



Meridian – Intelligent Yield Routing for Stablecoin Treasuries

By **Thesauros** · The smart layer between idle capital and optimal on-chain yield.

WHO WE ARE

Thesauros

The plug-and-play yield protocol for wallets, neobanks, and FinTechs.



Zero-R&D Integration

Standard API + ERC-4626 vaults.
Native yield in days, not months.



New Revenue Streams

Transform idle AUM into a high-margin
profit center via built-in revshare.



Institutional Security

100% non-custodial, deployed across
whitelisted Tier-1 liquidity markets.



Introducing Meridian

Meridian is Thesauros's dedicated **treasury yield routing layer** — purpose-built for DAOs, protocols, and on-chain treasuries that need automated, risk-adjusted yield on idle stablecoin reserves.

The Problem

Protocol treasuries hold billions in idle stablecoins earning 0% APY

The Solution

Meridian auto-routes treasury capital to optimal DeFi yield — fully on-chain, non-custodial

The Edge

Governance-ready, audited, and live — plug in via a single ERC-4626 integration

The Problem

Treasuries Are Bleeding Yield



Idle Capital

DAOs & protocols hold \$20B+ in stablecoins earning nothing.



Manual Risk

Treasury management is often slow, opaque, and overly reliant on manual governance.



Build Barrier

In-house yield infrastructure is expensive, time-intensive, and introduces security liabilities.

