COMPASS LABS

Onchain Finance Guide

2026

WHERE FINANCE IS GOING

Holding dollars is a wallet.
Growing them is a business.

Onchain finance grew up. Yield, lending, swaps, and tokenised assets now run as infrastructure your app can plug into.

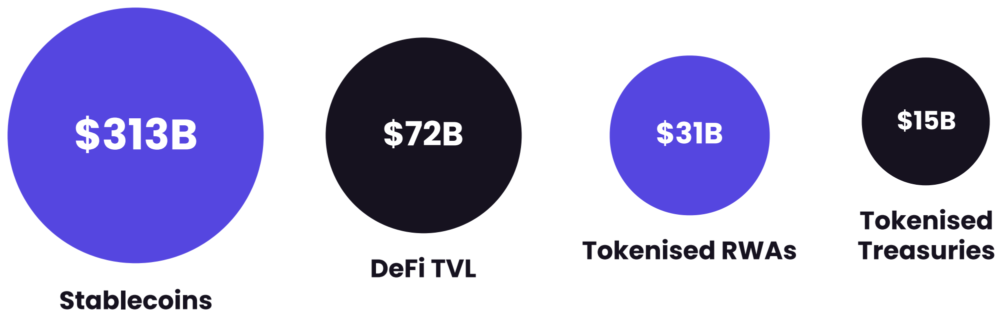
Executive summary

Onchain finance has moved past crypto-native trading. Yield, lending, swaps, and tokenised real-world assets now run as institutional-grade infrastructure. Fintechs, wallets, and neobanks plug straight into it.

The money in onchain financial products now runs into the hundreds of billions. Stablecoins alone hold more than $310bn. Tokenised Treasuries and other real-world assets went from a rounding error to a market worth tens of billions, most of it institutional.

Onchain finance has crossed into institutional scale

VALUE HELD ONCHAIN, MID-2026



Source: DefiLlama and rwa.xyz, mid-2026

What changed is not the technology. It is the scale of adoption, clearer regulation, and the role onchain products now play inside mainstream financial apps.

Adoption is no longer driven by speculation. Real fintechs want yield on idle balances, cheaper lending and credit, and access to trading and tokenised assets. All without taking on custody or building a blockchain team.

Onchain finance is not a silver bullet. Not every product needs it. Added selectively, it removes structural friction and opens new revenue in specific parts of the product.

This guide is designed to help you:

- Assess whether onchain finance fits your product and users
- Identify the highest-value use cases to add first
- Understand the custody, risk, and regulatory picture
- Judge integration realistically, time and effort

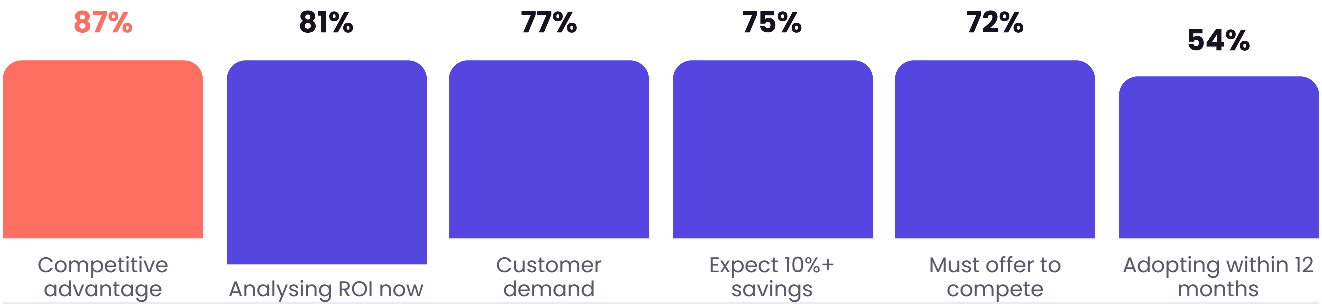
What onchain finance solves

Before you add infrastructure, look at where idle balances, slow rails, and missing product lines already cost you, and cost your users.

Fintechs and institutions are moving onchain to earn on idle cash, launch products faster, and meet customer demand. In surveys of finance leaders, 54% of institutions not yet using stablecoins expect to start within 6 to 12 months.

