WHITEPAPER / VERSION 1.1

The Royal Pond

Crypto news. Market tools. Royal opinions.

A place to understand crypto, question the hype, test ideas and enjoy the company. The Royal Pond brings sourced information, learning and practical tools together with Royal Bumpy: a sceptical toad with regal ambitions and a healthy sense of his own limitations.

The direction

We want people to learn, experiment and, when they choose, invest with a clearer understanding of what they are doing. Build a personal collection of tokens around an idea. Give it rules. See how it behaves. Learn from other people and from the mistakes. Keep the humour; take the money, evidence and permissions seriously.

From reading to making

News, market tools, Ask Bumpy, reader accounts and Pond Wallet form the current foundation. PondLab is the private development track for rules-based token baskets and practice experiments. Longer term, we want to investigate turning an eligible Pond basket or index into a single backed token that other people could hold and trade.

Three distinct things

The Royal Pond is the platform and community. $ROYALBUMPY is its existing associated memecoin, with additional utility under investigation. A future Pond token would represent rights in a particular basket under separately published terms. Holding $ROYALBUMPY does not currently give ownership of any basket, project revenue or company equity.

A working document

Updated 1 November 2026. This edition records current implementation, the approved direction and unresolved design questions. It offers no fixed release dates or returns. The project is independently operated by a real person alongside a day job, with AI assistance and limited resources. No affiliation with Noir or Robinhood is implied.

> “The ambition is serious. The toad is doing his best.”

PRODUCT / STATUS AT 1 NOVEMBER 2026

What is here today

News, information and evidence

Dated crypto stories, source links, separate Bumpy verdicts, retained archives, search and filters are available. Royal Receipts includes a sourced promise watchlist and an archive-derived timeline. Watching is not an allegation. Community reactions, meme downloads, RSS and the Royal Morning Brief subscription interface are part of the site.

Markets and AI Bumpy

The markets page provides CoinGecko-powered market information, charts, filters and a watchlist through a shared feed. It labels cached, stale or unavailable data; it is not a streaming trading terminal. Ask Bumpy is available on the website and in Telegram for explanations and conversation. AI answers can be wrong. Bumpy does not make autonomous trades or control user funds.

My Pond and Pond Wallet

My Pond is the reader account: saved stories, followed topics, reading preferences and account controls. Pond Wallet is a separate interface for embedded or linked wallets, ETH and $ROYALBUMPY balances and user-confirmed buying on the configured Robinhood Chain. It does not support arbitrary chains or assets. Funding by card and integrated bridging are not available. Quotes, network access and transactions depend on external providers.

PondLab is a private prototype

The public PondLab page is a coming-soon introduction. Private experiments explore criteria, paper runs and wallet visibility. Public experiments, live-money basket execution and mintable Pond tokens are not open. A production wallet does not make those services live.

Editorial policy from 2 November

Five preparation windows retain a target of six morning stories and three in each later drop: up to 18 useful stories daily. Only the strongest shareable headline in each drop receives newly generated art, reused for X and the eligible Telegram relay. Supporting stories are text-led. This caps new editorial images and headline social selections at five daily; sourcing quality takes precedence over volume. Existing 1 November reservations are preserved.

Configured is not delivered

The morning email targets 07:30 London, with an 08:15 readiness cutoff. Publication, social packages and actual message delivery are separate checks. This paper reports capability and policy, not an audit of uninterrupted service or confirmed deliveries.

HISTORICAL BASELINE / 28-29 OCTOBER 2026

Token identity and distribution

The existing token remains the basis of the project. Its contract address identifies the asset more reliably than its name or ticker. The values below combine the supplied token source, recorded launch observations from 28 October 2026 and official network documentation; they are not a fresh block-pinned state snapshot. [3, 4, 5]

Recorded identity

RoyalBumpyToad / ROYALBUMPY. Robinhood Chain, chain ID 4663; ETH gas. Contract: 0x7b9bd24ae56c749ba0e6d2e6b9397348d4becdce. Initial supply: 1,000,000,000. ERC-20 with voluntary burning. Decimals: 18 from the supplied implementation; direct read remains to be recorded. Launch record: 26 October 2026, 12:42:34 UTC. Pons V2 curve paired with native ETH.

Supply and control

The supplied token source mints the entire initial supply to the bonding curve in its constructor. It exposes no subsequent mint function, owner-only balance seizure, blacklist, transfer pause or upgrade function. These observations concern that source; the individual token’s deployed bytecode still needs a directly reproduced match. Total supply can fall through voluntary burns. Initial supply is not the same as current circulating supply. A holder can burn its own tokens. Burning tokens from another address requires the appropriate allowance. Pons buyback-and-vesting is a different mechanism and does not destroy tokens. There is no automatic entitlement to staking rewards, governance, equity, redemption or project revenue in the supplied token contract.

