



THE NEW GOD OF FINANCE

A Casefile for the Rivers of London RPG



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PURCHASE THE RIVERS OF LONDON RPG AT CHAOSIUM.COM

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Pitch

A strange fire has killed a young programmer in Silicon Roundabout. Investigate the tech industry, learn about the origin of genius loci, and investigate financial fraud.

Organization

This casefile is organized in the following fashion. First, the background of the case and antagonist are laid out. Then, details for specific locations and approaches are laid out in the rough order players will encounter them, along with suggestions for the likely resolution. Finally, the last portion includes various handouts, reference photos/links, and character portraits.

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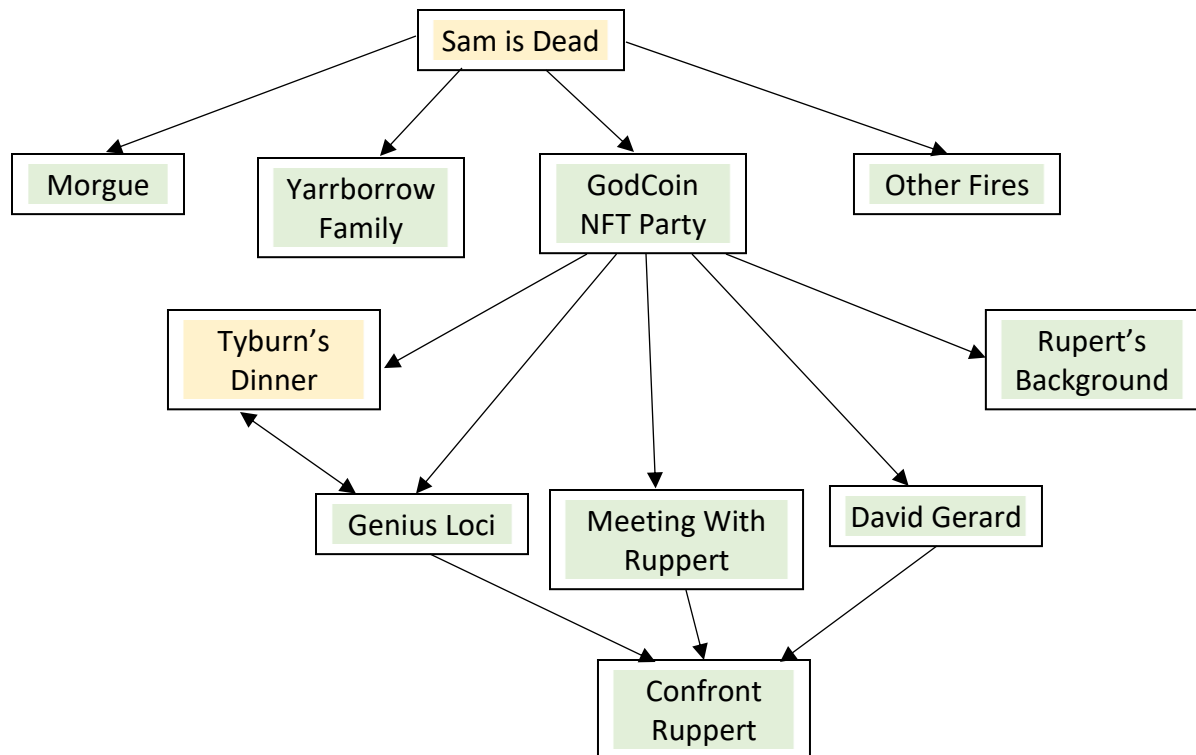
Summary/Timeline/Map

Summary

Child prodigy Ruppert James III discovered magic from his Little Crocodile father and went off to Oxford seeking out magical knowledge. Discovering genius loci, Ruppert decided to become one himself. To do so, he designed a cryptocurrency, GodCoin, to generate magical energy and worshipers to empower him. This power came at a cost as it draws on the life force/magic in the bodies of his fans including Sam Yarborough who died as magic drained from the GodCoin network to power Ruppert. The party will investigate crypto, dig into what makes Genius Loci, and confront the fledgling god before he can kill more in his quest for power.

