

This white paper has been prepared in compliance with the requirements of the Commission Implementing Regulation 2024/2984 of 29 November 2024 implementing technical standards for the application of Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to forms, formats and templates for the crypto-asset White Paper

UMA (UMA) Token White Paper

This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The operator of the trading platform of the crypto-asset is solely responsible for the content of this crypto-asset white paper.

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01	Date of notification	[2025–[XX]–[XX]]	YYYY-MM-DD
02	Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114	Regarding offerors: This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The operator of the trading platform of the crypto-asset is solely responsible for the content of this crypto-asset white paper.	Predefined alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
03	Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114	This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 of the European Parliament and of the Council and, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.	Predefined alphanumerical text
04	Statement in accordance with Article 6(5), points (a), (b), (c), of Regulation (EU) 2023/1114	The crypto-asset referred to in this crypto-asset white paper may lose its value in part or in full, may not always be transferable and may not be liquid.	Predefined alphanumerical text
05	Statement in accordance with Article 6(5), point (d), of Regulation (EU) 2023/1114	true The utility token referred to in this white paper may not be exchangeable against the good or service promised in this white paper, especially in the case of a failure or discontinuation of the crypto-asset project.	'true' – Yes 'false' – Not applicable If Yes, Predefined alphanumerical text
06	Statement in accordance with Article 6(5), points (e) and (f), of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council or the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.	Predefined alphanumerical text
SUMMARY			

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07	Warning in accordance with Article 6(7), second subparagraph, of Regulation (EU) 2023/1114	Warning This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this crypto-asset on the content of the crypto- asset white paper as a whole and not on the summary alone. The offer to the public of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to Union or national law.	Predefined alphanumerical text
08	Characteristics of the crypto-asset	The UMA (“ UMA ”) token is a utility token as defined by Article 3(1)(9) of Regulation (EU) 2023/1114 of the European Parliament and Council of 31 May 2023 on markets in crypto-assets (“ MiCA ”).	Free alphanumerical text
09		Not applicable.	Free alphanumerical text
10	Key information about the offer to the public or admission to trading	https://coinmarketcap.com/currencies/uma/ UMA token was approximately launched on April 29, 2020. Currently, 88,966,129.82 UMA are circulating on a total and maximum supply of 125,734,810.55 UMA.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
<i>Part A - Information about the offeror or the person seeking admission to trading</i>			
A.1	Name	Risk Labs Foundation	Free alphanumerical text
A.2	Legal form	Legal entity	ISO standard 20275 'Financial Services – Entity Legal Forms (ELF)'
A.3	Registered address	Information not publicly available.	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumerical text
A.4	Head office	Information not publicly available.	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumerical text
A.5	Registration date	Information not publicly available.	ISO 8601 date format (YYYY-MM-DD)
A.6	Legal entity identifier	Information not publicly available.	{LEI}
A.7	Another identifier required pursuant to applicable national law	Information not publicly available.	Free text
A.8	Contact telephone number	Information not publicly available.	Free alphanumerical text
A.9	E-mail address	hello@risklabs.com	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
A.10	Response time (Days)	Information not publicly available.	{DURATION}
A.11	Parent company	Information not publicly available.	Free alphanumerical text
A.12	Members of the management body	• Hart Lambur (CEO) • Matt Rice (CTO) • Melissa Quinn (COO) • Kevin Chan (Treasurer) • Ryan Carman (Head of Product) • James Richard Fry (Head of Marketing)	Free alphanumerical text presented in a tabular format
A.13	Business activity	Risk Labs Foundation supports Web3 infrastructure development, and specializes in providing decentralized oracle services (via UMA) and powering cross-chain interoperability.	Free alphanumerical text
A.14	Parent company business activity	Not applicable.	Free alphanumerical text
A.15	Newly established	false	'true' – Yes 'false' – No
A.16	Financial condition for the past three years	Information not publicly available.	Free alphanumerical text
A.17	Financial condition since registration	Not applicable.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
<i>Part B - Information about the issuer, if different from the offeror or person seeking admission to trading</i>			
Not applicable			
<i>Part C- Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114</i>			
C.1	Name	Revolut Digital Assets Europe Ltd	Free alphanumeric text
C.2	Legal form	Legal entity	ISO standard 20275 'Financial Services – Entity Legal Forms (ELF)'
C.3	Registered address	Pikioni, 10 Flat/Office 5, 3075, Limassol, Cyprus	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumeric text
C.4	Head office	Pikioni, 10 Flat/Office 5, 3075, Limassol, Cyprus	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumeric text
C.5	Registration date	2022-08-09	ISO 8601 date format (YYYY-MM-DD)
C.6	Legal entity identifier	549300ET4IUR6RCZOL84	{LEI}

