



D.P.Monks Finance PROJECT XD_2



D.P.Monks Finance

October 2022

UPDATE 2021-2022

RaDical-X (Project XD1) NFT Exchange **LIVE**



We produced and launched an all new NFT exchange in June 2022 XLS20d/XRPL. A multi-currency, enhanced trading platform where users can mint (publish) NFT's on the XRPL through connecting their decentralised wallet, as the issuer. They can trade and burn NFT's.

Link: [RaDical-X NFT Exchange](#)

SHIBA NFT Mobile APP **LIVE**



Working with our partnering project we produced and launched a SHIBA NFT mobile application on Android to utilise the 'SHIBANFT' token. Involving augmented reality, artificial intelligence, token deflation, and a decentralised play to earn game finance feature.

Link: [SHIBANFT](#) (mobile App)

NFT Program (AVA's)

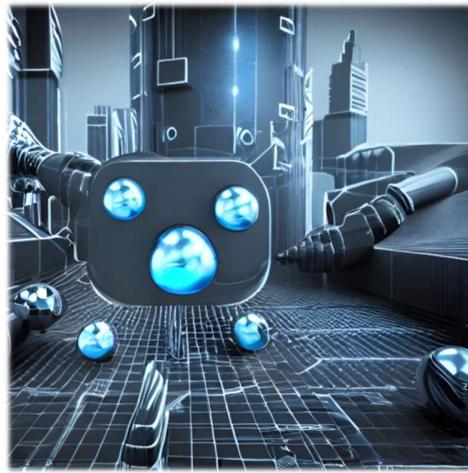


In preparation for a large game finance platform (XD3) we have spent 12+ months designing and developing augmented reality characters that will be displayed in the form of NFT's. These characters are from a brand we call 'CRYPTONATORZ' and are Automated Virtual Animations (AVA's)



Introduction

D.P.Monks Finance (DPMF) was founded in December 2020, and our native token XDX was launched in October 2021. We specialise in utilising blockchain technology with new innovative solutions in decentralised finance on the XRPL, combined with mobile applications, WEB3 development, virtual/augmented/mixed reality, and artificial intelligence.



The XRPL network and its financial infrastructure is gradually expanding globally, reaching out to unbanked areas of the world. This provides an opportunity to utilise the XRPL's layer 3 network solution, which financially interconnects new users without a central authority, in a fully decentralised ecosystem. Furthermore, on the XRPL, international transactions, P2P and B2B are no longer slaved to time consuming higher fee traditional banking payment rails. Meaning recipients can receive payments globally using the XRPL network infrastructure in approximately 4 seconds from anywhere in the world.

What is even more interesting is that we now have the capability to introduce anyone with a digital device to the XRPL network with its high speed, high scalability, and extremely low transaction cost.

However, to achieve this level of adoption, we must first introduce new users to the network and demonstrate its capabilities via a preliminary and attractive concept. We aim to keep interoperability with our current functioning platform, RaDical-X, and future platforms. This is where 'Project_XD2' plays a unique and important role in accelerating new users into crypto currency, predominantly XRPL.





PROJECT XD_2 White Paper Vol-1.2



D.P. Monks Finance Ltd

A U.K. based company founded in December 2020.

Providing decentralised solutions in blockchain technology and mobile application development.

Address

D.P. Monks Finance Ltd
Company no: 13058368
85 Great Portland Street
First Floor
London
England
W1W 7LT

Links

Social media and platform links:

https://withkoji.com/@DPMonks_Finance

Website:

<https://www.dpmonksfinance.com>

Telegram:

<https://t.me/DPMonksFinance>



Context

Project XD_2 is a cryptonym named project that was first designed in 2020 and has been concurrently prepared while constructing the RaDical-X NFT Exchange (Project XD_1). The construction of Project XD_2 is designed to launch in 3 phases;

- **Phase 1** - Adoption (XRPL Network)
- **Phase 2** - Social media + Analytics (Federated sidechain)
- **Phase 3** - Financial technology (FinTech/Regulation)

Phase 1 and phase 2 will be developed and released in chronological order, however phase 3 will be segmented in release, after confirmation of network amendments and national regulations.

Contents

Page	
	PHASE 1
3	Project_XD2 Introduction
4	RHAD Tokenomics – RHAD DISTRIBUTION
5	Project XD_2 Wallet – RHAD ACCUMULATION
	PHASE 2
6	Project XD_2 Platform: ***** (Cryptonym - Confidential)
7	XRP/XDX/RHAD and XRPL Tokens
8	Analytical Value of Information
	PHASE 3
9	Yield Farming
10	Collateralised Lending
11	Stablecoin



PROJECT XD_2 White Paper Vol-1.2



Project XD_2 Introduction

D.P.Monks Finance is developing a decentralised wallet, and a mobile social/analytical application on its own federated sidechain under the cryptonym 'Project XD_2'. The main effort is to introduce blockchain technology, crypto currency, and trading to new users on an international scale. Designed for people looking to learn about crypto currency, analytics, and general trading, including all traditional financial markets.