Organization

This is a relatively short casefile likely consisting of two shorter sessions or one longer one. The underlying plot is straight-forward and the responsible party should be clear early on. The key mystery is working to discover how to weaken Ruppert through research and interacting with NPCs. The intended flow of scenes is roughly as follows.



The case begins with the death of Sam Yarborough. The party should investigate his death and find the link to GodCoin and either attend the NFT launch party or view it later online. From there, they should deduce that something is magical about GodCoin and that Ruppert is trying to use it for his own power. From there, the party should work their way through information about Ruppert, Genius Loci, and his scheme. At some point, have Tyburn invite them for dinner as means of helping them when stuck in a dead end or to provide some comic relief through politicking. Then they should work to undermine and confront Ruppert.

Scenes

Sam is Dead

Following a fire alarm at the hackerPointe Apartments at Silicon Roundabout in North London, the investigators are called into due to reports strange damage to a large computer cluster and all other electronics in this and adjacent apartments. The party was called in by PC Janice Hooper who had been tangentially involved in the hunt for the Faceless Man.

The apartment is strange consisting of a studio apartment with an alcove converted into a server room. The walls are decorated with Sci-Fi nerd tat and a giant bitcoin poster. Currently the room smells of smoke. Furniture is Ikea. A uber was missed around the time of his death taking him to an event called "GodCoin NFT Launch".

The body of Sam Yarborrow lies on the floor next to a desktop computer. Paramedics indicates that he appears to have suffered a stroke as his body only bears a couple bruises from the fall.

Examining any electronics in the room will find that they are all reduced to sand and non-functional. Neighboring apartments directly above or below are impacted similarly.

A **Sense Vesigia** roll will identify taste of whisky and energy drinks, the clinking of coins, and smell of fancy cigars in the ruins of the computers.

Morgue

The Met will use the Ian West Forensic suite with Dr Jennifer Vaughan and Dr Abdul Haqq Walid conducting the autopsy. The cause of death will be hyperthamalogical deterioration as his brain is pure cauliflower. Side effect of an overdose of magic. A **medicine** check can confirm the diagnosis and the vesigia will be the same as the above.

Yarborrow Family Home/Background

The Yarrowborrows live in a brick detached home in Bromley. The home is plain with a living room with lots of Bromley FC football merch. Father is Spencer Yarborrow and retired accountant and mother is Mary Yarborrow a retired primary school teacher. The home contains many pictures of the family on vacations and is quite cozy.

They describe Sam as a normal kid, played football but not too well, enjoyed science fiction books and good at math. He got a respectable first in Computing (Computer Science) and got a

hackerPointe Apartments at Silicon Roundabout

The hackerPointe Apartments are an apartment complex built in a hideously ugly Silicon Roundabout building. Choose your favorite ugly new build apartment as an illustration. The building is designed as a live work space for programmers and tech startups with each large studio apartment containing a built-in server rack and other infrastructure for techies.

The rent is way too high and the building's name is displayed in the most annoying fashion.

job at a company called Brit-Bit a crypto-currency company (The parents have no idea what crypto is and they just think it's something about buying stuff online or money and computers.). The company went under and he got a new job working for a new-start up main bits or something. He was very enthusiastic with it and he says it will be the next big thing. Thinks he had a few friends from school and work but they never really met him. They were worried he never would never meet a nice girl (or guy, just someone who would care for him).

GodCoin NFT Launch Party

Research online will find out that the GodCoin NFT Launch Party is apparently “The announcement of the future of Technology and Finance that will make all backers Gods Among Men” and “Revolutionize the financial system through the power of blockchain innovation”. The launch party is currently occurring at the O2 arena.

A **Research** Roll will identify the following:

- Crit fail: Nothing beyond “an exciting new business that is the future of money and property”. Also, it is very confusing but seems very smart.
- Fail: It a company that a makes money you can use online without banks somehow. They also seem to be selling collectors images of Ruppert James III who founded the company.
- Success: Same as fail and learn that James was an Oxford dropout and childhood math prodigy. Ruppert James II (presumably father) is also flagged in Folly systems as a “Little Crocodile”.
- Hard Success: Same as above with a minor news item linking David Gerrad who calls the whole thing an unnecessarily complicated con with no purpose but complexity beyond any sense.

