

RWAHUB Digital Wallet, Token Cash-Out & Tax Issues

Practical Guide

RWA (Real World Assets) are based on physical assets and are therefore relatively more stable than highly volatile cryptocurrencies. However, the importance of a digital wallet for safely storing and transacting assets remains critical. In particular, the RWAHUB ecosystem requires both secure custody of tokenized assets and convenient transaction functionality.

When using a digital wallet, the seed phrase serves as the master key for wallet recovery and must be stored physically. Core assets should be stored in a cold wallet, while only small amounts for actual transactions should be kept in a hot wallet.

This guide provides a practical survival manual explaining what users must actually do when participating in RWAHUB, from beginners to professional investors. Special attention must be paid to wallet management.

1. Creating and Managing an RWAHUB Digital Wallet

The RWAHUB digital wallet is a proprietary digital wallet developed to enable safe and convenient transactions of RWA tokens and stablecoins. It is designed in a structure optimized for the RWAHUB platform without relying on external wallets and adopts a Nomad-style multi-encryption system, offering stronger security than general digital wallets.

1) Wallet Security and User Responsibility

(1) ID and Password Management

The ID and password set when creating the wallet must be known only to the user and must never be shared with others. Storing them in online notes or email is strongly discouraged.

The primary responsibility for wallet security lies with the user.

(2) Importance of the 12 Recovery Words (Seed Phrase)

During wallet creation, 12 words (recovery phrase, seed phrase) are displayed.

These 12 words are required:

- When the ID and password are lost
- When the phone is changed or the device is lost
- As the only means to restore the wallet

They must be recorded offline (on paper) and stored in multiple separate locations. Taking photos, storing in cloud services, or sending via messenger is extremely dangerous.

△ If the seed phrase is lost, the wallet cannot be recovered and access to assets will also be permanently lost.

2) Network Structure of the RWAHUB Wallet

The RWAHUB wallet is designed as a multi-network wallet.

(1) BNB Network

- Operates on the BNB Chain
- BNB tokens are required as gas fees for transfers
- Basic BNB tokens are included in the wallet

(2) Polygon-based USDT Support

Polygon is a scalable blockchain maintaining Ethereum's security while offering faster speed and lower fees. The RWAHUB wallet supports Polygon-based USDT to enable efficient global payments and settlement of RWA investments.

This means:

- Polygon-based USDT can be used inside the wallet
- High usability for payments, transfers, and RWA investments

In short, one RWAHUB wallet supports both the BNB Chain and Polygon-based USDT.

(3) Meaning of Supporting the BNB Network

- Transfer of BNB-based tokens
- Sending coins to other wallets or exchanges

- BNB required as gas fees
- BNB tokens are pre-installed

(4) Meaning of Supporting Polygon-based USDT

USDT is a USD-pegged stablecoin issued on multiple blockchains. Polygon-based USDT features:

- Fast transfers
- Very low fees
- Widely used for P2P transactions and settlements

This means:

- USDT payments, deposits, and transfers are possible
- Direct linkage with global exchanges and P2P environments
- Stable settlement without price volatility risk

That is, a digital dollar that is easy to use like cash can be used directly in the wallet.

(5) Importance of Supporting Both Networks

Most wallets support only one network or limited USDT networks. The RWAHUB wallet integrates:

- BNB Chain for movement and execution
- Polygon-based USDT for payment and settlement

into a single structure.

Table 1-1. Features of the RWAHUB Digital Wallet

Category	Available Functions
BNB Network	Transfers, token movement, blockchain execution
Polygon USDT	Payments, settlement, P2P transactions
Single Wallet	Usable without switching networks

※ One wallet handles all functions.

The BNB Chain is responsible for movement and execution, while Polygon-based USDT is responsible for payment and settlement. The RWAHUB digital wallet integrates both functions into a single structure.

3) Wallet Registration and Address Verification

Access the RWAHUB wallet registration site:: <https://pay.rwahub.app>

1. Sign up as an RWAHUB member:

-Enter your email address

-Enter your phone number in international format (e.g., +82 010-XXXX-XXXX)

-Receive the verification code via international SMS and enter it

< Sign Up

RWAHUB ZigarHlip Up
Start RWAHUB Wallet Signup
Enter details to create a new wallet account.

