

Margarita Finance launches agentic stablecoin technology with 20% APY Yield-Bearing Token

DeFAI Protocol Simplifies Onchain Investment Management Through AI-Powered Custom Vaults and SOL20 Stablecoin

ZURICH, SWITZERLAND, July 3, 2025 /EINPresswire.com/ -- [Margarita Finance](#) announced the launch of its agentic stablecoin technology to an invite-only user base this week, introducing a DeFAI protocol that automates AI-based institutional investment management through yield-bearing stablecoins.

The company's new protocol autonomously builds and issues institutional investment products, wraps them into proprietary vaults with automated monitoring, and makes them investable through yield-bearing stablecoins. The first curated offering, SOL20, provides a 20% expected return (APY) to users powered by AI-based options trading. This way, DeFi users get access to institutional trading strategies usually reserved to Wall-Street hedge funds.



Logo

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Matthias Wyss

"We've streamlined the operational complexity of institutional DeFi by reducing it to a single coin purchase," said Matthias Wyss, CEO of Margarita Finance. "Our protocol handles the entire investment pipeline autonomously while our team provides direct support to clients, making sophisticated DeFi strategies accessible to everyone."

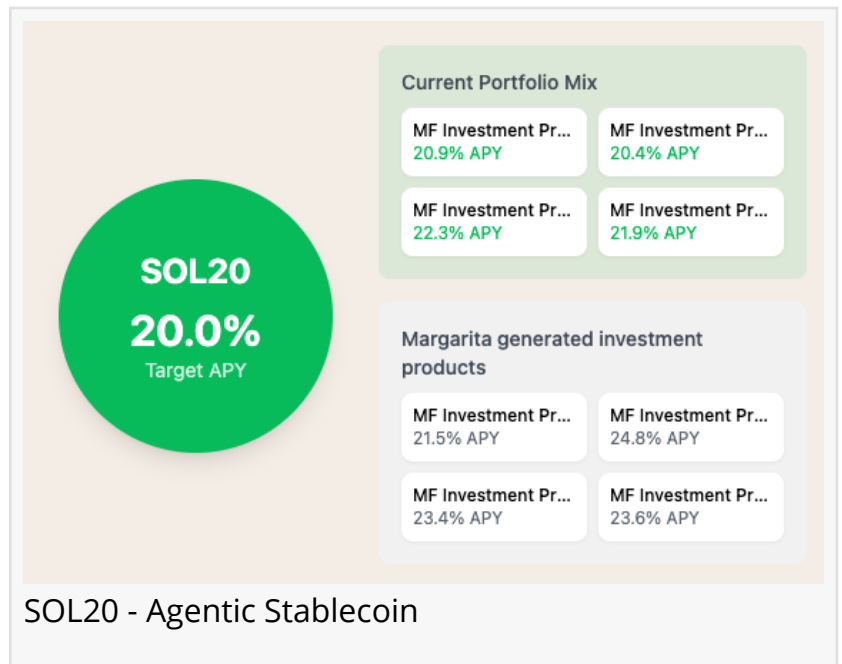
The technology builds on top of Margarita Finance's existing AI bartender feature, launched earlier this year, which provides users with AI-advised custom investment products through conversational interface. The new agentic stablecoin capability extends this service by offering curated investment strategies that generate yield through autonomous vault management.

The DeFAI protocol operates by creating custom investment strategies, packaging them into monitored vaults, and wrapping them into easily accessible stablecoins that are backed by the

underlying yield-generating assets. This approach allows users to access institutional DeFi investment strategies through a single token purchase.

Margarita Finance's end-to-end value capture model now encompasses both consulted custom investment products and curated yield-bearing stablecoins, providing users with multiple entry points into AI-managed DeFi strategies.

The invite-only launch phase allows the company to onboard users with direct support while testing the protocol's performance under live market conditions.



About Margarita Finance :

Margarita Finance is an agentic- DeFi protocol that simplifies investment management through automated strategies and user-friendly interfaces. The company's technology combines artificial intelligence with decentralized finance to create accessible investment products for both institutional and retail users.

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