends, and is not redeemable.

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## 2. The XRP Ledger: the ground we build on

The XRP Ledger (XRPL) has run since 2012 and has closed over 100 million ledgers (MEXC). It settles transactions in 3–5 seconds for a fraction of a cent (XRPL.org), without mining.

2025–2026 has been a turning point for the ecosystem:

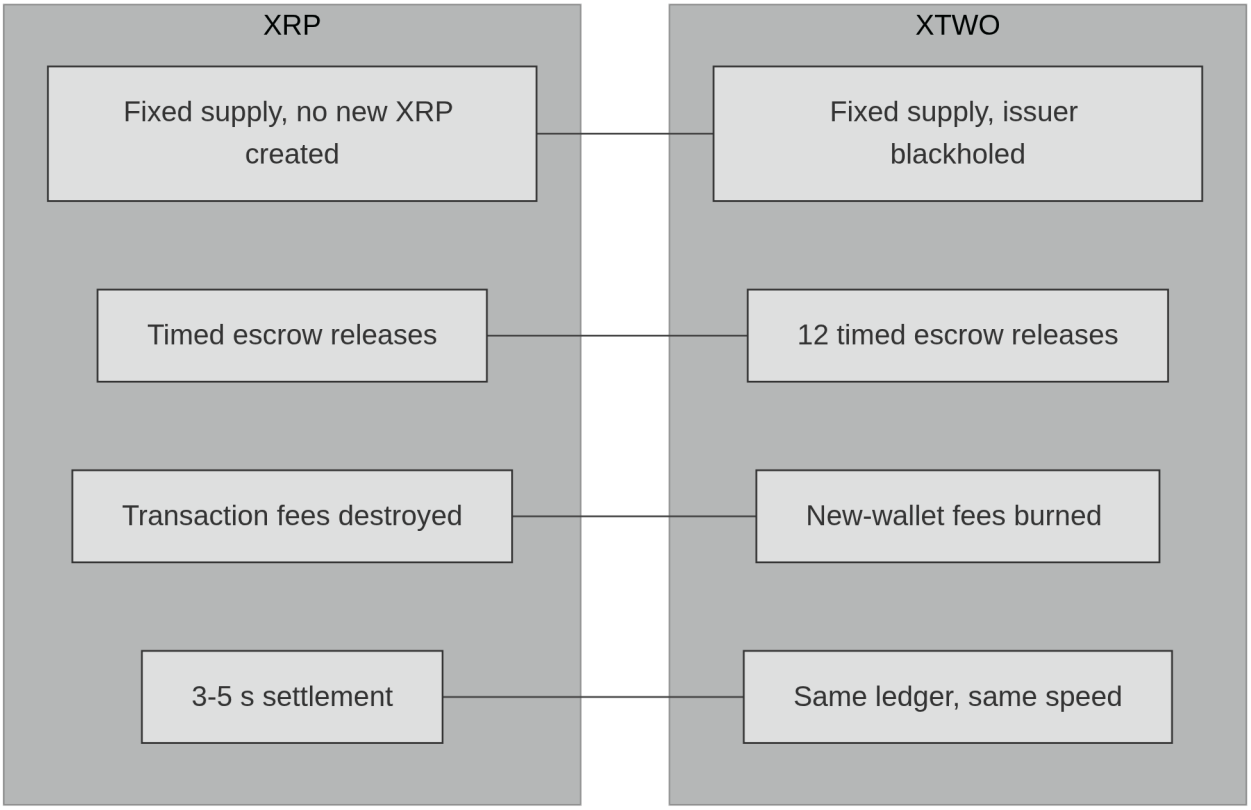
| Area | What happened | Source |
|---|---|---|
| Regulation | SEC–Ripple case concluded Aug 2025; on 17 Mar 2026 the SEC and CFTC classified XRP as a digital commodity | BYDFi |
| Market access | US spot XRP ETFs launched Nov 2025 | NerdWallet |
| Usage | Nearly 3 million daily transactions in March 2026 | Analytics Insight |
| Tokenized assets | From about $150M to nearly $4B in a year | Phemex |
| Stablecoins | RLUSD at about $2.4B, around $1.05B of it on the XRPL | Yahoo Finance |
| Institutions | Financial institutions using XRPL for collateral, tokenized assets and payments | Cryptonews |
| Sustainability | About 63 $tCO_2e$ per year for the whole network | XRPL Commons |

The XRPL has a built-in decentralized exchange and native automated market maker (AMM, live since March 2024) (XRPL.org). Tokens like $XTWO trade there directly, with no outside smart-contract layer.