✉ kg808@naver.com

Phone Number Voit, phone vfration. Resend

+82 010 2956 3045

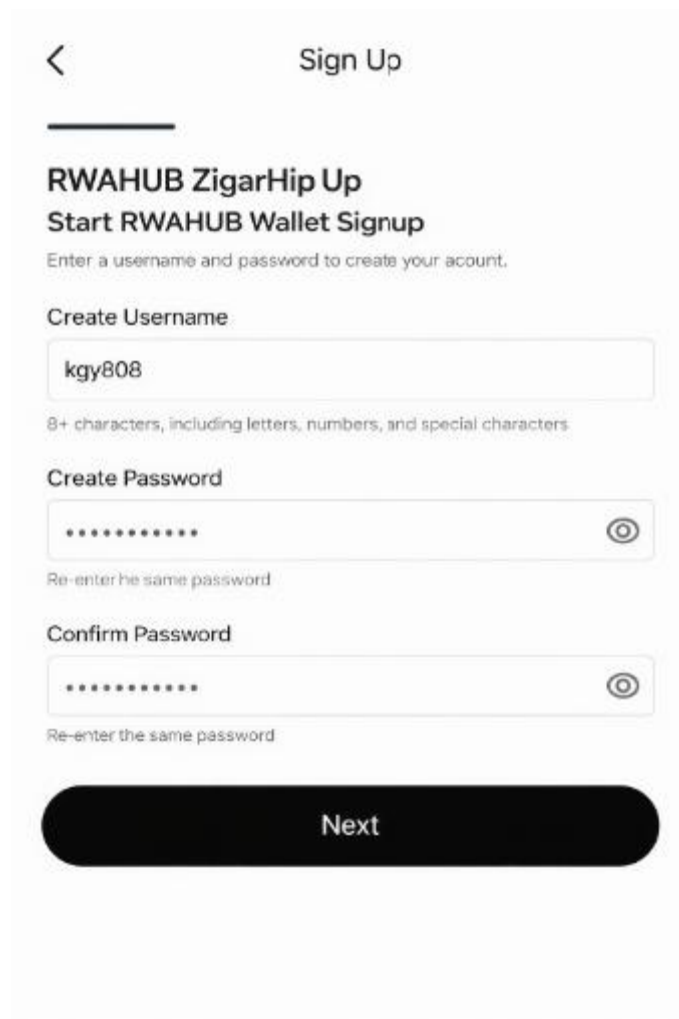
Verification Code

Verification Code

890205

Next

2. Create your ID and password.



The image shows a mobile application sign-up screen for 'RWAHUB ZigarHip Up'. At the top, there is a back arrow and the title 'Sign Up'. Below the title, the app name 'RWAHUB ZigarHip Up' is displayed, followed by the subtitle 'Start RWAHUB Wallet Signup'. A instruction line reads 'Enter a username and password to create your account.' The form consists of three main sections: 1. 'Create Username' with a text input field containing 'kg808' and a note below stating '8+ characters, including letters, numbers, and special characters'. 2. 'Create Password' with a password input field (masked with dots) and a toggle icon for visibility. 3. 'Confirm Password' with another password input field (masked with dots) and a toggle icon for visibility, with a note below stating 'Re-enter the same password'. At the bottom of the form is a large black button with the text 'Next'.

< Sign Up

RWAHUB ZigarHip Up
Start RWAHUB Wallet Signup
Enter a username and password to create your account.

Create Username

kg808

8+ characters, including letters, numbers, and special characters

Create Password

.....