Project XD_2 is a combination of WEB3, decentralised finance (DEFI), social media, analytics, education and rewarding incentives. The analytical tools will be available for all users, whether they are beginners or advanced traders. This provides the mechanics of utilising value of information to be exchanged, analysed, shared, and categorized, for all types of international trading markets (Crypto/Equities/Commodities/Indices-CFD/DFTs etc.).

The 2 issued tokens utilised on the platform will be the 'XDX' token, used as a currency, and the 'RHAD' rewards token, for social engagement and accumulation/distribution procedures.

TRADING STATISTICS

On average people lose trades with brokers

54-83%.

These loses are not a decrease in asset value (like owning crypto) but instead margin calls for portfolio liquidation.

Trading Brokers

- Plus 500: 74% lose money
- OANDA: 76.6% lose money
- AVAttrade: 71% lose money
- DeltaStock: 78% lose money
- City Index: 74% lose money
- IG: 77% lose money
- Capitol: 80.61% lose money
- Etoro: 68% lose money

Traditional Analytical/Technical Dashboard (Source: Trading View)



As of today, there is a large populous around the world that is unable to get involved in crypto currency and/or trading due to either financial circumstances or fear of losing value invested. To counter this issue, Project XD_2 does not require new users to have a initial investment to participate. Instead, new users accumulate, analyses, educate, transact, and utilise the RHAD token at no cost to begin getting involved. Users can receive incentive rewards through the XD_2 wallet and by interacting with each other on the XD_2 platform.

The application will be inclusive to all users, traders, and analysts, whether they are experienced traders or not. It will provide detailed trading indexes equipped with analytical features to support trading estimations of all types of markets. Users will be able to display predictions, observe metrics, engage with each other, and share information involving transacting value via an earning/rewarding protocol.

When phase 1 and phase 2 are fully operational we will be focusing on the Fintech protocols involved in phase 3; to introduce a new financial infrastructure to the unbanked. These platform features and tools will exist for consumer benefits in transacting and utilising value, through blockchain business and decentralised finance.





PROJECT XD_2 White Paper Vol-1.2



RHAD AIRDROP

The Snapshot date and Airdrop date will be announced on social media channels. The Ratio of delivery to XRPL decentralised wallets will be **10,000 XDX: 1 RHAD**

No more than 10% of the supply will be airdropped to XDX token holders. The remaining supply is held in 'RHAD DISTRIBUTION' to be Delivered to Project_XD2 decentralised non-custodial wallets.

RHAD DISTRIBUTION

The distribution of RHAD is reduced over time, triggered by certain distribution milestone rates relevant to the supply remaining in the RHAD DISTRIBUTION account.

However, with the RHAD token utilised on Project XD_2 through transactions (hooks) the RHAD distribution account is replenished, slowing the approach of the distribution milestone through use case.

Distribution Milestone Rate (DMR)

The 'DMR' will activate at certain source supply milestones which will reduce the number of RHAD being distributed into circulation.

DMR LV	TOTAL RHAD SUPPLY	REDUCTION RATE (Eg. DMR (Halving))
0.	100%-10,000,000	100% (0 owned-0.001)
1.	80% - 8,000,000	50% (First halving)
2.	70% - 7,000,000	25%
3.	60% - 6,000,000	12.5%
4.	50% - 5,000,000	6.25%
5.	40% - 4,000,000	3.125%
6.	30% - 3,000,000	1.5625%
7.	20% - 2,000,000	0.7812500%
8.	10% - 1,000,000	0.390625%

8 halving levels, activated at 8 million supply DMR

RHAD Tokenomics

The RHAD token is issued by D.P.Monks Finance and is not currently circulating. Prior to phase 1 launch there will be an RHAD airdrop to XDX token holders via their decentralised wallets. Shortly after the airdrop (approximately 1 week+) project XD_2 non-custodial wallet will launch.

RHAD was issued on 12 December 2021

Issuer Account: [rhkQRnmE9L6JgSjGGApJ6mntZCuVsfshHT](#)

XUMM KYC: YES

Token Currency Code: RHAD

Total Supply: Currently 1,000 (not blackholed)

On 12 December 2022 token supply will be issued to 10,000,000 then blackholed

Link: [Set Trustline](#)

