



**RIV** | COIN

# Litepaper

[www.riv-coin.com](http://www.riv-coin.com)

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# Introduction

## Our Value Proposition

The global financial architecture is no longer just obsolete: it is **fundamentally broken**. We live in a world of "phantom liquidity" where users are forced to trust **balance sheets they can't see and reserves they can't verify**. While the old guard hides behind delayed audits and fragmented standards, the average person is **locked out of high-performing assets**.

**RIV Coin is the kill-switch** for this era of opacity. We aren't just building a protocol; we are launching the Verifiable Reserve Economy of a system designed to **democratize wealth** by giving **every individual the power to access, verify, and profit** from the next generation of institutional-grade investments.

For decades, elite wealth was guarded by opaque bank accounts and **gatekept institutional products**. RIV Coin smashes these barriers by utilizing the **high-speed settlement of the Solana blockchain** and the mathematical absolute of **Zero-Knowledge verification**.



## 2026 Blockchain & Crypto Statistics



Over  
**60%**

of major enterprises, including banks and financial institutions, are actively developing blockchain initiatives.



**In 2026**

The global blockchain technology market is projected to reach \$62.9B.



Around  
**30%**

of U.S. adults now own cryptocurrency.



# \$RIV

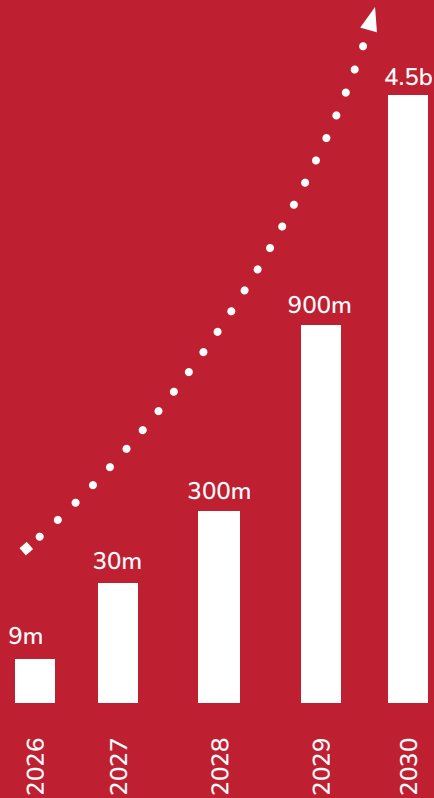
Vault Network (Solana)

Security Protocol

Supply Management

Yield Distribution

## Expected Token Usage



**RIV Coin** is the protocol token behind a **reserve-backed Vault Protocol** on Solana. The model combines a visible **On-Chain Vault** with an **Off-Chain Vault** that holds institutional-grade assets. Together, these reserves are intended to support a digital asset that is backed by a growing reserve base rather than by narrative alone.

The On-Chain Vault is the **liquid layer** of the system. It is visible on-chain and supports settlement, liquidity, and protocol market activity. The Off-Chain Vault is the **capital efficiency layer**. It allows the protocol to hold real-world assets that are not practical to custody directly on-chain while still incorporating their value into the reserve base.

RIV is designed to grow through **protocol-managed market programs** that expand reserves in a controlled way. Rather than relying on indiscriminate market selling, the protocol can use primary-market style issuance to bring new assets, liquidity, and aligned participation into the system. The result is a reserve-backed token model where reserve growth and token distribution are intended to move together.

The system begins with **one hybrid reserve structure**. Over time, it may support additional off-chain vaults and approved operators, but that is secondary to establishing a strong first vault with clear proof, transparent reporting, and aligned staking.

RIV Coin is the bridge to a world where wealth is verifiable, access is universal, and trust is obsolete. Welcome to the Verifiable Reserve Economy.