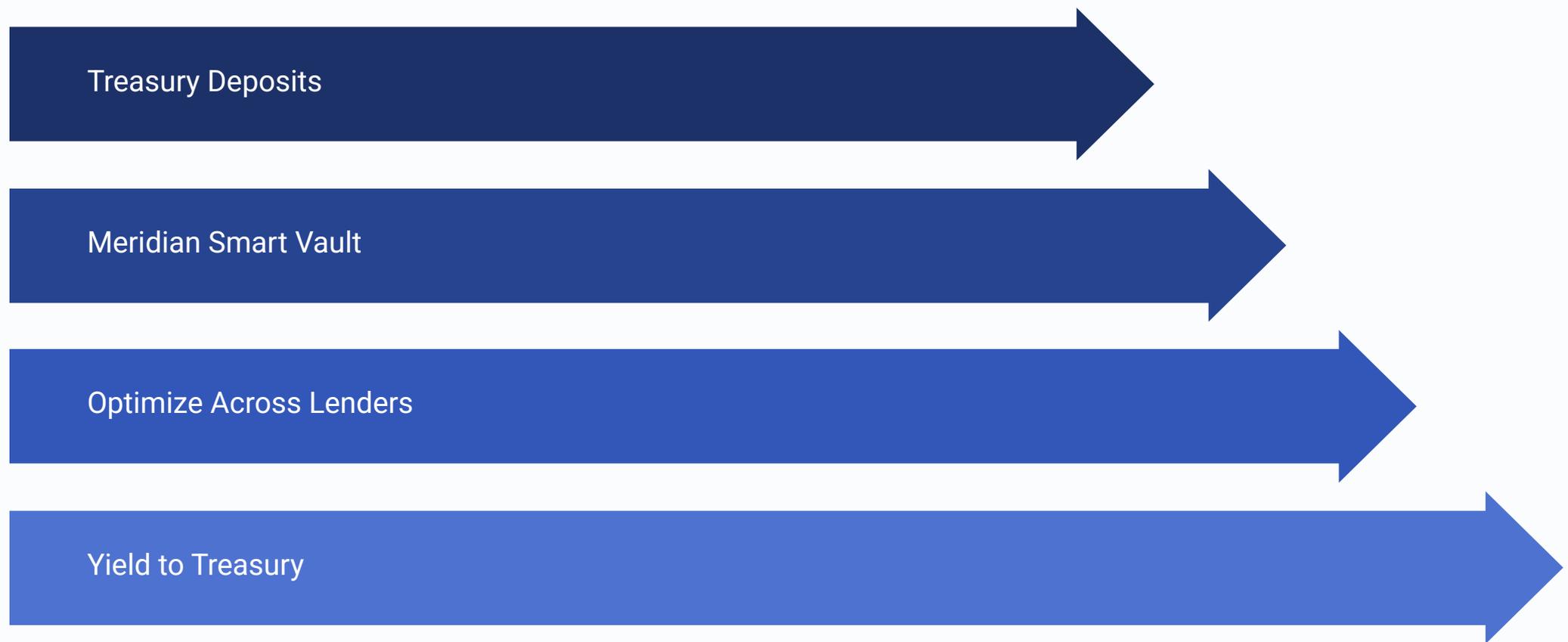


The Capital Gap

Approximately 90% of stablecoin supply remains unmonetized in standard multisigs.

The Solution

How Meridian Works



Meridian acts as the intelligent routing brain – monitoring rates every 4 hours, auto-rebalancing for optimal risk-adjusted APY, and returning yield directly to the treasury multisig.

Capital Allocation Strategy

Daily Earn

Capital is algorithmically routed to the best risk-adjusted APYs across top-tier DeFi protocols.

Partner Dashboards

Full Look-Through API for compliance and user reporting.

Core Concept

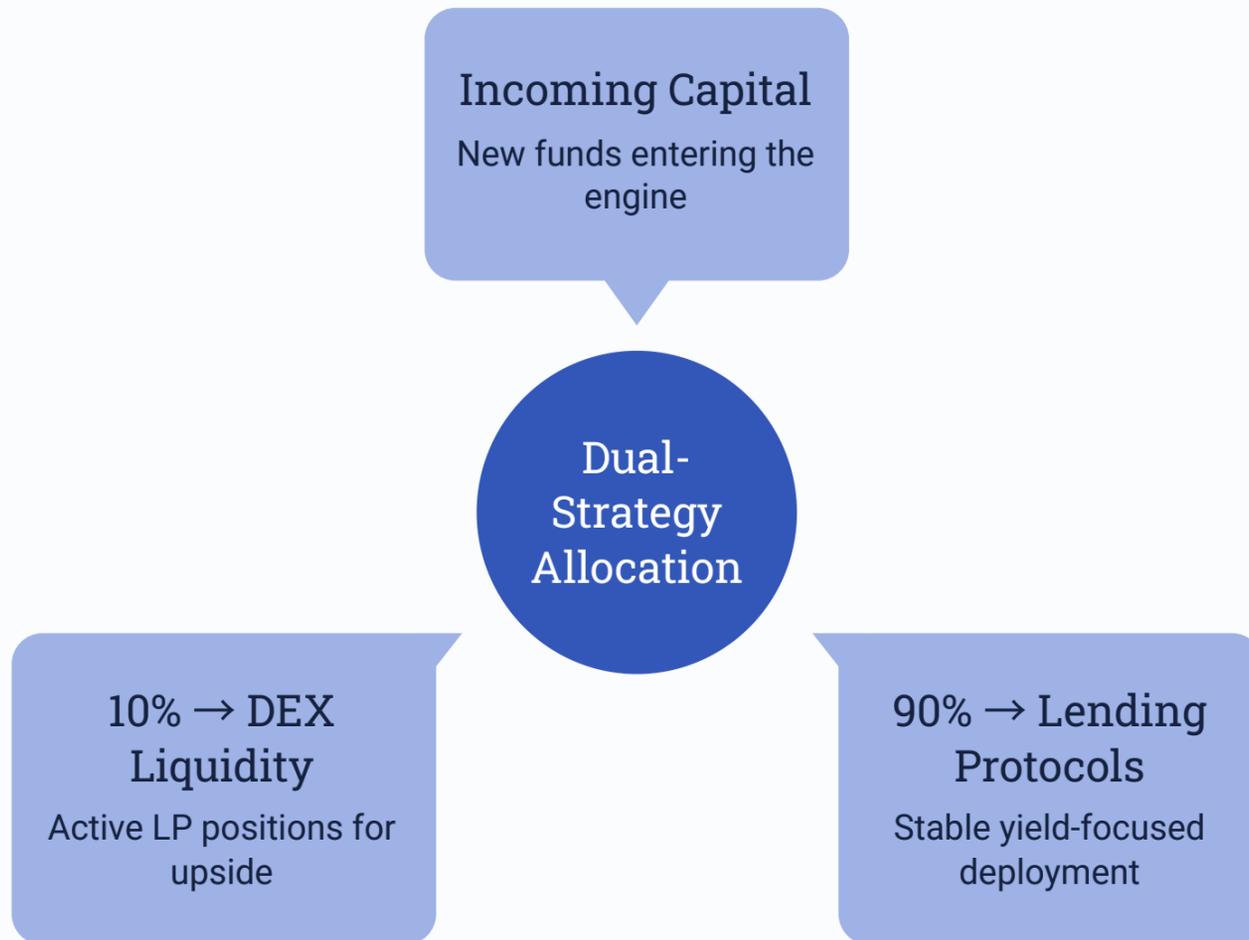
Thesauros is the universal ERC-4626 adapter that transforms any wallet or FinTech into a yield-generating powerhouse.