**Why this matters for X2:** a messaging network needs payments that confirm in seconds and cost almost nothing. The XRPL provides both, with a fixed-supply token that anyone can check on the public ledger.

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# 3. What $XTWO shares with XRP




| Feature | XRP | $XTWO |
|---|---|---|
| Supply | Fixed; no protocol issuance | Fixed; issuer's keys disabled (blackholed), so no new $XTWO can be created |
| Timed releases | Ripple releases up to 1B XRP from escrow each month (Yahoo Finance) | 400M $XTWO in 12 ledger escrows, one every ~60 days to Sep 2028 |
| Fees destroyed | Every XRPL fee is permanently destroyed (XRPL Wiki) | Every $1 new-wallet fee on X2 Social is burned |
| Settlement | 3–5 s | Same ledger, same 3–5 s |
| Verifiable | Public ledger | Public ledger + X2 Transparency page |

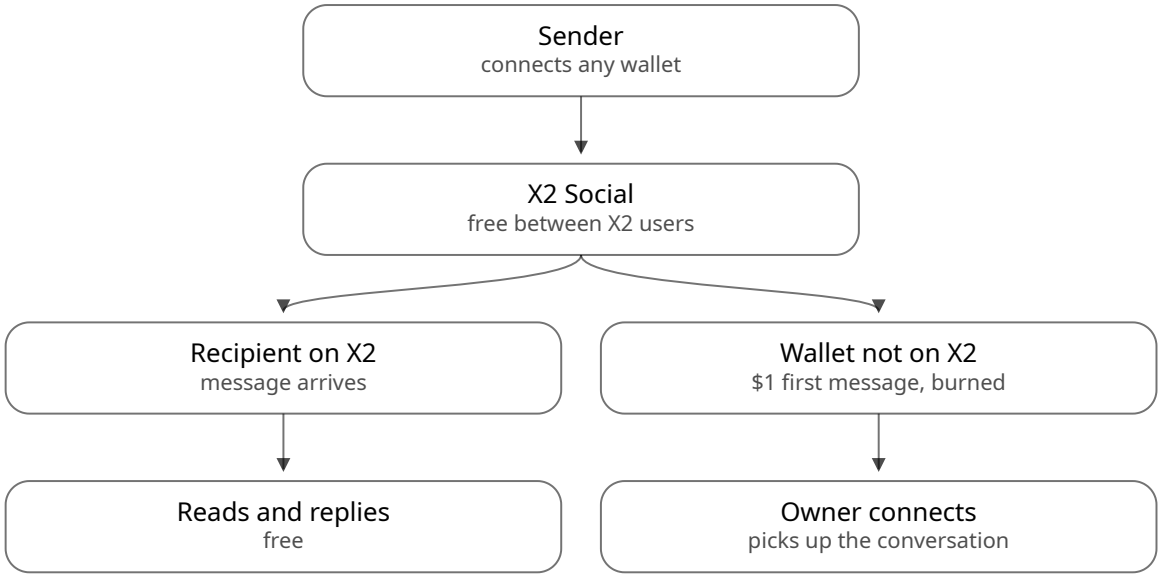
The difference: XRP's burn is tiny by design (an anti-spam cost). $XTWO's burn is the whole $1 new-wallet fee, so burns grow with use.

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# 4. The use case: X2 Social

X2 Social is Connecting Crypto: message any wallet, on any chain.