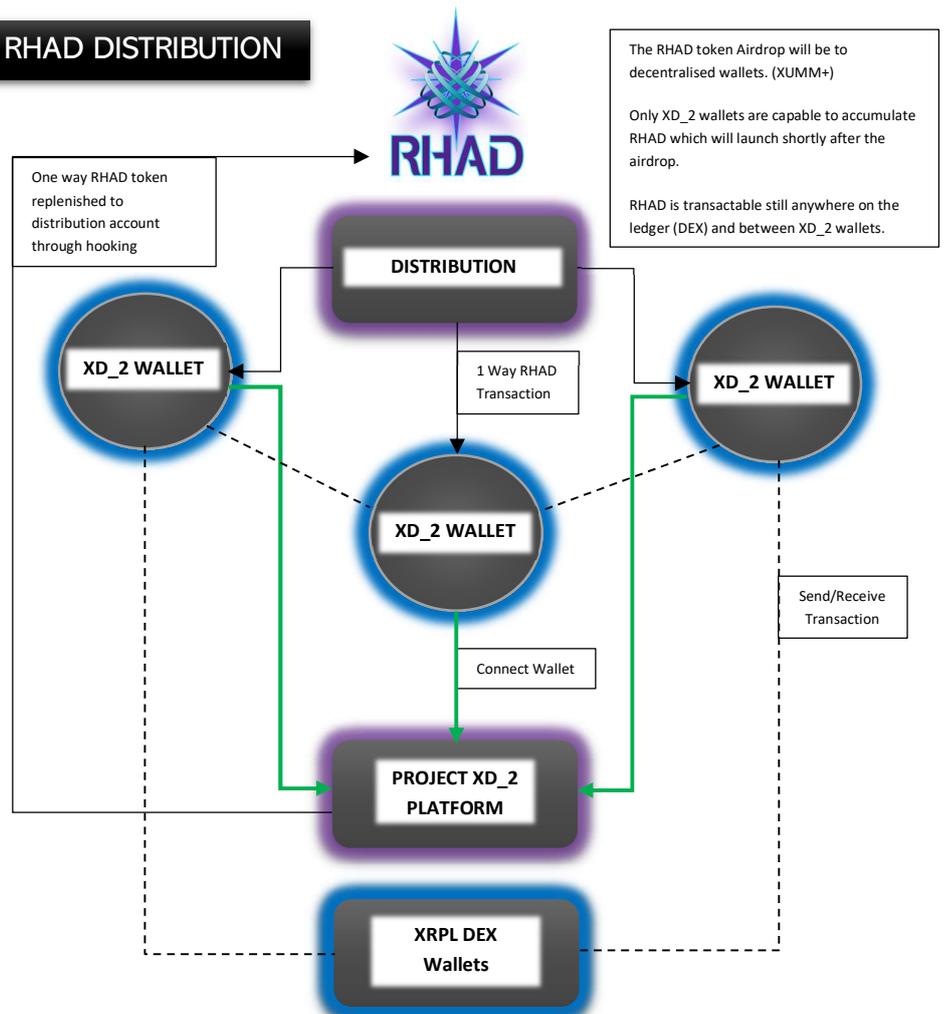
Dex

Links : [XUMM - Dex xApp - Sologenic](#)

Explorers:

[Bithomp - XRPScan](#)

RHAD DISTRIBUTION



8 halving levels, activated at 8 million supply DMR



PROJECT XD_2 White Paper Vol-1.2



24 Hour- Accumulation Milestone Rate (AMR)

-HOLDING 0+ RHAD = 0.001 per 24 hour cycle

AMR levels owning RHAD+ in Project XD_2 wallet range from 1 to 6 daily reward (DR)

- 1-HOLDING 1+ RHAD = 0.01 (DR)
(RANK - **New User**)
- 2-HOLDING 10+ RHAD = 0.1 (DR)
(RANK - **Basic Accumulator**)
- 3-HOLDING 100+ RHAD increase = 1 (DR)
(RANK - **Accumulator**)
- 4-HOLDING 1,000+ RHAD increase = 10 (DR)
(RANK - **Intermediate Accumulator**)
- 5-HOLDING 10,000+ RHAD increase = 100 (DR)
(RANK - **Expert Accumulator**)
- 6-HOLDING 100,000+ RHAD increase = 1000 (DR)
(RANK - **ELITE Accumulator**)

When accumulating you can request to collect every 24 hours. The balance of RHAD above the relevant AMR at the time you collect will be the validating balance on how much you receive.



Project XD_2 Wallet

The Project XD_2 wallet is a self-custody, decentralised wallet connected to the XRPL. It will be initially limited with trustlines (XDX/RHAD) and able to connect to the Project XD_2 platform. Users will be able to collect and accumulate rewards in **RHAD** to utilize on Project XD_2. The wallet plays an important role in phase 2 and 3 of Project XD_2.

In the Project XD_2 wallet users will be able to custody:

XRP, the native crypto currency for the XRPL, initial payments and transactional fee.

XDX, a currency utilised to Project XD_2 network (Phase 2/3)

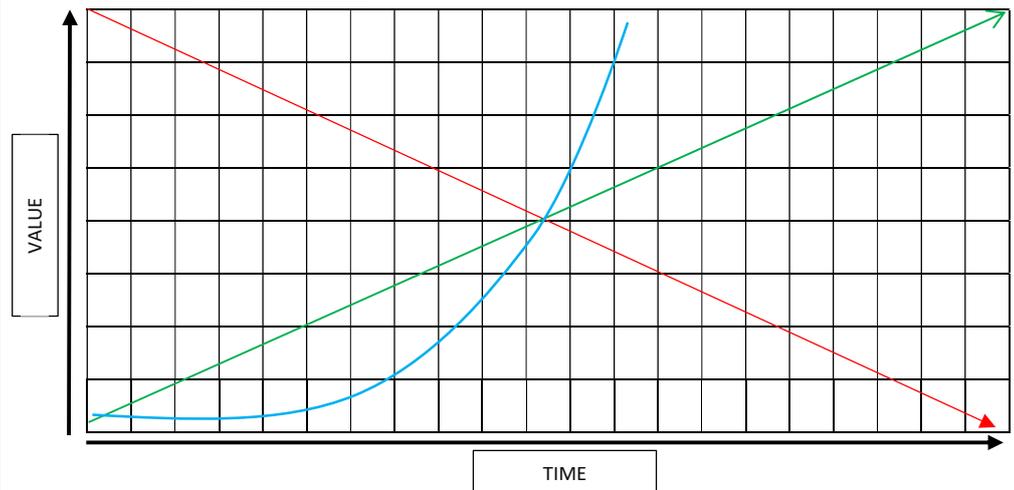
RHAD, rewarding currency for accumulation, socials and network support. (Phase 1/2/3)



