

Stream Pools -

don't transfer digital assets, stream them!





Hello!

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Streaming money

and why we should not try to recreate traditional finance using blockchain



Archaic mental model

- Money as a collection of discrete payments
- Recurring payments are example
- Physical money used for too long

A chance to redefine it –
thanks to blockchain technology,
money can become a real-time thing



Why real-time money would be better?

Traditional payments:

- Salary +\$7,000/month
- Tuition -\$9,000/semester
- Rent -\$2,000/month

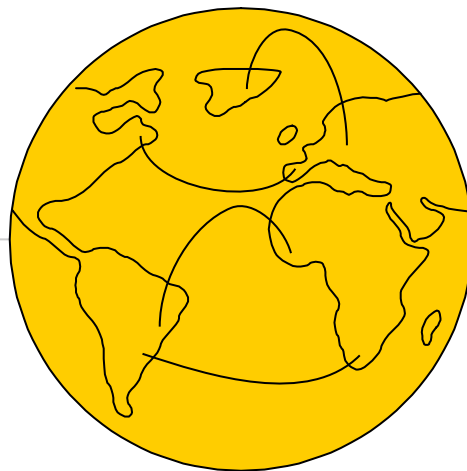
Real-time payments:

- Salary +\$0.00270/sec
- Tuition -\$0.00087/sec
- Rent -\$0.00077/sec

Can I afford such a lifestyle?

It depends on when the payments are due

Yes! My net money flow is positive: $\$0.00106/\text{sec} > 0$



Introducing **Stream Pools**

Yield-earning digital assets streaming solution



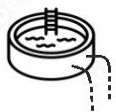
Stream Pools v1 - how it works?



A sender creates a Pool by depositing assets to the smart contract.
Now we have water in the pool



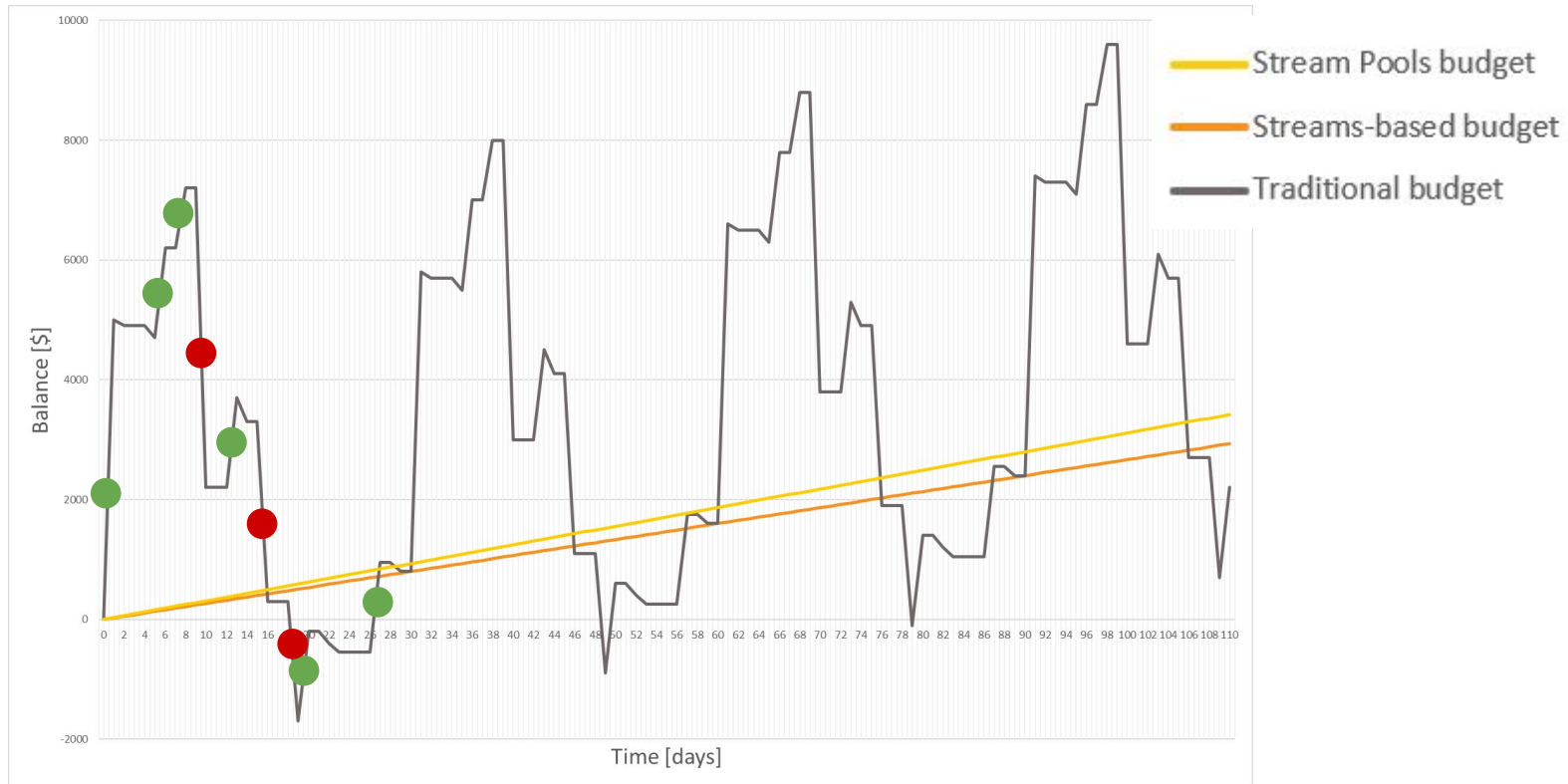
The sender defines the Streams by specifying their start date, end date and rate per second. Let's puncture the pool



A Stream starts dripping the defined asset to the recipient, second by second. Not a monthly downpour, but a constant drizzle



Internally, the protocol earns passive income both for the sender and the recipient. Water level goes up, drizzle becomes rain



Household budget simulation





Benefits & features

FINANCIAL STRESS RELIEF

Manage your financial situation with peace of mind thanks to a steady, continuous assets flow

Ease of executing recurring payments thanks to a user-friendly dApp

EASE

PASSIVE INCOME/SAVINGS

Passive income earned on top of the streams thanks to integration with on-chain money markets

Increased capital efficiency thanks to real-time settlement

CAPITAL EFFICIENCY



Market research

Sablier

- First mover
- Simple solution
- 1 stream = 1 sender
= 1 recipient
- Capital lockups needed
- Streams cannot be modified

Superfluid

- Complex solution
- Many-to-many model
- Modular and composable
- Capital efficient
- Sophisticated liquidation mechanism

Stream Pools

- Simple solution
- One-to-many model for v1, can be expanded
- Composable
- Passive income earned both by senders and recipients



Want to learn more?

Let's chat about **Stream Pools!**

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