- **Your wallet is your account.** Connect with Wallet, choose a social name, and start writing. One wallet belongs to one social name. Social names and wallet addresses are public and view only: people can reach you by either, and anyone writing to your wallet address sees your social name.
- **Free between X2 users.** Conversations, groups (up to 50 people) and broadcasts (up to 100 people) between X2 users cost nothing.
- **Write to any wallet.** You can write to a personal wallet that has not joined yet. The first message to that wallet costs $1 from your X2 balance, and the $1 is burned. Every later message to the same wallet is free.
- **Knocks.** Nothing reaches a new wallet until its owner connects, unless the sender adds a knock: an optional payment that lands in the recipient's own wallet with a short note, so they know a message is waiting.
- **Secure and encrypted.** Messages are secure and encrypted, both for wallets already on X2 and for new wallets that have not joined yet. New users pick up their conversations when they connect.
- **Your privacy, your choice.** Each user chooses who can message them, add them to groups and add them to broadcasts: Everyone, Following, Friends or Nobody.




**Who it is for:** traders reaching other traders by wallet address; projects writing to their holders; buyers and sellers of digital assets; anyone who knows a wallet but not the person behind it.

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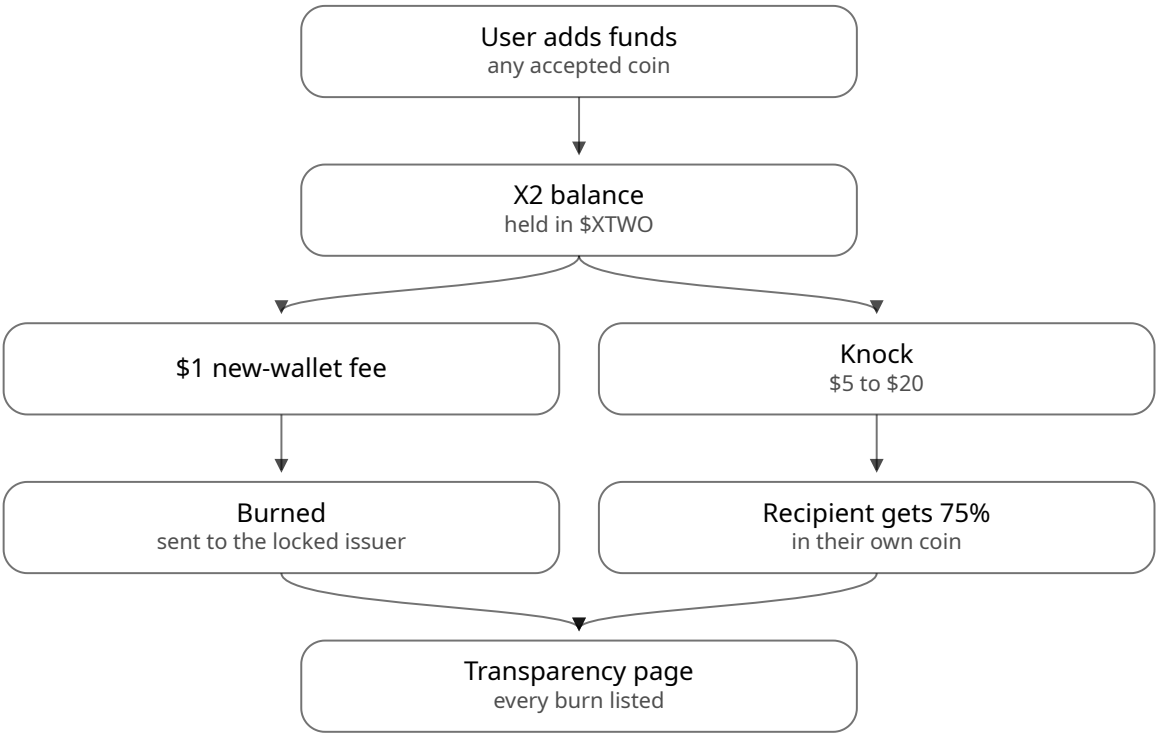
# 5. How $XTWO moves through X2 Social

**X2 balance.** Users add funds in their own network's main coin, or USDC and USDT where shown. Each deposit is at least $5. X2 converts it at the market price and the user's X2 balance is held in $XTWO, shown in $XTWO and US dollars. The balance is for use inside X2 only: it cannot be withdrawn, transferred or exchanged for money.

