

ROBEON WALLET WHITEPAPERS

Updated on August 20th, 2026

1 . Executive Summary

Robeon Wallet is a self-custody wallet and product ecosystem designed for Robinhood Chain, a network where crypto, tokenized equities, and DeFi converge. Robeon gives users full control of their private keys while delivering an experience that feels as clear and capable as modern fintech applications.

The product serves two audiences deliberately: everyday holders who want safety, clarity, and simplicity; and power users, including degen traders, who want speed, advanced trading tools, discovery, and bounded automation. Rather than building separate products, Robeon uses a layered architecture. Simple mode is the default. Pro / Degen mode is opt-in. Both share one wallet across Chrome extension, Android, and web surfaces.

Robeon's long-term moat combines three pillars:

Native support for Robinhood Chain and tokenized stock assets.

Smart Wallet capabilities anchored in EIP-7702.

Robeon AI Chat for understanding, and Robeon AI Agent for bounded automation.

Chain Route, Robeon's guided cross-chain onboarding product, complements these pillars by moving assets from supported source networks into Robinhood Chain without leaving the wallet.

This series of whitepapers explores the technical foundations, philosophical underpinnings, and economic structures of Robeon. The present document is the primary synthesis: product architecture, security principles, token utility direction, and a phased roadmap for users, developers, partners, and community members evaluating Robeon's direction.

2. Vision & Mission

Mission: Make self-custody feel natural, so users can hold every key, understand every signature, and move assets with confidence on Robinhood Chain.

Vision: Become the default wallet layer for Robinhood Chain, where crypto portfolios, tokenized stocks, trading, and AI-assisted automation coexist without surrendering custody to a third party.

- Custody first. Keys remain encrypted on the user's device. Robeon is not a custodian, broker, or exchange.
- Clarity before confirmation. Every connection, transaction, and signature is reviewable in plain language.
- One wallet, every surface. Extension, mobile, and web share the same approval model and portfolio context.
- Progressive power. Simple mode by default; Pro / Degen mode opt-in for advanced trading and automation without overwhelming new users.
- Ecosystem-native. Built for Robinhood Chain first; later phases expand to additional chains and partner payment rails once the core experience is mature.
- Principled economics. Fees and token utility, when introduced, must reinforce real usage and user agency: never extract value by obscuring custody or risk.

Sections 3 through 5 expand this stance into philosophy, technical foundations, and economic structures before the product and roadmap detail begins.

3. Philosophical Underpinnings

Robeon begins from a simple conviction: ownership without understanding is incomplete, and convenience without custody is borrowed. Self-custody should not feel like punishment for refusing an intermediary. It should feel like the default condition of digital assets done right.

We believe markets on Robinhood Chain will mix crypto, tokenized equities, and DeFi into one portfolio life. A wallet that only speaks in hash strings fails that life. A platform that holds your keys solves the UX problem by removing your agency. Robeon rejects both extremes.

Our philosophy is progressive empowerment. Users start with calm clarity. Power tools appear when chosen, never by ambush. AI may explain and, later, automate: but only inside limits the user can see, revoke, and audit. Technology must widen human control, not substitute for it.

- Agency: the user remains the final signer of consequence. Robeon never becomes a silent custodian.
- Legibility: every meaningful action should be reviewable in plain language before confirmation.
- Dignity of simplicity: retail users deserve a calm home surface without being locked out of advanced capability forever.
- Bounded intelligence: AI is a tutor and, when invited, a constrained operator: never an unconstrained authority over funds.
- Chain-native depth: better to master Robinhood Chain's asset mix well than to pretend shallow multi-chain coverage is the same as ownership.
- Trust through architecture: security is designed into custody, approvals, and audits; it is not a marketing veneer.
- These principles guide product defaults, roadmap priority, and how Robeon evaluates partner integrations. Features that violate agency, legibility, or bounded automation do not ship, regardless of short-term growth pressure.

4. Technical Foundations

This series of whitepapers explores three intertwined layers: technical foundations, philosophical underpinnings, and economic structures. The technical layer is the substrate that makes the philosophy enforceable.

Robeon's technical foundations rest on local key custody, Ethereum provider standards, Smart Wallet extension via **EIP-7702**, guided cross-chain onboarding through Chain Route, and an AI stack split between read-only Chat and permissioned Agent execution.

- Custody substrate: device-encrypted keys, recovery phrase education, and multi-account support without server-side seed storage.
- Open interfaces: **EIP-1193**, **EIP-6963**, **EIP-1559**, **EIP-712**, and **EIP-747** so Robeon participates in the open wallet ecosystem rather than a closed garden.
- Programmable accounts: **EIP-7702** delegation enables batching, session keys, gas abstraction pathways, and revocable Agent scopes.
- Onboarding rails: Chain Route converts external-chain deposits into Robinhood Chain balances through a guided, status-tracked flow.
- DeFi and markets surface: swap, stake, liquidity, lending, borrow, and later perps or prediction modules share one approval grammar.
- Safety tooling: simulation where available, scam heuristics, connected-app revoke, kill switches, and periodic third-party audits.

Later sections detail each module. The foundation to keep in mind is this: every advanced feature must compose with the same custody and confirmation model, or it does not belong in Robeon.

5. Economic Structures

Philosophy without an economic model becomes slogan. Economics without philosophy becomes extractive. Robeon's economic structures are designed to align users, builders, and the protocol surface around durable usage on Robinhood Chain.

Value accrues first from real product activity: swaps, Chain Route volume, DeFi interactions, and partner integrations. Token utility, if and when launched, should reinforce that activity rather than substitute for it.

- Usage-first fees: platform fees on routes such as Swap and Chain Route should be transparent before confirmation and justified by product value.
- Alignment token (\$ROBEON): optional ecosystem utility for discounts, access, governance, identity, bonds, and builder incentives (see later sections).
- Builder economy: grants and marketplace fees support dApps and Agent plugins that deepen Robinhood Chain utility inside Robeon.
- Trust markets: listing stakes, solver bonds, and copy-trade leader collateral make spam and abuse economically expensive.
- Partner payments: later international payment collaborations should expand real settlement utility, not vanity partnerships.
- No promised yield: Robeon does not market guaranteed returns. Earn and vault surfaces disclose risk; token utility is not an investment contract narrative.

Allocation, emissions, and legal structure for \$ROBEON remain out of scope until product usage and fee flow are real. Economics follow product truth: not the reverse.