Why finance leaders are moving onchain

SHARE OF SURVEYED FINANCE LEADERS CITING EACH DRIVER



Source: EY and Ripple 2026 digital-asset surveys

Most teams do not replace what they have. They add onchain products to remove specific friction: idle balances earning nothing, slow cross-border flows, no lending or trading product, and a widening gap versus competitors who already offer them.

Which products can benefit from onchain finance?

- **Crypto wallets**
- **Neobanks**
- **Payment & remittance apps**
- **Brokerages & trading apps**
- **Treasuries & corporates**
- **Card issuers**
- **Payroll providers**
- **E-commerce & marketplaces**
- **Wealth & savings apps**
- **Cross-border platforms**
- **Gaming & creator economy**
- **Fintech super-apps**

Questions to guide your onchain strategy

Idle balances & yield

- ◯ Do customer or treasury balances sit idle, earning nothing?
- ◯ Are users moving funds elsewhere to earn yield?
- ◯ Would 3 to 10% on stablecoins, ETH, or BTC change your economics?

Lending & credit

- ◯ Do your users want to borrow without selling their assets?
- ◯ Are you missing a credit or card product because it is hard to build?
- ◯ Would crypto-backed loans open a new revenue line?

Trading, swaps & RWAs

- ◯ Do users leave your app to swap or trade elsewhere?
- ◯ Would tokenised equities, ETFs, or commodities fit your audience?
- ◯ Do you want global markets access without building venue integrations?

Custody & risk

- ◯ Do you want to add these products without ever holding user funds?
- ◯ Do you need position, PnL, and risk data through one interface?
- ◯ Is managing keys, gas, and smart-contract risk a blocker today?

Regulation & expansion

- ◯ Does building a blockchain team slow your roadmap?
- ◯ Do you need to ship in weeks, not quarters?

If any of these stand out, onchain finance may be relevant for your product.

Ready to build? Book a demo at compasslabs.ai

THE INTEGRATION TAX

Nobody wants six infra projects. They want six products.

Yield, swaps, credit, portfolio, tokenised assets, and global markets. One integration, non-custodial, live in days.

Solutions & use cases

Most product and finance teams build the case by comparing two paths across four dimensions: what it takes to build onchain products in-house versus adding them through Compass.

Dimension	Build in-house	Compass-enabled
Speed	Build each integration yourself. 6 to 12 months of engineering before the first product ships.	One integration. Live in about a week from a signed agreement, six products through a single API.
Coverage	Integrate and maintain each protocol, chain, and venue separately, and keep them updated.	26,000+ yield venues plus swaps, credit, tokenised assets, and global markets behind one interface.
Capital efficiency	Idle balances earn nothing while users look elsewhere for yield.	3 to 10% APY on idle stablecoins, ETH, and BTC, with monetisation you configure per flow.
Operational impact	Manage keys, gas, contracts, and risk yourself, and carry custody liability.	Non-custodial and gas-sponsored. Compass prepares the transaction, your signer authorises it.

THE BUILD-VS-BUY MATH

Six products. One integration. Live in about a week.

6
products through one API

26,000+
yield venues, one interface

~1 wk
to production, non-custodial

Build it yourself, or ship it this week.

The same product line, two timelines. One ties up an engineering team for most of a year. The other is a parameter you turn on.