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
C.7	Another identifier required pursuant to applicable national law	Company registration number: HE430310	Free text
C.8	Parent company	Revolut Group Holdings Ltd	Free alphanumerical text
C.9	Reason for crypto-asset white paper Preparation	This crypto-asset white paper has been drawn up in accordance with the requirements of Article 4, Article 6 and Article 8 of Regulation (EU) 2023/1114.	Free alphanumerical text
C.10	Members of the Management body	Mr Costas Michael (CEO) Mr Christos Drakos (CFO) Mr Ioannis Ashiotis (NED) Mr Konstantinos Adamos (NED)	Free alphanumerical text presented in a tabular format
C.11	Operator business activity	Revolut Digital Assets Europe Ltd is a financial technology company registered as a crypto-assets services provider by the Cyprus Securities and Exchange Commission. Revolut Digital Assets Europe Ltd provides crypto-asset services across the European Union, including buying, selling, and exchange of crypto-assets. Revolut Digital Assets Europe Ltd has applied to the Cyprus Securities and Exchange Commission for a crypto-asset services provider (CASP) authorisation under Regulation (EU) 2023/1114. The authorisation is expected to cover the following crypto-asset services: • exchange of crypto-assets for funds • exchange of crypto-assets for crypto-assets	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		- operation of a Trading Platform - custody and administration of crypto-assets - transfer of crypto-assets	
C.12	Parent company business activity	Revolut Digital Assets Europe Ltd is a wholly-owned subsidiary of Revolut Group Holdings Ltd, a private company limited by shares registered in England and Wales (company number: 12743269)	Free alphanumerical text
C.13	Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	Not applicable	Free alphanumerical text
C.14	Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	Not applicable	Free alphanumerical text
<i>Part D- Information about the crypto-asset project</i>			
D.1	Crypto-asset project name	UMA	Free alphanumerical text
D.2	Crypto-assets name	See DTI in F.13	Free alphanumerical text
D.3	Abbreviation	See DTI in F.13	Free alphanumerical text
D.4	Crypto-asset project description	UMA is an optimistic oracle (OO) that can record any verifiable truth onto a blockchain. The OO is flexible enough to handle ambiguity and expands the design space possible in web3. UMA's OO secures a diverse ecosystem of web3 applications, including cross-chain bridges, insurance protocols, prediction markets,	Free alphanumerical text

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		and customisable DAO tooling products.	
D.5	Details of all natural or legal persons involved in the implementation of the crypto-asset project	• Hart Lambur (CEO) • Matt Rice (CTO) • Melissa Quinn (COO) • Kevin Chan (Treasurer) • Ryan Carman (Head of Product) • James Richard Fry (Head of Marketing) • Allison Lu (Founder)	Free alphanumerical text presented in a tabular format
D.6	Utility Token Classification	true	'true' – Yes 'false' – No
D.7	Key Features of Goods/Services for Utility Token Projects	Key features of the UMA token include: utilisation of an optimistic oracle (OO) and a data verification mechanism (DVM), ability to process and verify objective and intersubjective data, and use of an optimistic system where proposed data is assumed correct unless challenged.	Free alphanumerical text
D.8	Plans for the token	• The UMA voter dApp was updated to show Polymarket clarifications right within the dApp to ensure that all UMA voters have access to the same critical information before voting on disputes. • UMA increased the Settlement Price Approval Threshold (SPAT). SPAT is basically the level of agreement needed among voters to resolve a dispute. The OO used to accept a simple majority (50%+), which meant disputes could be resolved, even on rare occasions when opinions were pretty divided. The SPAT	Free alphanumerical text

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		was raised to 65% to strengthen the required consensus for vote outcomes. UMA's upgrades intend to make UMA's oracle more composable, efficient, and scalable.	
D.9	Resource allocation	48.5M (48%) to founders, investors, and early contributors. 35M (35%) to developers and users of the network. 14.5M (14%) reserved for future token sales. 2M (2%) to provide liquidity on Uniswap.	Free alphanumeric text
D.10	Planned use of collected funds or crypto-assets	Support ecosystem development, governance participation, and protocol sustainability.	Free alphanumeric text
<i>Part E - Information about the offer to the public of crypto-assets or their admission to trading</i>			
E.1	Public offering or admission to trading	ATTR	'OTPC' - offer to the public 'ATTR' - admission to trading
E.2	Reasons for public offer or admission to trading	Platform Utility and Access A public offering ensures that: - Users can easily acquire UMA to access its features. - It fuels transactions within the platform. Ecosystem Growth and Adoption By listing UMA on public exchanges: - The project increases token visibility and user adoption. - It supports the growth of a global community	Free alphanumeric text