# ACTUAL ENVIRONMENT

## What is happening right now

Modern markets lack visibility into the balance sheets and reserves backing the assets users hold. Current problems include:

- **Opaque Reserves:** Users depend on trust and periodic audits rather than continuous, real-time verification.
- **Privacy vs. Transparency:** Institutions cannot reveal sensitive bank details, creating a gap in proof.
- **Limited Access to Premium Investments:** Many high-quality or institutional-grade investments are inaccessible to most users because of high minimum entry tickets, capital thresholds, or restricted access structures.



The market needs a standard where reserve-backed assets can be safely used across payments and DeFi.



# THE RIV VAULT PROTOCOL

The protocol is organized into a Hub-and-Spoke architecture to maximize liquidity and trust.



## The On-Chain Vault

The protocol manages a single, unified vault on Solana.

This "Anchor Vault" acts as the trust anchor for the broader ecosystem, providing settlement liquidity for the network.



## The Off-Chain Vault

The Off-Chain Vault holds traditional financial assets. Assets are invested and their value incorporated in the reserve base of the protocol.



## Verification

These vaults prove reserves through **Zero-Knowledge verification** and regulated attestations.



## Privacy

The ZK-proof confirms backing thresholds without exposing confidential bank account details.

# WRAPPED GOVERNANCE TOKEN

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**\$RIV is the base protocol token of the network.**

To create a clear public-facing role, the protocol supports a **wrapped form of RIV** as the governance token of the ecosystem.

This separates public participation from operator security, with base **\$RIV tied to protocol safeguards and the wrapped token tied to governance.**

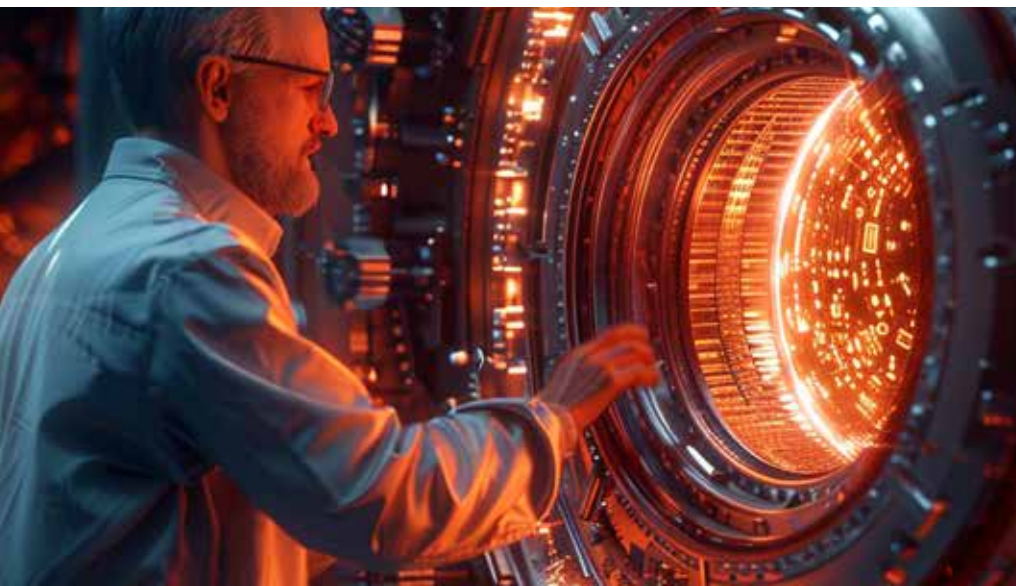
The wrapped governance token is intended to be the **primary asset for long-term holders**, giving the market a simple way to **participate in the growth, direction, and value of the protocol.**

Users can acquire the governance token in **two ways**: by **staking** base \$RIV and receiving \$RIVg, or by **buying** \$RIVg directly in the dedicated \$RIVg/\$RIV pool that the protocol will support.

Because \$RIVg is redeemable into base \$RIV on a fixed protocol conversion, subject to the unstaking period, it functions as a **tradable governance derivative of \$RIV** rather than as a separate token with its own independent base value.