Re-enter the same password

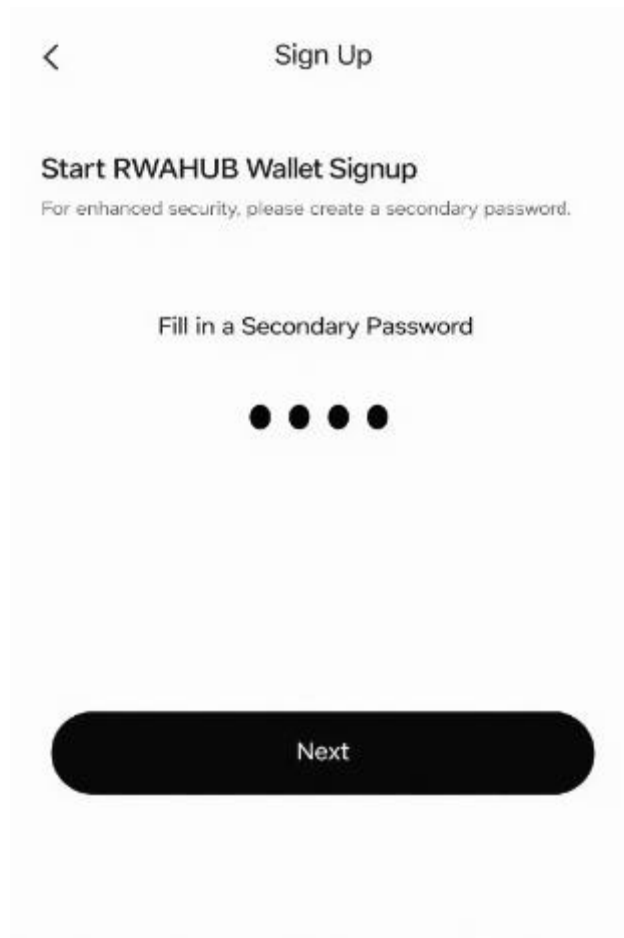
Confirm Password

.....

Re-enter the same password

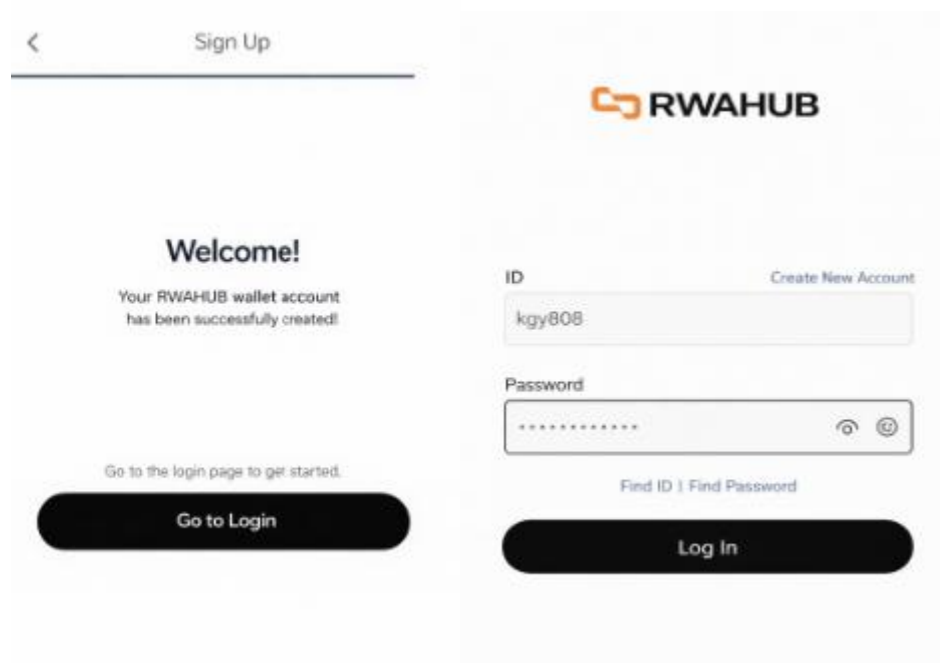
Next

3. Enter a secondary password for wallet access.



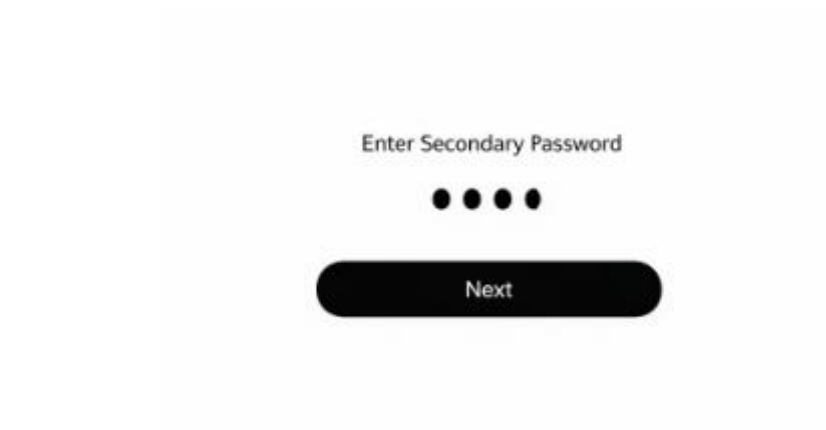
The image shows a mobile app screen titled "Sign Up". At the top left is a back arrow. The main heading is "Start RWAHUB Wallet Signup" with a subtext: "For enhanced security, please create a secondary password." Below this, it says "Fill in a Secondary Password" followed by four black dots representing a password input field. At the bottom is a large black button with the text "Next".

