COMPLETE GUIDE · PDF

XRPL EXPLAINED

New to the XRP Ledger? Start here.

Nine short visual guides in three chapters: what XRP is, how the network agrees, and how tokens live on the ledger.

9 visual steps · 3 chapters · fact-checked against xrpl.org

01 WHAT IS XRP

1/9 XRP vs. XRP Ledger (XRPL)

2/9 How XRP Payments Work

3/9 XRP Fees & Reserves

02 CONSENSUS

4/9 What Is Consensus?

5/9 How Validators Agree

6/9 When Is a Transaction Final?

03 TOKENS

7/9 XRP vs. Issued Tokens

8/9 How Trust Lines Work

9/9 How the XRPL DEX Works

Scan to open the interactive guide: quiz, your card and videos

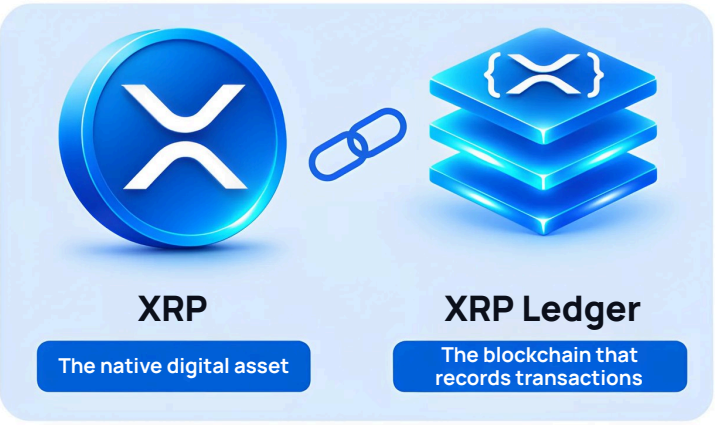
stedas.hr/xrpl-guide

First published: 12 Nov 2026 · Updated: 17 Nov 2026 · V0.59 · Source: xrpl.org · Fact-checked educational content · Not financial advice · X @stedas

1/9

XRP vs. XRP Ledger (XRPL)

Three names that are often mixed up.



KEY FACTS

- **XRP** is the native digital asset of the XRPL.
- **XRPL** is a decentralized public ledger.
- **Ripple** is a separate technology company.

THE KEY TAKEAWAY

XRP is the asset. XRPL is the ledger.

MYTH OR FACT?

“XRP and the XRP Ledger are the same thing.”

It's a myth. XRP is the native digital asset. The XRP Ledger is the decentralized public ledger that records XRP and every transaction.

Continue online: all 9 guides, quiz, your card and videos

stedas.hr/xrpl-guide · 1/9

2/9

How XRP Payments Work

Sending XRP between XRPL accounts.



KEY FACTS

- **XRPL** accounts can send XRP to each other.
- The **XRP Ledger** records the payment and updates balances.
- The sender signs the payment to authorize it.

THE KEY TAKEAWAY

You send XRP. The ledger records it.

MYTH OR FACT?

“An exchange can use one address for all its customers.”

It’s a fact. It tells deposits apart with destination tags: a number added to each payment that identifies the customer.

Continue online: all 9 guides, quiz, your card and videos

stedas.hr/xrpl-guide · 2/9

Source: xrpl.org · Fact-checked educational content · Not financial advice

3/9

XRP Fees & Reserves

Two different rules on the XRP Ledger.



Transaction fee

Paid with XRP

Destroyed, not sent to anyone



Account reserve

Held in the account

Not a transaction fee

KEY FACTS

- A **fee** is paid with XRP and destroyed.
- A **reserve** stays in the account and affects available balance.
- Fees and reserves help protect the ledger from spam.

THE KEY TAKEAWAY

Fees are destroyed. Reserves stay in the account.

MYTH OR FACT?

“XRPL transaction fees are paid to validators.”

It’s a myth. The fee is destroyed, not paid to anyone. This small cost protects the network from spam.

