

STABLECOIN 2.0 – The Past is Prologue



What's Stopping Stablecoins From Eating the World?

What regulatory environment and structure is required?



What tech is required?



What integrations are required?

STABLECOINS MARCH OF PROGRESS

Stablecoins have undergone a rapid evolution under tech, use-case, and regulatory fire

Stablecoin MVP

Early algorithmic stablecoins with nascent stability models

Early fiat / asset backed stablecoins with nascent transparency models

Very limited regulatory acceptance

ETH only

Critical Point: THEY WORKED and solved a need

GET IT DONE



Stablecoin V1.0

Battle tested algorithmic stablecoins

Increasing transparency and reporting on reserves

Greater regulatory efforts (but still limited acceptance)

ETH dominated

Critical Point: BETTER, but still limited

MAKE IT BETTER



Stablecoin V2.0

Continued evolution of “on-chain central bank” model for algo stables

Move to hybrid bank / tech issuance models to optimize regulatory acceptance with functionality

Multi-chain issuance and interoperability

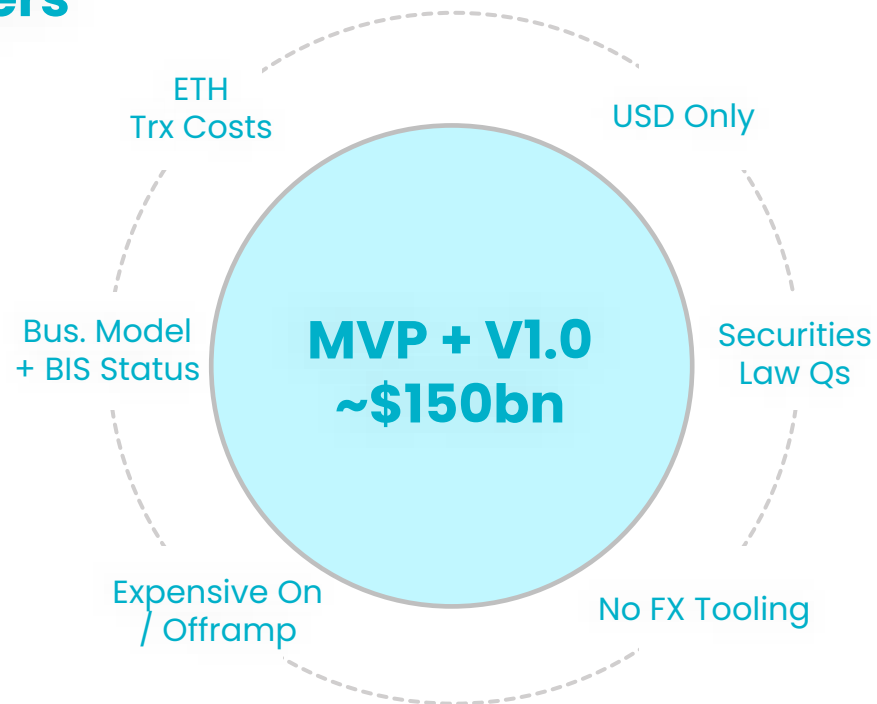
Critical Point: READY for fiat equivalency

EAT THE WORLD

There Are Still A Variety Of Factors Keeping Stablecoin Dominance Artificially Small

MVP and V1.0 Stablecoin Models Have Experienced Explosive Growth, but V2.0 is Required to Gain True Mainstream Adoption (TAM in the Trillions)

Limiters



Alternate Chains



Alternate Currencies

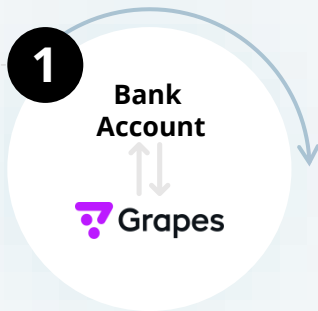


ILLUSTRATIVE CUSTOMER JOURNEY THROUGH ALGO ECOSYSTEM

Sample Customer Journey Through The Algo Ecosystem

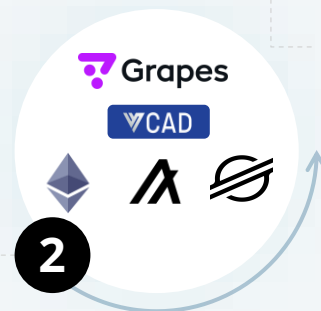
- **Connect Bank Account to Grapes and Set Up Grapes ID**

KYC and connect your fiat account for two-way flow between VCAD, VUSD and fiat



- **Get Multi-Chain VCAD / VUSD using Grapes for Zero Fees**

Send Fiat into Grapes' account and have VCAD / VUSD / USDC settled into your non-custodial Grapes Wallet



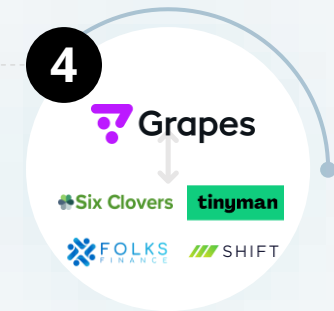
- **Earn Yield Through Grapes Wallet and Algo DeFi Ecosystem**

Leverage YaaS industry leading yield generation and analytics platform to earn sustainable yield on VCAD / VUSD in the Algo ecosystem



- **Seamlessly Connect Grapes To 3rd Party Applications**

Leverage Grapes ID, Algo and Wallet Connectivity to seamlessly fund digital asset accounts throughout the ecosystem



Powered by Grapes wallet