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		of traders, developers, and investors. Public trading enhances transparency, discoverability, and integration across wallets and DeFi platforms.	
E.3	Fundraising target	0	Amount in monetary value {DECIMAL-18/3} Or Numerical {INTEGER-n}
E.4	Minimum subscription goals	0	Amount in monetary value {DECIMAL-18/3} or Numerical {INTEGER-n}
E.5	Maximum subscription goals	0	Amount in monetary value {DECIMAL-18/3} or Numerical {INTEGER-n}
E.6	Oversubscription acceptance	false	'true'- Yes 'false' – No
E.7	Oversubscription allocation	0	Free alphanumerical text
E.8	Issue price	0.26	Amount in monetary value{DECIMAL-18/3} Or Numerical {INTEGER-n}

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.9	Official currency or any other crypto-assets determining the issue price	USD	{CURRENCYCODE_3} or {DTI}
E.10	Subscription fee	0	Amount in monetary value {DECIMAL-18/3} Or Numerical {INTEGER-n}
E.11	Offer price determination method	The offer price of the UMA token is typically determined based on a combination of market conditions, project valuation, supply and demand, investor sentiment, early-stage investor pricing, and the pricing of similar projects in the market.	Free alphanumerical text
E.12	Total number of offered/traded crypto-assets	As of 2025-08-12, 88,966,129.82 UMA are circulating on a total and maximum supply of 125,734,810.55 UMA.	Numerical {INTEGER-n}
E.13	Targeted holders	ALL	'RETL' – retail investors 'PROF' – professional investors 'ALL' – all types of investors
E.14	Holder restrictions	As of 2025-07-26, there are no public UMA token holders' restrictions. However, access may be restricted by exchange platforms or national laws.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.15	Reimbursement notice	Not applicable.	Predefined alphanumerical text
E.16	Refund mechanism	Not applicable.	Free alphanumerical text
E.17	Refund timeline	Not applicable.	Free alphanumerical text
E.18	Offer phases	Not applicable.	Free alphanumerical text
E.19	Early purchase discount	Not applicable.	Free alphanumerical text
E.20	Time-limited offer	false	'true'- Yes 'false' – No
E.21	Subscription period beginning	Not applicable.	ISO 8601 date format (YYYY-MM-DD)
E.22	Subscription period end	Not applicable.	ISO 8601 date format (YYYY-MM-DD)
E.23	Safeguarding arrangements for offered funds/crypto- Assets	1. Economic Security via Game Theory UMA's foundation is rooted in economic incentives rather than just code. Honest participation is always the most profitable path as voters are rewarded for accurate oracle resolution, while dishonest or inactive voters	Free alphanumerical text

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		face penalties. This design ensures that the cost of corruption far exceeds any potential upside, making attacks economically irrational. 2. Smart Contract Audits & Bug Bounty Programme UMA periodically audits components of the UMA protocol, including oracle infrastructure, financial templates, governance contracts, and token distribution mechanisms. UMA's structured bug bounty programme incentivises responsible disclosure of vulnerabilities.	
E.24	Payment methods for crypto-asset purchase	When purchasing crypto-assets, the available payment methods can vary depending on the platform, the nature of the offering (such as an initial coin offering, centralised exchange, or decentralised exchange), and the specific project's infrastructure. 1. Centralised Exchanges (CEX) Centralised exchanges are platforms where users can buy and sell crypto-assets using a variety of payment methods. Common options include: • Bank Transfers: Many exchanges support direct bank transfers (SEPA, SWIFT, etc.), allowing users to deposit fiat currency (such as GBP, EUR, or USD) to purchase crypto-assets. • Credit/Debit Cards: Some exchanges accept major credit and debit cards for instant purchases, though fees may be higher. • Other Cryptocurrencies: Users can often trade one cryptocurrency for	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		another. • Third-Party Payment Providers: Some platforms integrate with services like PayPal or Apple Pay, though this is less common. 2. Decentralised Exchanges (DEX) Decentralised exchanges operate without intermediaries and typically require users to connect a crypto wallet. Payment methods here are more limited: • Cryptocurrency Swaps: Users exchange one crypto-asset for another directly from their wallet. • Stablecoins: Many DEXs support stablecoins as a medium of exchange. 3. Direct Purchases via Project Platforms Some projects, especially during initial offerings or token sales, allow direct purchases: • Cryptocurrency Payments: The most common method is payment in established cryptocurrencies. • Fiat Payments: Occasionally, projects may accept fiat payments via bank transfer or card, but this is less frequent and often subject to regulatory requirements. 4. Wallet Integration Modern platforms increasingly support direct wallet integration. This allows users to: • Connect Wallets: Users can connect their wallets to the platform and purchase or swap tokens using the	