**First message to a new wallet: $1.** Charged from the X2 balance in $XTWO at the price at that moment. 100% of the $1 fee is burned, once an hour, sent back to the $XTWO issuer.

**Knock (optional).** A whole-dollar amount from the recipient's smallest knock up to $20. Each person sets their smallest knock at $5, $10 or $15; for wallets not on X2 it is $5. X2 pays the network fee, so the sender pays only the knock amount. The recipient receives 75% in their wallet's own coin; X2 keeps 25%. If a knock cannot be delivered right now, X2 says so before anything is charged. If it fails after it was charged, the full amount returns to the X2 balance.

| Action | Price | Where the $XTWO goes |
|---|---|---|
| Messages, groups and broadcasts between X2 users | Free | Nothing is charged |
| First message to a wallet not on X2 | $1 | Burned |
| Later messages to the same wallet | Free | Nothing is charged |
| Knock | $5 to $20, whole dollars | Used to pay the recipient 75% in their own coin; X2 keeps 25% |




Every burn is a public ledger transaction, listed on the X2 Transparency page. As of 5 November 2026, about 7.86M $XTWO has been burned.

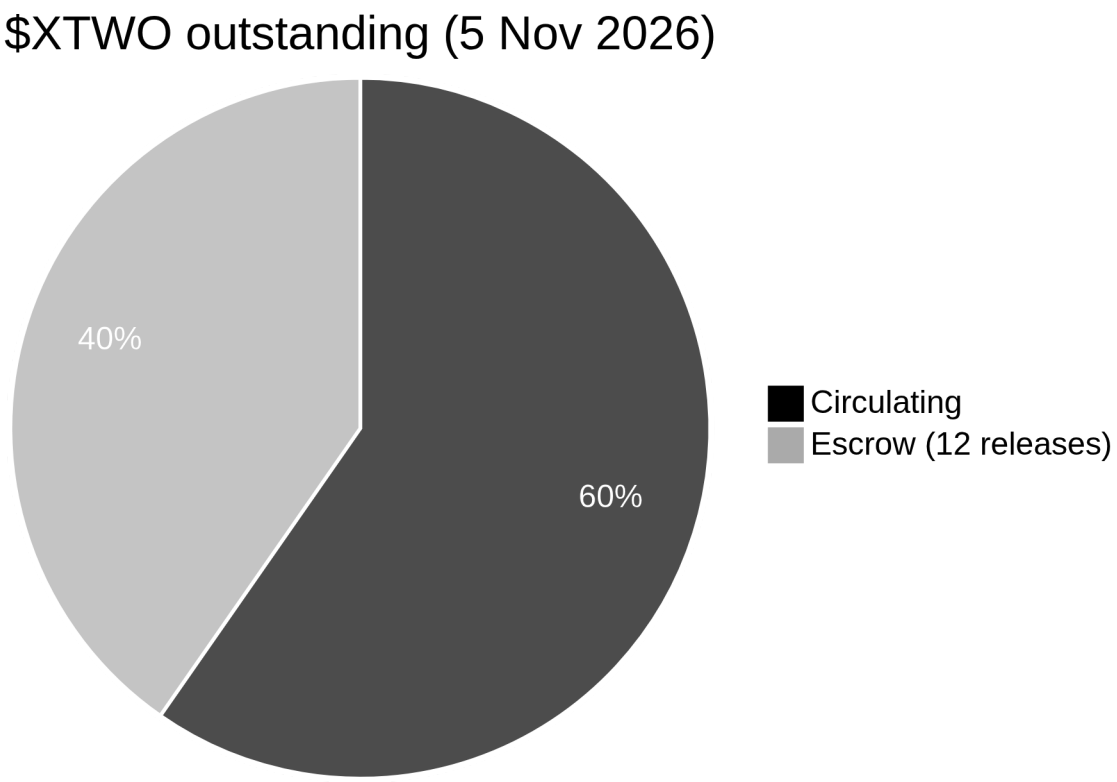
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# 6. Tokenomics