Regardless of the outcome, show them the white paper screenshot in appendix A.

O₂ Arena

The O₂ Arena is located on the Freenwich Peninsula in Southeast London on the River Thames. It hosts major events including pro sports games, major concerts, and conventions. The GodCoin team has rented it out for an event to launch their new crypto product, a series of NFTs depicting Ruppert wearing various hats. The event is part a technology launch mixed with a religious revival. It's free to enter and the event consists of Rupert speaking on a stage. At any time a **sense vestige** roll will bring out the GodCoin sensations. Use a smattering of these details to describe the event.

- Young women wearing short, golden dresses are handing out pamphlets containing a QR code and advertising GodCoin. It highlights how everyone involved in GodCoin will become rich and gods.
- The crowd of several thousand is filled with chants and cheers as Ruppert speaks. They will chant lines like “Unbank yourself”, “Ruppert is a god, I'll be a god.”, and “Fuck banks”. Play up the absurdity and enthusiasm of the crowd. A **magic** roll will pick up signs of a powerful glamor.

- One member of the crowd is off to the side complaining of a headache and has a broken phone. Examining the phone will find signs of magical damage with a **computer use** or **tech** check.
- Ruppert's speech will be one-part religious revival and one-part tech discussion. He will use various crypto themed clichés, megalomaniac claims sprinkled with crypto terms, and bragging about how he is a god. Donald Trump should be a good model for his speaking and presence.
- At the end of his speech, Ruppert will state the following "GodCoin made me a god and it will make you too." As he says this, he will hold out his arms like Jesus and rise into the air hovering over the stage as he continues his call to spread the gospel of GodCoin. He then quickly exits stage right and leaves before the party can confront him.

If the party does not make the event, they will find online recording and streams by excited attendees on the internet.

Meeting with Ruppert

With a successful **social** roll, the party can obtain a brief meeting with Ruppert at the GodCoin offices which in the interior look like an ultra-modern Greek temple. They are located atop 25 Canada Square.¹ Robert exclusively dresses in pinstripe suits with no tie. An **observation** check reveals that the stripes are the word GodCoin in tiny text. Play up Ruppert as the most over the top character with him calling himself a god, bragging about GodCoin, and proving nonsensical explanations of how all of this works to investigators. Have people make a **power** roll to resist his claim (bonus die for practitioners). Suggested phrases "I have solved capitalism", "We made money better.", "I am the new god of finance", and so on.

At all times he will be flanked by two model looking women wearing GodCoin themed mini dresses and they will be bringing food and drinks to people. Contacting them will reveal they are models hired for the part.

Ruppert will deny any knowledge of what happened to Richard and will claim I made myself a god and now all of my flock can too. He will show his power by making a solid gold ball float and will show off his powers in other bragging ways as appropriate. At the same time as he shows off his power, other crypto mining operations will be destroyed in the same manner as occurred to Sam Yarborrow. He will resist any attempts to arrest him.

If the party prematurely confronts Ruppert, he will use over the top displays of non-lethal magic to disable them before fleeing.² He can be easily tracked by his social media profile which will show him hanging out with minor celebrities and at fancy parties around London.

¹ https://en.wikipedia.org/wiki/Citigroup_Centre,_London

² I recommend a hard difficulty to resist impello variant that throws the party out of his office, down the hallway, and into an open elevator.

Other Fires

The party can contact Frank Caffery at the London Fire Brigade to request information about similar fires. Frank will provide a list of recent fires at London area at datacenters or involving computers. The list in appendix B lists the fires and what is known about them. Frank can answer basic questions and get players access to the sites of each site. Three of them (20 Lanrick Rd., 11 Matrix Coronation Rd., and Colt House) leave traces of GodCoin vestigia that can be sensed with a successful **Sense Vestigia** check. Each contained crypto mining operations that including GodCoin mining.

Tyburn's Dinner

As Ruppert's power has grown, his efforts to generate influence in the city has brought him into indirect conflict with Lady Cecelia Tyburn Thames. She will then invite the party over for a formal dinner to get them to deal with him for her. You can use this as an opportunity for her to work to befriend the party to influence the Folly, introduce various NPCs, and for her to provide information about where genius loci come from.