Continue online: all 9 guides, quiz, your card and videos

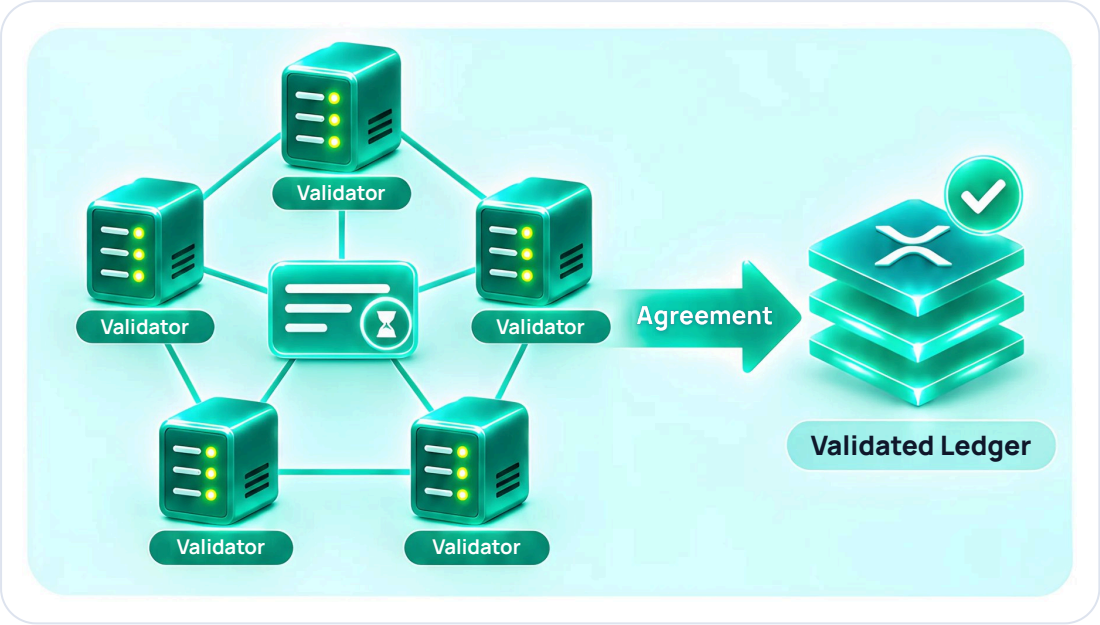
stedas.hr/xrpl-guide · 3/9

Source: xrpl.org · Fact-checked educational content · Not financial advice

4/9

What Is Consensus?

How the XRP Ledger reaches agreement.



KEY FACTS

- Validators are servers that take part in consensus.
- Consensus decides which transactions enter the next ledger.
- The result doesn't depend on a single validator.

THE KEY TAKEAWAY

The network agrees on one shared ledger.

MYTH OR FACT?

"The XRP Ledger uses mining, like Bitcoin."

It's a myth. There is no mining. Validators agree on each new ledger through the consensus protocol, without a competitive race for resources.

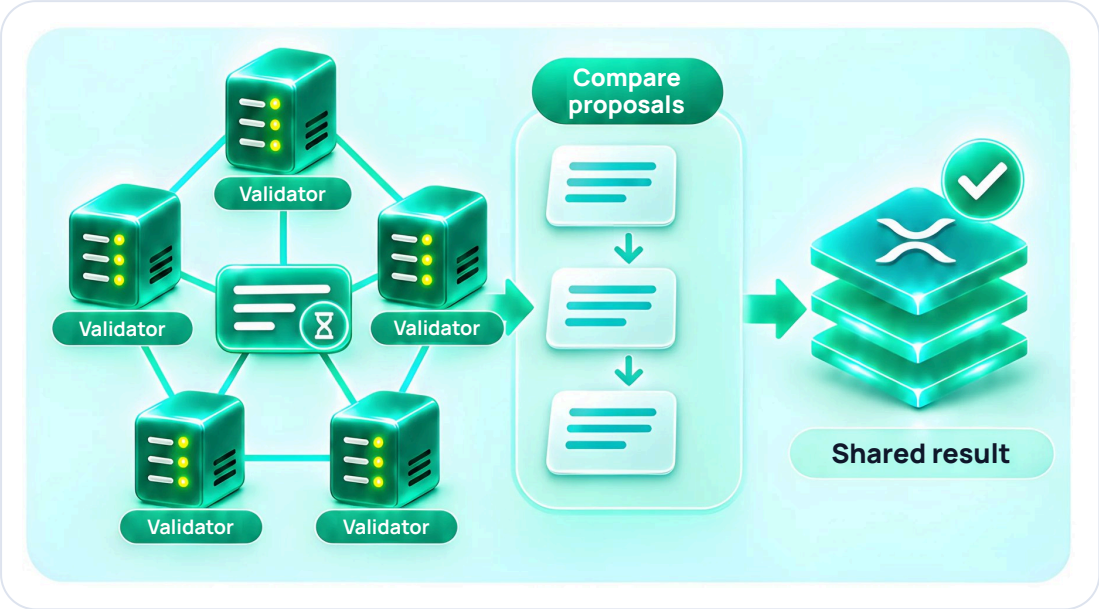
Continue online: all 9 guides, quiz, your card and videos

stedas.hr/xrpl-guide · 4/9

5/9

How Validators Agree

They compare proposals and converge on one result.