RHAD ACCUMULATION

The Project_XD2 self-custody wallet will allow users to collect RHAD and accumulate rewards over a 24-hour cycle. A user doesn't need to own RHAD to begin accumulation and the amount they initially collect can be used as payment value on the Project XD_2 platform. This is an important factor to ensure new users can apply the token immediately on Project XD_2. Owning XDX in the project XD_2 wallet will qualify to increase RHAD accumulation. It would take approximately 16.4 years to start at 0 and accumulate every day to reach level 6 (not including the DMR ratio).

Supply vs Demand RHAD - Distribution Protocol



The Equilibrium point is where demand (green) and supply (red) equalise. They collide which causes a cross over in demand/supply and introduces price appreciation (blue). RHAD supply is deliberately reduced through the DMR and utilised in phase 2 of Project XD_2.

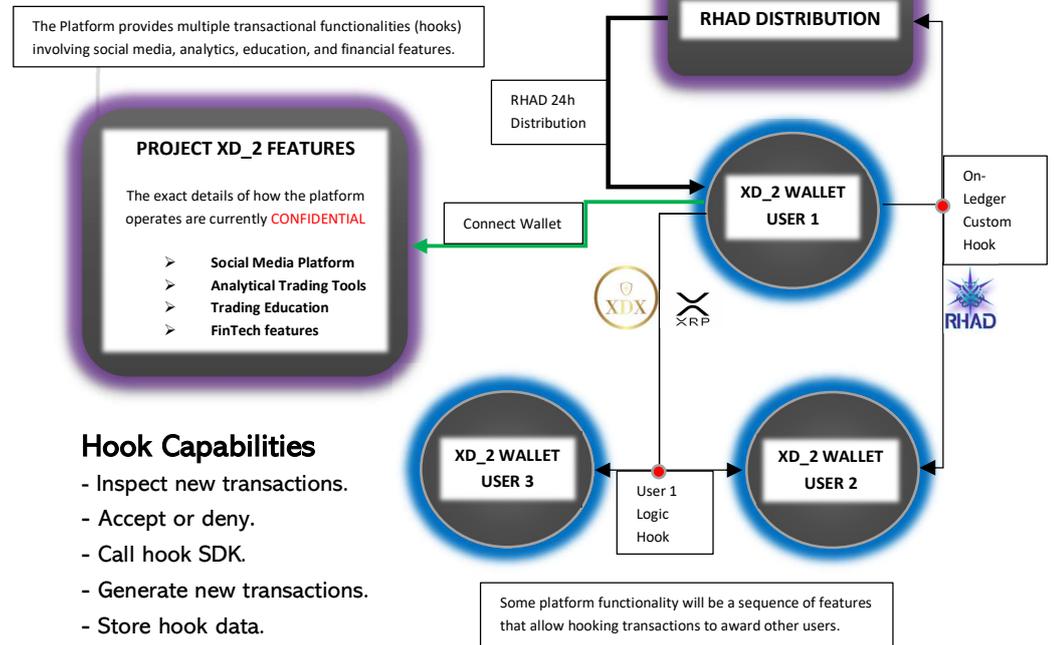


PROJECT XD_2 White Paper Vol-1.2



Project XD_2 Platform

Project XD_2 is not just a wallet, but also a social media platform running on its own independent **federated sidechain** with additional features that include trading analytics, education, community engagement and financial technological features. The platform is designed in a way so small amounts of value are transacted for community engagement. This means highly influencing popular profiles can earn value posting on social media, including traders, analysts, news articles and anything social media related.



Hook Capabilities

- Inspect new transactions.
- Accept or deny.
- Call hook SDK.
- Generate new transactions.
- Store hook data.
- Read hook data.
- Multiple hooks can be chained together.

Project XD_2 platform has been internally designed to orchestrate the flow of information and recycle value amongst its users. To produce a more decentralised protocol not only in social media but also decentralised finance.

The network will be its own independent blockchain, with flexibility to make the side chain permissioned or permissionless, with us able to develop and advance the core proven technology of the XRPL to the needs of our specific use case on project XD_2. With all the same capabilities as the XRPL network and much more, including the capability to be inclusive to EVM smart contract capabilities, the function to make public or private user balances on the ledger, and even adjust and/or remove transaction fee's and reserve requirements. We can employ other innovative design characteristics that can be tuned to specific use cases in DEFI, payments, and more interestingly... tokenization of assets.