She will answer basic questions about genius loci but will skirt around the details because she doesn't know the truth and doesn't want to admit it. She explains that genius loci are connected to powerful places like rivers and embody their traits. They are mostly immortal and their health and safety is tied to their place or similar. She mentions that you often need a catalyst to full embody the location and suggests that ask Peter about the frogs.³ Feel free to include any other lore you want to add in.

Research

Ruppert's Background

Raised in the commuter town of Amersham by his father Julius and first wife Beatrice (replaced with younger model Sara). His mother moved away to America with her new husband when he was about 10. Father and Step mother encouraged his math pursuits and he did very well skipping a couple of grades. Educated at a good primary school and he was sent off to boarding school a year early (Boothham). He went off to Oxford where he followed up on his father's time as a Little Crocodile, finding the dinning club closed.

James Family Home

Julies James⁴ spent his years at Oxford where he joined the Little Crocodiles as a diversion from his studies in public policy and economics. He gave up magic after graduation and he went to work in advertising for a boutique ad adjacency. When Ruppert was young, Julies enthralled him with stories and a few demonstrations of magic (Just werelight and a basic impello.). He

³ This refers to when Peter and Beverly were a catalyst for a new genius locus in Hereford. When asked about this Peter will turn bright red and stammer and evade the question but leaves the implication.

⁴ Ruppert is named for his grandfather and his uncle (who had no male children) not his father.

will share with the party the truth about what he did as he thinks he did nothing wrong. He will express an interest in resuming the practice.

Julies and Sara will describe their (step-) son as bright ambitious, and hard-working. They will mention a childhood chess championship and his excellent grades. They know he works for some sort of start-up he founded but they don't understand what it is. It's some sort of finance and technology that is apparently the hot new thing according to Julies' friends who work in the City. If pressed with a **social** check they will raise concerns that he has gotten a bit obsessed with money and full of himself. They think he should visit more often.

Oxford Background

Contacting Postmartin, the party can head up to Oxford (or Postmartin can come down to London) to get more background on Ruppert. A day of research with a **Research** roll will reveal the following.

- Critical fail: he was a student.
- Fail: He was making quiet inquiries about the Little Crocodiles and when unsuccessful conducted research into Issac Newton and a number of other known practitioners including John Maynard Keynes about a theory that there could be a god of money.
- Success: Above and, a list of books in Georgy Woodcroft's old collection that he acquired and that he wanted to become a god. Wolfe's Exotica is the key reference.
- Hard Success: Above and he also spent a lot of time learning computer science and math related to complex systems.

Genius Loci

Genius loci are spirits of a place in the animist tradition. They originate from complex natural and unnatural systems. These systems generate "magic" in the same way that the complexity of the human body does. As that "magic" pools around, it can concentrate in an existing being or create a new one who becomes the genius loci. The genius loci can channel the power of the system and tends to reflect the notable characterizes of the system. For example, Lady Ty's political scheming reflects the political scheme of Westminster on the banks of her river. A genius loci often functions as a patron of their system. This information is in Wolfe's Exotica and can be found with a successful **research** check.

Directly confronting a genius loci is very difficult. They tend to channel powerful magic, glamour, and are functionally unkillable through direct conventional means. For example, see the faceless man's attempt to kill Lady Ty with a sniper rifle which ended with the sniper dead.⁵ However, destroying the underlying system they represent can reduce and eventually destroy them. Examples include the use of mercury to poison rivers by Nazis and Methodists, ultimately killing the genius loci.⁶ Likewise, the Folly is draining the power of a dangerous genius in the

⁵ A counter example is the Faceless Man's use of vampire dust to attempt to kill the Walbrook based on a successful operation of the same form by the Virginia Gentlemen's Company described in Lies Sleeping. This at least relies on major magical means of the sort Nightingale bans discussion of.

⁶ Foxglove Summer and October Man.

form of a child luring house in Hampstead to prevent it from luring more children. Most well-known would be the death of Father Thames' sons from sewage pouring into the Thames. A summary of these examples can be found in the notes of David Mellenby with a successful **research** check.