6. Problem Statement

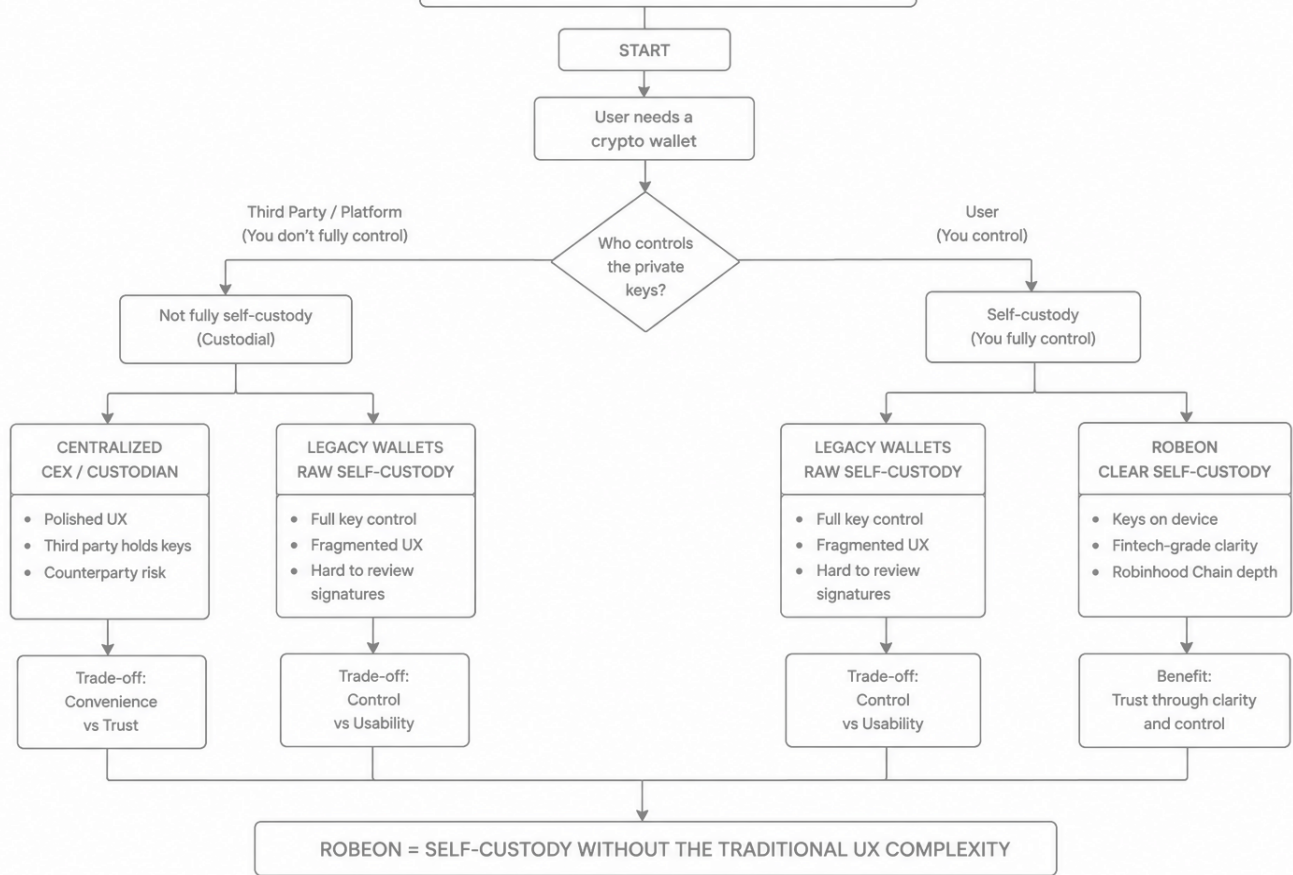
Digital asset users face a persistent trade-off between convenience and control. Centralized platforms offer polished experiences but require trusting a third party with asset custody. Traditional self-custody wallets restore control but often expose users to raw hexadecimal data, fragmented multi-chain UX, and little context at the moment of signing.

Robinhood Chain introduces an additional dimension: tokenized stocks and real-world asset primitives alongside crypto and DeFi. Generic wallets were not designed for this combined portfolio mental model. Users holding both crypto and tokenized equity exposure need unified portfolio views, appropriate risk framing, and signing flows that respect the difference between a memecoin swap and an equity-token transfer.

Power users demand more: perpetuals, prediction markets, copy trading, limit-style intents, and automation. Retail users demand the opposite: fewer buttons, clearer fees, and confidence that they will not approve a malicious contract. A wallet that serves both segments without splitting into two products requires intentional UX architecture.

Finally, AI is entering the wallet category, but unconstrained automation creates security risk. Users need AI that explains before they sign, and agents that execute only within explicit, revocable limits. Robeon is designed around this constraint from the start.

WALLET TYPES COMPARISON FLOW



7. The Robeon Solution

Robeon Wallet is self-custody software, available as a browser extension, Android application, and connected web experience, that lets users generate and store keys locally, connect to compatible dApps via standard Ethereum provider interfaces, and execute transfers, swaps, staking, and advanced trading modules without giving up key material.

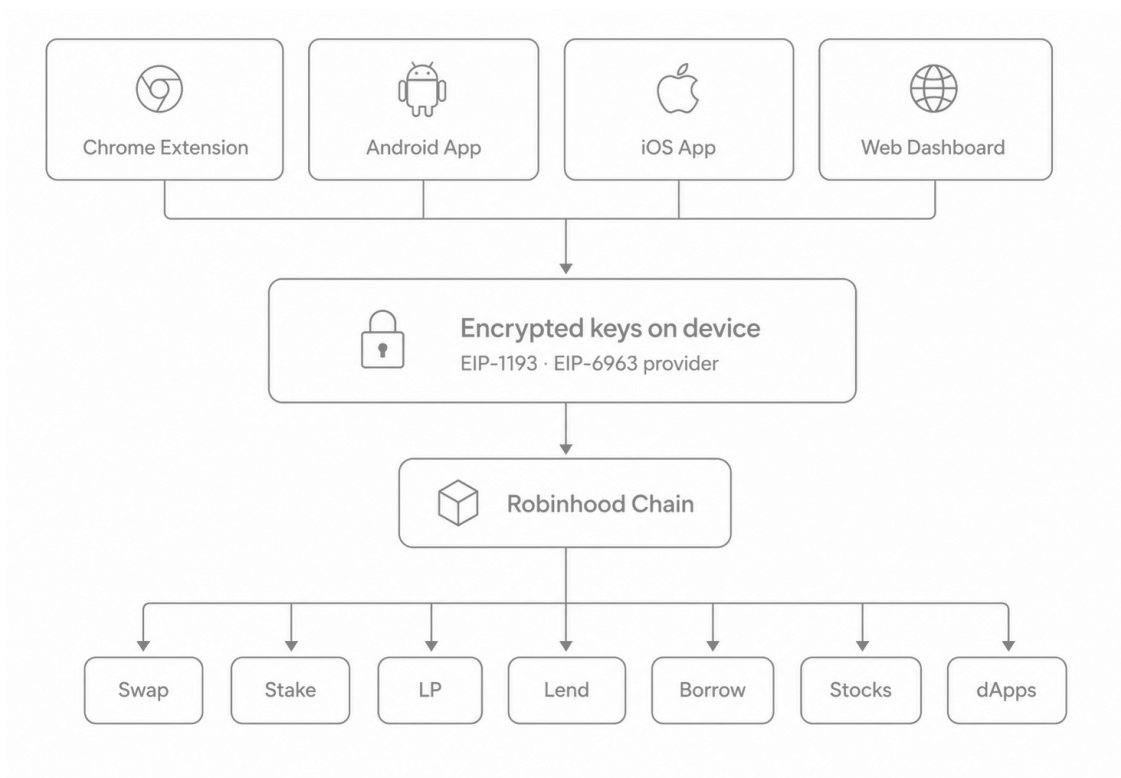
At launch, Robeon targets Robinhood Chain exclusively. Network switching, custom chain addition (**EIP-3326** and **EIP-3085**), and broader multi-chain integrations are planned for later phases after the Robinhood Chain experience is mature.