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		assets already held in their wallets. Multi-Chain Support: Support assets across multiple blockchains, enabling purchases and swaps across these networks. 5. Platform-Specific Tokens Some platforms require the use of their native token for certain features or advanced functionalities.	
E.25	Value transfer methods for reimbursement	Not applicable.	Free alphanumerical text
E.26	Right of withdrawal	Not applicable.	Free alphanumerical text
E.27	Transfer of purchased crypto-assets	Access Your Wallet or Exchange Account - Centralised exchange: Log in to your account. - Personal wallet: Open your non-custodial wallet holding your UMA tokens. Go to the 'Withdraw' or 'Send' Section - On exchanges, navigate to the "Withdraw" or "Assets" page. - In your wallet, select the UMA token, then tap or click "Send". Enter the Recipient's Wallet Address - Paste the correct wallet address of the recipient. - Double-check that the wallet supports UMA tokens on the	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		Ethereum blockchain. • Sending to the wrong address or incompatible chain may result in permanent token loss. 4. Specify the Amount • Enter how many UMA tokens you want to send. • Note that some platforms might have a minimum transfer amount. 5. Select the Network (if applicable) • If UMA tokens exist on multiple chains, make sure you pick the correct network matching the recipient's wallet. 6. Review and Confirm the Transfer • Verify recipient address, network, and amount are correct. • On centralised exchanges, you may need to complete 2FA or enter a withdrawal password. 7. Pay the Network Fee • Transfers require a network (gas) fee, paid in the blockchain's native currency (e.g., ETH for Ethereum). 8. Wait for Confirmation • The transaction will be broadcast to the blockchain and confirmed. • You can track progress using a block explorer (e.g., Etherscan for Ethereum).	

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.28	Transfer time schedule	Not applicable.	ISO 8601 date format (YYYY-MM-DD)
E.29	Purchaser's technical requirements	Digital Wallet • Blockchain Compatibility: UMA tokens run on the Ethereum blockchain. You must use a wallet that supports Ethereum-based tokens. • Wallet Setup: Ensure your wallet is properly set up and secured with a strong password and backup recovery phrase (seed phrase). You are solely responsible for keeping your private keys and recovery information safe. Gas Fees • Transaction Fees: To send UMA tokens or interact with related smart contracts, you need ETH to pay gas fees on the Ethereum network. • Variable Fees: Gas fees fluctuate based on network congestion and transaction complexity. Always check you have enough ETH in your wallet to complete transactions successfully. Exchange Account (If Applicable) • Centralised Exchanges (CEXs): If buying or trading UMA tokens on certain platforms, you'll need to create an account. • KYC Verification: Most exchanges require completing Know Your Customer (KYC) procedures, including identity and address verification, to	Free alphanumeric text

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		comply with regulations. Internet Connection - A stable internet connection is crucial for managing wallets, making transfers, and accessing exchange platforms securely. Software and Browser Requirements Browser Extensions: Some wallets require supported browsers (e.g., Chrome, Firefox) with installed extensions. Desktop or Mobile Apps: Others may need dedicated desktop or mobile apps for full token management and features. Security Measures Private Key & Seed Phrase Storage: Store your seed phrase and private keys offline and confidentially. Losing these means losing access to your UMA tokens permanently. Two-Factor Authentication (2FA): Always enable 2FA on centralised exchanges to protect your account from unauthorised access.	
E.30	Crypto-asset service provider (CASP) name	Revolut Digital Assets Europe Ltd	Free alphanumeric text
E.31	CASP identifier	549300ET4IUR6RCZOL84	{LEI}

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING																
E.32	Placement form	NTAV	‘WITH- with a firm commitment basis ‘WOUT’ - without a firm commitment basis ‘NTAV’ - Not applicable																
E.33	Trading platforms name	Revolut Digital Assets Europe Ltd	Free alphanumerical text																
E.34	Trading platforms Market identifier code (MIC)	Not applicable.	{MIC}																
E.35	Trading platforms access	Trading platforms where UMA tokens are sought to be admitted have their own web addresses where users can register to benefit from their services.	Free alphanumerical text																
E.36	Involved costs	<table><thead><tr><th>Platform Type</th><th>Fee Type</th><th>Cost Estimate</th></tr></thead><tbody><tr><td rowspan="2">Centralised Exchange (CEX)</td><td>Trading Fee</td><td>0.015%–0.1% per trade</td></tr><tr><td>Withdrawal Fee</td><td>~\$10-\$15 or platform-specific</td></tr><tr><td rowspan="2">Decentralised Exchange (DEX)</td><td>Swap Fee</td><td>~0.3%</td></tr><tr><td>Gas Fee</td><td>\$40-\$90</td></tr><tr><td>Fiat On-Ramp</td><td>Service/Processing Fee</td><td>\$10-\$15</td></tr></tbody></table>	Platform Type	Fee Type	Cost Estimate	Centralised Exchange (CEX)	Trading Fee	0.015%–0.1% per trade	Withdrawal Fee	~\$10-\$15 or platform-specific	Decentralised Exchange (DEX)	Swap Fee	~0.3%	Gas Fee	\$40-\$90	Fiat On-Ramp	Service/Processing Fee	\$10-\$15	Free alphanumerical text
Platform Type	Fee Type	Cost Estimate																	
Centralised Exchange (CEX)	Trading Fee	0.015%–0.1% per trade																	
	Withdrawal Fee	~\$10-\$15 or platform-specific																	
Decentralised Exchange (DEX)	Swap Fee	~0.3%																	
	Gas Fee	\$40-\$90																	
Fiat On-Ramp	Service/Processing Fee	\$10-\$15																	
E.37	Offer expenses	Information not publicly available.	Free alphanumerical text and Amount in monetary value {DECIMAL-18/3}																