BUILD IN-HOUSE		WITH COMPASS
8 months	→	8 days

Put idle balances to work

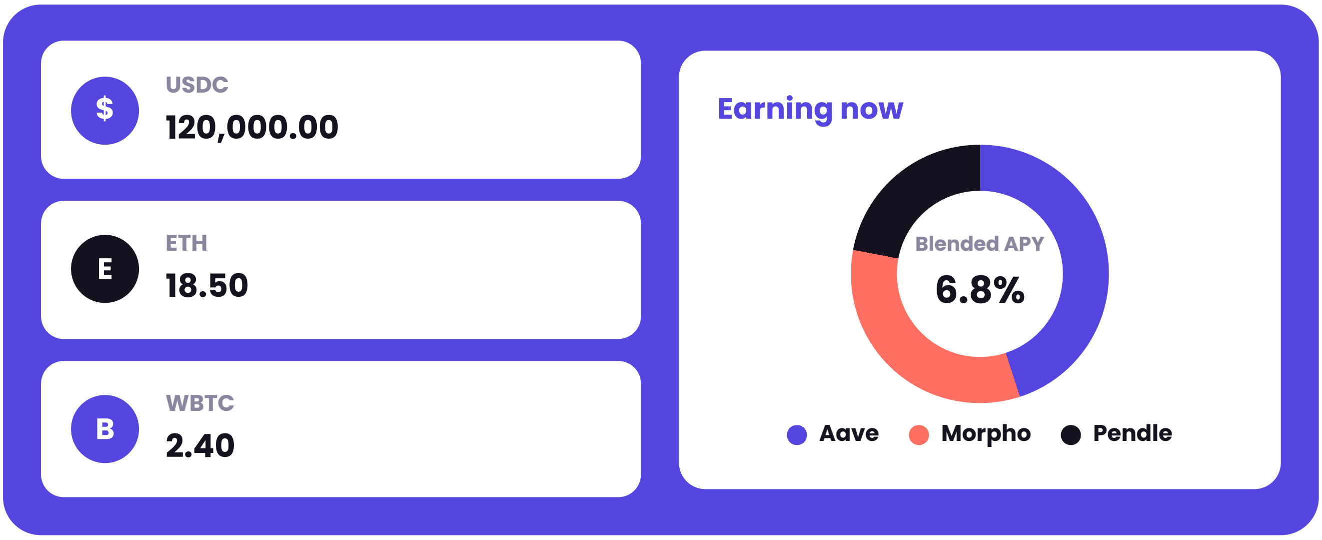
Description

Idle stablecoin, ETH, and BTC balances earn nothing while users look elsewhere for yield.

Onchain yield routes those balances across lending and staking markets: Aave, Morpho, Pendle, and 26,000+ venues, through a single integration, with swap-and-deposit built in.

Benefits

- Puts idle balances to work at 3 to 10% APY
- One API across 26,000+ yield venues
- Configurable fee on any flow, your revenue share
- Non-custodial, users keep control of funds



Move and trade any asset

Description

Users leave the app to buy, sell, or bridge assets, and pay for gas and spread along the way.

Onchain swaps move hundreds of assets cross-chain, gas-sponsored, routing each trade for the best available price.

Benefits

- Buy and sell hundreds of assets in-app
- Cross-chain with no bridge to manage
- Gas sponsored, no native token needed
- Best-route pricing across venues

One view, one signature

Description

Positions spread across protocols and chains are hard to show in one place and costly to rebalance.

A single interface returns consolidated positions, PnL, and risk, and bundles many transactions into one signature.

Benefits

- One consolidated view of every position
- Single-click rebalancing
- Many transactions in one signature
- Position, PnL, and risk through one interface

Portfolio

Aave USDC	**$120,000**	**+6.1%**
Morpho ETH	**$41,300**	**+9.4%**
Pendle PT	**$18,900**	**+11.2%**
Idle cash	**$7,500**	**0.0%**

Rebalance · many actions, one signature

Borrow without selling

Description

Users want liquidity without selling, and selling triggers a taxable event they would rather avoid.

Crypto-backed loans unlock liquidity against holdings, paired with a debit or credit card for real-world spend.

Benefits

- Borrow against holdings without selling
- No capital-gains event on the loan
- Pair with a card for real-world spend
- Custom fees on loans you originate

Bring real-world assets onchain

Description

Access to equities, ETFs, and commodities usually means a separate broker, custody, and settlement stack.

Tokenised US equities, ETFs, and commodities bring hundreds of markets onchain, into your app, with no broker stack to build.

Benefits

- Tokenised US equities, ETFs, and commodities
- Hundreds of markets through one API
- Onchain settlement, no broker stack to build
- Fits wallets, neobanks, and trading apps

Apple **AAPL** **$228.10**	**Tesla** **TSLA** **$331.40**
Gold **XAU** **$3,120**	**S&P 500** **SPY** **$642.80**

Reach global markets

Description

Offering stocks, commodities, and FX means integrating and maintaining multiple venues and data feeds.

One interface reaches global markets: stocks, commodities, and FX, via Hyperliquid, around the clock.

