

FlowUSD: The future of DeFi's synthetic liquidity

Prepared by Flow Finance Team

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<https://flowusd.xyz>



Empowering decentralized
finance with **real-time
price adjustments and
governance-driven
stability.**

OUR MISSION

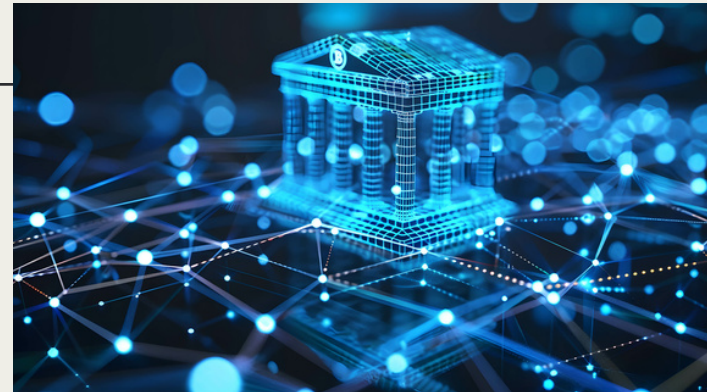
FlowUSD aims to redefine the stablecoin landscape by delivering a decentralized, self-regulating digital asset that adapts seamlessly to market dynamics. Its mission is to empower decentralized finance ecosystems with a **stabilized, transparent, and governance-driven** utility, providing liquidity, fostering security, and supporting long-term scalability in the evolving digital economy.

NEW APPROACH TO DEFI UTILITIES



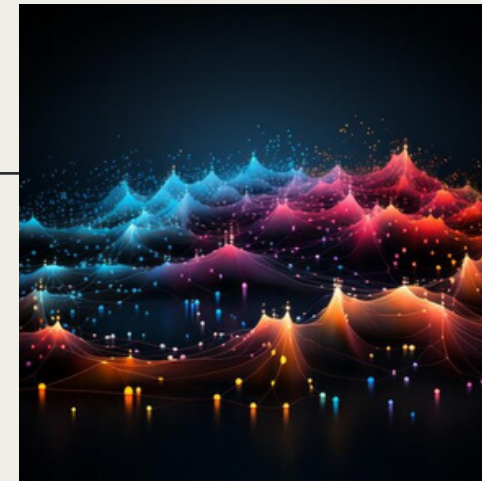
Scaling **Smart finance**

FlowUSD's dynamic approach ensures that decentralized finance platforms can scale seamlessly, maintain liquidity, and drive stability, all while adapting to the evolving needs of the digital economy.



Simplifying **Technology**

With seamless integration, automated governance, and real-time supply adjustments, FlowUSD removes barriers to entry, making decentralized finance accessible to everyone, from developers to end users.



Solving **Adaptation**

The adaptive mechanism empowers users and platforms to navigate volatility with confidence, creating a more resilient and responsive financial landscape.



Innovating **Decentralization**

It enables users to directly influence the future of finance through transparent decision-making, while its adaptive mechanics create a resilient, trustless ecosystem.

