$dTAG

WE PAY YOU TO FORGET

WHITEPAPER

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ABSTRACT

The Officially-Unofficial Claims Department of the XRPL Meme Space

> **Read this first.** $dTAG is a community meme token. It is not a security, not an investment contract, and nothing in this document is financial, legal, or tax advice. $dTAG has not launched at the time of writing — every figure, address, and timeline below is a stated plan, not a live, verifiable fact, and plans can change before launch. Once $dTAG is live, the on-chain proof described in Section 5 (Security & Trust Architecture) is what should actually be trusted — not this document, and not anyone's word in a DM or group chat.

Every day, someone sends XRP to an exchange or service, forgets the destination tag, and watches that XRP disappear into a shared wallet that was never theirs to begin with. On most chains, and on most platforms, that is simply a loss: no refund, no support ticket that goes anywhere, no do-over. $dTAG started as a joke about that exact gut-drop moment — and then asked a follow-up question: what if the joke actually paid people back?

$dTAG is a meme token native to the XRP Ledger (XRPL) built around a single running bit: a community-run "Claims Desk" that reimburses users, in $dTAG, for XRP lost to forgotten or incorrect destination tags. It will not undo the original transaction. It is designed to make it hurt a lot less.

This document lays out the problem $dTAG is built around, how the Claims Desk is intended to work, the token's allocation, the trust and transparency mechanisms planned for launch, and the risks any reader should weigh before ever holding or using $dTAG. It mirrors, and does not go beyond, what is published at **dtagxrpl.com**.

SECTION 2

The Problem: The XRPL's Most Universal Facepalm

The XRP Ledger's shared-account model is efficient, but unforgiving. Exchanges and many services route deposits from many customers into one pooled wallet address, and rely on a secondary **destination tag** to know which customer a payment belongs to. Miss that tag, mistype it, or send from a wallet/app that does not prompt for one, and the funds arrive at the right address with no way for the receiving platform to know whose deposit it was.

In practice, that mistake is one of the most common ways XRP is lost on the network — and one of the least forgiving. There is typically no automatic refund, and because the transaction is valid and irreversible by design, the ledger itself cannot "undo" it. The user is left with a support ticket that, in the best case, goes nowhere, and in the worst case, never gets a reply at all.

$dTAG exists because that failure mode is common enough, and painful enough, to deserve its own running joke — and because a joke told often enough eventually asks to be made real.

SECTION 3

The Solution: The Claims Desk

$dTAG's core mechanic is the **Claims Desk**: a community process for reimbursing users, in $dTAG, when they can show they lost XRP to a forgotten or incorrect destination tag. It is intentionally simple, and intentionally manual at launch.

How a claim works

1. You realize a transaction went out without its destination tag, or with the wrong one.
2. You send the transaction ID (TxID) to the official $dTAG Telegram Claims Desk.
3. The mistake is verified on-chain against that TxID.
4. You are paid out in **$dTAG** from the Claims Vault — and the same amount paid out is burned, permanently reducing supply.

> **What this is not:** the Claims Desk does not reimburse users in XRP, does not make anyone whole dollar-for-dollar, and is not guaranteed to cover every claim — the Claims Vault is a fixed pool (see Section 4), and payouts are bounded by what it holds. Full claim rules, eligibility criteria, and a proper claim form are planned to go live alongside the token; until then, the process above is the stated intent, not a live service.

The "burn on payout" mechanism is meant to tie the project's central joke directly to its tokenomics: every dollar of goodwill the Claims Desk pays out is matched by a permanent reduction in circulating supply, rather than new inflation.

SECTION 4

Tokenomics

$dTAG's supply allocation, as published at launch, is designed around one goal: keep the team's own stake negligible, and put the overwhelming majority of supply toward liquidity and the mechanism the project is actually for — paying claims. The Claims Vault itself is planned to be secured by multi-signature XRPL account controls rather than a single key (see Section 5, Security & Trust Architecture).

50%
Locked Liquidity

30%
Claims Vault

19%
Marketing Pot

1%
Developer Supply

ISSUER WILL BE BLACKHOLED AT LAUNCH — SUPPLY FIXED FOREVER.

On the Marketing Pot / Developer Supply split: the Marketing Pot and Developer Supply together make up a 20% initial allocation held outside the Locked Liquidity and Claims Vault pools. Of that 20%, 19 percentage points of total supply are set aside in a separate wallet earmarked for launch-window marketing — paid promotion, ads, and onboarding to DEX Screener and similar listing/discovery sites — leaving the team's own developer wallet at a fixed 1% of total supply.

Supply mechanics

- **Fixed supply:** the issuing account is planned to be blackholed at launch, meaning no further $dTAG can ever be minted.
- **Deflationary by use:** every Claims Desk payout burns an equal amount of $dTAG, so the more the mechanism is used, the smaller total supply gets over time.
- **Locked liquidity:** the largest single allocation is committed to locked liquidity rather than held by the team, to reduce the ability to pull liquidity after launch.