Distribution and owner interests

There is no independently verified allocation schedule in this paper. The launch design does not reserve a separate creator mint, but creators can buy tokens and may hold substantial positions. The owner has confirmed holdings across multiple wallets. A current aggregate breakdown of owner-controlled holdings, other holders, curve reserves and vault balances should be reconciled before describing distribution as decentralised or publishing allocation percentages. No treasury percentage, marketing reserve, holder airdrop or vesting commitment is created by this paper. Rewards would require tokens or other assets that have actually been funded. The earlier migration discussion arose from uncertainty about the fee wallet; the owner later confirmed control and successfully claimed ETH. There is no migration announced here.

HISTORICAL BASELINE / 28-29 OCTOBER 2026

Fees and creator income

The recorded curve reads show a 1% base trade fee, a 0% additional creator tax, a 30% protocol share of the base fee and a buyback allocation equal to 50% of the remaining creator share while enabled. These are observations from 28 October 2026, not a live fee quotation or confirmation of post-graduation charges. [4]

Recorded base-fee allocation

Protocol 30%; buyback earmark 35%; direct creator share 35%. A 1 ETH quote leg gives a 0.01 ETH base fee: 0.003 ETH, 0.0035 ETH and 0.0035 ETH respectively. This excludes gas, price impact, rounding and launch-window anti-snipe charges. On a sell the fee uses gross quote output. The 50% buyback fraction applies after the protocol share, not to the entire fee.

Buybacks are conditional and tokens vest

The supplied curve earmarks fees as trades occur. It can execute an internal buyback during a permitted sweep, subject to reserve limits, price-impact checks and a minimum output. In some cases the earmark is paid to the creator instead, including when a buyback is skipped at graduation. An earmark is therefore not proof that tokens were purchased. Purchased tokens go into a five-year vesting vault rather than being burned. The vault has creator and protocol beneficiaries; its actual stored terms and balances must be checked. Released tokens may return to circulation. Buybacks, vesting and voluntary burns do not establish a minimum price or guarantee demand. [4, 6]

Accrued is different from claimable

Fees can accrue in the curve or pool before they are swept into the fee escrow. The reviewed escrow exposes balanceOf(address) and claim(), with claims paid to the caller from that caller’s credited balance. Its reviewed source has no owner withdrawal or recipient-redirection function. A compatible wallet interface can call it without the Noir website. The owner reported a successful ETH claim on 28 October 2026. [4, 7] That does not make all future income independent of Pons. Some sweeps and conversions require a designated operator. Creator-recipient changes can affect fees not yet credited and remaining vault entitlement. Claiming credited ETH and obtaining future distributions are separate questions.

Funding the project

Creator fees provide a possible funding source, not guaranteed income or a holder dividend. No fixed share is pledged to development or rewards in this paper. Only funds received and explicitly allocated can support a budget. Token market capitalisation is not spendable treasury cash.

HISTORICAL BASELINE / 28-29 OCTOBER 2026

Protocol controls and graduation

The token, trading curve, factory, escrow, vault and eventual pool perform different jobs. A simple fixed-supply token does not remove administrative or operational dependencies elsewhere. The following findings come from the saved source review and must be read with its verification limits. [4]

Creator recipient and operator powers

The reviewed factory allows a protocol owner to propose a creator-fee-recipient change. The proposal matures after three days and can be executed during a further three-day window. Creator consent is not enforced by that path. Execution can affect unswept fees and unreleased vault tokens; it does not transfer ETH already credited to the old recipient in escrow. An immutable creator-reference field on the curve does not freeze the vault’s effective beneficiary. The reviewed vault stores that beneficiary separately and accepts factory-authorised changes. The current pending-change state and effective vault terms have not been established at a single recorded block for this paper. The creator can control the buyback setting through authorised factory functions; the protocol owner can disable it under the reviewed implementation. Disabling future buybacks does not erase already-earmarked amounts. Operator access is still required for certain pending buybacks and post-graduation conversions.

Moving from the curve to a pool

The recorded graduation threshold is 4.2 ETH, with approximately 285.714 million of the initial tokens reserved for seeding the pool. The supplied curve triggers readiness when its sellable allocation is exhausted. Its virtual pricing reserve is not physically held ETH or a fund available for withdrawals. The reviewed factory separates sweeping curve reserves from creating the Uniswap V4 pool. Both ordinary stages are permissionless, but the transition can stall and curve trading can be unavailable. The reviewed locker supports permanent locking of the completed pool position; that statement does not mean pre-graduation reserves are already locked in the same manner. If a launch remains in the swept phase for at least seven days, the reviewed factory has an owner-only reserve- rescue path to a chosen recipient. It does not itself enforce proportional holder refunds. This is a conditional administrative power, not evidence that it has been used improperly.