Smart and Auto

Plug-and-play architecture. We handle the smart contracts & integration; partners build the UI & acquire users.

THE CORE ENGINE: Dual-Strategy Capital Allocation

Meridian employs a sophisticated dual-strategy approach to capital allocation, dynamically balancing stable yield generation with higher-potential, actively managed positions.



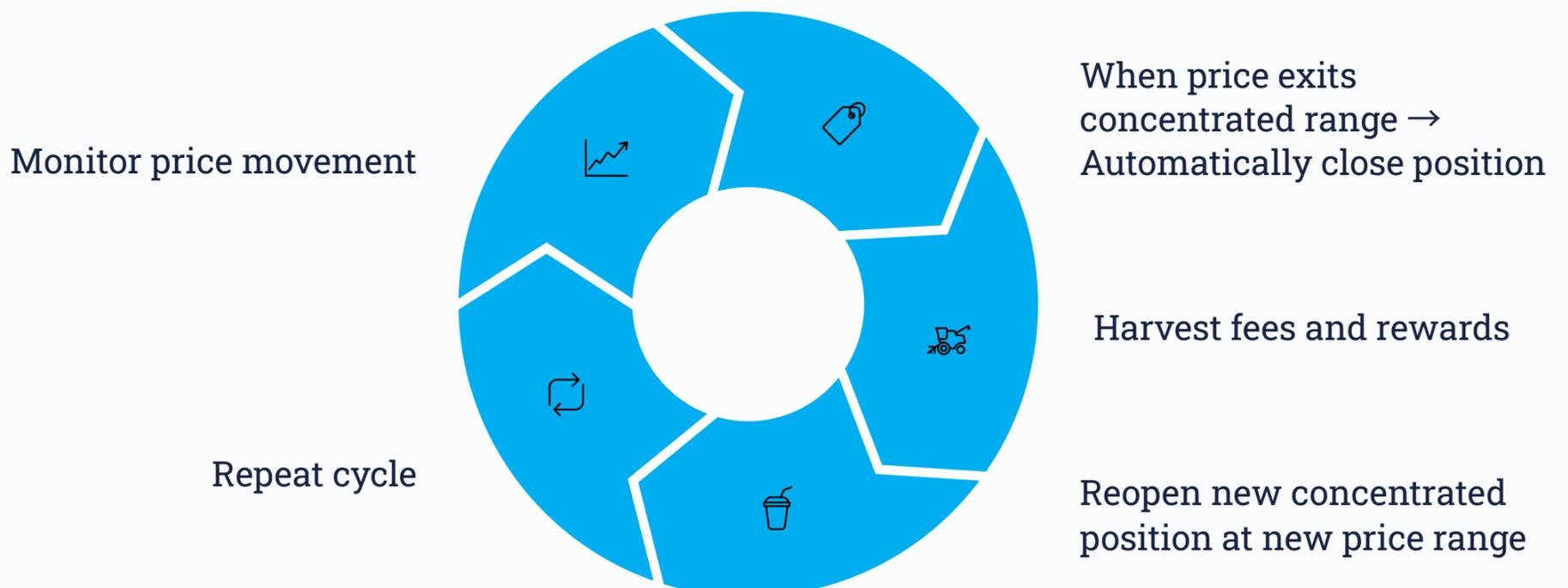
90% Lending Protocols

- Aave, Compound, Morpho
- Stable yield generation
- Low volatility
- Continuous APY returns