4. After registration is complete, log in using your ID and password.



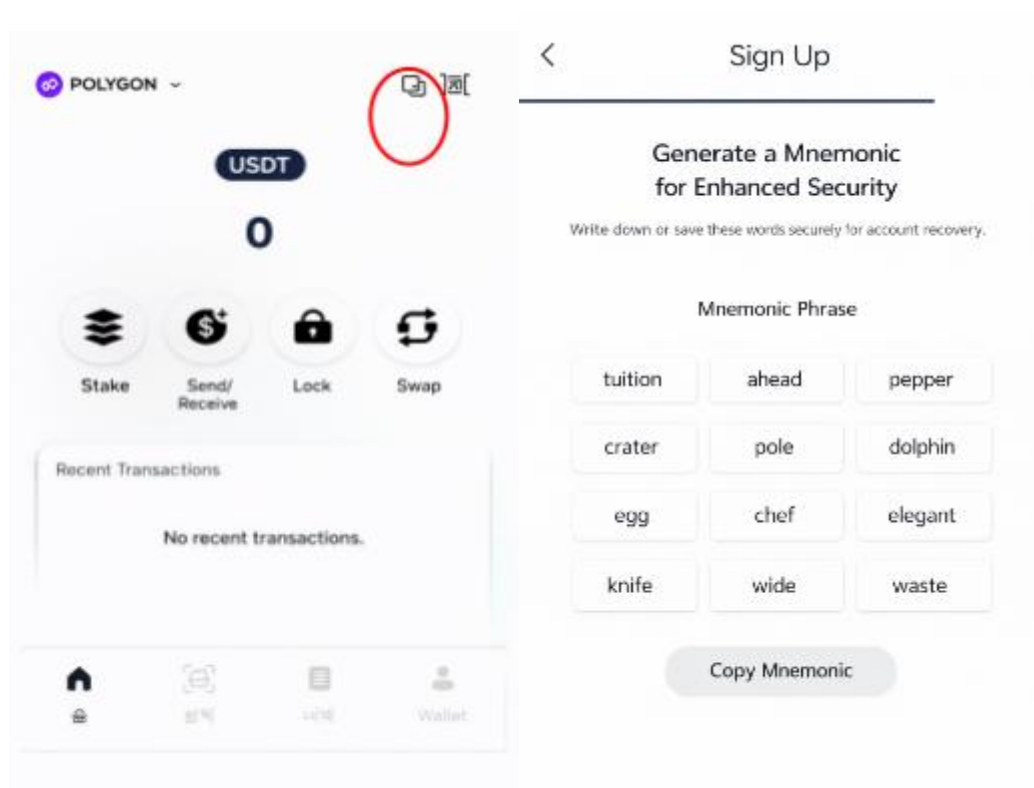
The image shows a mobile app screen with two main sections. The left section is a "Welcome!" message stating "Your RWAHUB wallet account has been successfully created!" and a button "Go to Login". The right section is the login area, featuring the RWAHUB logo at the top. It has an "ID" input field with the text "kggy808" and a "Create New Account" link. Below is a "Password" input field with a toggle for visibility. At the bottom of the login section is a "Log In" button. A link "Find ID | Find Password" is located above the "Log In" button.

5. Enter the secondary password.



6. Copy your wallet address:

1. Tap the square button (address icon) at the top-right
2. The wallet address will be automatically copied
3. This address is used for token deposits, exchange withdrawals, and participation in RWAHUB investments



Mnemonic (Seed Phrase)

A mnemonic is a set of 12 or 24 randomly generated English words that serves as the “master key” for wallet recovery.