Robeon differentiates through depth on a single chain rather than shallow support across many: tokenized stock portfolio views, low-fee Robinhood Chain transfers, integrated swap, stake, liquidity, lending, borrow, and DeFi flows, planned perpetual and prediction market modules, deep integrations with partner dApps, and an AI layer that spans education (Chat) and automation (Agent).

8. Product Surfaces

Robeon ships on surfaces that share one custody model:

- Chrome Extension: side-panel wallet for daily browsing; EIP-1193 and EIP-6963 provider injection for dApp connectivity; primary surface for desktop power users.
- Android Application: mobile portfolio, send, swap, and dApp browser with the same provider bridge; optimized for on-the-go review and approval.
- Web Dashboard: connected portfolio and activity view after wallet connection; wider layout for analytics, history, and future AI Chat on desktop. Currently marked under development on the marketing site.
- Marketing site and developer documentation: acquisition, education, and integration guides at robeondefi.com.



9. Dual Experience Architecture

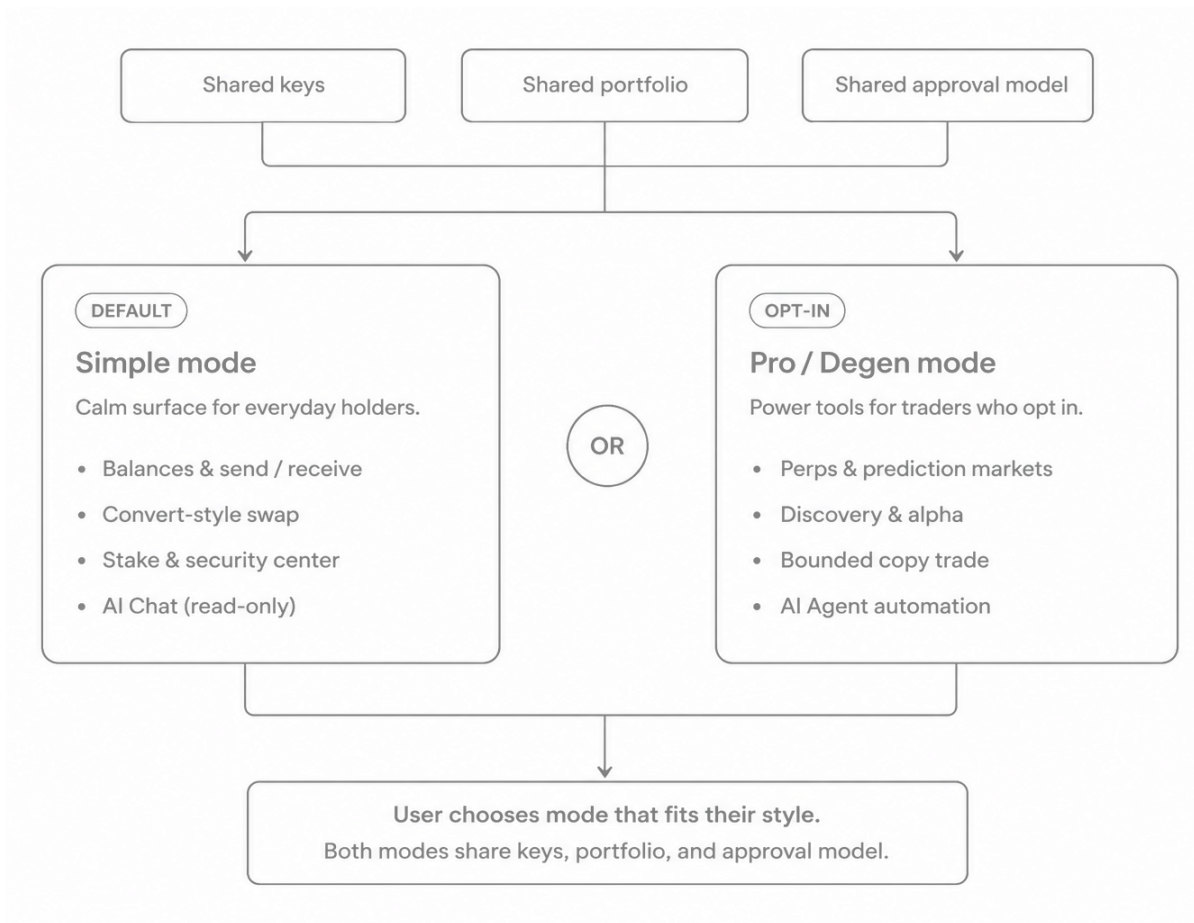
Robeon intentionally serves retail and degen users through one codebase with two experiential modes. Both keep the same keys, the same approval model, and progressive disclosure.

Simple mode (default) emphasizes balance overview, send and receive, convert-style swap language, staking entry points, security center, and Robeon AI Chat. Advanced trading, discovery feeds, copy trade, and AI Agent are not prominently surfaced until the user opts in.

Pro / Degen mode is the opt-in power surface for traders who want denser data and faster workflows. It unlocks advanced trading modules, token discovery and alpha signals, social and copy trading with hard spend caps, limit-style intents, and later AI Agent automation. Users can toggle Pro / Degen mode in settings or during onboarding persona selection.

Degen tooling is organized by category rather than as a separate wallet: Advanced trading (perps, prediction markets); Discovery and alpha (trending, launches, whale signals); Social trading (bounded copy trade); Automation (AI Agent and session keys); and Power UX (dense charts, tighter controls, faster confirm flows). Specific tools may evolve. The custody and confirmation model does not.

This architecture prevents brand fragmentation. Marketing can speak to clarity and self-custody, while crypto-native channels can highlight speed and degen capability, without building two separate products.



10. Core Wallet Capabilities

The Robeon core wallet provides the foundation on which all other modules rest.

- Account creation and recovery: locally generated keys, encrypted vault, recovery phrase backup, and clear user education.
- Portfolio: unified view of native coin, ERC-20 tokens, and tokenized stock assets where supported on Robinhood Chain.
- Send and receive: address and QR flows, plus fee preview using EIP-1559 dynamic fee fields where applicable.
- Swap: integrated DEX routing on Robinhood Chain with slippage controls and explicit approval steps.
- Stake: native and protocol staking entry points with APY context and unstaking visibility.
- Liquidity and DeFi entry: path into pools, lending, borrowing, vaults, and partner protocol flows as modules ship.
- Activity: searchable transaction history with human-readable labels where metadata is available.
- Connected apps: per-origin connection management, approval revocation, and trusted-origin options for repeat sign-in flows.
- dApp connectivity: EIP-1193 provider and EIP-6963 multi-wallet discovery so Robeon coexists with other wallets without hijacking unrelated sessions.