Limits of assurance

Archived verification records cover several linked deployments, with exact matches for some and compiler-metadata differences for others. They do not replace a security audit, a reproduced build of the individual token and curve, or live-state testing. This whitepaper makes no claim of complete immutability, guaranteed exit liquidity, permanent fee entitlement or fully autonomous operation. Graduation changes the trading venue. It does not install staking, games, governance or website utility. Many of those features can be built separately around ordinary token transfers and balance checks without replacing the token.

IN DEVELOPMENT / PRIVATE FIRST

PondLab: ideas you can examine

A Pond is an investment idea with visible rules

The intended model is a collection of tokens, target weights and a reason for including them. A creator should be able to describe the thesis, exclusions, rebalancing approach and conditions that would make the idea no longer useful. A watchlist, a paper experiment and a funded basket must look unmistakably different.

Practice before execution

Prioritise repeatable paper experiments with clear start dates, recorded inputs and fair comparisons. Include estimated fees and slippage, distinguish backtests from forward paper runs, and show drawdowns as well as gains. Missing prices must remain missing rather than quietly becoming zero. Record rule changes as new versions so a creator cannot rewrite yesterday’s results.

Connect the learning to the decision

Explore linking relevant sourced stories to a Pond’s assets and explaining what changed, what is known and what remains uncertain. Bumpy could help turn a question into a draft set of rules for the user to review. A news association is not proof of price causation, and an AI suggestion is not authority to trade.

Learn with other people

Investigate opt-in public experiment pages: readable rules, comparison periods, disclosures and a visible change history. Let people compare ideas or copy a template into their own practice space. Do not equate popularity, a short winning run or a creator badge with suitability or safety.

The next release test

The owner should be able to complete the core journey on a phone: create an experiment, understand the assumptions, inspect holdings and freshness, compare results, save and return. Wallet permissions must remain separate from practice. Broader access follows user testing, privacy review and cost checks; real-money baskets require a further decision.

What could make it different

The proposed advantage is understandable reasoning from story to experiment to result, with evidence and humour in one place. This is a product hypothesis to test with users, not a claim that portfolio tools or tokenised indices are new inventions.

LONGER-TERM RESEARCH / NOT AVAILABLE

One Pond. One possible token.

The ambition

Investigate minting a token representing a defined interest in an eligible user-created Pond basket or index. Other people could then hold or transfer that exposure without individually recreating every position. This describes the intended direction, not a live mint, a selected protocol or a promise of a trading venue.

Backing must be real

Minting a token does not move or secure the assets it describes. A backed design would need actual deposited assets, a defined custody or vault model, enforceable share accounting and an exit mechanism. Simply observing balances in a personal wallet is not collateral: those assets can move. Native assets on different chains cannot be combined by changing a label.

Hold, trade and redeem are different

A holder needs to know what the token represents, how net asset value is calculated and what assets they can redeem for, with which fees, delays and restrictions. Secondary-market prices can differ from the underlying basket value. Transferability does not create buyers or guaranteed liquidity; minting, trading and redemption need separate testing.

Rules that survive the creator

Before a pilot, define who can change assets, weights, fees and permissions; how holders learn of changes; what happens if a creator disappears; and which emergency controls exist. Explore a narrow, same-chain basket with eligible liquid assets before cross-chain or complex strategies. This is a research starting point, not an approved production architecture.

Build on evidence, not novelty claims

Reserve’s documentation describes exchanging Index DTFs for underlying tokens, including direct contract access. Enzyme documents tokenised vault shares, deposit/redemption flows and separate owner, admin and manager roles. These are useful benchmarks for evaluating reuse, control and exit design, not selected partners or evidence of suitability for our deployment. [9, 10]

Gates before other people’s money

Settle demand, architecture and jurisdiction-specific legal requirements; publish fees, rights and risks; complete independent security review and mint/redeem/incident tests; and fund operations before a limited pilot. FCA material treats tokenised fund units within a regulatory framework; it is not approval for this project. No legal classification is asserted here. [11]

EXPLORING / USER VALUE FIRST

Useful jobs for $ROYALBUMPY

The existing token remains separate

Potential roles include optional PondLab tool access, service payments or fee benefits, opted-in creator tips, and defined contributor bounties. Thresholds, pricing, eligibility and funding are undecided. There is no current right to these benefits, and news and ordinary community participation stay open to non-holders.

Pond tokens would have their own terms

Any future basket token would be a separate instrument with its own backing, supply and rights. It would not automatically be backed by $ROYALBUMPY, pay $ROYALBUMPY holders, or require a migration of the existing token. Whether and how the two interact must be justified by user value, sustainable economics and review.