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.38	Conflicts of interest	Information not publicly available.	Free alphanumerical text
E.39	Applicable law	Laws of the State of New York.	Drop-down list of applicable laws
E.40	Competent court	The federal and state courts of New York County, New York.	Drop-down list of applicable laws
<i>Part F - Information about the crypto-assets</i>			
F.1	Crypto-asset type	Utility token	Free alphanumerical text
F.2	Crypto-asset functionality	See D.8	Free alphanumerical text
F.3	Planned application of functionalities	See D.8. Timelines subject to change and development times.	Free alphanumerical text
<i>A description of the characteristics of the crypto-asset, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article</i>			
F.4	Type of crypto-asset white paper	OTHR	OTHR
F.5	The type of submission	NEWT	NEWT = New MODI = Modify EROR = Error CORR = Correction
F.6	Crypto-asset characteristics	Total supply of 125,734,810.55 UMA tokens	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
F.7	Commercial name or trading name	See DTI in F.13	Free alphanumerical text
F.8	Website of the issuer	https://uma.xyz/	Free alphanumerical text
F.9	Starting date of offer to the public or admission to trading	April 29, 2020	YYYY-MM-DD
F.10	Publication date	2025-[XX]-[XX]	YYYY-MM-DD
F.11	Any other services provided by the issuer	The issuer's primary service is running the UMA token platform and the Across Protocol.	Free alphanumerical text
F.12	Language or languages of the crypto-asset white paper	English	Closed list of EU languages
F.13	Digital token identifier code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available	Information not publicly available.	ISO 24165 Digital Token Identifier
F.14	Functionally fungible group digital token identifier, where available	Information not publicly available.	ISO 24165 FFG DTI
F.15	Voluntary data flag	false	'true' – voluntary 'false' – mandatory
F.16	Personal data flag	false	'true' – Yes

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
			'false' – No
F.17	LEI eligibility	true	'true' – eligible 'false' – not eligible
F.18	Home Member State	Republic of Cyprus	Closed list of EU Member States
F.19	Host Member States	Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.	Closed list of EU Member States
<i>Part G - Information on the rights and obligations attached to the crypto-assets</i>			
G.1	Purchaser rights and obligations	1. Governance Participation UMA holders can: - Propose and vote on UMA Improvement Proposals (UMIPs), which include decisions such as upgrades, risk parameter adjustments, and addition of new synthetic assets. - Participate in both off-chain discussion (via Discourse and Discord) and on-chain execution, which occurs via the DVM using a commit–reveal voting mechanism. 2. Oracle Dispute Resolution via the DVM UMA token holders secure the integrity of the protocol by staking their tokens in the Data Verification Mechanism (DVM). When a dispute arises (e.g., around the outcome of a synthetic	Free alphanumeric text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		contract or an oracle price feed), holders can vote on the correct resolution or price and are rewarded if voting aligns with the consensus. 3. Staking Rewards & Incentives Staked UMA earns steady rewards at a block-based emission rate, independent of voting accuracy. Tokens of inactive or incorrect voters are redistributed to those who participate and vote correctly, increasing incentive alignment.	
G.2	Exercise of rights and obligations	Holders can access advanced platform features, participate in governance through voting, and engage with the community. In return, holders must comply with platform terms, respect intellectual property, act lawfully, remain aware of investment risks, and participate responsibly in governance, ensuring a secure and inclusive environment.	Free alphanumerical text
G.3	Conditions for modifications of rights and obligations	Information not publicly available.	Free alphanumerical text
G.4	Future public offers	Information not publicly available.	Free alphanumerical text
G.5	Issuer retained crypto-assets	Information not publicly available.	Numerical {INTEGER-n}
G.6	Utility token classification	true	'true' – Yes 'false' – No
G.7	Key features of goods/services of utility tokens	See D.7.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
G.8	Utility tokens redemption	Not applicable.	Free alphanumerical text
G.9	Non-trading request	false	'true' – sought 'false' – not sought
G.10	Crypto-assets purchase or sale modalities	UMA tokens can be acquired primarily through participation in public token sales or by purchasing on supported cryptocurrency exchanges. Buyers must use compatible wallets supporting the relevant blockchain (Ethereum). Transactions typically involve paying the token price plus applicable fees, including trading and network (gas) fees. Transfers require accurate recipient addresses and correct network selection to avoid loss. Sales and purchases follow exchange-specific procedures, often involving account creation, KYC verification, and adherence to trading rules. Users can also trade tokens peer-to-peer using compatible wallets. UMA tokens can be bought and sold via centralised exchanges (CEXs). Purchasers must ensure they use compatible wallets supporting the token's blockchain network. Trading involves paying applicable fees, including trading fees and network (gas) fees.	Free alphanumerical text
G.11	Crypto-assets transfer restrictions	There are no token-level restrictions on the transferability of UMA. It is fully transferable across the supported blockchains (Ethereum), and holders can freely send or receive UMA between compatible wallets. However, transfer and trading activities may be subject to platform-level restrictions based	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		on legal, regulatory, or operational requirements. Jurisdictional Restrictions UMA tokens must not be sold or transferred to individuals or entities located in jurisdictions subject to international sanctions, or where trading or holding digital assets is prohibited under applicable laws. Users are responsible for ensuring compliance with their local legal frameworks. Exchange-Imposed Restrictions When using centralised platforms transfers of UMA tokens may be restricted or delayed if the user fails to complete required AML/KYC procedures. Transactions from unverified accounts may be limited, blocked, or reversed to ensure compliance with anti-money laundering and counter-terrorism financing (CTF) regulations.	
G.12	Supply adjustment protocols	False	'true' – Yes 'false' – No
G.13	Supply adjustment mechanisms	Not applicable.	Free alphanumeric text
G.14	Token value protection schemes	False	'true' – Yes 'false' – No
G.15	Token value protection schemes description	Not applicable.	Free alphanumeric text
G.16	Compensation schemes	False	'true' – Yes 'false' – No

