



# OpenTrade:

## Turning Idle Stablecoins Into Productive Treasury Assets

### EXECUTIVE SUMMARY

Fintechs, neobanks, and digital asset platforms sit on large pools of customer balances but lack the infrastructure to make those balances productive. As users increasingly expect yield to be a built-in feature of financial accounts, delivering it requires capabilities far outside a fintech's core business, including asset sourcing, legal structuring, compliance, and treasury management.

Traditional solutions are not designed for embedded distribution. Accessing money market funds or short-duration fixed income products involves slow banking rails, fragmented systems, and manual processes that break modern user experiences. Building in-house is time- and capital-intensive, while outsourcing to asset managers introduces limited liquidity, opaque fees, and loss of product control.

OpenTrade addresses this gap by providing turnkey, API-driven yield infrastructure, enabling fintechs to embed institutional-grade, compliant yield products directly into their platforms.



# OpenTrade

Turning Idle Stablecoins Into Productive Treasury Assets

## THE PROBLEM

### Fintechs as Accidental Asset Managers

Fintechs today act as custodians of customer balances at scale, creating an expectation that those balances should generate yield. While they control distribution and user experience, they are not built to function as asset managers. They lack the infrastructure to manage underlying assets, establish compliant structures, or operate treasury systems at scale. This creates a structural mismatch: fintechs own the customer relationship but cannot easily deliver one of the most in-demand financial features.

Existing options force fintechs into suboptimal choices. Leaving balances idle results in lost value and missed revenue. Integrating traditional financial products introduces slow settlement, intermediaries, and operational complexity. Building in-house requires significant time, cost, and specialized expertise. None of these paths provide a clean, scalable solution.

The challenge is not access to yield, but the inability to package it into a product that can be seamlessly embedded into fintech platforms. What's missing is compliant, programmable infrastructure that combines real-world assets with real-time access and a modern user experience. Large volumes of customer capital remain idle, fintechs fail to monetize their balance sheets, and users are forced to move funds elsewhere to earn yield. The ability to turn accounts into yield-bearing products remains inaccessible to most platforms.

## THE SOLUTION

### Yield Infrastructure as a Service

OpenTrade built a turnkey stablecoin yield infrastructure that operates through both APIs and blockchain-native integration. The platform allows fintechs and exchanges to embed white-labeled, compliant, RWA-backed yield products directly into their applications—without managing asset origination, legal frameworks, custody, or risk assessment themselves.

The infrastructure aims to deliver institutional-grade returns through stablecoins with 24/7 global access, real-time settlement, and on-chain transparency. Instead of opaque fund structures or banking cutoffs, customers gain programmable ownership of real-world assets with continuous liquidity availability.

# Why Avalanche



*Avalanche, as the underlying technology, is what is enabling us to move that fast, that efficiently, and that smartly.*

DAVID SUTTER — CO-FOUNDER & CEO, OPENTRADE

## BUILT FOR THE NEEDS OF BUSINESS

01

### Real-Time Settlement

Near-instant transaction finality enables continuous treasury rebalancing and real-time subscription/redemption flows.

02

### High Network Capacity

Global scalability without the congestion or performance degradation issues that can affect other networks.

03

### Institutional Track Record

Proven infrastructure for digital assets, RWAs and stablecoins provides validation for regulated finance.

04

### Global Composability

Seamless integration with existing smart contract platforms, protocols, wallets, and fintech tooling.

## BUILT FOR THE NEEDS OF BUSINESS

AUM ACHIEVED

# \$100M+

Across OpenTrade's stablecoin yield vaults

2025 GROWTH

# 550%

AUM growth over the course of 2025

STABLECOIN VOLUME

# \$250M+

In stablecoin yield investments and withdrawals in 2025

TRANSACTION GROWTH

# 668%

Month-over-month transaction volume growth since Nov 2024

PEAK YIELD

# 13.5%

APR across RWA and DeFi-backed vaults

END USERS

# 10M+

Earning yield via neobanks, exchanges,

# What This Means for Embedded Finance

## LOOKING AHEAD

OpenTrade demonstrates that stablecoins can function as productive treasury assets rather than idle balances or high-risk positions, transforming fintech platforms from passive deposit holders into programmable asset distribution channels. The infrastructure sits at the intersection of stablecoins, real-world yield, and fintech distribution—delivering compliant, institutional RWA returns natively on-chain at a scale that neither traditional asset managers nor pure DeFi protocols have achieved.

For Avalanche, OpenTrade validates the platform's capability to support real-time settlement, treasury management, and on-chain money markets with the performance and cost structure required for production financial systems.

## LIVE PARTNER EXAMPLES

### OpenTrade in Production

Real-world deployments powering yield infrastructure for fintechs globally. Real-world deployments powering yield infrastructure for

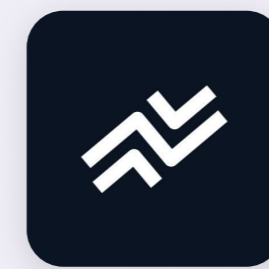


**Ontop**  
GLOBAL PAYROLL PLATFORM

Ontop is a global payroll and workforce management platform powering distributed teams across 150+ countries. In 2025, Ontop processed over \$1B in payroll for more than 60,000 workers, simplifying international hiring, compliance, and cross-border payments for modern companies.

#### OPENTRADE INTEGRATION

Ontop launched **Future Fund** via OpenTrade, enabling workers to earn up to 3% APR on USD balances within their Ontop Global Account. Integrated in under a month, workers automatically earn yield on paychecks while maintaining full liquidity.



**Littio**  
YC & CIRCLE-BACKED NEOBANK

Littio is a YC and Circle-backed neobank that allows users across Colombia to simply and securely convert pesos into dollars and euros, which they can save, transfer, and spend using a Littio debit card.

#### OPENTRADE INTEGRATION

Littio directly invests USDC and EURC from segregated, Littio-custodied wallets into yield-generating tokenized assets via OpenTrade. Clients earn competitive money market returns on idle balances while maintaining full flexibility through Littio's app.