APYX OVERVIEW

Welcome to Apyx

Double-Digit Yield for Everyone

> Apyx's apxUSD is not a traditional fiat-backed stablecoin, such as USDT or USDC. Instead, apxUSD is an over-collateralized, dividend-backed synthetic dollar whose stability is supported by a reserve of crypto-related dividend-bearing real world assets. apxUSD is not directly redeemable for those underlying assets; redemptions are settled in USDC.

Overview

Apyx is the first Dividend-Backed Dollar (DBD) protocol backed by variable rate perpetual preferred stock such as STRC issued by Strategy (MSTR). Apyx is currently live on Ethereum, Base, BNB Chain, and Solana.

Apyx uses a two token model.

- **apxUSD**: a synthetic non-yield bearing stable asset intended to provide deep liquidity in secondary markets and broad usability as a collateral asset across DeFi and CeFi. apxUSD is intended to be over collateralized at all times.
- **apyUSD**: Apyx's yield asset, a yield-bearing stablecoin (YBS) that accrues yield from dividends paid by Digital Asset Treasury (DAT) companies such as Strategy (MSTR).

In the future, Apyx will have a governance token, APYX, which will be used to influence the future, development, and treasury management of the protocol. APYX tokens are intended to launch with value accural mechanisms enabled.

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Quick Links

Website ↗ · App ↗ · X ↗ · Discord ↗ · Telegram ↗ · GitHub ↗ · Reddit ↗ · LinkedIn ↗

Contract Addresses

Chain	apxUSD	apyUSD
Ethereum Mainnet	0x98A878b1Cd98131B271883B390f68D2c90674665 ↗	0x38EEb52F0771140d10c4E9A9a72349A329Fe8a6A ↗
Base	0xD993935E13851dd7517af10687EC7e5022127228 ↗	0x2c271ddF484aC0386d216eB7eB9Ff02D4Dc0F6AA ↗
BNB Chain	0x6b3788Fd6604BBF03c5378D24e57BB334BAAD4aF ↗	0xa14556f13516C53FF035858Ffd21E1625e7EADfd ↗
Solana	HAYQtfJEQ9DbDbaHEhxfGsWbSZ3ywthdsVB3PuB72DYe ↗	Ex8hKasfFCfj3yGuN5TyYRUjHePgVs3uYUJRT8geT7rv ↗

What Makes Apyx Different

Apyx redefines what it means to be a dividend-backed dollar, delivering competitive yield, institutional-grade transparency, and proven backing that sets it apart from traditional stablecoins.

1. Competitive Yield in a Zero-Yield World

Unlike the vast majority of stablecoins (USDT, USDC) that offer little to zero yield, Apyx provides double-digit returns to holders. While traditional stablecoins lose purchasing power through inflation, apyUSD delivers double-digit yield. Now, idle capital can be productive, yield-generating assets without sacrificing stability.

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2. Backed by Publicly Listed Preferred Equity

Apyx is collateralized by publicly traded preferred equity products from Digital Asset Treasury (DAT) companies. These are real, publicly-listed securities with transparent pricing, dividends, and regulatory oversight, providing a fundamentally different backing mechanism than traditional stablecoins.

3. Superior Transparency

While many stablecoins publish limited attestations or vague reserve breakdowns, Apyx provides full transparency through:

- Daily updated NAV dashboards
- Real-time visibility into underlying collateral
- Verifiable holdings of exchange-listed securities
- No hidden strategies or black box operations

Unlike some yield-bearing stablecoins that rely on opaque trading strategies, Apyx's returns come from transparent, publicly-traded instruments.

4. Supported by a Publicly Listed Company

Apyx is supported by the team behind DeFi Development Corp. (Nadsaq: DFDV) ↗, the first SOL DAT. As such, Apyx brings institutional-grade governance and accountability rarely seen in stablecoins. This backing provides:

- Regulatory compliance infrastructure
- Established capital markets relationships
- Long-term sustainability and credibility
- Alignment with public market shareholders

5. Crypto & TradFi Veteran Team

The founding contributing team combines decades of experience across both traditional finance and crypto:

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- Deep expertise in capital markets, derivatives, and risk management
- Track record of launching and scaling successful DAT products
- Understanding of both institutional and DeFi user needs
- Proven ability to navigate regulatory and market challenges

The Result: Apyx delivers what stablecoins have failed to provide - meaningful yield, institutional transparency, and verifiable backing, all while maintaining the stability and accessibility users expect.

> The acquisition of apyUSD is not offered to persons in a sanctioned jurisdiction or to any person who resides in, or has its registered office in, the United States, the European Union, or the European Economic Area.

Next
The Digital Credit Thesis

Last updated 5 days ago

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