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
G.17	Compensation schemes description	Not applicable.	Free alphanumerical text
G.18	Applicable law	Information not publicly available.	Drop-down list of applicable laws
G.19	Competent court	Information not publicly available.	Free alphanumerical text
<i>Part H – information on the underlying technology</i>			
H.1	Distributed ledger technology (DTL)	Distributed Ledger Technology (DLT) refers to a decentralised digital infrastructure used for recording transactions across multiple locations simultaneously. Unlike traditional, centralised databases, DLT systems operate without a central authority, relying instead on a network of independent nodes, each maintaining a synchronised copy of the ledger. Transactions are validated through consensus mechanisms, promoting transparency, security, and resistance to tampering. One of the most widely adopted forms of DLT is blockchain, which consists of sequentially linked blocks containing timestamped transaction data. Each block is cryptographically connected to the previous one, making it virtually immutable and resistant to retroactive alteration. Blockchains can also support smart contracts, self-executing agreements that automate processes and enforce rules without intermediaries, thereby increasing trust and efficiency in decentralised systems. Blockchain-based DLT enhances transparency, consumer choice, and interoperability within the broader digital	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		economy. Users can inspect open-source blockchain code, independently verify data integrity, and choose platforms that align with their preferences. The permissionless nature of public blockchains promotes seamless integration and innovation across applications, wallets, and services.	
H.2	Protocols and technical standards	Network Architecture and DLT Framework The UMA token primarily operates on the Ethereum blockchain as an ERC-20 token. Technical Standards UMA complies with the ERC-20 standard, which defines how fungible tokens behave on the Ethereum blockchain. This standard ensures that the token can be securely sent and received between wallets, balances are transparently maintained on the blockchain, and basic token information (such as name, symbol, and total supply) is easily accessible. The ERC-20 standard also enables interoperability with a wide range of wallets, exchanges, and smart contracts. Consensus Mechanism Ethereum operates using a Proof of Stake (PoS) consensus mechanism, where validators are chosen based on their staked tokens. This approach enhances energy efficiency and network security compared to Proof of Work (PoW).	Free alphanumerical text
H.3	Technology used	The UMA token is an ERC-20 token, operating on the Ethereum blockchain. Its smart contract is publicly available and has undergone security audits. The token leverages Ethereum's robust and widely adopted infrastructure, ensuring compatibility with major	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		wallets and exchanges.	
H.4	Consensus mechanism	The UMA token operates on the Ethereum blockchain, which utilises the Proof of Stake (PoS) consensus mechanism. Ethereum transitioned from Proof of Work (PoW) to PoS with the Ethereum 2.0 upgrade, enhancing the network's scalability, security, and energy efficiency. In PoS, validators are chosen to create new blocks and confirm transactions based on the number of tokens they hold and are willing to "stake" as collateral. This mechanism reduces the computational power required compared to PoW and incentivises token holders to participate in securing the network. The UMA token benefits from Ethereum's robust PoS infrastructure, ensuring reliable and efficient transaction processing.	Free alphanumerical text