10% Concentrated Liquidity (DEX)

- Uniswap V3, Balancer
- Concentrated LP positions
- Price range monitoring
- Automatic position rolling when price exits range
- Higher yield potential with active management

Position Management





Dynamic LP Repositioning as Price Changes

Concentrated Liquidity Management:

When stablecoin prices fluctuate, Meridian's automated system continuously monitors the price movement and adjusts LP positions to maintain optimal capital efficiency.

Key Features:

- Real-time price monitoring across Uniswap V3 and Balancer
- Automatic range adjustment when price exits concentrated liquidity zone
- Harvest accumulated fees before repositioning
- Reopen new concentrated position at current price range
- Minimize slippage and gas costs through optimized rebalancing

This dynamic repositioning ensures that capital remains productive and earning maximum LP fees even as market conditions change.

LP ROUTING ARCHITECTURE: Automated Position Management



User Deposits to Smart Vault

90% to Lending / 10% to Concentrated Liquidity

Concentrated Liquidity: Monitor & Rebalance

Harvest Yields & Return to Users

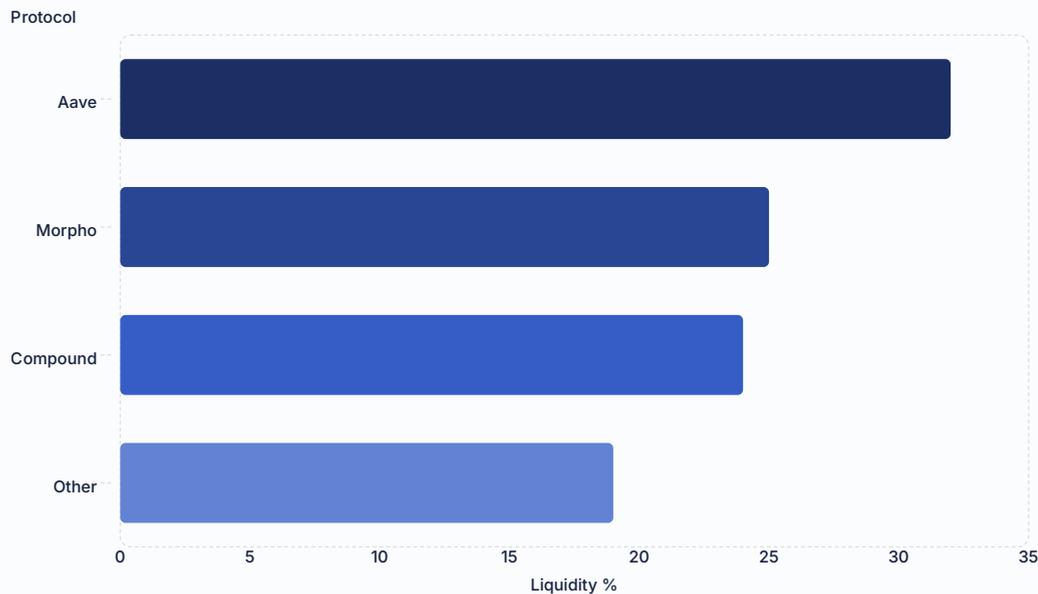
This architecture ensures dynamic optimization of stablecoin reserves, maximizing yield while actively managing risk across diverse DeFi protocols.