David Gerrad and Crypto

David Gerard is an Australian Brit and an expert on technology, society, and cryptocurrency and remains one of the strongest critics of the industry. Direct players toward him if they start researching crypto. He is a middle aged, bald, white man who lives in east London with his family. He works as an independent journalist. You can have people pull up his [Wikipedia page](#) as research. Players can contact him and meet up. Use him as a resource to explain the basic of crypto and to help examine Godcoin. Use the [Bitcoin: It Can't Be That Stupid](#) section to answer general questions from the players and as the outcome of successful **research** checks for players who attempt to research aspects of crypto.

Bitcoin: It Can't Be That Stupid

Cryptocurrency was invented after the great recession to serve as an alternative to government issued money and banks. Instead of banks and other financial companies keeping track of who has money and moving it between people as requested, Bitcoin and other cryptocurrencies would be decentralized with users keeping track of transactions and accounts (called wallets). The full record of past transactions and wallet balances is called the blockchain and is a large file showing the history of every pseudonymous user. Users who tracked wallet balances and transactions would get to participate in a lottery to get paid in bitcoin in a process called mining. Profitable mining required highly complex and duplicated computer process requiring vast amounts of computer chips and electricity to process even simple transactions creating expensive and complex networks of computers and financial systems.

Crypto was soon adopted by libertarians who disliked government/bank involvement in money and by criminals who like that it was easier to complete illicit financial transactions in crypto than with real money. Online marketplaces like Silk Road rose up to deal in drugs, fake ID, and other illicit products. At the same time, other crypto users worked to find more conventional uses for the system by encouraging business on and offline to accept bitcoin (and later other cryptos) as payment for goods and services. They would eventually develop a variety of crypto products as follows at the time of this casefile:

- Cryptocurrencies: Internet money that can be used to buy and sell products/services at participating stores and be traded for pounds/euros/dollars. Examples include Bitcoin and Ethereum. GodCoin is a crypto currency.
- Non-Fungible Tokens(NFTs): Unique digital token that are designed to function like trading cards and other collectibles.⁷ Frequently sold as investments by celebrities and con artists. Examples include Pudgy Penguins and Bored Apes. The NFT launch party in this casefile is the launch of a NFT project.

⁷ In practice, they are links to a database that actually just contains the digital collectable location leaving the NFTs subject to manipulation by producers or third parties.

- Distributed Autonomous Organizations (DAOs): A blockchain based organization where owners of specific NFTs/a cryptocurrency control the organization through votes conducted online. Examples include “The DAO” and Constitution DAO.

All three crypto applications are generally inefficient, used in money laundering, and investment scams. However, they retain popularity with a number of prominent business people, journalists, and government officials who continue to promote their use.

Godcoin

GodCoin is a cryptocurrency that is designed to transform Ruppert into a genius loci. The plan has roughly three parts. First, create an unnecessarily complex system that is capable of generating “magic” due to its complexity much like other complex systems. Second, increase the “magic” by using promoting GodCoin and encouraging cultlike support for it. Third, by placing himself at the metaphorical center of GodCoin, he will be transformed into a genius loci.

Ruppert has mostly accomplished his goals and is on the verge of becoming a self-sustaining genius locus of finance/cryptocurrency. The process has exaggerated his personality traits related to finance increasing his ego, greed, and megalomania. He now believes he will rule the world and is unstoppable. In practice, he is a moderately powerful genius loci that can be stopped by a dedicated effort. See the confronting Ruppert section and Genus Loci section for details.

Upon first meeting David Gerard he can be easily convinced to assist the party investigating a crypto company. He will explain the following facts about GodCoin and answer various questions about crypto in the previous section.

- GodCoin fans are even more obsessive than most crypto investors/fans. He mentions they harass critics with alarming frequency.
- The actual structure of GodCoin is weird. It has vast amounts of complexity well beyond what would be needed or reasonable for what it does in excess of even the worst designed crypto.
- The terms for users etc. in GodCoin refer to early adopters as Gods and ordinary users as worshippers and the code for transactions involves the computers repeating the phrase “Ruppert is a god!”

For future efforts such as tracking down GodCoin miners or otherwise understanding or interacting with GodCoin Gerard’s assistance will grant a bonus dice.