11. Robinhood Chain Focus

Robeon is built Robinhood Chain-first. The chain's combination of low transaction costs, DeFi primitives, and tokenized equity exposure aligns with Robeon's dual-segment strategy: affordable everyday transfers for retail users, and sufficient throughput and composability for traders and developers.

Initial scope deliberately excludes general multi-chain wallet switching (EIP-3085 / EIP-3326). Users operate on Robinhood Chain by default. Chain Route is a separate, guided bridge product, starting with SOL on Solana to ETH on Robinhood Chain, with quote, deposit, status tracking, and delivery inside the wallet. Broader integration with other chains, including network switching and custom chain addition, is planned for a later phase after Robinhood Chain depth is proven.

Tokenized stock support is a strategic differentiator versus general-purpose wallets. Robeon will present equity-token holdings distinctly from pure crypto, support allocation views across asset classes, and extend AI Chat to explain equity-token mechanics in accessible language.

12. Trading & DeFi Modules

Beyond basic swap and stake, Robeon's roadmap includes advanced trading, liquidity, and broader DeFi modules integrated into the same custody and approval framework. Robeon will also deepen integrations with partner dApps on Robinhood Chain so users can access protocol features without leaving the wallet where practical. Simple mode keeps the home surface calm. Pro / Degen mode reveals power tools when the user opts in.

- Spot swap: primary liquidity action with fee transparency before confirmation; optional limit-style intent preparation via AI Agent in later phases.
- Liquidity pools: add and remove liquidity, view pool share and fees earned, and manage LP positions with clear risk framing (impermanent loss education included).
- Lending: supply assets as collateral into supported money markets, earn supply APY, and track deposited positions in-wallet.
- Borrow: borrow against collateral with health-factor visibility, liquidation awareness, repay flows, and clear risk disclosures before confirmation.
- Earn / yield hub: aggregated staking, vault, lending, and pool opportunities with risk labeling; auto-compound optional via AI Agent.
- Broader DeFi surface: additional protocol modules (for example farming, restaking, and structured yield) as Robinhood Chain liquidity and partner coverage mature.
- Partner dApp integrations: first-party and deep-linked flows into allied DEX, DeFi, and trading applications, alongside standard wallet-connect sessions.
- Perpetuals: integrated perpetual trading for Pro / Degen users, including position review, margin context, and PnL visibility; subject to jurisdictional availability and risk disclosures.
- Prediction markets: binary and multi-outcome markets for degen and event-driven traders; clearly separated from Simple mode home surfaces.

- Copy trade and alpha: follow smart-money and KOL wallet activity with strict user-configured caps; never fully autonomous without bounds.
- Discovery: trending tokens, volume spikes, and new launches on Robinhood Chain with scam-risk heuristics.
- Degen power UX: denser market data, advanced slippage and route controls, and faster review flows once Pro / Degen mode is enabled.
- Chain Route: guided cross-chain bridge from supported source networks into Robinhood Chain (see Section 13).

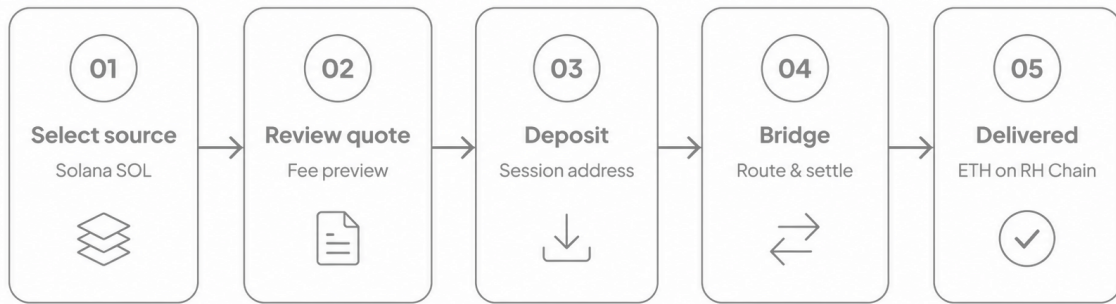
13. Chain Route (Cross-Chain Bridging)

Chain Route is Robeon's in-wallet cross-chain onboarding and bridging product. It lets users move value from supported source networks into Robinhood Chain through a guided flow covering quote, deposit, progress tracking, and delivery, without hunting for external bridges or managing multiple disconnected UIs.

The launch route is SOL on Solana to ETH on Robinhood Chain. Users select a destination wallet, receive a session-scoped Solana deposit address, send SOL, and follow live status updates until ETH is delivered on Robinhood Chain. Bridging is handled through Robeon's routing stack. Payout may flow through the RobeonChainRoute on-chain vault contract for transparent platform fee distribution.

Chain Route is distinct from multi-chain wallet mode. It does not require switching the wallet's active network or adding custom RPC endpoints. It is a purpose-built pipeline for onboarding liquidity and users onto Robinhood Chain.

- Guided flow: source selection, quote preview, deposit address, confirmation, and completion screens in the extension.
- Session tracking: statuses include waiting deposit, pending confirmation, bridging, delivering ETH, completed, failed, and cancelled.
- Fee transparency: estimated output, platform fee, and gas context shown before the user sends a deposit.
- Activity integration: Chain Route sessions appear in the wallet Activity feed with dedicated status labels and retry or cancel where supported.
- Deposit safety: minimum deposit thresholds, asset validation (SOL only on Solana route), and clear error messages for timeout or wrong-asset deposits.
- On-chain vault: upgradeable RobeonChainRoute contract splits platform fee and user payout on Robinhood Chain delivery.
- Roadmap expansion: additional source networks and asset pairs as routes are validated and supported.



14. Smart Wallet (EIP-7702)

Robeon's Smart Wallet layer uses EIP-7702 account delegation to extend a standard externally owned account (EOA) with smart contract capabilities while preserving the user's root key material on device.

Smart Wallet enables batch transactions (multiple actions in one approval cycle), session keys with scoped permissions, gas abstraction pathways, and the security foundation required for Robeon AI Agent, without forcing users to migrate to a completely separate contract wallet address unless they choose to.

- Activation: user-initiated delegation with clear explanation of what code is attached, what it can do, and how to revoke.
- Session keys: time-bound, scope-bound signing keys for dApps and AI Agent, with max spend per transaction and per day.
- Batch execution: combine approve, swap, and stake in one user-facing confirmation where the protocol supports it.
- Gas abstraction: optional paymaster integration so users can pay fees in stablecoins instead of managing native gas balances manually.
- Recovery extensions: foundation for guardian-based and social recovery patterns in later phases; requires careful security review before launch.
- Revocation: one-tap kill switch removes delegation and invalidates active session keys.

15. EIP Standards & Developer Compatibility

Robeon implements Ethereum wallet standards so developers can integrate with familiar APIs. Priority reflects the current Robinhood Chain-only scope.

