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Product

Transparency

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Automations

# Put idle USDC to work

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Loyal moves eligible USDC into Earn automatically while customers keep control.

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Money has two jobs. It needs to be ready when a customer needs it, and it should earn when they do not. Loyal handles both. The customer chooses how much USDC stays available. Loyal checks the balance and moves only the eligible amount into an approved Earn position. The customer keeps root control of the account.

**Available today:** Balance Sweep & Earn. Yield is variable, and supplied funds remain exposed to the risks of the underlying lending market.

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## What that means for a customer

### Keep money ready

The customer sets the USDC amount they want to keep available for spending, refunds, or payouts.

### Earn on the rest

USDC above that reserve can move into the customer's Earn position through an approved USDC path.

### Stay in control

The customer approves access and can pause new sweeps, withdraw, or approve closure.
Loyal does the recurring work. It does not receive the customer's private key, grant itself root authority, or choose an unrestricted destination.

## Why automate this

Without automation, someone has to notice each new balance, decide what must remain available, and move the rest by hand. That delay leaves usable capital untouched and creates more work as a product grows. In a mid-August 2025 snapshot, Gauntlet identified **$1.05 billion, or 11.8%, of Solana USDC in DeFi protocols**. Its methodology covered direct USDC balances associated with the top 100 protocols by total value locked. Read the report.

Money outside those measured positions is not automatically idle or safe to deploy. Customers still need operating liquidity and reserves.

## Start with one bounded job

Balance Sweep & Earn is Loyal's first bounded job. The same model can support other financial workflows when each one has a clear trigger, an allowed action, a limit, verifiable evidence, and a customer-controlled exit. That possibility does not mean every example is available today. The Automation catalog separates the live product from illustrative and unsupported workflows.

## Where should you start?

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## See one balance move

Follow a $10,000 example from customer approval through sweep and exit.
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## Evaluate Loyal for your business

Review product fit and the decisions your team must own.
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## Understand control and risk

See who controls the account, what Loyal can do, and what can still go wrong.
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## Build with Loyal

Choose the supported integration path and the evidence you must verify.

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[How Loyal works]

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