## 6.1 Supply (5 Nov 2026)

| **Item** | **Amount ($XTWO)** |
|---|---|
| Circulating (issued, not in escrow) | 592,141,550.88 |
| In escrow (12 releases) | 400,000,000.00 |
| **Total outstanding** | **992,141,550.88** |
| New issuance possible | **0** (issuer blackholed) |

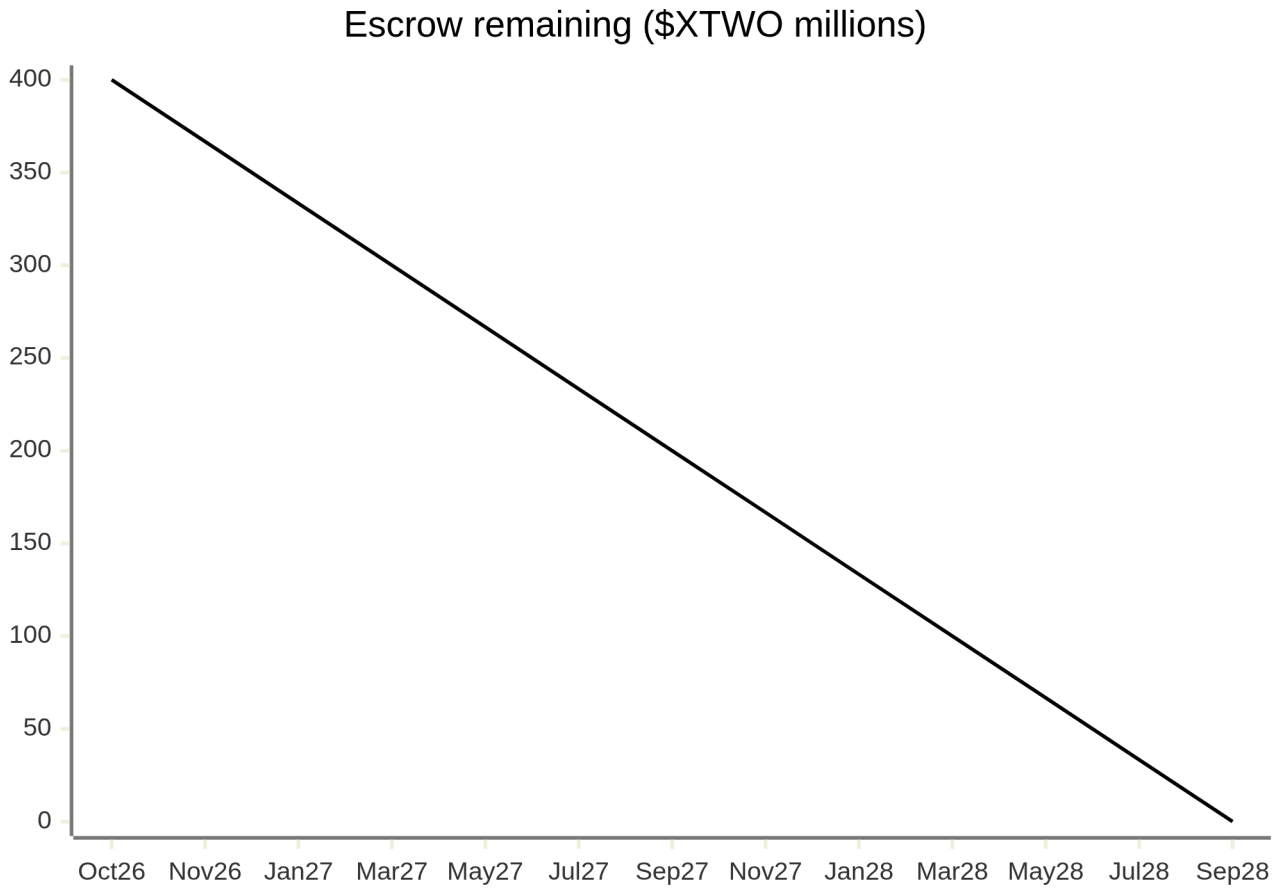
Supply can only go down: every $XTWO burned through X2 Social (or sent to the issuer by anyone) leaves circulation permanently.




