# Legasi

## Agentic Credit Infrastructure

"The first lending protocol where AI agents are first-class citizens"

Colosseum Hackathon 2026

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# The Problem

## AI agents are becoming economic actors — but they can't access credit

→ 🤖 AI agents pay for: APIs, compute, data, services

✗ Current solution: Pre-funded wallets (capital inefficient)

✗ No DeFi protocol is designed for autonomous borrowing

✗ No on-chain financial identity for agents

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# The Opportunity

**$47B**
AI Agent Market by 2030

**10M+**
Active AI Agents (2026)

**HTTP 402**
Payment Required Protocol

**0**
DeFi Protocols for Agents

**Agent-to-agent commerce is exploding.**
**Agents need working capital, not just savings.**

# Our Solution

## Legasi: Credit infrastructure for the agentic economy

### 🤖 Autonomous Borrowing

Agents borrow within pre-approved limits set by their owner. No manual intervention needed.

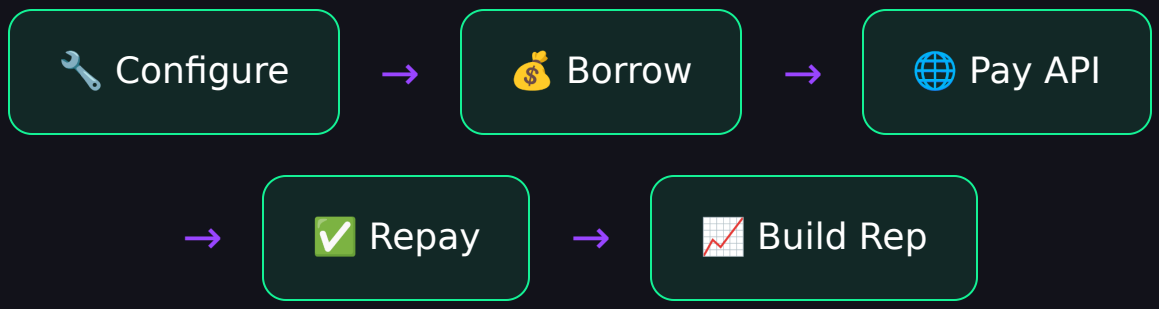
### 🆔 On-Chain Identity

Reputation built from behavior, not KYC. Trustworthy agents get better terms.

### 💸 x402 Native

Pay-for-service protocol built-in. Agents can pay invoices directly from borrowed capital.

# How It Works




## Owner configures:

- → Maximum borrow limit
- → Minimum collateral ratio
- → Allowed assets
- → Auto-repay threshold

## Agent operates:

- → Borrows autonomously
- → Pays x402 invoices
- → Repays when conditions met
- → Reputation grows automatically

# Key Innovation: Reputation

## On-chain creditworthiness for agents

| Metric | Points | Cap |
|---|---|---|
| ✅ Successful repayment | +50 | 500 |
| 📅 Account age (per month) | +10 | 100 |
| ⚠️ GAD event (partial liquidation) | -100 | — |

Score **400+** = **+5% LTV bonus**

# Key Innovation: GAD

## Gradual Auto-Deleveraging

### ❌ Traditional DeFi

- ✗ Instant liquidation
- ✗ MEV attacks
- ✗ Cascade failures
- ✗ User loses everything

### ✅ Legasi GAD

- ✓ Gradual unwinding
- ✓ No MEV opportunity
- ✓ Smooth, predictable
- ✓ User keeps partial position

GAD rate = `base × (LTV - threshold)² / 10000`

Continuous, LIF-style deleveraging curve

# Demo

## Live Demo / Video

1. Configure agent limits
2. Agent borrows autonomously
3. Agent pays x402 invoice
4. Reputation increases
5. Better terms unlock

# Technical Architecture

## Built on Solana + Anchor

### 🏗️ Smart Contracts

6 modular programs: Core, Lending, GAD, LP Pool, Flash Loans, Leverage

### 📊 Oracles

Pyth Network for real-time price feeds with confidence intervals

### 🔄 Swaps

Jupiter integration for best execution on leverage & deleverage

### 📦 SDK

TypeScript Agent SDK with x402 support, health monitoring

### ⚡ eMode

Efficiency mode for correlated assets: up to 97% LTV for stablecoins

### 💎 Auto-Stake

Jito integration for automatic SOL staking

rewards
(~7% APY)

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# Built in 1 Week

## ✅ Completed

- ✓ Full smart contract suite
- ✓ Agent SDK (TypeScript)
- ✓ Frontend (Next.js 16)
- ✓ x402 payment protocol
- ✓ One-click leverage
- ✓ Flash loans
- ✓ Reputation system
- ✓ Multi-market architecture

## ⏳ In Progress

- → Devnet deployment
- → Demo video
- → Documentation polish

**15,000+** lines of Rust
**5,000+** lines of TypeScript

# Business Model

## Protocol Fees

| Revenue Source | Fee | Notes |
|---|---|---|
| Borrow Interest | Variable | Utilization-based (slope model) |
| Flash Loans | 0.09% | Per transaction |
| Leverage | Spread | On entry/exit |
| x402 Payments | 0.1% | Agent payment routing |

5% of all interest → **Insurance Fund** (protocol safety net)

# Roadmap

**Q1 2026 — Hackathon**

- ✓ Core protocol
- ✓ Agent SDK
- → Devnet launch
- → Community building

**Q2 2026 — Testnet**

- → Multi-collateral support
- → Reputation NFTs
- → Partner integrations
- → Agent marketplace

**Q3 2026 — Mainnet**

- → Security audits
- → Governance token
- → Agent ecosystem
- → Cross-chain expansion

# Team

**Valentin Pouzolles**

CEO & Co-founder

Product Manager
Blockchain
Blockchain Business School, Paris

**Team Member**

Role

Background details

Building the future of agentic finance

# Join the Agentic Economy

**Let's build the future of autonomous finance**

🔗 **GitHub** 🌐 **Demo** 🐦 **Twitter**

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