With this word combination, the following can be restored:

- Wallet address
- Private key
- All wallet assets

Table 1-8. Digital Wallet Classification & Management Precautions

Category	Key Content	Practical Tips & Precautions
Importance of Digital Wallets	RWA is relatively stable because it is based on real assets. Storage, trading, and settlement all rely on the digital wallet.	Poor wallet management directly leads to loss of real-asset tokens.
RWAHUB Wallet	(Nomad / Self-Custody)	Not dependent on any specific country, bank, or exchange
Nomad Wallet Concept	Individuals retain final control over their assets.	Assets remain even if the platform disappears.
	Accessibility is maintained regardless of changes in nationality or residence.	Enables immediate participation in global DAO governance, investment, and settlement.
Seed Phrase	12–24 words provided when creating a wallet	If exposed, 100% of assets can be stolen
Seed Phrase Storage Method	Physically record it on paper or a metal plate	Digital storage (photos, notes, cloud) is strictly prohibited
	Store in two or more separate locations	Prepare for the loss of one location
Important Warning	RWAHUB never asks for your seed phrase	Any request is 100% phishing (scam)

Hot Wallet	An internet-connected wallet (mobile / browser wallet)	For small transactions and DAO participation
	Convenient to use, but security risks exist	Storage of core assets is prohibited
Cold Wallet	A hardware wallet separated from the internet	Long-term storage of core RWA assets
	Highest level of security	Use Ledger, Trezor, etc.
Recommended Strategy	Dual-wallet strategy	Assets in cold wallet / transaction & gas fees in hot wallet
Wallet Creation Procedure	① Access official RWAHUB channel	Never access unofficial links
	② Select wallet creation	
	③ Generate seed phrase	Immediately back up offline
	④ Offline backup	At least two paper copies + metal backup recommended
	⑤ Set password	Link DAO, investment, and settlement functions
Prohibited Actions	Storing seed phrase in photos, email, or messenger	Absolute rule (no exceptions)
Security Practices	Use a dedicated device when creating a wallet	Avoid using public PCs and café Wi-Fi
	Do not click airdrop or free-token links	Risk of malicious contracts
	Separate the DAO voting wallet from the asset wallet	Damage minimization strategy
	Regularly check asset movements	Early detection of abnormal signs
Scam Types	Messages impersonating platform staff	Always scams
Core Practical Rule	Most RWA assets in cold wallet	Keep only minimal balance in hot wallet

4) Nomad (Self-Custody) Wallet

RWAHUB adopts a Nomad-style (self-custody) wallet structure that is not dependent on any specific country, bank, or exchange.

Core principles:

- Individuals retain final control over assets
- Accessibility regardless of nationality or residence
- Assets remain even if the platform disappears
- Immediate participation in global DAO, investment, and settlement

This is because RWAHUB aims to be an ecosystem rather than merely a platform.

5) Practical Procedure for Creating an RWAHUB Dedicated Wallet

Access the official RWAHUB channel, select "Create Dedicated Wallet," generate a seed phrase (12–24 words), and back up the seed phrase offline (at least two paper copies; metal backup recommended).

Set and manage the wallet password.

⚠ Important Warning

The seed phrase must never be stored in photos, email, cloud storage, or messenger apps. This is not a security tip but an absolute rule.

6) Digital Wallet Security and Management Guidelines (Practical Standard)

When creating a wallet, it is recommended to use a dedicated device.

Do not click airdrop or free-token links, and it is advisable to separate the DAO voting wallet from the asset storage wallet.

Asset movements should be checked regularly, and any message impersonating platform staff should be regarded as 100% scam.

In practice:

Most RWAHUB assets should be stored in a cold wallet, and only a small amount for platform interaction and fee (gas) payments should be kept separately in a hot wallet.

This dual-wallet strategy is essential.

7) Security & Management Guidelines (Nomad Core)

Table 1-9. Security & Management Guidelines (Nomad Core)

Category	Management Guidelines	Importance
Seed Phrase	Store separately in physical form (paper/metal plate) and never expose it online.	★★★★★
Private Key	Automatically generated from the seed phrase, so do not create any environment in which it can be exposed.	★★★★★
Hot Wallet	Do not connect to unfamiliar websites. Regularly check balances and disconnect after use.	★★★
Cold Wallet	Purchase devices only from the official website (high risk of hacking if bought used or from others). When making transactions, always verify the address and amount on the device screen.	★★★★★
Backup	Perform wallet recovery tests in an environment other than the cold wallet device itself (e.g., a new hot wallet) to periodically verify the validity of the seed phrase.	★★★

Glossary

- **Digital Wallet**

A tool used to store, transfer, and manage cryptocurrencies and tokens on a

blockchain.