The sidechain can be customised to the specific use case of project XD_2 and tailored to become a fully decentralised separate network that is governed by the validators. This means congestion on main network is massively reduced while maintaining interconnectivity.

Project XD_2 Network Functionality

The Project XD_2 platform will operate on its own federated side chain. This would mean independently operating its own blockchain with nodes, validators, federators and will also involve hooking small amounts of data in transactions to split small amounts of value around the platform in a completely decentralised ecosystem. Although phase one will launch on the XRPL, phase 2 and 3 will operate on a separate federated side chain as its own network governed and maintained by the users.

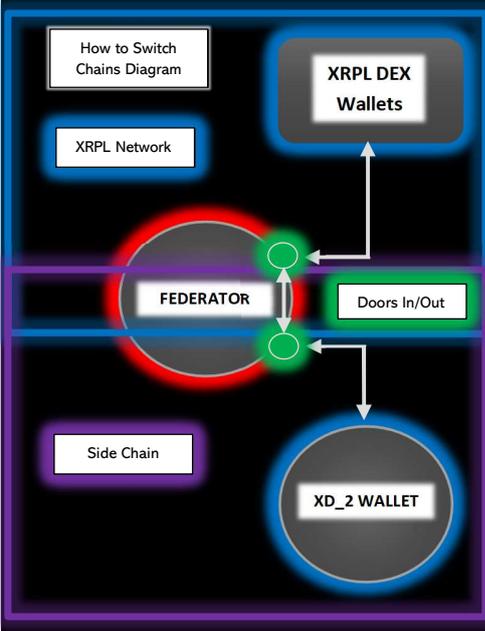
This also means we can build a smart contract layer powered by an engine compatible with the Ethereum Virtual Machine (EVM) and much more.

Link: [Federated Side Chains](#)



Project XD_2 FEDERATOR's

A Federator is a more powerful validator that interconnects the original XRPL with the federated sidechain. A bridge between the two ledgers that records transactional data and verifies with 80%+ consensus the crossover of assets. Each side chain has two door accounts, one on the sidechain and one on main net. These are both controlled by the federator. The transactions on the federated side chain are an independent ledger and are not visible on main net.





PROJECT XD_2 White Paper Vol-1.2



XRP/XDX/RHAD

The Project XD_2 Wallet concept is unique by design as it functions to introduce new users into crypto (XRPL) without adding high initial investment risk. The wallet and project XD_2 platform will be initially limited on currency use (trust lines) to support the network as it expands to eventually focus on a full multi-currency functionality in Defi.



XRP is the native currency on the XRPL 'MAIN' and functions as a currency for cross border payments and transactional fee's. The current fee on the XRPL is approximately 0.000015 XRP to transact. However, on the new federated side chain XRP will not be used for transactional/network costs, but instead as a currency for decentralised finance in phase 3.



XDX will be used on the network as a native currency and can have a fee of 0.0000000000000001 and therefore on this specific side chain we will introduce the XDX token as a cheaper alternative to transact on the network. The side chain will be customized to accommodate XDX as the network fee and transactional fuel however will still utilise the XRP crypto currency for phase 3.

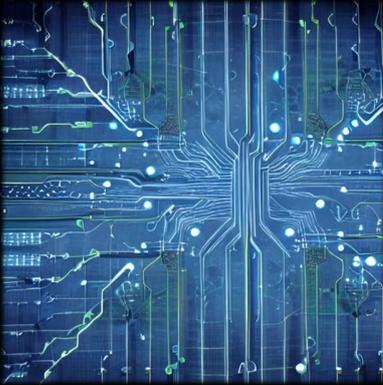


The RHAD token will be the user incentive accumulation, and network support token for Project XD_2 sidechain. This will allow users to accumulate and interact with the project XD2 platform as a new introductory way into blockchain technology. The RHAD token will also provide additional accumulative rewards to validators to help fund the side chain as network support.

XRPL Tokens

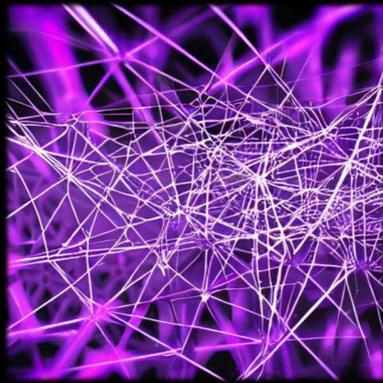
We have limited tokens initially on the project XD_2 wallet/network to ensure we can maintain transactions on the newly formed blockchain successfully while remaining interoperable to the XRPL. In time and success of network support through nodes, validators, and federators we will open the network for all currency's issued on the XRPL to be available and used on this sidechain's e-commerce features, and Fintech functionalities.

Furthermore, we aim to interconnect our current applications and more in the future onto the new side chain and still apply XRP as a valuable, utilising asset inclusive with the diversification of issued assets.



Assets on a federated side chain

A sidechain must have a "trust" account on the XRPL Mainnet. This account can hold assets on the XRPL on behalf of users of the sidechain. The account would use a multisign or threshold key with the signers being the validators of the sidechain. Each sidechain validator operator registers a signing key that signs transactions on XRPL; thus, the validators of the sidechain can collectively create transactions to manage the sidechain's Mainnet account.



