BUILT TO AGREE



An XRP Ledger Education Riddle Comic

With Astro Bear and friends

Created for XRP Ledger Education Month

Hi — I'm Astro Bear. The XRP Ledger is a worldwide shared record. Anyone can run software that keeps a copy. There is no single company in charge of it.



RIDDLE 1

This worldwide shared record is updated every few seconds, and a validated version can never be changed. What is its name?

To use the ledger you have an account. Your public address is how others send you funds. Your private key proves the instructions are yours — and must stay secret.



RIDDLE 2

Every account has two parts: one you can share so people can find you, and one you must never share. What are they?

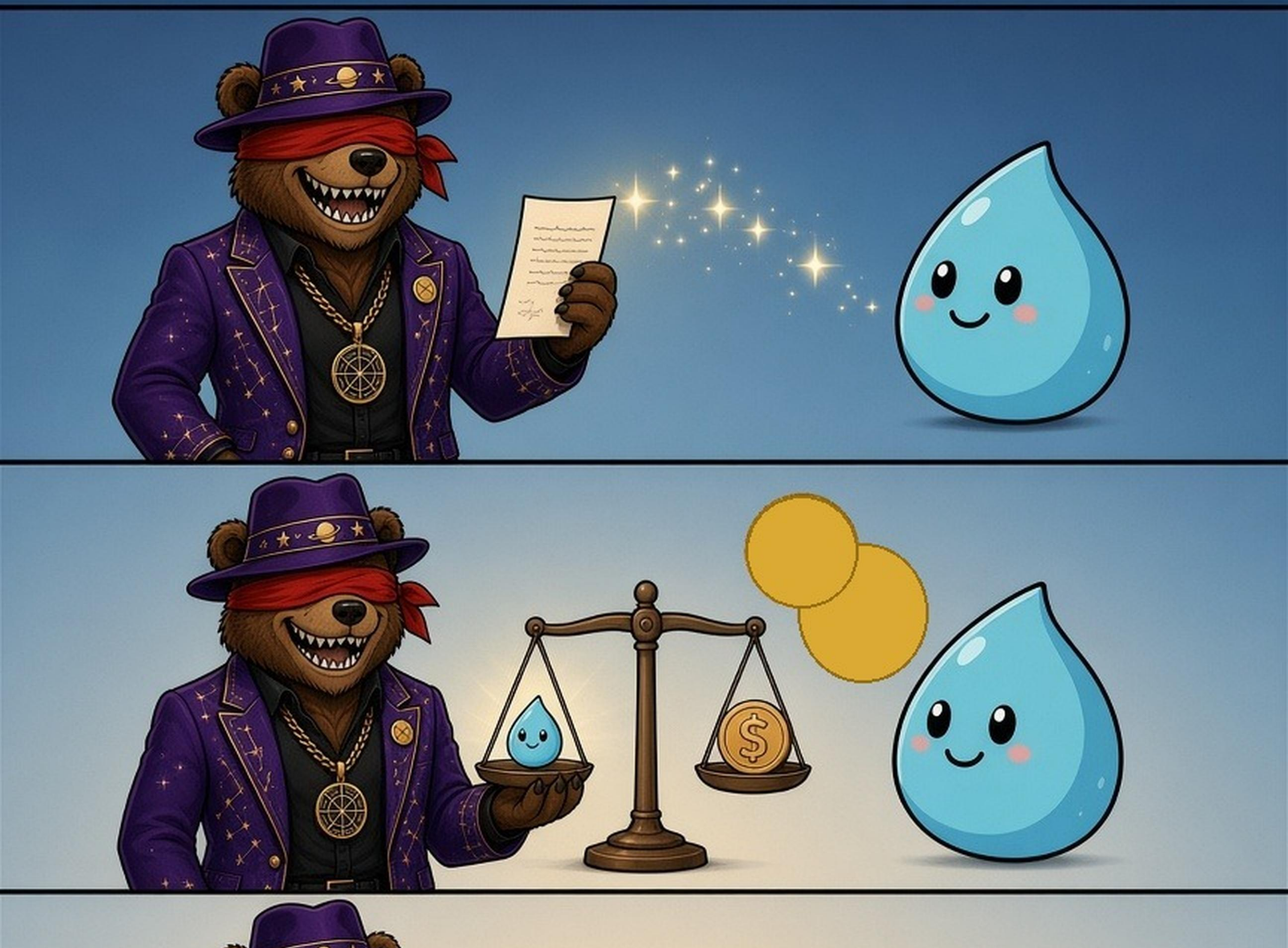
An account must hold a small XRP reserve so the ledger does not fill up with unused data. On Mainnet today, the base reserve is 1 XRP, plus 0.2 XRP for most objects an account owns.



RIDDLE 3

On Mainnet today, how much XRP is the base reserve, and how much extra is set aside for most objects an account owns?

Every transaction must destroy a little XRP as a transaction cost. The XRP is not paid to validators or to anyone else — it is burned. That cost protects the network from spam.