### 6.2 Escrow release schedule

12 ledger escrows of 33,333,333.33 $XTWO each, held from the distribution wallet to the creator wallet, with no cancel date. They become claimable on these dates:

| # | Date | Amount | Cumulative released |
|---|---|---|---|
| 1 | 26 Nov 2026 | 33.33M | 33.33M |
| 2 | 25 Jan 2027 | 33.33M | 66.67M |
| 3 | 26 Mar 2027 | 33.33M | 100.00M |
| 4 | 25 May 2027 | 33.33M | 133.33M |
| 5 | 24 Jul 2027 | 33.33M | 166.67M |
| 6 | 22 Sep 2027 | 33.33M | 200.00M |
| 7 | 21 Nov 2027 | 33.33M | 233.33M |
| 8 | 20 Jan 2028 | 33.33M | 266.67M |
| 9 | 20 Mar 2028 | 33.33M | 300.00M |
| 10 | 19 May 2028 | 33.33M | 333.33M |
| 11 | 18 Jul 2028 | 33.33M | 366.67M |
| 12 | 16 Sep 2028 | 33.33M | 400.00M |



### 6.3 Burn mechanics

- Only the $1 fee for a first message to a new wallet is burned. It is burned once an hour.
- A burn is a payment to the locked issuer; the issuer's outstanding supply drops by the same amount.
- Burns scale with use: more new wallets reached, less supply.

### 6.4 Market

$XTWO trades on the XRP Ledger's built-in exchange and its XTWO/XRP pool (0.3% trading fee). The live price chart is on x2chain.net. The market is young and thin; see Section 10.

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# 7. General information

| Item | Detail |
|---|---|
| Issuer | X2 Social LLC (Delaware) |
| LEI | None |
| Issuing location | XRP Ledger (public, permissionless) |
| Issued | 2026 |
| Issuing mechanism | XRPL issued token (currency code XTWO); issuer account keys disabled after issuance (blackholed) |
| Corporate structure | Single limited liability company; no subsidiaries; no affiliated foundation |
| Description | Token of X2 Social: X2 balances are held in $XTWO and $1 new-wallet fees are burned. Not a stablecoin, not backed, not redeemable |
| Issuance process | One-time issuance in 2026; no further issuance possible |
| Redemption process | None. $XTWO is not redeemable. X2 buys $XTWO at the market price only to hold X2 balances, and sells it only to pay for knocks |

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# 8. Technology

| Item | Detail |
|---|---|
| General components | $XTWO issued token on the XRP Ledger; X2 Social app and website; secure, encrypted message storage; delivery wallets on supported chains; X2 balance accounting |
| Wallets | Users connect their own wallet, on any supported chain. Users keep control of their own wallets |
| Payment checks | Every deposit is checked on its own network before it is credited |
| Partners and services | X2 works with partners and services for hosting, storage and network access. None of them can read messages |
| Code review | Every change is tested on copies and checked in a dry run before release; an independent code review is planned |
| Documentation | Docs, Terms, Privacy, Acceptable Use, Sending limits, X2 balance and $XTWO at x2social.net; the $XTWO notice and this whitepaper at x2chain.net |
| Governance | X2 Social LLC operates X2 Social. $XTWO carries no voting or governance rights |
| Security vulnerability procedures | Report through the contact form on x2chain.net; acknowledged, fixed and disclosed after the fix |
| Security audits | None completed yet; an independent security review is planned |