UNIQUE OPPORTUNITIES FOR DEFI AND LIQUIDITY PROVIDERS

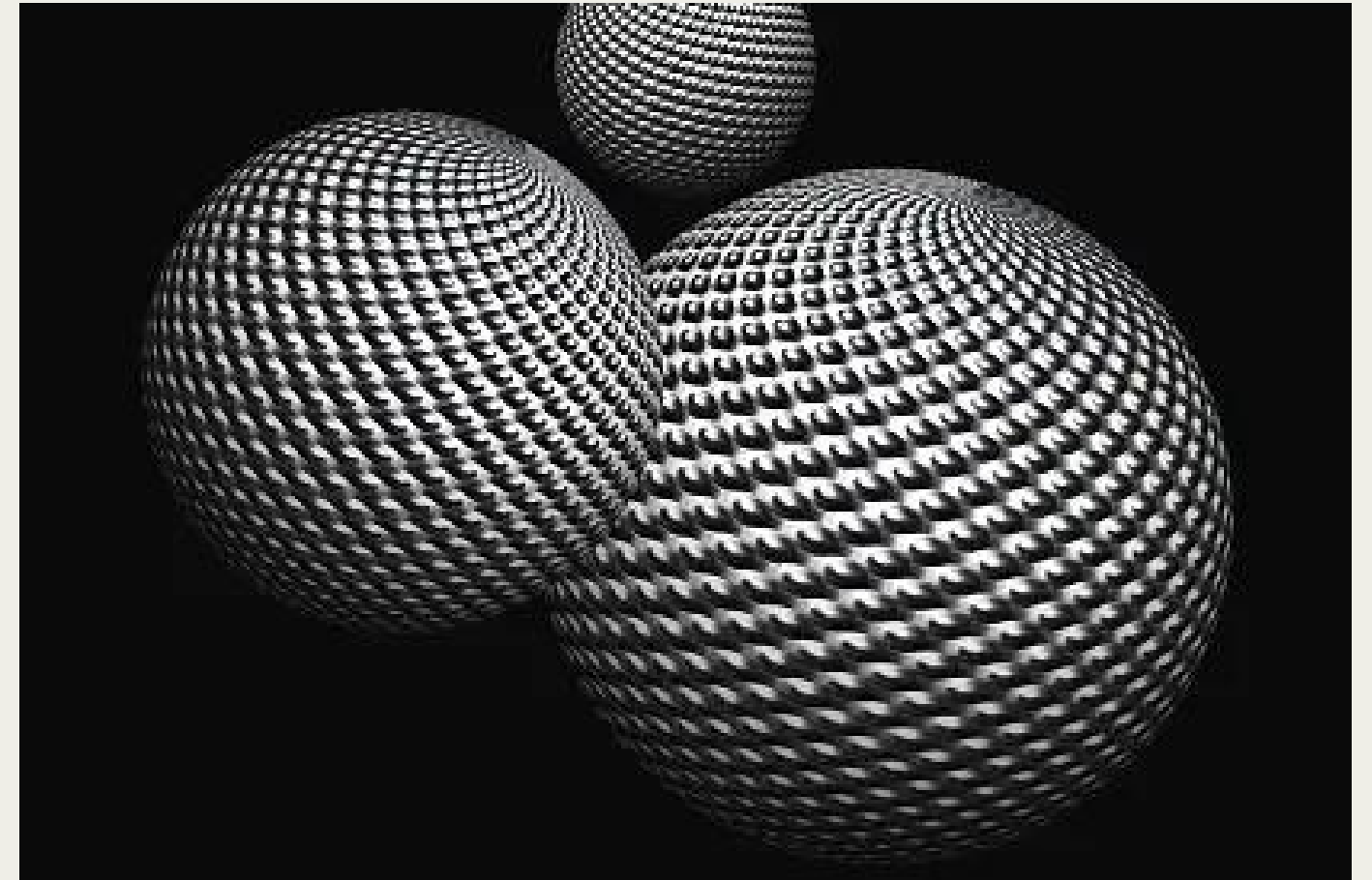
Unlike traditional stablecoins, FlowUSD's real-time price adjustments and decentralized governance enable platforms to scale rapidly, optimize liquidity, and offer higher yields. This unique flexibility positions FlowUSD as the cornerstone of a new era in decentralized finance.

Internal and non-oracle features to match the stabilization governance for a different DeFi experience.



FEASIBLE MECHANISM FOR YIELD-BEARING PROTOCOLS

Leveraging real-time price deviation metrics, FlowUSD ensures liquidity optimization and minimizes impermanent loss by **adjusting the circulating supply in response to volatility**. Its decentralized governance model allows protocol operators to fine-tune parameters such as minting thresholds and burn rates, enabling higher capital efficiency, consistent yield generation, and improved risk management within DeFi yield strategies.



