Welcome to USD.AI

The dollar that builds AI, wherever it forms.

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USD.AI provides AI infrastructure operators with strategic, non-dilutive financing facilities structured to meet institutional scale requirements. The protocol originates non-recourse loans secured by GPU infrastructure and asset-level cashflows, enabled by onchain credit instruments that give capital providers liquid, transparent exposure to income-producing compute assets.

The result is a two-sided credit market: **Borrowers** access the capital they need to build and scale, and **Depositors** access yield that reflects the actual economics of AI infrastructure rather than token subsidies or trading fees.

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For Depositors

Capital providers seeking yield-bearing exposure to GPU-backed credit through liquid, composable onchain instruments.

For Borrowers

AI infrastructure operators looking to finance GPU acquisitions or data center buildouts.

For Developers

Technical readers evaluating the protocol architecture, smart contract design, or integration surface.

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How the Protocol Works

Operators apply for financing facilities secured by their GPU fleet and the cashflows those assets generate. Loans are non-recourse: recourse is limited to the collateral itself, not the operator's broader balance sheet, but have springing recourse to the operator's corporate entity in the event of fraud or other malicious behavior. Eligibility and loan-to-value parameters are set by the protocol and evaluated at the asset level.

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Depositors deposit stablecoins in order to mint USDai, a fully-backed synthetic dollar redeemable at any time. Yield seekers stake USDai in order to mint sUSDai, which captures yield from both GPU loans (active deployments) and Treasury bills (idle reserves), with the yield reflected in the exchange ratio between USDai and sUSDai.

The Instruments

USDai

USDai is a fully-backed synthetic dollar collateralized by PYUSD, which is in turn collateralized by US Treasuries and cash equivalents. USDai does not accrue yield. It is designed as a liquid, composable instrument: a stable unit of account and medium of exchange across DeFi protocols and centralized markets, and the entry point through which capital enters the protocol.

sUSDai

sUSDai is the yield-bearing counterpart to USDai and the protocol's primary credit instrument for capital providers. It accrues yield as the underlying loan book and Treasury bills generate yield, which is reflected in the exchange ratio of USDai : sUSDai.

Yield comes from two sources: interest paid by GPU infrastructure borrowers on outstanding loan facilities, and Treasury bill yield earned on capital held in reserve between deployments. Both streams accrue automatically and continuously into the sUSDai exchange rate.

Depositors holding sUSDai are earning from the protocol's loan book without originating, underwriting, or managing individual loans.

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Governance

USD.AI is governed by CHIP, the protocol's governance token. CHIP enables voting on the parameters that determine how the protocol operates: which hardware qualifies as collateral, how interest rate tiers are structured across asset classes, how protocol fees are set and allocated, and how the collateral universe expands over time.

For borrowers, governance determines the terms under which their assets qualify for financing.

For capital providers, it determines the risk parameters and yield structure of the instruments they hold.

Both sides of the protocol have a direct stake in how governance decisions are made.

Community

- Website: https://usd.ai
- Telegram: https://t.me/usdaiofficial
- Twitter: https://x.com/USDai_Official

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