- EIP-1193: Ethereum provider API for connect, request, and event subscriptions.
- EIP-6963: multi-wallet provider discovery. Robeon advertises identity without overriding unrelated wallets.
- EIP-712: structured data signing with human-readable field display in approval UI. Full typed-data parser is on the roadmap.
- EIP-1559: dynamic fee transactions with base fee, priority fee, and max fee visibility in send and dApp approval flows.
- EIP-747: wallet_watchAsset for dApp-initiated token additions with user approval.
- EIP-3085: wallet_addEthereumChain. Deferred to the multi-chain phase; will require explicit RPC review UI.
- EIP-3326: wallet_switchEthereumChain. Deferred to the multi-chain phase; will require user confirmation before network change.
- EIP-7702: Smart Wallet delegation; required for the AI Agent automation tier.

16. Robeon AI Chat

Robeon AI Chat is an in-wallet conversational assistant available on the extension side panel, mobile tab, and web dashboard drawer. It is designed to reduce fear and confusion at the moment of decision. It does not replace user judgment or provide regulated investment advice.

Chat operates read-only by default. It can answer questions about portfolio composition, explain pending transactions, summarize EIP-712 typed data fields, compare staking yields, describe tokenized stock holdings, and link to help documentation or risk disclosures. When Chat suggests an action, it routes the user into the standard wallet approval flow. Chat never signs on its own.

- Simple mode answers: short, jargon-free responses for send, swap, stake, and security questions.
- Pro mode answers: deeper contract decoding, trend context, whale activity summaries, and vault APY comparisons.
- Contextual "Ask AI": embedded on transaction, signature, and token-approval screens.
- Scam awareness: heuristic warnings on unknown contracts, unlimited approvals, and domain mismatches.
- Equity advisor: explain tokenized stock positions, allocation, and corporate-action context where on-chain data exists.
- Disclaimers: Chat is educational. It is not personalized financial, tax, or legal advice.

17. Robeon AI Agent

Robeon AI Agent is the execution layer: authorized automation that prepares and submits transactions within user-defined rules. Agent requires Smart Wallet (EIP-7702) activation and explicit permission scopes. It targets Pro / Degen users who want DCA, rebalancing, bounded copy trade, yield rotation, and conditional intents without surrendering unlimited signing authority.

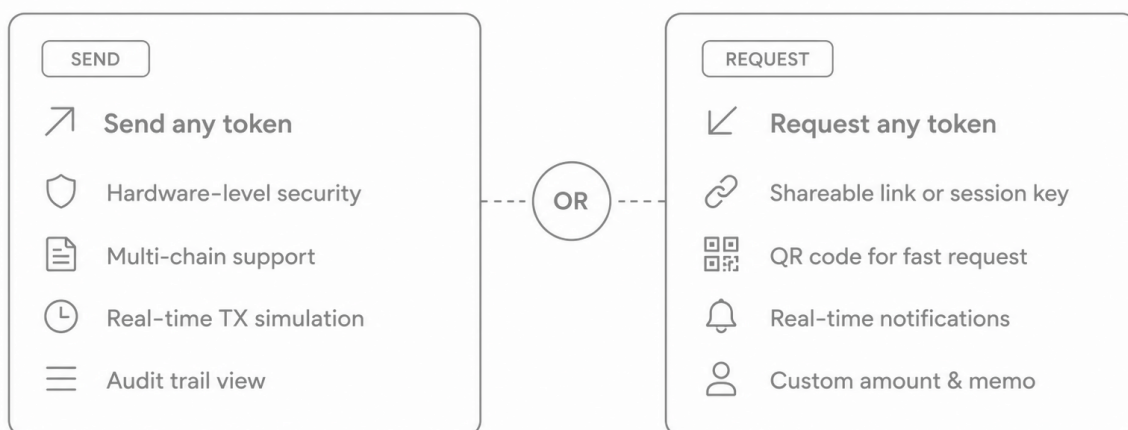
Agent never holds the user's root private key. It operates through session keys and delegation with hard limits. Every Agent action appears in Activity with a "via AI Agent" label and is subject to audit export in Pro tier.

- Scope: restrict to swap, send, stake, perp, or prediction actions independently.
- Budget: max per transaction, max daily spend, and max total exposure.
- Asset allowlist: only approved tokens and contract addresses.
- Time expiry: session keys expire after 24 hours, 7 days, or 30 days unless renewed.
- Confirmation tier: auto-execute below threshold; confirm-each above threshold. Default for Simple-derived personas is confirm-each.
- Kill switch: global revoke of all Agent session keys from Settings in one tap.
- Use cases: DCA purchases, portfolio rebalance targets, alert-triggered swaps, bounded whale copy, yield auto-rotation, and conditional perp or prediction exits

18. AI Chat vs AI Agent

Chat and Agent are complementary but distinct trust models.

- Chat: ask, learn, explain, and prepare. It never touches keys. The user signs every action. Available to all users with free and Pro tiers.
- Agent: execute within pre-authorized limits. Requires Smart Wallet and Pro / Degen tier. Higher capability and higher UX responsibility.
- Ship order: Chat can launch before EIP-7702 is live. Agent ships alongside Smart Wallet activation.



19. Tokenized Stocks & Real-World Assets

Robinhood Chain's tokenized equity exposure is central to Robeon's positioning. Where supported, Robeon provides:

- Dedicated equity portfolio slice: separate visualization from pure crypto holdings.
- Cross-asset allocation: combined charts showing crypto versus tokenized stock weight.
- Rebalance flows: move between asset classes with clear fee preview. AI Agent can maintain target ratios in Pro mode.
- Dividend and payout routing: optional automation to stake, swap, or vault tokenized stock distributions (chain-dependent).
- RWA access: early access to new tokenized asset classes for Pro tier holders.
- AI equity context: Chat explains holdings, risks, and differences versus traditional brokerage custody.