Benefits

- Stocks, commodities, and FX in-app
- 24/7 access, not just market hours
- One integration, not many venue feeds
- Same non-custodial model as every product

Architecture & compliance

Onchain products are only as safe as the way they hold, or do not hold, customer funds. Compass is non-custodial by design across every product and every audience.

1 **Compass prepares the onchain transaction** → 2 **Your signer, or the user's wallet, authorises it** → 3 **Positions, PnL & risk return through one API**

The asset never moves through Compass. We do not execute transactions and we do not hold funds. The model is the same whether the signer is a wallet, an end-user, or a treasury.

When assessing an onchain provider, ask:

- Is the provider non-custodial, and who actually signs and holds funds?
- Is it one integration, or a separate build per protocol and chain?
- How are gas, transaction bundling, and failed transactions handled?
- Do you get position, PnL, and risk data through a single interface?
- Can it scale across products and regions without re-architecting?

Security & compliance

Compass operates to ISO 27001 information-security standards and is non-custodial by design. Customer funds never move through Compass, on any product, in any jurisdiction.

**Non-custodial isn't a feature.
It's the architecture.**

Compass covers six products through one integration, five more than most, and never touches customer funds on any of them.

What good onchain infrastructure looks like

Onchain products are only as good as the layer underneath them. A few things separate infrastructure that ships in weeks from a build that drags for a year.

Covers the whole surface

One integration should reach yield, swaps, credit, tokenised assets, and global markets, not just a single product. Compass covers six through one API, five more than most.

Non-custodial by default

The provider should never hold or move customer funds. Compass prepares the transaction, your signer authorises it, on every product.

Live in weeks, not quarters

Mature infrastructure gets you to production fast. With Compass that is about a week from a signed agreement, versus 6 to 12 months building in-house.

Proven in production

Look for real deployments, not demos. Live customers run on Compass in production today, non-custodial across every product, reaching users at scale.

The right onchain layer disappears into your product.

Users see yield, loans, and markets inside your app. They never see the venues, the gas, or the custody plumbing. That is the point.

THE SHIFT

Every app is becoming a wallet. The winners let the money work.

Yield, lending, trading, and tokenised assets. Added as a parameter, not a six-month build.

Implementation checklist

The world is moving onchain. Over the next few years most fintechs, wallets, and neobanks will offer onchain financial products, but not all at once. Here is a practical way to start small and expand.

What building with Compass looks like

1. **Pick a high-value flow**
   Start with one product where the payoff is clear, usually Earn on idle balances.

2. **Get an API key and integrate**
   Drop in the SDK or widget, or call the API directly. LLM-optimised docs help AI coding tools integrate straight from prompts.

3. **Test in Studio**
   Configure and prototype the product visually, no engineering team required, then validate the flow.

4. **Go live, non-custodial**
   Ship to users in about a week. Compass prepares transactions, your signer authorises them.

5. **Expand across products**
   Add swaps, credit, tokenised assets, and global markets through the same integration.

Ready to build? **Book a demo at compasslabs.ai**

Connect with Compass

Not ready to build yet? Follow along. We share product ships, market shifts, and what we learn building the infrastructure for onchain finance, so you are current when the timing is right.

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Ready to build?
Book a demo

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Compass Labs provides software infrastructure that enables third parties to offer onchain financial products, including yield, lending, swaps, portfolio management, tokenised assets, and access to global markets. Compass is non-custodial: it prepares onchain transactions that the customer's own signer authorises. Compass does not execute transactions, does not hold or control customer funds, and is not a bank, broker-dealer, exchange, custodian, or investment adviser.

Onchain financial products are not risk-free. They may be subject to smart-contract failures, protocol or oracle exploits, market volatility, stablecoin de-pegging, liquidity constraints, network disruptions, and changes in regulatory treatment, any of which may result in losses or delays. Yield and rewards are generated by third-party protocols and issuers and are not offered, guaranteed, or underwritten by Compass Labs. Rates are variable and subject to change. Products and features may not be available in all jurisdictions.

Figures cited in this guide are drawn from third-party sources believed to be reliable as of mid-2026, including DefiLlama, rwa.xyz, and published EY and Ripple digital-asset surveys, and are provided for illustration only. Product-interface visuals are illustrative. Past performance, illustrative examples, and forward-looking statements are not reliable indicators of future outcomes.

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