Its market price can therefore move above or below base \$RIV **depending on governance demand, liquidity, and the market's view** of locked participation.

This separate market gives participants a more directional way to express a view on the protocol: base \$RIV remains **the core protocol token**, while \$RIVg becomes the market-priced form of long-term governance exposure, and it can behave as a **higher-beta governance form of RIV** rather than as a formally leveraged instrument.



# VAULT MECHANICS AND SAFETY

The core safeguard for moving value from the On-Chain Vault into the Off-Chain Vault is staked \$RIV.

## Staked \$RIV as the safety layer

- Before assets move from on-chain reserves to off-chain custody, an **equivalent amount** of RIV must be staked.
- This creates **accountability** between the protocol, the vault, and the parties managing the transfer.
- Staked RIV acts as a **safety layer**: if the transfer is not verified within the required timeframe, the associated \$RIV may be slashed of RIV (e.g., \$5,000) using a price oracle to license their vault.

## Protocol-Owned Liquidity

- The goal of Protocol-Owned Liquidity is to ensure that a meaningful base of market liquidity remains **under protocol control**.
- That gives the system more durable trading depth, reduces dependence on short-term outside incentives, and makes liquidity **part of the reserve structure** rather than a service the protocol has to continuously lease from others.
- Staked RIV acts as a **safety layer**: if the transfer is not verified within the required timeframe, the associated \$RIV may be slashed of RIV (e.g., \$5,000) using a price oracle to license their vault.

# HOW VALUE ACCRUES TO \$RIV

RIV is designed as the governance token of a reserve-backed protocol whose value is intended to **strengthen as the system grows**.

The core idea is that protocol growth should **not stop at the treasury level**. As reserves expand, liquidity becomes **more durable**, and off-chain capital deployment **generates income** under the protocol's safety framework, that activity is intended to **flow back into the network** in ways that directly support RIV.



## Growing Balance Sheet

The protocol is designed to **grow its balance sheet over time**. By bringing new assets into the reserve base through **controlled market mechanisms and disciplined treasury expansion**, the protocol aims to **strengthen** the foundation supporting the network.



## Self-Managed Liquidity

The protocol is designed to own and manage a meaningful share of its own liquidity. That makes the market around **RIV more durable**.



## \$RIV as Protocol Token

\$RIV is intended to sit at the **center of governance over the system**. As the protocol's reserves, liquidity, and off-chain operations expand, **RIV holders gain influence over a growing economic network** rather than over a static token alone.

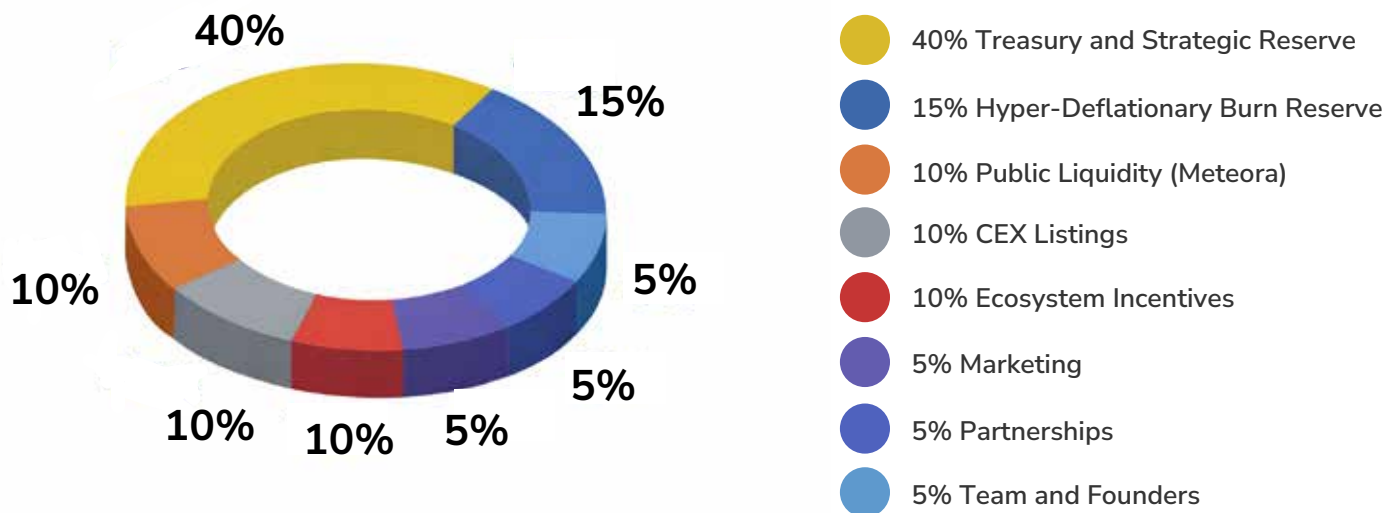
Most importantly, protocol income is intended to be used to **support RIV directly**. Value captured across the ecosystem, including hybrid vault operations, is programmatically deployed to **optimize on-chain liquidity and algorithmically reduce the circulating supply**.