20. Ecosystem & Developer Program

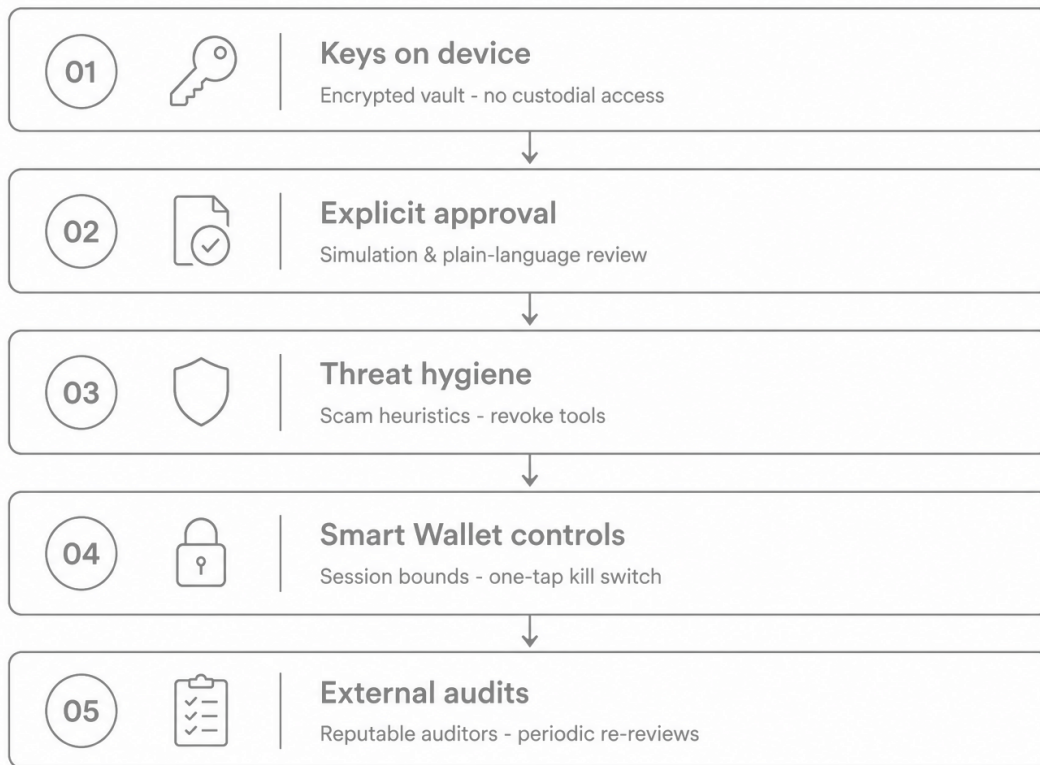
Robeon is not only a consumer wallet. It is infrastructure for Robinhood Chain applications, and it will expand through direct integrations with partner dApps as well as open provider connectivity.

- Provider integration: connect via standard EIP-1193 requests; discover via EIP-6963.
- Deep dApp integrations: curated in-wallet experiences and deep links into partner DEX, DeFi, NFT, trading, and payments applications on Robinhood Chain and, later, connected chains.
- International payments: partnerships with payment-focused dApps and rails so users can send, receive, and settle cross-border payments through Robeon-connected flows, subject to partner coverage and jurisdictional rules.
- Documentation: method reference, connection patterns, and test harness at `/developers`.
- Grants: ecosystem funding for dApps, tools, and Agent plugins that ship Robeon compatibility.
- Verified registry: dApps that pass review receive a trust badge in the connection UI.
- Agent marketplace: developers publish bounded strategies; platform fee supports ongoing development.
- Bug bounties: security researchers rewarded for responsible disclosure.
- Periodic external audits: recurring reviews by reputable, well-known security firms as critical surfaces ship and change.
- Partner loyalty: benefits across allied Robinhood Chain applications as the ecosystem matures.

21. Security Model

Security is architectural, not cosmetic. Robeon's model rests on the following commitments:

- Self-custody: private keys and recovery phrases never leave the user device unencrypted. Robeon cannot move funds unilaterally.
- Explicit approval: every transaction, typed signature, connection, and token addition requires user review unless pre-authorized within a documented Agent scope.
- Transaction simulation: preview balance changes before signing where RPC simulation is available.
- Scam heuristics: warnings on unlimited approvals, unknown contracts, and suspicious domains.
- Approval hygiene: connected app manager and bulk revoke tools.
- Bridge and cross-chain risk: Chain Route and third-party bridge providers introduce smart contract, routing, and timing risks. Users should verify destination wallets and route details before depositing.
- Smart Wallet revocation: delegation and session keys are revocable instantly.
- Audit program: Robeon will engage well-known, reputable third-party security auditors for periodic reviews of critical wallet, Smart Wallet, Chain Route, and Agent components, including before major releases and on a recurring schedule as the product evolves. Audit summaries will be published where appropriate.
- No seed phrase collection: Robeon AI and support will never request a recovery phrase.



22. AI Safety & Data Principles

AI features introduce unique risks. Robeon adopts conservative defaults:

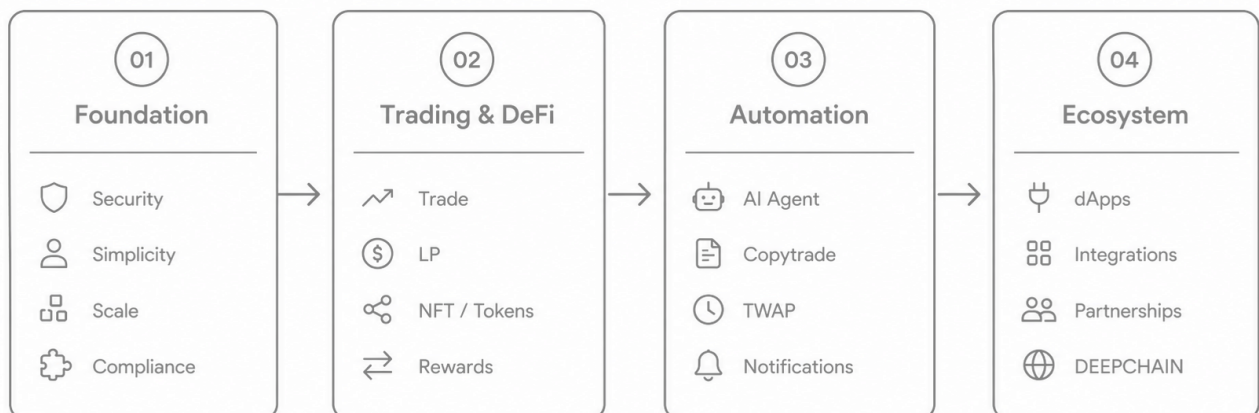
- Read-only Chat default: no autonomous execution from Chat.
- Bounded Agent: scope, budget, asset allowlist, and expiry required. No unlimited auto-sign.
- Confirm-first for retail: Simple-derived personas default to per-action confirmation.
- Full audit log: Agent actions recorded and exportable.
- Kill switch: always visible in Settings.
- No guaranteed outcome language: AI outputs are educational, not investment promises.
- Data transparency: the privacy policy describes what wallet context may be sent to model providers, with minimization by default.
- Phishing resistance: AI will not generate or request seed phrases or private keys.

23. Roadmap Overview

Robeon's roadmap is organized into four phases plus a long-term vision track. Timelines are directional, not commitments, and may shift based on Robinhood Chain readiness, third-party bridge and DEX integrations, security audit results, and regulatory review.

Delivery priority follows user value: custody and core wallet first; then onboarding (Chain Route) and trading depth; then Pro / Degen mode with Smart Wallet and AI automation; then ecosystem scale. Features ship across Chrome extension, Android, and web surfaces unless noted otherwise.

- Phase 1 – Wallet Foundation: self-custody core, swap, stake, portfolio, Chain Route v1, and dApp connect.
- Phase 2 – Trading, Assets & Pro / Degen Mode: tokenized stocks, Simple/Pro toggle, advanced trading, liquidity pools, lending and borrow, DeFi modules, discovery, Smart Wallet, and AI Chat Pro.
- Phase 3 – Degen Automation & Power Trading: AI Agent, bounded copy trade, alpha feeds, session keys, and strategy marketplace.
- Phase 4 – Ecosystem & Scale: developer platform, partner dApp integrations, multi-chain expansion, international payments, governance, launchpad, \$ROBEON utility, identity, and iOS.