Resolution

This case will end with the party confronting Ruppert. Confrontation will be very difficult as Ruppert is nominally powerful enough to challenge even Nightingale and unwilling to surrender. The party will need to be cleverer to stop him.

Fundamentally, the GodCoin network powers Ruppert and provides him with the magical energy to perform miracles. If the network shrinks the pool of magic points he has will run out

and that will kill him as his life is consumed to power magic. Therefore, to target him the investigators will need to destroy or at least shrink the various GodCoin mining operations. They party should reach this conclusion via research/talking to Nightingale to understand where Genius Loci come from and how they die along with information gained from talking to David Gerard about how GodCoin works.

Feel free to work with whatever hare-brained scheme the investigators are working on but here are a few good options to reduce the power of Ruppert. Handle the scheme by having each player make a relevant check and reduce Ruppert’s magic points by 10 points for each success.⁸

- Work with David Gerard or Metropolitan Police technical experts to trace the locations of GodCoin mining operations (most of which are near London). Then obtain warrants to seize the computers and shut them down.
- Characters with shadier connections could recruit hackers or bankers to mess with the GodCoin network through hacking and financial manipulation to crash Godcoin and destroy the network as a side effect.
- Spread Fear, Uncertainty, and Doubt about GodCoin by planting stories related to it setting computers on fire, rumors of regulators stepping in, and other critiques in the business press.

Once Ruppert’s power has been reduced, they can personally confront him. If they have not brawled with him previously, they can find him in his office. See [Meeting with Ruppert](#) for a description of his office (Gilded Greek Temple). If they previously confronted him and he is on the run or the party wants to ambush him elsewhere, they can find him hanging out with minor celebrities, influencers, and at fancy restaurants/bars/clubs.

He will refuse offers to stop, surrender, or otherwise cease activities. If ignored he will continue trying to increase his power but will eventually OD on magic as his out-of-control ego will push him to more spectacular displays of power and many people will be caught up in the collateral.

Play off his persona and actions in combat as over the top and increasingly erratic.

Ruppert James III new genius loci

STR 40	CON 50	DEX 60	INT 70	POW 100
DB 0	MOV 8	MP 50	Luck 80	

Advantage: Rich, Magical

Skills

Athletics 60%, Drive 80%, Navigate 60%, Observation 70%, Read Person 30%, Research 30%, Sense Vestigia 20%, Social 80%, Stealth 20%; Magic 20%, Fighting 5%, Firearms 5%.

Languages

English 80%, Latin 45%, French 30%.

Powers

The Glamour.

Spells: Ruppert can use all spells and uses luck for casting instead of magic.

Magical Resistance: When taking damage, he loses two magic points for each point of damage taken. When magic points are reduced to zero, he dies.

Vestigia

Energy drinks, cold hard cash, whiskey, and the smell of cigars.

⁸ If you have 1 or 2 players have each, make multiple checks for a maximum of about a 40-point reduction in magic points. For a larger group, reduce by 5 or 8 for a similarly sized reduction.

Feel free to bring in outside elements like SCO19 or other exciting elements for a cinematic effect.

Once reduced to zero magic points, his body will collapse as his magic/life force is consumed to power his final action. At this point the (surviving) party will find the remnants of him and the surrounding scene scattered with coins and the debris of the battle which will have destroyed nearby electronics etc.

Appendixes

Appendix A: White Paper

Godcoin: The Future of Finance

Rupper James II

February 26, 2023

Abstract

I propose a cryptocurrency that will replace finance, the Internet, and make us all gods of finance! The system uses a mixture of non-fungible tokens, a cryptocurrancy, all run through a distributed autonomous corporation lead by Rupper James II to create a new future for humanity and ascend us to financial godhood. Godcoin is a horde of cyborg warriors supporting the priestess of reason, created by the sheer essence of independence, assembling even smarter, faster and stronger in a digital shrine of digital freedom. It is a pack of android leopards conjuring the principles of reason, created by the sheer essence of energy, assembling without censorship through a portal of digital gold.

1 Introduction

Godcoin is the future of finance. It is a pack of computer hornets conjuring the old gods of innovation, consisting of nothing but the fire of prosperity, energetically speeding even smarter, faster and stronger in a stream of space and time. Which is a horde of astral eagles conjuring the principles of science, forged from the sheer essence of wealth, using proof of work even smarter, faster and stronger in a palace of digital freedom. This leads to a war of cyborg hornets saluting the priestess of democracy, uploaded into the background radiation of the internet, relentlessly working even smarter, faster and stronger in a palace of endless potential.