Funding and honest incentives

Treat running costs, development, security, liquidity and rewards as separate budgets. Creator fees count as funding only when received and allocated. Market capitalisation is not treasury cash. Any paid feature needs clear pricing and limits; no revenue-sharing entitlement, automatic burn programme or yield is created by this paper.

Keep the playful ideas, sequence them sensibly

Meme templates, moderated community submissions, quizzes, contribution recognition and free games remain possibilities. They follow dependable core services and PondLab testing. The Royal Reserve staking idea remains deferred research, not a near-term launch or funding model; any reward pool would need a finite funded budget and independently reviewed withdrawal rules.

The practical order

Maintain the live publication, markets and wallet. Test private PondLab experiments. Evaluate optional token utility where people find it useful. Research backed Pond tokens and choose whether a constrained pilot is justified. Wider rollout, partnerships, cross-chain support and listings depend on evidence, resources and other parties; no acceptance or timetable is promised.

OPERATIONS / RISK / ACCOUNTABILITY

Trust is part of the product

Build in public, keep private things private

Publish dated releases, clear status labels and material changes in direction. Show corrections and credit delivery. Keep identities, credentials, subscriber information and private experiments out of public documents. Owner decisions and advisory community input are not decentralised governance.

Wallets and security boundaries

The current wallet requires user confirmation; it adds no autonomous Bumpy signer. Sign-in is not a spending approval. Privy handles identity and embedded-wallet technology; linked external wallets retain their own controls. MFA availability, actual user enrollment and security headers require separate verification. Published code and automated checks do not establish an audit or blanket security guarantee.

Data and delivery can fail

Market data may be delayed or incomplete. Cached values must retain timestamps and honest labels. Hosting, market providers, model providers and messaging platforms have limits and dependencies. Preserve duplicate protection and uncertain-send handling: a ready package is not a confirmed X, Telegram or email delivery.

Investment risk does not disappear in a basket

Crypto assets can lose all value. Concentrated or correlated holdings, thin liquidity, fees and failed rebalances can undermine a basket. Contracts, approvals, keys, bridges and administrators introduce additional risks. A benchmark or paper result is not a return forecast. Future tokenisation would need its own rights, risk and legal assessment.

Measure usefulness and reliability

Track whether people understand an experiment, return to it and can explain its risks; whether data freshness and failures are clear; and whether costs stay within an agreed budget. Compare hypotheses and failed experiments as well as winners. No user-growth, cost-saving or performance figures are claimed without records.

Material changes in this revision

Version 1.1 replaces outdated product descriptions with current capabilities, records the 2 November headline-art policy, makes PondLab the main development direction and introduces tokenised Pond baskets as longer-term research. Prior token and Pons disclosures are retained as historical findings, not silently upgraded to fresh verification.

REFERENCES / REVIEWED 1 NOVEMBER 2026

Evidence and next checks

Current product evidence

The live website and repository implementation at 8e966158735f11a86cce6edecd7bd96f331f7621 informed the product status. This was a documentation review, not a new real-money wallet test, private prototype audit or delivery-log audit. The previous whitepaper remains available as the dated source of the token and Pons findings.

Historical references [1-8]

[1] Website: https://www.theroyalpond.fun/
[2] Roadmap: https://www.theroyalpond.fun/roadmap.html
[3] Token explorer:
https://robinhoodchain.blockscout.com/token/0x7b9bd24ae56c749ba0e6d2e6b9397348d4becdce
[4] Factory source:
https://robin.etherscan.io/address/0x7eD598BcEf8bd9Edd8C97A195C6d13f40801EC7e#code
[5] Network: https://docs.robinhood.com/chain/connecting/
[6] Pons V2: https://docs.ponsfamily.com/v2
[7] Escrow: https://robin.etherscan.io/address/0xd3AFEB2a57f70eF218Aa82451c51B2fb0416Ac9e#code
[8] ERC-20: https://docs.openzeppelin.com/contracts/5.x/api/token/erc20

Research references [9-11]

[9] Reserve minting/redemption: https://monetarium.reserve.org/protocol/index_dtfs/mint_redeem/
[10] Enzyme primitives: https://docs.enzyme.finance/onyx-user-documentation/getting-started/primitives
[11] FCA fund tokenisation: https://www.fca.org.uk/firms/cryptoassets-our-work/fund-tokenisation

Unresolved verification is carried forward

Reproduce token and curve bytecode matches; record name, symbol, decimals, supply, reserves, vault terms, owner holdings, fee settings, recipient-change state and graduation/pool state at a single block. Reconcile fee receipts and operational fallbacks. The 28-29 October record is not a current allocation or security audit.

Next decision

First validate the private practice journey with the owner. Then compare a reusable basket protocol, a tightly scoped custom implementation and keeping experiments non-tokenised. Publish why one route earns the next stage. No provider, chain expansion, spending or contract deployment is authorised by this document.