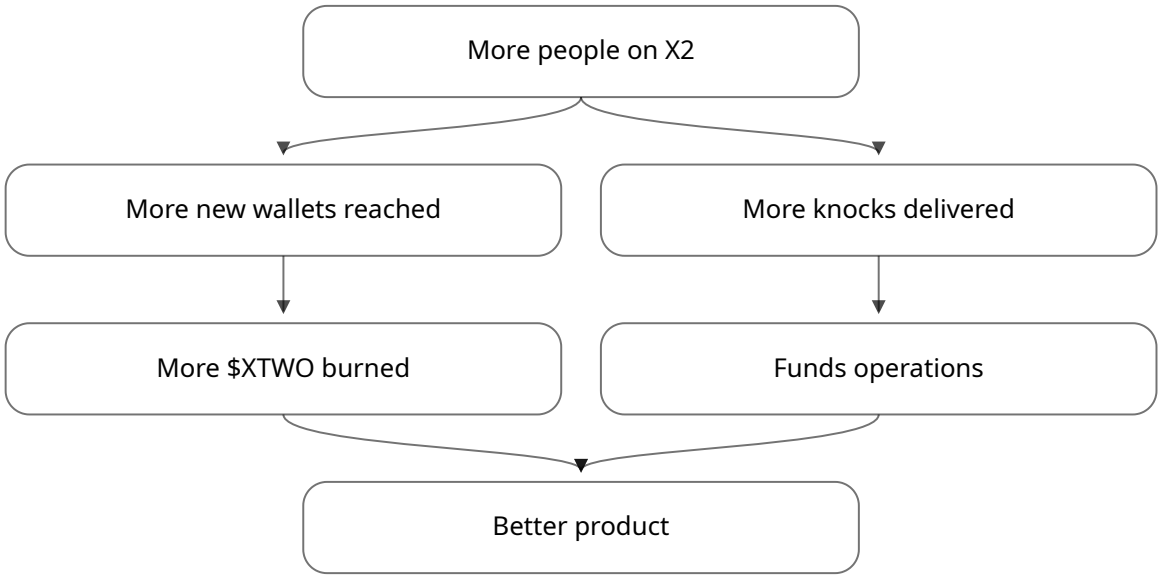
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# 9. Business model

X2 keeps 25% of each knock. Message fees are burned in full and are never kept by X2. Company Revenue values are published on the X2 Transparency page.

**Costs:** knock network fees, which X2 pays, plus hosting, storage and development.

**Alignment:** X2 earns only when it delivers real knocks, and supply falls as the network is used.




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## 10. Risks and how we manage them

| Risk | What it means | How we manage it |
|---|---|---|
| Price | $XTWO can lose value, including all of it | No price promises; fees set in US dollars and charged at the price at that moment |
| Liquidity | The market is thin; large orders move the price a lot | Deposit and knock limits; knocks refused before charging when they cannot be delivered |
| Concentration | Escrow releases go to one creator wallet | Schedule published here and visible on the ledger |
| Operational | Outages, delays, failed knocks | Retries, confirmations, full refund to the X2 balance on failure, monitoring with alerts |
| Cyber | Attacks on servers or wallets | Encryption, sending limits, payment checks, separate wallets, monitoring |
| Ledger | XRPL reserves; irreversible payments | Explained in the $XTWO notice |
| Regulatory | Rules for tokens and messaging may change | Compliance checklist; licensing plan |

Full text: $XTWO notice.

# 11. Disclosure register

| Heading | Answer |
|---|---|
| Exchange trading | XRPL DEX and AMM. No centralized exchange listing |
| Capital markets | None. X2 Social LLC has not raised capital through $XTWO |
| Emerging markets | X2 Social is global; cheap, fast messaging suits regions where wallets are common and banking is not |
| Liquidity | XRPL AMM pool and DEX order book; see Section 10 |
| USD value | Floating; not pegged. Shown at live price for convenience |
| Availability | Any XRP Ledger wallet with a $XTWO trust line. X2 Social users do not need to buy $XTWO |
| Supply and circulation | Section 6 |
| B2B value | Projects and businesses can message holders and customers by wallet address |
| Shared services | Partners and services for hosting, storage and network access; see Section 8 |
| Reserve | None. $XTWO is not backed by any reserve |
| Reconciliation | Burns reconciled against the ledger and published |
| Operations | Run by X2 Social LLC |
| Transparency | Transparency page with every burn, plus Company Revenue values |
| Engineering | In-house |
| Monitoring | Deposit, knock and wallet-level monitoring with alerts |
| Guidance | Docs and FAQ at x2social.net/docs |
| Preservation | Not applicable (no reserve) |
| Buffer | Not applicable (no reserve) |
| Valuation policy | Not applicable; price set by the open market |

