

Proposal: Interchained AI-Powered RWA Yield Vaults

Strategic Opportunity

Let's launch an AI Yield Vaults inside Elara Wallet to let users deposit USDT, USDC, and ITC to earn stable, optimized yields from tokenized Real World Assets (RWAs).

This combines our live infrastructure with the fastest-growing sector in crypto.

Core Product

Users deposit stablecoins or ITC → AiAssist automatically allocates and rebalances across high-quality RWAs (real estate, telecom infrastructure, commodities, treasuries, etc.) targeting 8–15% APY.

Why Allow ITC Deposits?

- Gives ITC holders real yield instead of pure speculation.
- Drives genuine demand and utility for ITC (locking + yield farming).
- Reduces circulating supply and strengthens tokenomics.
- Creates a positive flywheel for price appreciation and ecosystem growth.

Global Reach Strategy

1. Africa-first but globally accessible. Region-specific vaults: African real estate/telecom, Asian tech/infra, European bonds, Latin American commodities, Middle Eastern energy.
2. Multi-language support and localized marketing.

AiAssist RWA Optimization – How It Adds Value

AiAssist serves as the intelligent brain of the vaults with the following core components:

- Multi-Source Data Ingestion: Pulls on-chain data (yields, liquidity), off-chain feeds (oracles), risk metrics, and user profiles in real time.
- Dynamic Risk Scoring Engine: Assigns real-time risk scores (0–100) based on volatility, liquidity, counterparty risk, and regulatory factors.
- Portfolio Optimization Algorithm: Uses modified Mean-Variance Optimization + Reinforcement Learning to maximize yield while keeping risk below user thresholds. Rebalances every 4–6 hours or on significant events.

- Predictive Yield Forecasting: LSTM + Transformer models forecast short-term (24h–7d) and medium-term yields using historical and real-time data.
- Personalization Engine: Tailors allocations based on user risk profile, deposit size, and preferred regions.
- Safety Guardrails: Circuit breakers, diversification rules (max allocation per asset), and full on-chain transparency for every decision.

Example User Flow:

User deposits 1,000 USDT + 500 ITC → AiAssist allocates across African real estate, US Treasuries, and telecom infra → Continuously monitors and rebalances → User sees clear dashboard with APY, risk score, and transaction history.

Expected Benefits

1. For Users: Easy access to stable, intelligent yield in emerging and developed markets.
2. For Interchained: Higher wallet usage, increased on-chain volume, new revenue from performance fees (0.5–1%), stronger token demand.
3. Competitive Edge: Most RWA platforms offer static yields. Interchained offers intelligent, adaptive yields powered by AiAssist.

Phased Roadmap

Phase 1: MVP (Q2 2026 – 8–10 weeks)

- Single vault: USDT/USDC + ITC → tokenized Treasuries + African real estate.
- Basic AiAssist optimization with manual oversight.
- Launch inside Elara Wallet.

Phase 2: Multi-Asset Expansion (Q3 2026)

- Multiple vaults (telecom infra, commodities, global treasuries).
- Full AI automation + advanced risk scoring.
- Auto-compounding and performance dashboard.
- Initial global marketing (Asia, Latin America, Europe).

Phase 3: Advanced Optimization (Q4 2026)

- Cross-chain routing via wITC.
- Predictive AI models for yield forecasting.
- Africa + global RWA pools fully operational.
- Performance fees activated as revenue stream.

Phase 4: Institutional & Scale (2027)

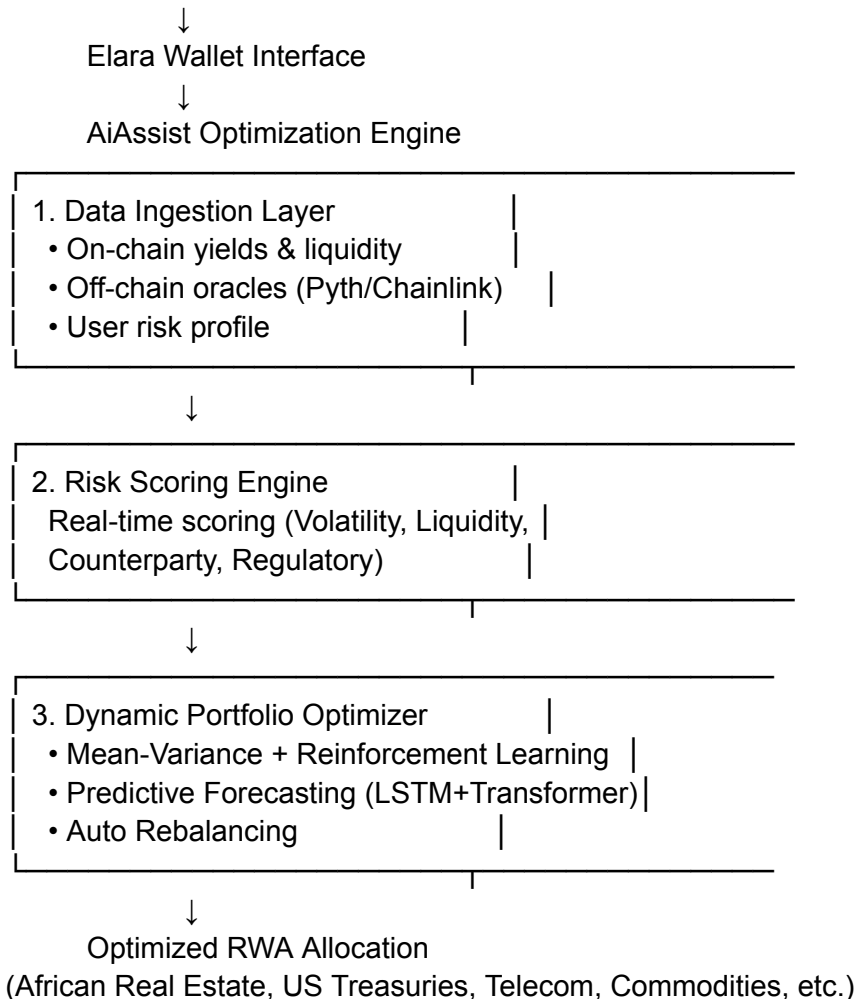
- White-label vaults for partners.
- Full regulatory compliance tools.
- Global institutional onboarding.

Recommended Next Steps

- Validate demand with existing contributors and power users.
- Secure 2–3 key RWA partners (Ondo, Centrifuge, RealT priority).
- Begin technical integration planning for ITC deposits and AiAssist optimization.

This strategy positions Interchained as a leader in AI-powered RWA yield while solving real user problems globally and driving meaningful utility for ITC.

[User Deposits USDT / USDC / ITC]



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On-Chain Transparency + Dashboard