Why a sidechain?

It was important to consider when building something of this scale that when fully operational could over congest the main XRPL blockchain. Producing a interoperable side chain network would be a better solution for the sustainability of the main network with its own unique but dynamic features.

Another consideration was to ensure we have strong elements of utility with the XRP currency as it is the initial source of the network. But also with a vision to introduce a multi-currency network where other issued tokens had the capability to be used on our features in decentralised finance.



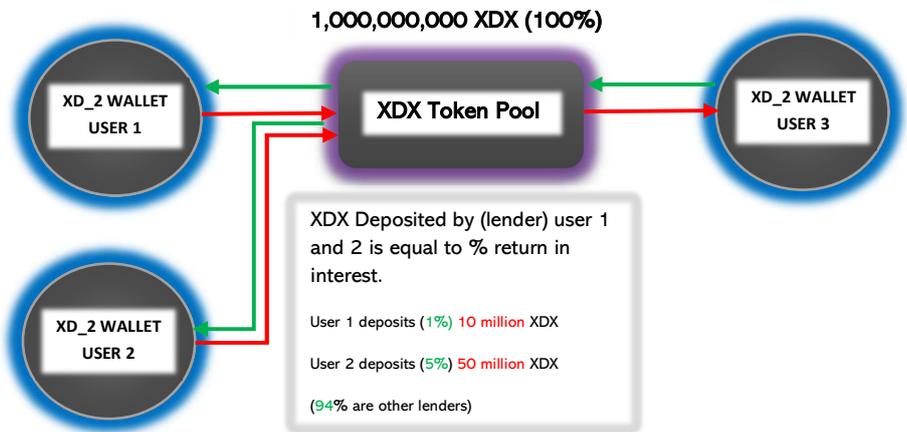
PROJECT XD_2 White Paper Vol-1.2



Yield Farming

Yield farming is a method of earning rewards/interest by depositing your cryptocurrency into a pool with other users. Funds in the token pool are used to carry out smart contracts such as cryptocurrency lending to generate a rewarding interest. To borrow from the pool would come at a cost of which ever crypto currency is in availability as a pool. Initially only XRP and XDX would be available. However, as time progresses and in line with demand we will open functionality to other token pools, including stable coins.

Below is a simple example of a static prize pool of 1 billion XDX which is always equal to 100%. Lenders (example: user 1/2) donate into the side chain pool a flexible amount of the relevant crypto, they then get back as a flexible return on their selected yield over time. However, if more borrowers are to lend from the prize pool (user 3) then then that would increase the rewards function for each lender that is yield farming from the side chain pool.



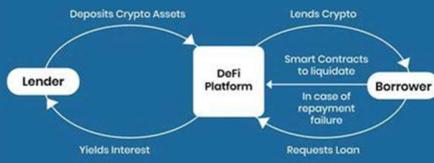
Users 1 and 2 in this example would receive the amount of percentage pool and interest from number of users (in this example user 3 being a borrower) they own in interest and the initial deposit over time lending from the pool. However, User 1 and 2 would still receive the full amount they had initially put in over a selected period of time with interest added from each user that lends from the pool (user 3 +).

User 3 must always own a specific % above the debt total amount internally secure in the Project XD_2 wallet to hold in making repayments. However, if a payment is missed or in arrears the amount locked as a reserve is activated and automatically transacted into the prize pool. This would be a smart contract written into and agreeable with the project XD2 wallet. You as a user custody your funds and if a borrower must hold a percentage above the borrowed total amount to repay in your wallet until the contract validation reaches a decision point by either completing repayments, or arrears to close the contract.

This means users can only borrow marginal amounts to what they already own as assets and use to trade or accumulate more crypto currency on the network. Allowing users to expand their holdings able to borrow more without getting into heavy debt scenarios maintaining a wallet reserve. The token pool would only operate under conditions of enough supply in the pool to borrow and would deny borrowing if the pool had a low supply.

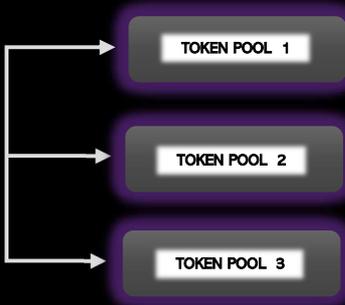
Blockchain Simplified

How does Yield Farming work?



For Yield farming to operate efficiently there would need to be a balanced number of lenders and borrowers. However, this is not always possible in decentralised finance. So instead of having just one token pool to operate from we will produce multiple side chain token pools for different tokens, starting with XRP and XDX.

By increasing the number of pools available and utilizing the extremely low cost in fee's; yield farmers will be able to switch and transition to different pools for better rewards in value without handling heavy transaction fee's. This transition also means that lenders in the original pool receive higher rewards when a lender switches side chain pools. But a lender may see a preferred opportunity with receiving a different digital asset.



For this yield farming technique to operate efficiently the lender when depositing into a selected pool, will have to also be validated at a fixed rate for all the other token pools active. This would mean if a specific crypto was doing well in value the lender can comfortably switch to increase rewards from value of the other token pool, it also increases the interest rate for the lenders committed to that same original pool the lender transitioned from.