SECTION 5

Security & Trust Architecture

$dTAG asks to be judged by on-chain behavior, not by promises. The project's stated plan is to publish three pieces of on-chain proof at launch, each independently checkable by anyone on public XRPL explorers — no account or trust in the team required.

Issuer Address	TBA at launch
LP Burn / Lock Transaction	TBA at launch
Issuer Blackhole Transaction	TBA at launch
Claims Vault Signer List	TBA at launch

Once posted, every one of these should be checked independently on **XRPSCAN** or **Bithomp** — the project's own site and official channels are the only sources that should be trusted for these values; anyone claiming to have a "presale" contract, wallet, or trustline before that point is not affiliated with $dTAG.

Claims Vault: multi-signature security

The Claims Vault is planned to be secured as a native XRPL multi-signature account rather than a single-key wallet. XRPL supports this at the protocol level (a `SignerListSet` transaction plus disabling the account's master key), so no smart contract or third-party custodian is required. The current plan is a **3-of-5 signer quorum**: five independent signers are attached to the account, and a minimum of three must co-sign any transaction before funds can move — including a payout to a claimant. Once the master key is disabled, that threshold cannot be bypassed by any single signer, the project's own team included. The signer list address will be published alongside the other verification values above so it can be independently confirmed on-chain that the quorum requirement is genuinely in place.

On the anonymous team

The team behind $dTAG is anonymous at launch, which is common practice in the XRPL meme space. The project's position is that it should be judged on the on-chain behavior described above — locked liquidity, a blackholed issuer, and transparent, verifiable claims payouts — rather than on the identity of the people behind it. Readers should weigh that tradeoff themselves.

SECTION 6

Roadmap

The Gameplan below reflects the project's current stated intent. As with any early-stage project, phases and timing may shift.

PHASE 1 Launch on First Ledger, open the Telegram Claims Desk, and stand up the Claims Vault as a 3-of-5 multi-sig XRPL account (see Section 5).

PHASE 2 Trend on DEX Screener; begin covering real $FUZZY / $DROP-denominated losses.

PHASE 3 Grow the Claims Vault and onboard partner XRPL wallets for one-click refunds.

PHASE 4 "Global Amnesia Initiative" — extend the concept toward forgotten tags on other chains.

Forgot-Me-Not Collectibles

Alongside the core token, the project has previewed a small planned drop of one-of-a-kind pixel art, themed around the many ways an XRPL transaction can go sideways — missing tags, fat-fingered addresses, and the like. As of this writing, **no sale is live**, no wallet will ask for anything related to it, and there is no promise any piece is or will be worth anything. It is intended purely as a collectible curiosity that, if it proceeds, may help contribute to the Claims Vault.

SECTION 7

Risk Disclosures & Legal

This section is a plain-language summary of risk, not legal advice, and the $dTAG project is not a law firm, financial advisor, or registered investment entity. If you need advice specific to your situation, consult a qualified, licensed professional in your jurisdiction.

- **$dTAG is a meme token.** It is highly volatile, has no intrinsic backing, and can lose most or all of its value.
- **No guarantee of payout.** The Claims Vault is a finite, fixed pool. It is not guaranteed to cover every claim, in full or at all, and its value in any other currency will fluctuate with the token's own price.
- **Not financial advice.** Nothing in this document, on dtagxrpl.com, or in official $dTAG channels is an offer, solicitation, or recommendation to buy, sell, or hold any asset. Only ever risk what you can afford to lose.
- **Not an investment contract.** $dTAG is not designed or marketed as a security, and nothing here should be read as a promise of profit derived from the efforts of others.
- **Not affiliated with Ripple, RippleNet, or any exchange or wallet provider.** $dTAG is an independent, unaffiliated community project built on the XRP Ledger.
- **Regulatory status varies by jurisdiction.** Readers are responsible for understanding and complying with the laws that apply to them before acquiring or using any token.
- **Pre-launch document.** Every figure, timeline, and mechanism described here reflects current intent and is subject to change before, and after, launch.

SECTION 8

Community & Links

dtagxrpl.com is the project's official, and only authoritative, source of information. Anyone contacting you claiming otherwise — especially about a "presale," early wallet, or trustline — should be treated as fake.

OFFICIAL WEBSITE
dtagxrpl.com

OFFICIAL TWITTER / X
@dTAGxrpl

TELEGRAM CLAIMS DESK
Coming soon — link posted at launch

FIRST LEDGER / DEX SCREENER
Coming soon — link posted at launch

Closing note

$dTAG is a joke that decided to pay people back. It will not undo a mistake on the ledger — no project can — but it is trying to make the XRPL's most common facepalm a little less painful, a little funnier, and fully transparent about exactly what it can and cannot promise.