KEY FACTS

- Each validator proposes a set of transactions.
- Each round narrows differences between proposals.
- Enough agreement produces a validated ledger.

THE KEY TAKEAWAY

Validators compare proposals until they agree.

MYTH OR FACT?

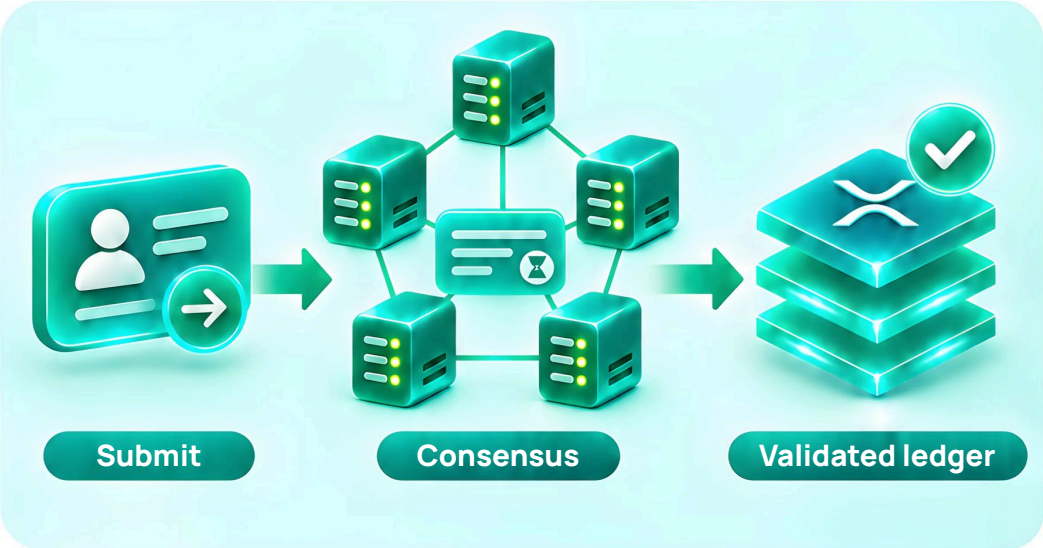
“Faking a transaction would need over 80% of trusted validators to cheat together.”

It's a fact. Confirming an invalid transaction would require more than 80% of trusted validators to collude. That's why independent validators matter.

6/9

When Is a Transaction Final?

From submitted to final in three steps.



KEY FACTS

- A transaction is submitted to the network.
- Before validation, a result is tentative.
- A validated ledger can't be changed.

THE KEY TAKEAWAY

A result is final after it enters a validated ledger.

MYTH OR FACT?

"You must wait for many confirmations before a payment is final."

It's a myth. Once a transaction is in a validated ledger, its result is final. That usually takes just a few seconds.