H.5	Incentive mechanisms and applicable fees	The UMA token serves as the native utility token within the UMA protocol, used to pay for subscription services, access trading strategies, and participate in staking and reward programmes. The project encourages active participation and loyalty through rewards, staking incentives, and platform engagement. Transaction Fees: On-Chain (Ethereum and Layer 2): Gas Fees: Standard gas fees apply when transferring UMA tokens. Fees vary depending on network congestion and whether the transaction occurs on Ethereum mainnet or Layer 2 networks. Risk Labs currently rebates all gas fees	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		spent on voting (commit and reveal DVM transactions) in Ethereum (gas rebates are generally available only to wallets staking 500 or more UMA tokens). 2. Centralised Exchange (CEX) Fees: • Trading Fees: Usually range between 0.1% and 0.4% per trade, depending on the exchange. • Withdrawal Fees: Vary according to the platform and underlying blockchain network.	
H.6	Use of distributed ledger technology	false	'true' – Yes, DLT operated by the issuer or a third-party acting on the issuer's behalf 'false' – No, DLT not operated by the issuer or a third-party acting on the issuer's behalf
H.7	DLT functionality description	DLT is a digital system for recording transactions in which the transactions and their details are recorded in multiple places at the same time. Unlike traditional databases, distributed ledgers have no central data store or administration functionality. Instead, the ledger is decentralised, and consensus on the transactions is achieved through a process that involves multiple nodes, each maintaining its own copy of the ledger. The benefits of DLT include increased transparency, enhanced security, improved traceability, and greater efficiency of transactions.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
H.8	Audit	true	'true' – Yes 'false' – No
H.9	Audit outcome	UMA has undertaken multiple rounds of security audits conducted by the reputable OpenZeppelin firm. UMA reviews individual pull requests as they are developed by the UMA team. UMA addresses issues as discovered.	Free alphanumeric text
Part I – Information on risks			
I.1	Offer-related risks	The offering and trading of UMA tokens involve several risks typical of the broader crypto-asset market, especially within centralised exchange environments and liquidity platforms. Market Volatility The value of UMA tokens may experience significant volatility due to market sentiment, macroeconomic events, exchange activity, or project-specific news. These price fluctuations could result in financial losses for token holders or short-term traders. Liquidity Risk There is no guarantee that UMA will maintain sufficient liquidity or high trading volumes on supported exchanges. Liquidity can be affected by trading behaviour, token distribution, or changes in market demand, potentially making it harder to buy or sell tokens efficiently. Regulatory Risk As regulatory frameworks around centralised exchanges and crypto-assets continue to evolve globally, UMA tokens may face new or unforeseen legal and compliance obligations. These could restrict exchange access, impact	Free alphanumeric text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		token functionality, or limit availability in certain jurisdictions. AML/KYC Compliance Purchasing or trading UMA tokens on centralised platforms typically requires users to complete anti-money laundering (AML) and know-your-customer (KYC) checks. Failure to comply may result in restricted account access, limitations, or denial of services according to local laws. Market Manipulation Like many publicly traded digital assets, UMA tokens may be vulnerable to speculative or manipulative behaviours such as pump-and-dump schemes, wash trading, or spoofing. Such practices can distort fair price discovery and increase volatility. Operational Risk Disruptions affecting the Ethereum blockchain or Layer 2 networks, smart contract vulnerabilities, or platform outages may impact token usability and trade execution. Centralised infrastructure supporting UMA trading adds operational risks distinct from fully decentralised protocols. Token Utility Risk The value and utility of UMA depends on the ongoing development and adoption of the UMA ecosystem. Delays, technical issues, reduced developer or user engagement, or loss of interest in the platform could negatively affect the token's utility and perceived value.	