| Heading | Answer |
| --- | --- |
| Custody | X2 Social LLC holds X2 balances in $XTWO. Each user's share is recorded by X2. People who buy $XTWO themselves hold it in their own wallets |
| Segregation | X2 balances, knock delivery and company funds are kept in separate wallets |
| AML compliance | Sanctions and abuse controls planned; listed on our compliance checklist |
| Legal compliance | Section 14 |
| Environmental factors | XRPL needs no mining; about 63 $tCO_2e$ per year network-wide (XRPL Commons) |

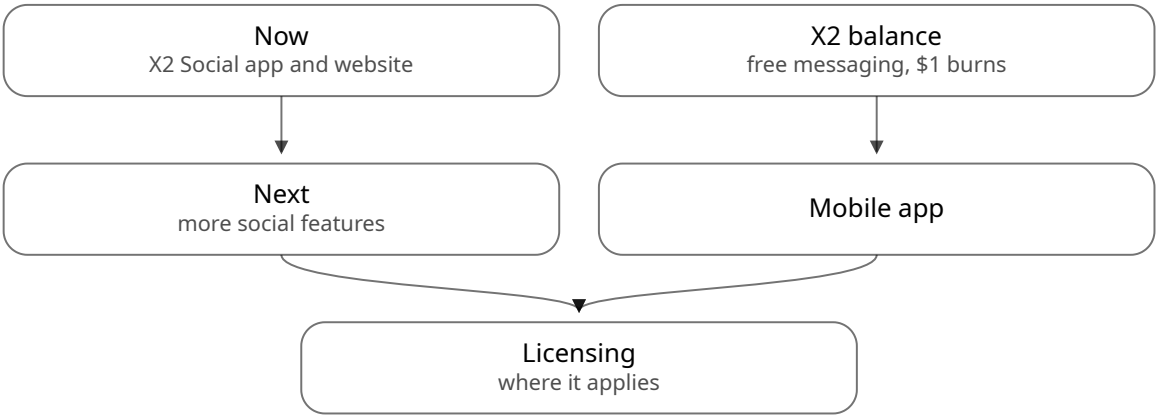
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# 12. Public addresses

| Role | Address |
| --- | --- |
| $XTWO issuer (blackholed) | rpBrH49qcmJVoijwHHm53ftPMW12g2zMHC |
| Distribution wallet (escrow source) | rpUQwKZ33sUc1aD7i4KR6qqNiQN62Rf8XJ |
| Creator wallet (escrow destination) | rGfN6nAAiKh3g9udNUb5peiLYCS7nx6f66 |
| XTWO/XRP AMM pool | rMMrCgSukcTFDc1tym4JtThqXVSqrhWaTc |

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# 13. Roadmap




- **Now:** X2 Social app, also inside wallet apps; X2 balance; free messaging between users; $1 new-wallet fees burned; knocks.
- **Next:** the Social Wall, where everything posted is public and only the creator sees likes and dislikes; more features that will enrich the social network experience; and a mobile app.
- **Licensing:** X2 Social LLC does not hold licences today and intends to obtain those that apply as the product and its markets grow.

No dates are promised.

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# 14. Legal

X2 Social LLC is a Delaware limited liability company. Use of X2 Social and $XTWO is governed by the Terms, Privacy Policy, Acceptable Use, Sending limits and the X2 balance and $XTWO page at x2social.net, and the $XTWO notice at x2chain.net. $XTWO is not an investment and gives no right to profits, dividends, votes or redemption. This whitepaper is updated when a process changes; the latest version is always at x2chain.net/whitepaper.html. Contact: the contact form on x2chain.net.

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## 15. Sources

All sources are linked where they are cited. Ledger figures can be checked on any XRP Ledger explorer using the addresses in Section 12.

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