Continue online: all 9 guides, quiz, your card and videos

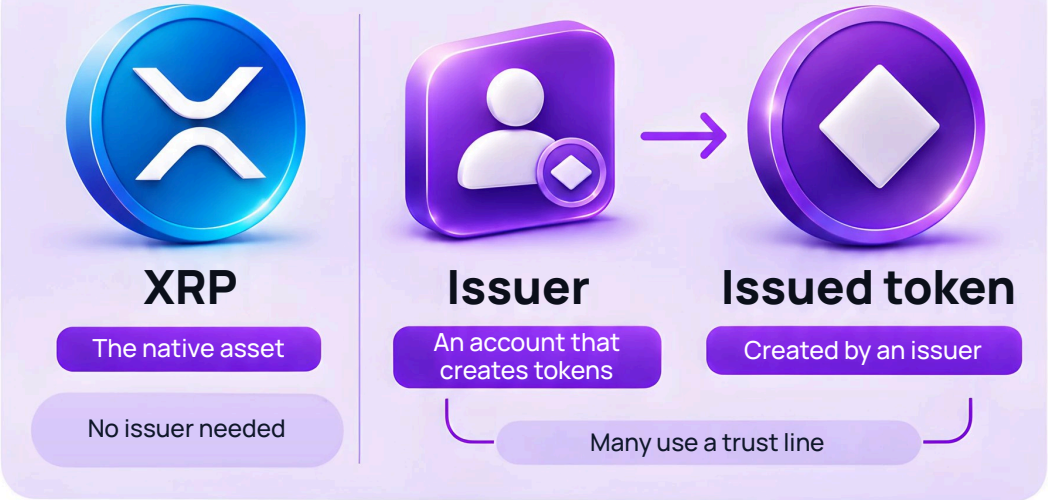
stedas.hr/xrpl-guide · 6/9

Source: xrpl.org · Fact-checked educational content · Not financial advice

7/9

XRP vs. Issued Tokens

Two asset types, different roles.



KEY FACTS

- **XRP** is built into the ledger.
- **Issued tokens** are created by issuers.
- Many issued tokens are held through trust lines.

THE KEY TAKEAWAY

XRP is native. Issued tokens come from an issuer.

MYTH OR FACT?

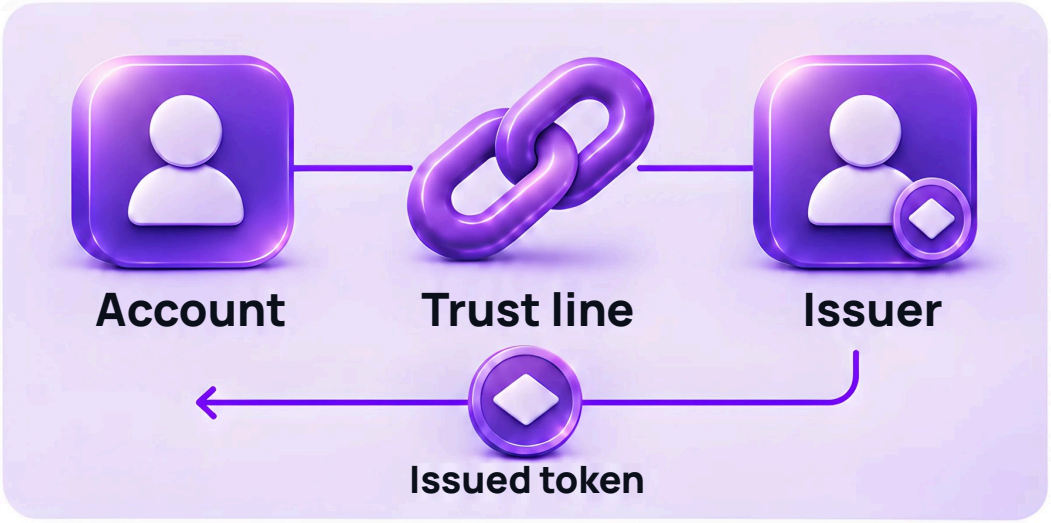
“Anyone can issue a token on the XRP Ledger.”

It’s a fact. Any account can issue tokens, from informal IOUs to fiat-backed stablecoins. XRP is the only native asset; all other tokens are issued.

8/9

How Trust Lines Work

Accounts opt in with a trust line.



KEY FACTS

- An issuer creates the token.
- The account creates a trust line to opt in.
- A trust line is an opt-in, not a guarantee.

THE KEY TAKEAWAY

A trust line lets an account hold a token.

MYTH OR FACT?

“Anyone can send you any token without your approval.”

It’s a myth. For trust line tokens, you first set up a trust line. Nobody can make you hold a token you don’t want.

Continue online: all 9 guides, quiz, your card and videos

stedas.hr/xrpl-guide · 8/9

Source: xrpl.org · Fact-checked educational content · Not financial advice

9/9

How the XRPL DEX Works

A decentralized exchange built into the ledger.



KEY FACTS

- An offer says what you want to give and get.
- Matching offers can exchange assets.
- Unfilled offers can remain on the ledger.

THE KEY TAKEAWAY

Matching offers swap assets on the ledger.

MYTH OR FACT?

“The XRP Ledger has a built-in decentralized exchange.”

It’s a fact. The exchange is part of the ledger itself: offers to trade XRP and tokens are stored and matched on the ledger.

Continue online: all 9 guides, quiz, your card and videos

stedas.hr/xrpl-guide · 9/9

Source: xrpl.org · Fact-checked educational content · Not financial advice