The result is a model in which protocol success is intended to strengthen RIV through **three linked effects**: a larger and stronger **reserve base**, a more durable and useful **market structure**, and a reduction in **circulating supply** through buybacks and burns.

# TOKENOMICS

RIV Coin is a **fixed-supply, deflationary asset**. There are no inflationary rewards.

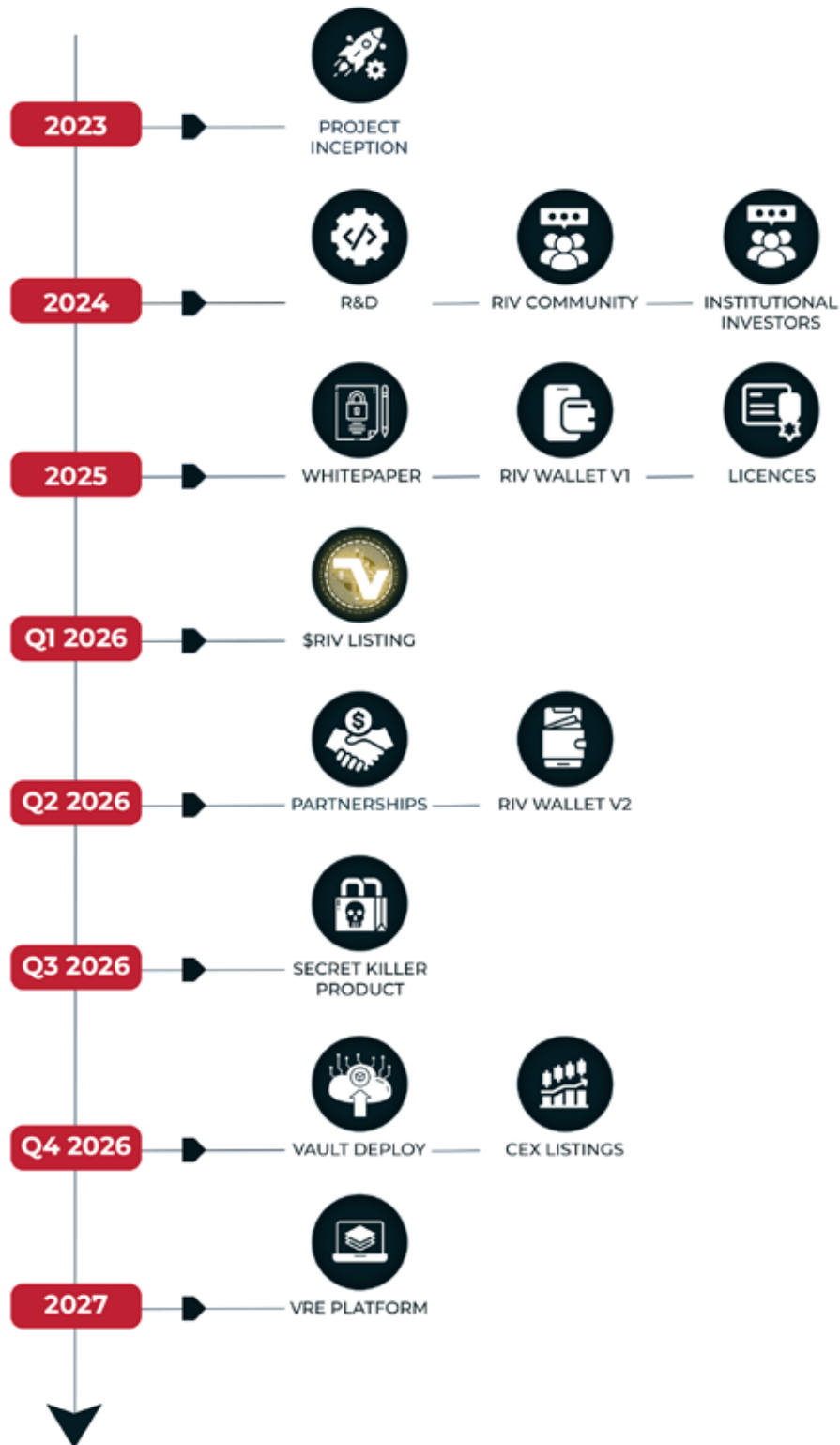
- **Total Supply:** 9,000,000,000 (9 Billion).
- **Blockchain:** Solana, listed on Meteora DLMM