COMPETITIVE ANALYSIS

Unlike static stablecoins that rely on centralized mechanisms or rigid supply models, FlowUSD is developed to leverage **dynamic, market-driven supply adjustments** and act as a decentralized governance structure.

COMPETITIVE ANALYSIS

USDT (Tether)

While USDT offers high liquidity and broad adoption, it has faced criticism regarding transparency and reserve audits.

sUSD (Synthetix USD)

sUSD is completely over-collateralized with price oracle integration. It may harm the stability process due to collateral risks.

OUSD (Origin Dollar)

Its yield generation depends on backed tokens and governance decisions. Such issues increase the risk of implementation in continuous periods.

KEY NUMBERS (2025-26)

\$300b

*Stablecoin's total
market cap (2025)*

\$6t

*Transaction of
stablecoins (2025)*

\$500m

*FlowUSD's initial
TVL*

\$1b

*FlowUSD's initial
diluted valuation*

\$250m

*FlowUSD's initial
market cap*

~8-10%

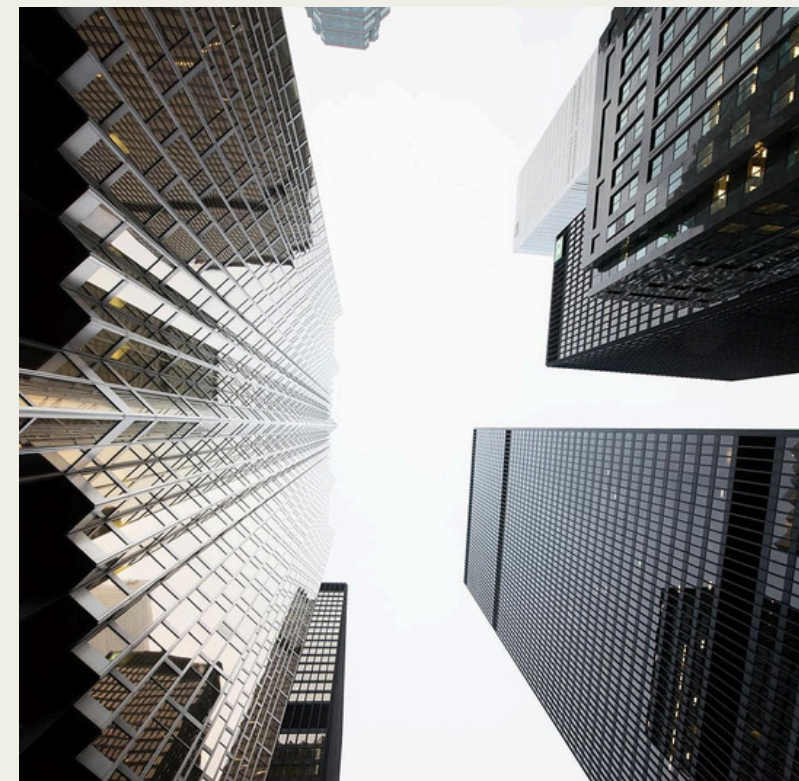
*FlowUSD's
dynamic APY*

8

*Supported chains
and protocols*

200%

*Annual users'
growth rate*



PATH TO ACCELERATION

●	●	●	●	●
<i>Adapt</i> Q2 2025	<i>Evaluate</i> Q3 2025	<i>Launch</i> Q4 2025	<i>Accelerate</i> Q1 2026	<i>Expand</i> Q2 2026
Plan the strategy and define a clear roadmap to propose a different synthetic stablecoin thought.	Teaming up and drafting the key values and technical essentials development.	Settling the main technical procedures and deploying the core smart contracts on initial chains and protocols.	Expanding the ecosystem and locking more liquidity pools to reach \$1b assets locked in LPs and DeFi platforms.	Joint integrations with other capable protocols and blockchain networks for a sustainable decentralized yielding mechanism.

Join us in revolutionizing access
to synthetic decentralized
finance frameworks and
pathways!

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