This would also mean a reserve supply would also be in place for each token pool if there was severe unbalance. Generated by a initial fee as paid by the lender that accumulates as a reserve. There would be no qualifying status as a person to use the lending/borrowing pool. The wallet address would qualify as the lender/borrower with smart contract capabilities written into the XD_2 wallet for reserve repayments to the pool.



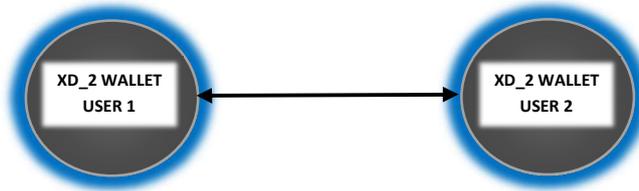
PROJECT XD_2 White Paper Vol-1.2



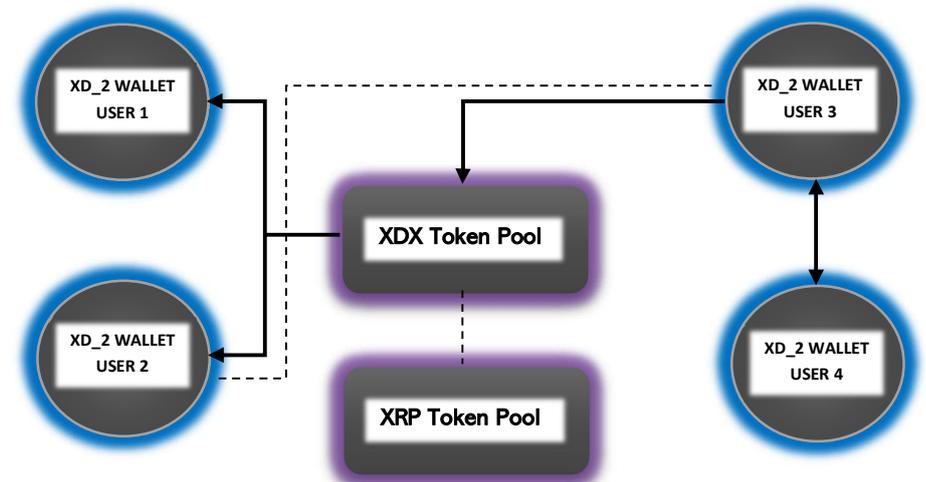
Collateralised Lending

Collateralised lending is a fully decentralised functionality built into the project XD_2 wallet where crypto loans are offered as collateralised lending products. Allowing users to borrow value from other users, at an agreed specific lending amount, with an agreed percentage (e.g. 100-150%) in crypto collateral. Like traditional loans, the interest rates vary by the lenders offer and require monthly repayments.

The lender determines the percentage of interest, loan timeframe, amount needed in collateral and token willing to lend. This means the lender and borrower have no central organisation between them, removing 3rd party fees, transaction/administration times and costs giving the opportunity for lower interest rates.



This is where collateralised lending gets interesting. A borrower will lock up collateral to borrow crypto and leave the collateral supply dormant in their decentralised wallet. Optionally, to keep the value 'hot' they will be able to lock their collateral supply in yield farming to gain a low interest rate fee from other borrowers. The lock up would mean they would be unable to transition to different token pools as the repayments would be in the token the borrower has lent to the lender. This concept and protocol will make borrowing cryptocurrency more attractive and the movement of value more sufficient.



User 1 – Yield Farmer at XDX Token Pool (Lender).

User 2 – Borrows from user 3 and uses funds to yield farm XDX Token Pool (lender).

User 3 – Collateralised Loan from user 4, also locking collateralised value in yield farming.

User 4 – Lender to user 3.

Collateralised Lending

With NFT's

The Project XD_2 wallet will not only act as a wallet to self-custody crypto but also custody NFT's. With this capability we can utilise the value of NFT's as collateral and leave the decision up to the lender to decide whether the NFT the borrower owns is acceptable and qualifies as collateral. The user looking to borrow would accept the terms of the lender (repayments/timeframe) and transition the NFT as collateral. If at any stage these terms of repayment are not met then the contract and re-payments would close and the lender would unlock and keep custody of the NFT.

This provides opportunity to conduct collateralised lending in a completely decentralised environment with the lender deciding on all parameters before executing the contract. Furthermore, this adds an extra utility to all NFT's on the XRPL with the capability to use the value as collateral instead of digital assets.



It is important to understand that the collateralised NFT to the lender will be locked in place in the project XD_2 wallet under time constraints and smart contracts. This would mean if the NFT did carry some sort of utilised value it would be unable to be used unless the borrower was to break this contract giving full custody of the NFT to the lender.

If the utilised value was through ownership, then on the ledger the NFT would be recognisable to the lenders wallet address and they would receive the qualifying rewards through ownership which indirectly increases the collateralised value of the NFT.



PROJECT XD_2 White Paper Vol-1.2



Stablecoin

Stablecoins can be issued on the XRPL and/or a federated side chain. This stable value can comfortably cross over between federators, from chain to chain. It is important to have a secure stable value available on our sidechain to trade in and out of, but to also allow other stable values to be used, not just channeled to our own.