RIDDLE 4

When you send a transaction, the fee is a small amount of XRP. Who gets paid that fee?

The network agrees on a new ledger version in a few seconds. Official docs describe settlement as about three to six seconds; xrpl.org also describes typical settlement as 3 to 5 seconds.



RIDDLE 5

Once trusted validators agree, a new ledger is validated. About how long does that usually take?

The XRP Ledger does not use proof-of-work or proof-of-stake mining, and it pays no block rewards. Independent validators propose, compare, and revise until they agree.



RIDDLE 6

Each server chooses a list of validators it trusts not to collude, and a supermajority of them must agree. What is that list called, and how large is the supermajority?

XRP is the native asset of the XRP Ledger. It is not just "a coin on the side." It has jobs built into how the protocol works.



RIDDLE 7

Name the three protocol jobs of XRP described here.

Many features live in the protocol itself. You do not need a custom smart contract to use them.



RIDDLE 8

What must you usually open before you can hold another account's issued token? And what built-in feature can lock funds until a time or condition is met?

The design has a point of view: stay decentralized, stay efficient, stay open, and change the rules carefully.

RIDDLE 9

Which four ideas did this page name as the ledger's core philosophies?

An amendment is a proposed change to transaction processing. It becomes a permanent rule only if trusted validators keep supporting it long enough.



RIDDLE 10

How much support must an amendment keep, and for how long, before it is enabled?

Spotlight on a proposed amendment. Single Asset Vaults (XLS-65) would let many depositors pool one kind of asset and make it available to other on-chain protocols, such as the Lending Protocol. As of November 2026 this amendment is open for voting — it is not an enabled Mainnet feature.



RIDDLE 11

When depositors add a single kind of asset to one of these proposed vaults, what do they receive in return to show their share of the pool?

The Lending Protocol (XLS-66) is a proposed amendment. As of November 2026 it is open for voting and is not an enabled Mainnet feature. It would use a single-asset vault to fund fixed-term, uncollateralized loans.



RIDDLE 12

Who are the three parties in this proposed protocol, and where is a borrower's ability to repay assessed?

First-loss capital is an optional safety buffer. It does not remove credit risk. This whole lending design is still a proposal under validator vote — not a live Mainnet feature in this comic.



RIDDLE 13

What optional buffer can a loan broker deposit so their own funds take the first losses after a default? And is the Lending Protocol treated as live in this comic?

Confidential Transfers are another amendment open for voting as of November 2026 — not yet an enabled Mainnet feature. They would apply to certain Multi-Purpose Tokens, not to every asset.



RIDDLE 14

This proposed feature would hide balances and transfer amounts for certain issued tokens, while still letting authorized parties verify them. What is it called?

You can practice on the official XRP Ledger Testnet. Testnet XRP has no value. Never share your secret key or seed, and do not reuse Testnet keys on Mainnet.



1. Create a free Testnet account at the official faucet: xrpl.org/resources/dev-tools/xrp-faucets
2. Send a small test payment to another Testnet address.
3. Look it up on the Testnet explorer: testnet.xrpl.org

RIDDLE 15

Can Testnet XRP be spent as real money on Mainnet?

A short glossary — and the answers to every riddle, so you can check your work.



GLOSSARY

XRP Ledger / XRPL — a decentralized, public, shared ledger.
Account — a public address, authorized by a private key you must never share.
Reserve — XRP held to fund an account and the objects it owns (Mainnet: 1 XRP base, 0.2 XRP per item).
Transaction cost — a small amount of XRP destroyed (burned) to deter spam. 1 drop = 0.000001 XRP.
Validator / UNL — a server that votes in consensus; the Unique Node List is the set it trusts.
Consensus — iterative agreement, with an 80% supermajority, without mining or block rewards.
Trust line, DEX, AMM, escrow — built-in ways to hold issued tokens, trade, pool two assets, or lock funds.
Amendment — a protocol change that needs more than 80% support for two weeks.
Vaults (XLS-65), Lending (XLS-66), Confidential Transfers — proposed, open for voting as of Nov 2026, not treated here as live.

ANSWER KEY

1. The XRP Ledger (XRPL)
2. A public address and a private key
3. 1 XRP base reserve; 0.2 XRP owner reserve per item
4. No one — the XRP is destroyed (burned)
5. A few seconds — typically about 3 to 5 (docs also say 3 to 6)
6. The Unique Node List (UNL), and 80%
7. Burned fees, reserves, and a DEX bridge (auto-bridging)
8. A trust line; and escrow
9. Decentralization, efficiency, open source, and stability
10. More than 80% of trusted validators, for two weeks
11. Shares (vault shares / MPTs from the vault's pseudo-account)
12. Loan broker, depositors, and borrower; assessed off-chain
13. First-loss capital; no — it is still open for voting
14. Confidential Transfers
15. No. Testnet XRP has no value; Testnet is a separate network.