It does not store the actual assets themselves, but securely manages the private keys that provide access to the assets.

- **Polygon**

An expansion blockchain that maintains Ethereum's security while providing faster speed and lower transaction fees.

The RWAHUB digital wallet supports Polygon-based USDT.

- **BNB Network**

Operates on the BNB Network (BNB Chain).

When sending (withdrawing) coins to another wallet, BNB tokens are required as network fees (gas fees).

- **Hot Wallet**

A digital wallet that is connected to the internet, making usage and transactions convenient.

Although it offers high accessibility, it carries hacking risks and is suitable for small transactions and asset management.

- **Cold Wallet**

A physical wallet that stores private keys in a completely offline state, separated from the internet. It is used for long-term storage or management of high-value assets because it offers the highest level of security.

- **Seed Phrase**

A combination of 12–24 words used for wallet recovery, serving as the master key of the wallet.

If lost, asset recovery is impossible, so it must be stored safely offline.

- **KYC (Know Your Customer)**

A procedure by which financial institutions or platforms verify the identity of users.

It is a basic investor protection mechanism for fraud prevention and regulatory compliance.

- **AML (Anti-Money Laundering)**

A legal and institutional regulatory system designed to prevent the inflow and laundering of illegal funds.

It is a core element for maintaining the credibility and legality of RWA platforms.

- **Governance Token**

A token that grants the right to participate in decisions on DAO policies, fund usage, and operational direction.

Token holders can directly participate in platform governance through voting.

- **Liquidity**

The degree to which an asset can be quickly converted into cash or another asset without significant price changes.

It is an important indicator for evaluating the practical investment attractiveness of RWA tokens.

Q & A

Q. What is the biggest difference between RWAHUB investment and ordinary cryptocurrency investment?

A. The biggest difference is that it is based on real assets.

While ordinary cryptocurrencies rely heavily on technological expectations and market sentiment, RWA tokens are backed by the value and cash flow of real assets such as real estate and bonds.

Therefore, analysis of the underlying real assets is essential.

Q. Why is it so important to use a cold wallet?

A. RWA tokens often represent high-value real assets.

Because a cold wallet is not connected to the internet, the risk of hacking is extremely low, making it the safest way to store large assets over the long term.

Q. Where and how should seed phrases be stored to be the safest?

A. They must never be stored on digital devices.

They should be written on paper or metal and kept in at least two physically separate secure locations, such as a bank safe deposit box and a home safe, protected from risks such as humidity and fire.

Q. Why is the KYC procedure necessary, and is my personal information safe?

A. Because RWA has strong regulatory characteristics, KYC is a mandatory procedure for platform compliance with regulations (especially AML).

As a regulation-compliant platform, RWAHUB is obligated to encrypt and protect personal information in accordance with legal standards.

Q. Is the process of converting invested RWA tokens into cash complicated?

A. Cash-out involves a two-stage process:

selling RWA tokens → acquiring stablecoins → transferring to a domestic exchange → selling for KRW → withdrawing to a bank account.

Although there are several steps, the KRW withdrawal systems of major domestic exchanges make the process relatively convenient.

Q. Do I have to pay taxes on profits from RWA investment?

A. Yes. Under the current virtual asset tax laws, capital gains from trading RWA tokens, as well as interest or dividend-type income, may be subject to taxation. For accurate details, you should check the latest tax law revisions from the National Tax Service and retain all transaction records.

Q. Do I have to vote in order to participate in a DAO?

A. Voting is not mandatory. However, through voting, you can directly influence important platform decisions (such as the inclusion of new assets).

Active participation helps protect the value of your investment assets and contributes to the healthy development of the RWAHUB ecosystem.

Q. Are there any practical tips to improve hot wallet security?

A. You should enable two-factor authentication (2FA), never click suspicious emails or links, and make it a habit to disconnect your wallet from websites after completing transactions.

Q. What is the biggest risk when investing in RWAHUB?

A. The greatest risk is a decline in the value of the underlying real assets on which the token is based.

Rather than blockchain technical risks, more attention should be paid to traditional financial market risks such as real estate downturns and credit defaults.

Q. What does it mean to manage the RWAHUB wallet using the “Nomad method”?

A. It means that assets are not entrusted to any specific platform or exchange, but that the individual fully controls their own seed phrase and private keys.

Through this, users secure complete freedom (Nomad) to access and manage their assets anytime and anywhere.