24. Phase 1 – Wallet Foundation

Goal: a production-ready Robinhood Chain wallet that users trust for daily custody, transfers, and dApp interaction, with a clear path onto the chain via Chain Route.

- Account lifecycle: create wallet, encrypted vault, recovery phrase backup, unlock, and multi-account support.
- Send and receive: native and ERC-20 transfers, QR codes, address book, and EIP-1559 fee preview with speed presets.
- Swap: integrated DEX routing on Robinhood Chain, slippage controls, approval review, and swap activity history.
- Stake: native and protocol staking entry points, APY display, stake/unstake flows, and reward visibility.
- Portfolio: unified balances, 24h change, asset allocation view, hide-balance toggle, and spot holdings list.
- Activity: searchable transaction history, human-readable labels, and send/receive/swap/chain-route filters.
- Chain Route v1: SOL (Solana) to ETH (Robinhood Chain), including quote, deposit address, bridging, status tracking, Activity integration, and RobeonChainRoute vault payout.
- dApp connectivity: EIP-1193 provider, EIP-6963 discovery, connect/disconnect, transaction and signature approval popups, and wallet_watchAsset (EIP-747).
- Connected apps: per-origin permissions, approval revocation, and trusted sign-in origins where appropriate.
- Chrome extension: side panel dashboard, send/swap/stake/chain-route flows, and dApp browser injection.
- Android app: portfolio, send, swap, and dApp in-app browser with shared provider bridge.
- Web dashboard: connect wallet, portfolio view, activity, and marketing/legal site with developer docs.
- Security baseline: transaction simulation where available, scam heuristics on approvals, and no seed phrase collection.
- Robeon AI Chat (beta): read-only portfolio Q&A, transaction explain, help links, and Simple mode responses.
- Documentation: whitepaper, privacy policy, terms, risk disclosure, compliance, and help center pages.

25. Phase 2 – Trading, Tokenized Assets & Pro / Degen Mode

Goal: deepen Robinhood Chain-native trading and equity-token support; ship the Pro / Degen mode surface and Smart Wallet infrastructure for power users, without changing Simple mode defaults.

- Simple / Pro / Degen mode toggle: progressive disclosure. Pro / Degen surfaces advanced trading, denser data, discovery, and AI Agent entry.
- Pro / Degen home surface: dedicated power layout for traders while Simple mode remains the default for everyday users.
- Tokenized stock portfolio: dedicated equity slice, crypto versus equity allocation charts, and distinct holding cards.
- Spot trading polish: improved quotes, route transparency, and limit-style intent preparation (manual confirm).
- Advanced trading (Degen category): perpetuals and prediction markets behind Pro / Degen mode; jurisdiction-gated with clear risk framing.
- Perpetuals module: open/close positions, margin context, PnL view, and liquidation awareness.
- Prediction markets: binary and multi-outcome markets, position tracking, and clear risk framing.
- Earn / yield hub: aggregated vault, staking, lending, and liquidity-pool opportunities with risk labels and one-tap entry.
- Liquidity pools: add/remove liquidity, LP position tracking, fee earnings, and impermanent-loss education.
- Lending: supply collateral into supported money markets, earn supply APY, and track deposits in the portfolio.
- Borrow: open and repay borrows against collateral with health-factor monitoring and liquidation risk framing.
- Additional DeFi modules: farming, restaking, and other protocol surfaces as partner coverage expands on Robinhood Chain.
- Partner dApp integrations: in-wallet entry points and deep links to allied applications beyond generic connect sessions.
- Discovery and alpha (Degen category): trending tokens, volume alerts, and new launch feed with scam-risk warnings.

- Degen power UX: denser charts, advanced slippage and route controls, and faster review flows for opted-in users.
- EIP-712 signing UI: full typed-data parser with domain, contract, and field-level human-readable display.
- Smart Wallet (EIP-7702): user-initiated delegation, session key minting, batch transaction support, and revoke/kill switch.
- Gas abstraction (initial): paymaster pathway for selected flows where infrastructure supports it.
- Chain Route expansion: additional source assets and routes beyond SOL to ETH as validated.
- Robeon AI Chat Pro: contract decode depth, equity advisor context, and scam hints on approve screens.
- Low-fee UX: Robinhood Chain fee education section, max-send calculation, and replacement/cancel for stuck transactions.
- Security audit (wallet core): engagement with reputable third-party auditors for extension, mobile bridge, and Chain Route payout path; periodic re-audits as scope expands.

26. Phase 3 – Degen Automation & Power Trading

Goal: deepen Pro / Degen mode with bounded automation and social trading, without compromising self-custody defaults or forcing retail users into complex surfaces.

- Robeon AI Agent v1: activation requires Smart Wallet and Pro / Degen opt-in; scope, budget, asset allowlist, and expiry required.
- Agent use cases: DCA purchases, portfolio rebalance targets, alert-triggered swaps, and conditional exit helpers.
- Session key management UI: visual permission bars, per-dApp scopes, renewal, and revoke flows.
- Agent activity log: all automated actions labeled in Activity; export for Pro / Degen users.
- Social trading (Degen category): bounded copy trade of smart-money or KOL wallets with max per trade, max daily, and allowlist caps.
- Alpha feed: whale movement alerts, volume spike notifications, and optional push or in-wallet notices.
- Limit-style intents: register swap/trade intents with executor matching and user-defined thresholds.
- Agent marketplace v1: publish and subscribe to community strategies (DCA, rebalance templates) with bounded scopes.
- Multi-agent roles (initial): separate Saver and Trader agent profiles with isolated permissions.
- Perp and prediction helpers: conditional close rules with confirm tiers; not fully autonomous by default.
- Yield auto-rotation (optional): move idle stablecoins to selected vaults within a user-defined risk score cap.
- Developer Agent plugin SDK (preview): hooks for third-party bounded skills inside the Agent framework.
- AI safety hardening: confirm-first defaults for retail / Simple personas, kill switch prominence, and audit log completeness.

27. Phase 4 – Ecosystem, Identity & Scale

Goal: make Robeon the default infrastructure layer for Robinhood Chain applications and mature the product for broader adoption.

- Developer platform: expanded EIP docs, integration cookbook, test harness, and verified dApp registry with trust badges.
- Partner dApp network: deeper first-party integrations across DEX, DeFi, NFT, trading, and payments apps on Robinhood Chain and later connected chains.
- Grants program: fund dApps, tools, and Agent plugins that ship native Robeon provider support.
- Bug bounty: ongoing responsible disclosure program for wallet, Smart Wallet, and Chain Route components.
- Periodic security audits: recurring engagements with well-known auditors covering new modules (Smart Wallet, Agent, DeFi surfaces, and token contracts where applicable).
- Governance (product): community input on fee parameters, listing votes, grant allocation, and AI policy defaults.
- Launchpad: fair launch and allocation flows for Robinhood Chain projects with wallet-native participation.
- Partner loyalty network: cross-dApp benefits for active Robeon wallet users across allied applications.
- Liquidity and DeFi expansion: broader pool, vault, lending, borrow, and yield surfaces inside the Earn hub as the ecosystem scales.
- Intent mempool: public intent layer where executors compete; \$ROBEON solver bonds with slashing on bad fills.
- Robeon ID: username-based send (@handle) with verification and discovery; mint and renew via \$ROBEON stake or payment.
- Gas credits: \$ROBEON staking unlocks paymaster sponsorship or fee credits on Robinhood Chain.
- Agent limit boost: \$ROBEON stake raises Smart Wallet / AI Agent session spending caps within safety bounds.
- Natural language send: Chat parses send intent; user confirms the standard transaction.
- Social payments: payment links, request-payment flows, and tip jar mode.