Key Performance Metrics:

- **Lending Yield:** 5-8% APY (from Aave, Compound, Morpho)
- **LP Fee Yield:** 4-10% APY (when in range, from Uniswap V3 / Balancer)
- **Total Blended Yield:** 5.4-9% APY (dynamically balanced)

Enterprise Security & Supported Protocols

Liquidity Distribution



\$33B+ Scanned

Total Value Locked across supported Tier-1 protocols

Non-Custodial

Funds never leave on-chain – we never touch assets off-chain

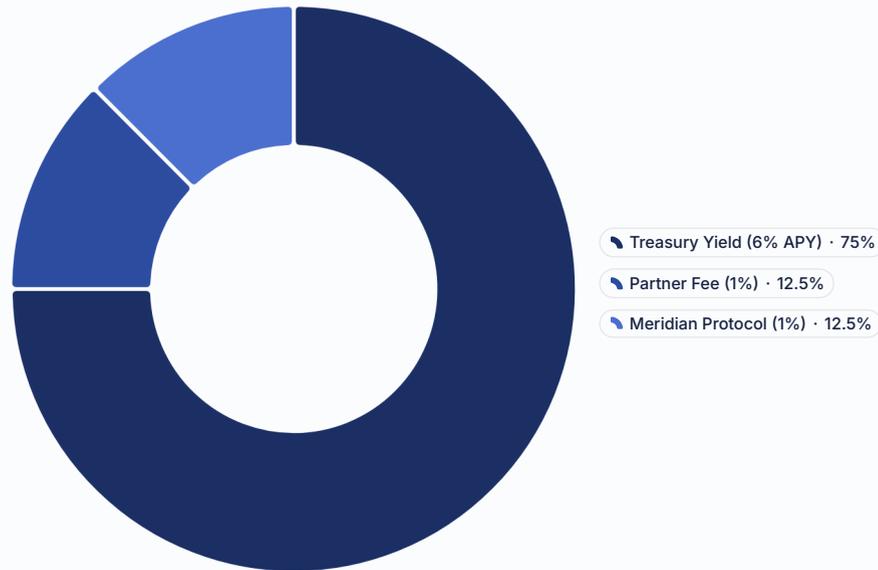
No Leverage

Pure routing – no derivatives, no leverage, minimal protocol risk

Exposure Caps

Algorithmic limits prevent over-concentration in any single protocol

Aligned Incentives for Treasury Partners



Base Unit: \$100M TVL · 8% Gross Yield

Every integration functions as an **active sales partnership**. The revenue share model ensures that Meridian's growth is directly aligned with the partner's P&L performance.

\$6M / yr

Treasury / DAO yield at 6% APY – primary retention driver

\$1M / yr

Partner fee – the core growth incentive

\$1M / yr

Meridian net protocol revenue



Why Now

Riding the Trillion-Dollar Stablecoin Wave

\$300...

Supply Today

Current global
stablecoin market cap

\$1.2T

Projected 2028

Projected stablecoin
market cap (Source:
Coinbase)

0%

Yield as Default

The industry standard
for next-cycle
stablecoin products

"Stablecoin supply is already massive (>\$275B) and points to ~\$1.2T stablecoin market cap by 2028" – Coinbase

Audited, Integrated, and Live

1

Phase I · \$0–\$10M TVL

Proof of concept. Founder skin in the game (\$2M+). Track record on Dune/DefiLlama.

2

Phase II · \$10M–\$100M TVL

Mid-tier DAO & wallet integrations. Launch AA-rated low-risk vaults.

3

Phase III · \$100M–\$300M+ TVL

Tier-1 protocols, neobanks, white-label strategies, TGE.

>10% Net APY

Rolling 30D performance average.

5 Active LOIs

Tier-2 wallets & neobanks in B2B pipeline.

Hexens Audit

Tier-1 security audit completed.

Live integrations: **Aave · Compound · Morpho · Dolomite**

The Team & The Ask

Seed Round: Raising \$2.0M



Konstantin Kuznetsov

Founder & CEO · Co-Managing Partner, TENZOR CAPITAL (\$50M+ AUM)



Ivan Borisov

CTO · Ex-MixBytes, BTC-Alpha, 3Commas, Locus Finance



Gleb Levi

CPO · Ex-WeFi, Trustee Wallet, Zeply (acquired)



Artem Chernetsky

Head of Strategy · Ex-Everstake, WeFi

Target Capital

\$2.0M · Valuation \$20M–\$35M (step-up structure)

45% Engineering

Smart contract audits & core dev

40% B2B

Partnerships & technical integrations

15% Liquidity

Initial protocol seeding & routing