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I.2	Issuer-related risks	Issuer and Governance The UMA token is issued by Risk Labs Foundation, which is not a regulated financial institution. Governance of the UMA platform and token depends largely on the core development team and any applicable protocol governance structures, which may evolve over time. Project Continuity Risk The Risk Labs Foundation team is responsible for maintaining and evolving the UMA platform and its supporting infrastructure. A significant reduction in funding, development efforts, or user adoption could lead to scaling back or discontinuing operations, which may adversely affect the token's utility and long-term sustainability. Brand and Ecosystem Dependency The value of the UMA token is closely linked to the reputation, adoption, and growth of the UMA platform and its related services. A decline in platform usage, negative publicity, or stronger competition in the crypto trading and automation space could negatively impact the market value and utility of UMA. Regulatory Exposure UMA tokens are subject to varying and evolving regulatory regimes that may impose restrictions on exchange listings, trading, or platform operations. Such regulatory changes could require Risk Lab Foundations to make operational adjustments or may affect the legal status and accessibility of UMA tokens. Competition The future success and value of the UMA token depend on the continued popularity and	Free alphanumeric text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		innovation of the UMA ecosystem. User migration to competing platforms or loss of interest could reduce liquidity and limit future development opportunities for the token.	
I.3	Crypto-assets-related risks	Speculative Nature The value of UMA tokens is highly speculative and may experience substantial price volatility. Factors such as user adoption, market demand, liquidity, and developments within the UMA ecosystem can cause rapid and significant fluctuations in the token's price. Custodial Risk Holders of UMA tokens are fully responsible for safeguarding their private keys, wallet passwords, and recovery phrases. Loss or compromise of these credentials can lead to permanent loss of access to the tokens. Risky Investment Investing in UMA tokens carries the risk of partial or total loss due to market volatility, potential security breaches, or mismanagement of private keys. Prospective investors should carefully evaluate these risks, especially given the varying liquidity across trading platforms supporting UMA.	Free alphanumerical text
I.4	Project implementation-related risks	Technical Limitations The development and deployment of UMA's platform features may face technical challenges, security vulnerabilities, or delays. Constraints in development resources or unforeseen complexities could affect the timely rollout and reliability of UMA's trading automation services and token-related functionalities. Regulatory Developments	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		Increasing regulatory scrutiny on blockchain projects and crypto-asset platforms may result in new compliance requirements or restrictions impacting UMA. Such regulatory changes could limit token usage, governance participation, or restrict availability on certain exchanges or in specific jurisdictions. Third-Party Reliance UMA depends on various third-party technologies and services, including blockchain infrastructure providers, decentralised oracles, and exchange platforms. Reliance on these external parties introduces risks related to service disruptions, security, or integration issues. Competition The blockchain trading automation space is highly competitive. UMA faces significant competition from both established platforms and emerging projects, as well as traditional financial technology providers, which may affect its market position and user growth.	
I.5	Technology-related risks	Technology-Related Risks for UMA Token Smart Contract Vulnerabilities The UMA token relies on smart contracts deployed on the Ethereum blockchain. Bugs or security flaws in these contracts could be exploited, potentially resulting in loss of tokens or disruption of services. Blockchain Network Risks The Ethereum network may experience congestion, delays, or technical failures, which could impact transaction speed, increase gas fees, or temporarily hinder token transfers and trading.	Free alphanumeric text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		3. Dependence on Third-Party Infrastructure UMA's platform and UMA token functionalities depend on third-party blockchain infrastructure providers, oracles, and exchanges. Failures or disruptions in these services could affect token usability and platform operations. 4. Upgrades and Forks Blockchain upgrades or forks can introduce compatibility issues, require timely updates, or cause temporary network instability, potentially impacting token functionality and user experience. 5. Loss of Private Keys Users' inability to securely store private keys or recovery phrases can lead to permanent loss of access to their UMA tokens, with no possibility of recovery. 6. Technological Obsolescence Rapid technological advancements in blockchain and crypto space may render UMA's current technology outdated, requiring continuous innovation and adaptation to remain competitive and secure.	
I.6	Mitigation measures	Smart Contract Audits Regular independent security audits of UMA's smart contracts are conducted to identify and fix vulnerabilities before deployment, reducing the risk of exploits. Use of Established Blockchain Standards UMA follows recognised token standards (e.g., ERC-20) on the Ethereum network to ensure compatibility and reliability across wallets and	Free alphanumeric text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		exchanges. Bug Bounty Programme Implementing a bug bounty programme incentivises the community and security researchers to identify and report vulnerabilities proactively. UMA offers substantial rewards for discoveries that can prevent the loss of assets, the freezing of assets, or harm to users. All rewards are paid in \$UMA, and the amount of compensation will vary depending on bug severity.	
Part J – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts			
J.1	Adverse impacts on climate and other environment- related adverse impacts	1. Low Environmental Impact Due to PoS-Based Technology • The UMA token operates primarily on the Ethereum blockchain, which historically used Proof of Work (PoW), but is now fully transitioned to Proof of Stake (PoS) as of “The Merge” in 2022. • PoS drastically reduces electricity consumption compared to PoW mining, meaning UMA's underlying blockchain has a significantly lower carbon footprint. • This results in a low environmental impact relative to older, energy-intensive blockchains. 2. Environmental Policy Status • UMA has not publicly published a formal environmental policy or sustainability report as of now.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		• However, by leveraging PoS technology and encouraging efficient use of resources through its platform, UMA indirectly contributes to more environmentally friendly crypto trading. • Risk Labs Foundation currently rebates all gas fees spent on voting (commit and reveal DVM transactions) in ETH. Gas rebates are available only to wallets staking 500 or more UMA tokens. 3. Other Environmental Considerations • As a digital asset, UMA does not involve physical resource extraction or manufacturing processes that contribute to pollution or habitat disruption. • Energy consumption is limited to blockchain validation nodes and user activity on the UMA platform, both relatively low impact due to modern infrastructure efficiencies.	