



# XRP Ledger Basics: Trustlines, Speed and Fees

## A. What is a Trustline?

**Trustline** on the XRP Ledger is a connection between your wallet and an issuer of a token (such as a stablecoin or other asset on the ledger). It allows your wallet to receive and hold tokens issued on the XRP Ledger.

- Trustlines require a small **reserve of XRP** to be established.
- Removing a Trustline releases the reserved XRP back to your available balance.

## B. Speed of Transactions and Low Fees

- The XRP Ledger is one of the fastest blockchain networks, with transactions typically settling in **3 to 5 seconds**.
- **Transaction fees are extremely low**, often costing fractions of a cent, making XRP ideal for fast and inexpensive transfers.

## C. XRP Reserve and Account Activation

To activate an XRP account, a minimum **reserve of 1 XRP** is required. This reserve prevents spam and network congestion.

- Additional reserves are required for adding objects like **Trustlines, Escrows, or Payment Channels**.
- If an account is **deleted**, some of the reserved XRP may be returned, but a portion is **burned permanently** as part of the network rules.



## D. Trustline Reserve and Release

- Setting up a **Trustline** requires a **reserve of 0.2 XRP**.
- When you **remove a Trustline**, the **0.2 XRP reserve is released back** to your available balance.
- If an **account is deleted**, some of the reserved XRP can be reclaimed, but a portion will remain burned as part of the ledger's anti-spam mechanism.



## !!! Security Issues and Staying Safe !!!

### A. Never Trust Get-Rich-Quick Offers

- If someone claims you can “double your money” or earn insane returns, it is likely a scam.
- No legitimate crypto platform will ask you to send funds first.

### B. Avoid Phishing Attacks

- Always visit the official Xaman Wallet website.
- Never enter your seed phrase online, even if a website looks official.
- Be wary of emails or messages asking you to “verify your wallet”—these are scams.

### C. Use Hardware Wallets for Large Funds

- If you plan to store a lot of crypto, consider a hardware wallet (Ledger, D’Cent, Trezor, etc.).

### D. Keep Your Device Secure

- Use 2FA (two-factor authentication) where possible.
- Update your wallet app regularly to prevent security vulnerabilities.
- Do not install random apps that could contain malware.

## Final Thoughts

By following these steps, you can safely set up and use your Xaman Wallet. The most important rule in crypto is: **You are your own bank—protect your keys and never trust unrealistic profit promises**