RONCOIN

Whitepaper

Abstract

The digital transformation of the Romanian financial system requires a modern infrastructure, compatible with emerging blockchain technologies. RONCOIN is a research and development initiative that aims to integrate the national currency into the blockchain ecosystem, providing a new layer of liquidity and functionality for the digital economy. The project proposes a stablecoin anchored to the Romanian Leu (RON), implemented on multiple blockchains (Polygon and Solana), to ensure extensive accessibility, interoperability and resilience to the dysfunctions of the traditional financial infrastructure. By using a currency oracle and a cross-chain bridge, RONCOIN facilitates fast, secure and transparent transactions, paving the way for future integration with financial institutions and global payment networks (SEPA, SWIFT).

Content:

1. Introduction and Vision

Romania is going through a period of profound digital transformation, and the financial system needs a structural modernization. This involves not only the digitalization of existing processes, but also the creation of a new infrastructure capable of supporting the "blockchain wave" – an infrastructure that allows for transparency, interoperability and economic freedom.

RONCOIN is part of this direction, being a stablecoin built to add a complementary digital layer to the Romanian leu, supporting internal liquidity and offering a new payment instrument adapted to the Web3 era.

2. Utility and Goals

The main goal of RONCOIN is to support the liquidity of the national economy and create a decentralized payment alternative, which ensures the continuity of transactions even in situations of dysfunction of traditional systems.

Through a dedicated digital wallet, users can make fast, secure and transparent payments. This provides an additional degree of financial freedom, as the blockchain system becomes a functional economic backup – independent of conventional infrastructure

3. Integration and Tokenization

In the future, we want to pave the way for the tokenization of public assets, such as government bonds, thus creating a new layer of digital money.

This approach allows governments, institutions, and investors to use digital financial instruments with an increased level of transparency, auditability, and liquidity.

4. Technical Architecture

RONCOIN was implemented on two distinct blockchains:

- Polygon (EVM) – for compatibility with the Ethereum ecosystem and its decentralized applications.
- Solana (non-EVM) – for high performance and low transaction costs.

Interoperability between these networks is ensured through a cross-chain bridge, giving users the ability to transfer funds seamlessly between networks. In the future, the architecture is scalable to integrate other compatible blockchains.

5. Oracle and Stability

Since the blockchain does not have direct access to real currency data, RONCOIN uses a currency oracle that updates the RON exchange rate in real time. This mechanism guarantees that the token's value remains parity and stable, faithfully reflecting the real economy.

6. Collaboration and Extensibility

RONCOIN is designed as a project open to collaboration with financial institutions, fintechs, and regulatory authorities.

The medium-term objective is integration with the SEPA and SWIFT systems, reducing international transfer costs and expanding access to global markets.

7. Conclusion and Statement

RONCOIN represents a strategic prototype for a future in which the national currency can be extended on the blockchain without altering its identity or stability.

The project remains at the research level, and the use of numismatisms and names is strictly for marketing and technological demonstration purposes.

The ultimate goal is to lay the foundations for a modern, secure and adaptable financial infrastructure, capable of supporting Romania's economy in the digital age.