

THE CATEGORY

Stablecoins are becoming *the savings accounts of the internet.*

**The infrastructure that makes those balances productive does not exist yet.**

The stablecoin economy is assembling its own financial stack — **Issuance** (Circle, Tether) → **Settlement** (Ethereum) → **Payments** (Bridge, BVNK, Stripe) — every layer has a category winner. One does not. In TradFi every dollar earns through overnight repo or money market funds. In the stablecoin economy **\$270B+ sits at 0%** — plumbing never built.

DISTRIBUTION	Wallets · Neobanks · Fintechs · MNOs · Payment Platforms · Onramps
THESAUROS	<b>Cross-chain routing · AI optimization · Risk-adjusted rebalancing · Non-custodial · No lockup</b>
YIELD SOURCES	Aave · Morpho · Compound · Dolomite · T-bills · Tokenized treasuries (Q3 2026)
SETTLEMENT	Ethereum · Base · EVM L2s
ISSUANCE	Circle USDC · Tether USDT

## 01

### THE GAP

Every wallet and fintech holding stablecoin balances faces a forced choice: offer 0% and watch users leave, or become a DeFi operator.

**Neither is a business.**

**\$270B+ · 93%+**

of all stablecoins sit idle at 0%

**77%**

would open yield wallet in bank/fintech

BVNK/YouGov · 4,658 resp · 15 countries

## 02

### THE SOLUTION

One integration. Thesauros routes balances across every protocol to the best **risk-adjusted source** — lending, RWA, treasuries — moving only when it pays off after all fees.

**Up to 12% Net APY**

on USDC in production · organic yield

**\$33B+**

liquidity scanned · Aave, Morpho,

Compound, Dolomite

## 03

### THE POSITION

Chainlink owns the oracle primitive.

EigenLayer owns restaking.

**Thesauros is the yield primitive.**

Every stablecoin platform wanting to monetize balances routes through Thesauros. Category infrastructure.

**Mastercard / BVNK — \$1.8B**  
**Stripe / Bridge — \$1.1B**

M&A wave validates the category.

Yield middleware layer is next.

### WHY NOW

**\$1T+**

Migrating from banks into stablecoins this decade

**\$7.8T**

MMF capital compressing as Fed cuts rates

**~0%**

Onramp cost — entry barrier gone

Stripe: +30% MoM vol, 1H 2025

**GENIUS**

Act mandates third-party infra.

Thesauros is the statutory third party.

### TRACTION

PRODUCTION: Live on Base · EVM cross-chain deployed

YIELD: **Up to 12% Net APY on USDC**  
100% organic · no inflationary tokens

SECURITY: Hexens Tier-1 audit · 48h timelocks  
Pause guardian

PROTOCOLS: **\$33B+ scanned**  
Aave · Morpho · Compound · Dolomite

PIPELINE: Active LOIs with wallets and neobanks

Q3 2026: RWA + T-bill sources · second EVM chain

*No platform wants to pick one protocol and be wrong. They want the infrastructure that connects them to the entire yield market across every chain, automatically, without becoming a DeFi operator.*

**That is what Thesauros is.** *The market sees yield as a feature. Thesauros sees stablecoin balance monetization as the category.*