## Distribution

- **40% Treasury and Strategic Reserve:** Non-circulating tokens dedicated to long-term maintenance and the fortification of the On-Chain Vault liquidity.
- **15% Hyper-Deflationary Burn Reserve:** Programmatically burned based on network TVL milestones.
- **10% Public Liquidity (Meteora):** The tokens publicly available on the market at launch.
- **10% CEX Listings:** Reserved for future exchange listings.
- **10% Ecosystem Incentives:** Used to foster and expand the ecosystem.
- **5% Marketing:** Used for marketing activities.
- **5% Partnerships:** Allocated to strategic partnerships.
- **5% Team and Founders:** Used to remunerate team, founders and advisors.

# ROADMAP



# The Executive Team



**ROBERTO RIVERA**  
Chief Executive Officer

27 years of experience as a Derivative Trader and then as an Investment Banker (amongst others, Lehman Brothers, American Express, Nomura).

An accomplished trader with a deep knowledge of market structures and derivatives showing official and constant double-digit annual returns. **MA in Economics and Finance** and Executive Educations at **INSEAD** and **MIT**.



**MASSIMILIANO MARZO**  
Chief Economist

Massimiliano is Professor of Economics at the University of Bologna and Director at Bologna Business School at the Master of Wealth Management.

Ph.D. in Economics at Yale University (USA), he serves as a Member of the Board in several Italian Companies and as Senior Advisor in Risk Management



**ENRICO TALIN**  
Chief Technology Officer

Serial Entrepreneur of multiple software platform companies since 1994. Strong background and experience in developing technologies to improve privacy through Zero-Knowledge Proof Encryption.

B.Sc Graduate in Marketing and Information Technology from Ithaca College in New York



**GUIDO ROCCO**  
Chief Operating Officer

Worked as Senior Advisor and IT Architect at IBM. Several years of experience designing and developing solutions, using blockchain and exponential technologies. Team-led the implementation of several innovative projects in the blockchain and IT field.

Master's Degree in Mathematics at the University of Milan, he teaches at the Massachusetts Institute of Technology as Learning Facilitator



**AMMAR ELSABE**  
Software Engineer

Ammar Elsabe is a skilled full stack young Engineer with a background deeply rooted in academia, serving as Software Engineer.

He has explored cutting-edge robotics and AI through research initiatives and, with a strong passion for innovation, he has already contributed to the academic sector with research and papers.

**RTV**<sup>TM</sup>



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