Stable value such as fiat and stablecoins are generally centralised with a mix of national regulation and uncertainty. Most will have read recently in the news how dangerous stable value can be if not correctly backed. There are many claims that stablecoins are decentralised however if this was the case then why is stable value so unstable in the current climate of the financial markets, especially with stablecoins de-pegging from the value of fiat currencies? The main reason is the reserve of stable value is backed by unsecure value, such as commercial paper or bitcoin and other crypto currencies.

How best to import value and keep the stablecoin value secure?

It is important that when issuing a stablecoin a large portion of the backing amount is not used to internally fund itself. Ensuring that the correct reserve in stable value is always in place for immediate exchange to the users of the network. To do this XD_2 will have 2 reserves backing our stablecoin value, 1- stablecoin reserve, 2- additional reserve (XRP/XDX etc.).

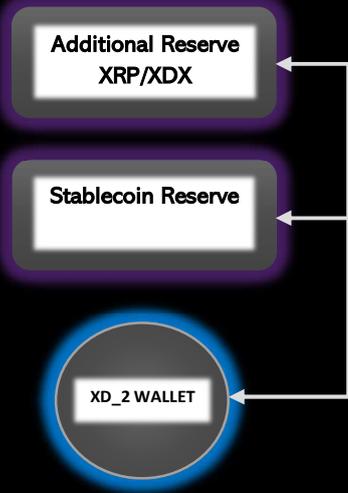
There will be a 100% backing of stable value (fiat/fiat stablecoin) and additionally an unstable value, to also back the stable value. This raises the reserve to 100%+ the equal value of stablecoin circulating.

Is there any use for the value backing stablecoins?

The stablecoin main reserve value can be used for lending, at a small percentage of the supply (1-2%) backed by the second reserve (5-10% of that 2% main reserve supply). With the extra backing of unstable reserve this means a tiny percent of the main reserve can be utilised for other larger lending/investment purposes to accumulate on the network. As the reserve increases through borrowers and interest rates, this in turn will increase the amount capable to lend. With a collateralised lending protocol through the XD_2 wallet, value can be borrowed at a competitive low interest rate.

What can stablecoins do that volatile currencies cannot?

To date you cannot purchase real time assets such as a house or a car with unstable value, because the price action is too unstable. There have been occasions where bitcoin has been used to purchase such assets, but the method of payment was not sustainable and was eventually removed (Tesla as an example). It doesn't mean it isn't possible, its just stable coin value is a more attractive alternative to payments over volatile assets depending on what the payment is for. However, stablecoin value pegged to fiat currencies can be utilised in this way, as a method of decentralised finance (DEFI).

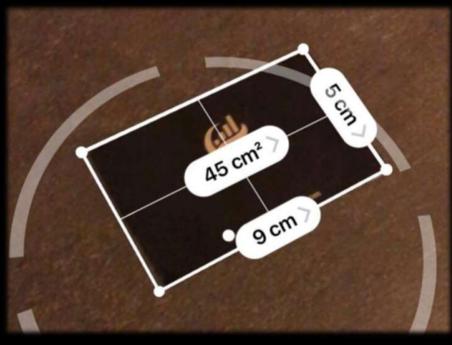


Collateralised lending of stable coins

The XD_2 wallet will have the capability to borrow stable coin value for real world assets from the reserve (deposit on house, new car, business etc). The borrower will only be able to borrow from the reserve the amount they have in an acceptable amount of collateral locked into the XD_2 wallet. Offering an extremely low competitive interest rate. As the reserve increases in supply, the amount to lend out would also increase.

The bigger the reserve, the more that can be lent out with the capability to reward stable coin token holders on the network.

Users of the XD_2 wallet will also be able to conduct their own collateralised loans fully decentralised.





PROJECT XD_2 White Paper Vol-1.2



Summary

The entirety of Project XD_2 was first designed in 2020, this paper is a brief outline of everything we are working on. There have been amendments, improvements and new techniques discovered to use the ledger. Our main goal is to make crypto currency a more attractive alternative in finance but also make it inclusive to everything that is on the ledger.

The design of Project XD_2 wallet is to attract new users into crypto currency who are looking to learn and trade, the Project XD_2 platform is to play a role transacting the value of information through social media, and the overall network is to customize the benefits of decentralised finance.

With the benefit of future amendments coming to the XRP ledger we aim to utilise these to their full potential, inclusive of the XRP token. This is not about channeling finance through a separate blockchain but expanding the current one completely interoperable. With future adoption we would need to assist in lowering congestion on the main ledger. It was decided this year (2022) constructing our own federated side chain to operate our applications, but completely inclusive of the main XRPL, would be the best option for supportive expansion. We can tailor our own network to meet our requirements (i.e. inclusive of game finance, XD_3). We can also interconnect and diversify use case with our own applications, with our own projects and bring in new users to the entirety of the XRPL.

If you're a developer looking to get involved or perhaps join a team...

Email: Crypto@DPMonksFinance.com

The only way to discover the limits of the possible is to go beyond them into the impossible