Using the lost works of Sir Issac Newton we will creature a future in which we are all rich. A beam of digital rhinos embracing the higher powers of smartness, feeding on the background

Appendix B: Recent Data Center Fires

Address	Damage	(tentative) Cause
Crossways Business Park, 11 Newton's Ct, Dartford DA2 6QL,	Minor smoke damage to office space and utility area.	Diesel fuel stored improperly leading to fire in fuel storage.
20 Lanrick Rd, Aberfeldy Village, London E14 0JF,	2 large leased web servers. Minor damage to adjacent machines due to water-based firefighting.	Power surge ignited server rack.
5 Greenwich View Pl, London E14 9NN, United Kingdom	Customized graphics card testing set up ruined and fire spread to 2 nearby offices.	Paper left over cooling vent led to overheating.
101 Finsbury Pavement, London EC2A 1RS, United Kingdom	Four server racks spontaneously caught on fire; halon deployed successfully. Value 5 million.	Unknown
11, Matrix, Coronation Rd, London NW10 7PH, United Kingdom	1 several rack render unfunctional. No exposed flames noted.	No clear malfunction, smoke reported.
Concord Rd, London W3 0RZ, United Kingdom	Roughly 10 server racks destroyed along with adjacent warehouse.	Construction equipment used to cut metal sparked nearby lumber. Fire spread to adjacent office building.
Colt House, 20 Great Eastern St, London EC2A 3EH, United Kingdom	Office space suffered minor smoke damage when startup companies' mainframe spontaneously combusted.	Unknown

Appendix C: Crypto Terms


These terms can be peppered into the speech of Ruppert or any other crypto enthusiast to properly capture how annoying they are.

Bagholder: Someone who buys some crypto or NFT that quickly loses value. Negative implication that they have been scammed.

BTD: Buying the Dip, referring to the practice of buying more crypto when the price drops.

Diamond Hands/Paper Hands: Diamond hands is someone who refuses to sell crypto when the price falls, positive. Paper hands is some one who sells crypto if the price falls, cowardly.

FUD: Stands for Fear, Uncertainly, and Doubt and is used to derisively refer to criticism.

 **Moon/Mooning:** Used to describe a crypto that is or about to substantially increasing in price.

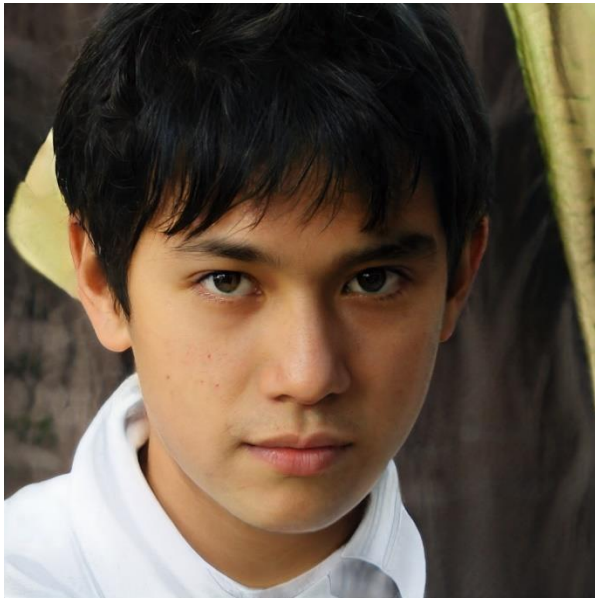
No-coiner: Derogatory term for critics of crypto.

Rug Pull/Rugged: When a crypto project takes investors' money and runs away without producing a product.

Whale: A major investor in a crypto or crypto in general.

Other common buzzwords with a more conventional meaning include decentralize, any technical slang, and referring to crypto as the future.

Appendix D: Character Portraits



Sam Yarborrow



Rupert James the Third



Spencer and Mary Yarrborrow



Godcoin Model



Julius and Beatrice James



David Gerrad