XRPChange

Where Trust Meets Trade

"The more you compete, the more you become like everyone else"
— Peter Thiel

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Problem

- **Traditional P2P platforms are slow, expensive, and centralized:**

  - Bank commission 1-3%, deferment up to 3 days.

  - Risks of fraud in P2P trading.

- **Users want:**

  - Fast, secure, and low-cost transactions.

  - Full control over the exchange process.

Solution: XRPChange

- **P2P bulletin board with collateral guarantees:**
  - Users post ads (lots) for buying/selling crypto or fiat.
  - XRPChange does not perform exchanges; it only oversees transaction integrity.
- **Collateral token:**
  - Seller provides an encrypted token with an XRP reserve as a transaction guarantee (not stored on the platform).
  - Used for fee deduction (0.5%) and dispute resolution.
- **AML-Free:**
  - No fund storage or transaction execution—AML does not apply.

How It Works

1. Registration and AI KYC:
  - Identity verification in 2-5 minutes (98% accuracy).
  - Extended verification for fiat transactions.

2. Creating a Lot:
  - Seller posts an offer (up to 80% of token reserve).
  - Buyer can create a trigger lot for notifications.

3. Transaction:
  - Users conduct the transaction outside the platform.
  - XRPChange verifies the transfer.

4. Completion:
  - 0.5% fee deducted from the seller's token.
  - Compensation available after 24 hours if disputed.

Example Scenario (Crypto-to-Crypto)

Example: Crypto-to-Crypto Ad

- User A (USA) posts an offer: 1 BTC for ETH.

- User B offers ~20 ETH (at $3,000/ETH).

- User A provides a token with an XRP reserve.

- Transaction outside the platform:

  - User A sends 1 BTC, User B sends 20 ETH (minus 0.5%: ~19.9 ETH).

- XRPChange verifies the transfer:

  - 1 BTC → User B's wallet.

  - 19.9 ETH → User A's wallet.

- Time: ~3-5 seconds (verification), fee: 0.5%.

Example Scenario (Fiat-to-Fiat)

Example: Fiat-to-Fiat Ad

- User A (Germany) wants to send €1,000 to User B (Japan) as ¥150,000.
- Stage 1: Fiat-to-Crypto
  - User A posts an offer: €1,000 for BTC.
  - User C sells 0.016 BTC, sends after receiving €1,000.

- Stage 2: Crypto-to-Fiat
  - User A posts an offer: 0.016 BTC for ¥150,000.
  - User B sends ¥149,250 (minus 0.5%).

- XRPChange verifies both stages.

- Time: ~10-15 minutes, fee: 0.5% + $0.0004.

Technical Architecture

Technical Architecture

- Blockchain: XRP Ledger for collateral token operations.

- Collateral Tokens:
  - Encrypted, provided by the seller, not stored on the platform.
  - Contain seller's wallet and fee rules.

- Lots: Stored in ClickHouse, support filters and triggers lots.

- Backend: AWS, SSH access from 3 IP addresses.

- Open API: For apps and transaction plan analysis.

- Security: AES-256, MFA, audit (Q3 2025).

Competitive Advantages

Competitive Advantages

- XRPChange vs Binance P2P:

  - Bulletin Board: Users conduct transactions; platform ensures security.

  - Collateral Token: Ensures oversight and protection.

  - Open API: Third-party integrations.

  - Speed: Verification in seconds.

  - KYC: AI in minutes.

- Regulation-Free:

  - No regulator needed, AML does not apply, jurisdiction-independent.

Market and Target Audience

Market and Target Audience

- **Market Size: $50B+ annually (P2P trading in EU, Asia, US).**

- **Target Audience:**

  - Traders (18-35 years): Secure transactions.

  - Small Businesses: Cross-border payments.

  - Developers: API integration.

- **Market Growth: +15% annually (2024 trends).**

Financial Details

Financial Details

- Investment Request: $1.5M

- Fund Allocation:
  - Development: $418.4K (28%)
  - Marketing: $512K (34%)
  - Regulation & Branding: $569.6K (38%)

- Revenue Forecast:
  - Q3 2026: 10K users, $200M volume, $1M revenue
  - Q1 2027: 500K users, $10B volume, $50M revenue

[Details in the Investment Documentation](#)

Roadmap

Roadmap

- Q3 2025: MVP launch, team hiring, API beta.

- Q1 2026: EU launch, full API documentation.

- Q3 2026: Expansion to US/Asia, 10K users, API integrations.

- Q1 2027: 500K users, $10B volume.

Risks and Mitigation

Risks and Mitigation

- **Technical Risks:**

  - Security audit, server stress testing.

- **Competition:**

  - Unique bulletin board model with collateral guarantees.

- **Market Risks:**

  - XRP volatility—diversification via stablecoins.

- **Advantage:**

  - No regulator needed, AML does not apply, jurisdiction-independent.

Contact and Call to Action

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- Email: xrpchange@proton.me

- Twitter: @XRPChangeHQ

- Website: xrpchange.github.io

Join the secure P2P trading revolution!

Contact us to discuss investment opportunities.

Team

Technical expertise, negotiation, and promotion for secure P2P trading.

Sergei Zhigar

Backend Tech
Idea Author

Petr Karpenin

Promoter
Skilled Negotiator

Artem Byzgaev

Frontend
7 Years
Experience

Alexander Chupanov

SMM
4 Years
Experience

Sergey Zhigar, Backend Technical Lead

- Idea author of XRPChange.

- 10+ years of experience in backend development and blockchain integrations.

- Expert in AWS, ClickHouse, and XRP Ledger.

- Responsible for backend architecture, pitching, and investor outreach.

- "XRPChange will make cross-border transactions safe and accessible for all."

Petr Karpenin, Promoter

- Experienced leader with strong negotiation and organizational skills.

- Successfully led multiple companies, securing investments.

- Responsible for pitching the project and attracting investors.

- "XRPChange is the future of borderless P2P trading."

Artem Byzgaev, Frontend Developer

- 7+ years of experience in frontend development and UI design.

- Worked with Sergey Zhigar on projects for 6 years.

- Responsible for creating a user-friendly XRPChange interface.

- "We'll build a platform that's easy for everyone to use.

Alexander Chupanov, SMM Specialist

- Young specialist with 4 years of experience in SMM and marketing.

- Collaborated with Sergey Zhigar on project promotion.

- Responsible for social media and audience engagement.

- "XRPChange will gain fame through creative promotion!"