- International payments: collaborate with payment dApps and partners for cross-border send, receive, and settlement experiences inside or deep-linked from Robeon.
- Tokenized stock vault boosts: equity/RWA vault integrations with allocation and dividend routing options.
- Advanced equity analytics: P&L split between crypto and equities, plus corporate-action context where on-chain data exists.
- iOS application: feature parity roadmap for mobile custody, swap, and approval flows.
- Multi-chain expansion: integrate additional networks beyond Robinhood Chain; design and pilot EIP-3085 / EIP-3326 approval UI once the Robinhood Chain core is mature.
- Additional Chain Route pairs: Ethereum, Base, BSC, and other high-demand source chains into Robinhood Chain, plus outbound routes as product needs evolve.
- Voice mode (mobile): hands-free read-only portfolio and balance queries.
- Verified registry and trust infrastructure: scam insurance pool exploration under community governance.
- Robeon Token (\$ROBEON): core ecosystem utility (see Section 29), including fee discounts, Pro / Degen access, gas credits, Robeon ID, solver bonds, and Agent limit boosts.

28. Future Vision

Beyond the phased roadmap, Robeon is exploring long-horizon capabilities that extend the wallet into a full on-chain operating layer for Robinhood Chain and connected ecosystems.

- Community agents: KOL-published bounded strategies with follower subscription and reputation.
- Tax and compliance exports: structured activity and Agent logs for reporting workflows.
- Institutional-grade policy controls: team wallets, role-based approvals, and audit trails.
- Cross-app identity graph: portable Robeon ID reputation across Robinhood Chain dApps.
- Fully open Agent plugin economy: third-party skills marketplace with review and sandboxing.
- Multi-chain portfolio: unified balances and activity across supported networks with the same custody and approval model.
- Global payments network: deeper partnerships with payment dApps for international remittance, merchant settlement, and fiat on/off-ramp adjacent flows where legally available.
- On-chain operating system narrative: wallet as the default execution, identity, payments, and automation layer for Robinhood Chain and beyond.

29. Robeon Token (\$ROBEON)

The Robeon Token (\$ROBEON) is designed as an ecosystem utility token on Robinhood Chain. It aligns users, builders, and the treasury with wallet growth. It is not a promise of profit, yield guarantee, or investment contract.

Core uses inside the Robeon ecosystem:

- Fee discount: reduced platform fees on Swap and Chain Route for holders or stakers.
- Pro / Degen access: stake \$ROBEON to unlock or boost advanced trading surfaces and power tools.
- Governance: vote on fee parameters, grants, listing policy, AI defaults, and product direction.
- Builder grants: fund dApps and Agent plugins that integrate the Robeon provider.
- Launchpad access: participation or allocation rights for projects launching through Robeon.
- Loyalty rewards: rewards for active wallet behavior such as swaps, routes, and trusted dApp usage.
- Verified listing stake: stake to propose tokens or dApps into the verified registry (anti-spam bond).
- Earn boost: optional staking boost for vault or yield-hub rewards where supported.
- Gas credits: stake \$ROBEON to receive paymaster gas sponsorship or fee credits on Robinhood Chain.
- Robeon ID mint: pay or stake \$ROBEON to claim and renew @handle usernames.
- Intent solver bond: stake \$ROBEON to operate as an executor in the intent mempool; slashable on bad fills.
- Agent limit boost: stake to raise Smart Wallet / AI Agent session spending caps within safety bounds.

Token launch depends on real product usage and fee flow. Allocation, emissions, and legal structure are intentionally out of scope for this whitepaper until those conditions are met.

\$ROBEON ECOSYSTEM UTILITY MAP



\$ROBEON

Ecosystem utility



USE
Fee discount



ACCESS
Pro / Degen



VOICE
Governance



USE
Gas credits



IDENTITY
Robeon ID



SECURE
Solver board



ACCESS
Agent boost



ACCESS
Launchpad



Not investment advice. Launch depends on real usage and fee flow.

30. Exploratory Token Utilities

Additional utility ideas under evaluation. These are experimental directions, not commitments.

- Copy-trade leader bond: strategy publishers post \$ROBEON collateral against abusive or rug-like behavior.
- Module marketplace: pay \$ROBEON to unlock third-party wallet modules or Agent skills.
- Partner passport: staked \$ROBEON unlocks cross-dApp perks in the loyalty network.
- Priority Route: stakers get preferential Chain Route capacity during peak congestion.
- Insurance participation: optional underwriting pool for verified-token incident coverage.
- Fee-in-\$ROBEON: pay platform fees in \$ROBEON at a discount, with a portion burned or sent to stakers.

31. What Robeon Is Not

Clarity about scope protects users and partners.

- Robeon is not a custodian, exchange, broker-dealer, or bank.
- Robeon does not guarantee asset performance or yield.
- Robeon AI is not a licensed financial advisor. Outputs are informational.
- Perpetual, prediction, and tokenized stock features may be unavailable in certain jurisdictions.
- \$ROBEON is not a claim on company equity and does not guarantee returns.

32. Disclaimers

This whitepaper is provided for informational purposes only as of the date listed above. It may be updated without notice as the product evolves.

Digital assets involve substantial risk, including total loss of value. Smart Wallet delegation, AI Agent automation, and DeFi interactions carry additional smart contract and operational risks. Nothing in this document constitutes an offer to sell, a solicitation of an offer to buy, or a recommendation of any token, security, or investment strategy.

Forward-looking statements, including roadmap items, feature timelines, and ecosystem plans, are intentions, not guarantees. Implementation depends on technical, regulatory, and market conditions.

Users are responsible for compliance with applicable laws in their jurisdiction. Consult qualified professionals for legal, tax, and investment decisions.

33. Conclusion

Robeon Wallet exists to prove that self-custody does not require sacrificing clarity, capability, or design quality. The technical foundations, philosophical underpinnings, and economic structures in this whitepaper are one argument: agency first, legibility always, and incentives that follow real usage.

By anchoring on Robinhood Chain, embracing tokenized stocks alongside crypto, and layering Smart Wallet plus AI systems with conservative security defaults, Robeon aims to serve both the holder who wants calm control and the trader who wants speed and automation.

We invite developers to build on Robinhood Chain with Robeon as the default signing surface. We invite users to own every asset and hold every key, with Robeon as the wallet that makes that responsibility feel natural.

Website : <https://www.robeondefi.com>

X : <https://x.com/robeondefi>

