



Quelya – Stellar Integration Overview & Product Scope

1. Overview

Quelya is a liquidity infrastructure protocol built on the Stellar blockchain, designed to serve as a foundational layer for asset conversion, payments, merchant tools, and future cross-chain interoperability. Quelya leverages Stellar's speed, low fees, and built-in DEX to create a unified liquidity network centered around the QLYA token and strategically deployed liquidity pools.

This document outlines Quelya's integration with Stellar, its architectural components, and the planned expansion into payment processing and merchant services through Quelya Pay.

2. Integration With Stellar

2.1 Native Asset & Trustline Architecture

- QLYA is issued as a Stellar-native asset, using Stellar's built-in features: trustlines, authorization flags, and compliance primitives.
- A multi-signature issuing account and locked distribution structure ensures secure and transparent token circulation.
- Users create trustlines directly through their Stellar wallet to participate in liquidity, staking, and payments.

2.2 Liquidity Layer on the Stellar DEX

Quelya's core function is to build a multi-pool liquidity layer on Stellar, designed to support:

- Automated on-chain conversion via Stellar AMMs
- Routing efficiency for high-volume corridors
- Deep liquidity for popular pairs (e.g., XLM/QLYA, USDC/QLYA, SHX/QLYA, VELO/QLYA)
- Ecosystem-wide stable pricing and minimal slippage

This liquidity engine is the backbone for all future Quelya products.

2.3 Smart Routing & Volume Distribution

Although Stellar AMMs route trades natively, Quelya aims to enhance trade execution by:

- Deploying balanced, strategically weighted LPs to optimize conversion paths
- Feeding liquidity into corridors most demanded by the Stellar ecosystem
- Using on-chain data to dynamically scale pools for volume stability

This enables Quelya to operate as a liquidity optimizer for existing Stellar assets.

2.4 Payment Layer Integration (Quelya Pay)

Building on the liquidity foundation, Quelya Pay will integrate directly into Stellar's payment rails:

- Instant payments using Stellar's 2–5 second settlement
- On-the-fly asset conversions powered by Quelya's LP network
- Merchant settlement in crypto or fiat through existing Stellar anchors
- Payment requests via SEP-24/SEP-31 pathways where applicable
- Support for QR codes, invoices, and e-commerce plugins

This positions Quelya Pay as a merchant-ready payment layer utilizing Stellar's native advantages.

2.5 Wallet-Level Integration

The planned Quelya Wallet will use Stellar's account model to support:

- Multi-asset balances
- Trustline automation
- In-app "Pay with Stellar" checkout
- QLYA-based rewards & fee rebates
- Optional virtual/physical payment card integration

2.6 Compliance & KYB Alignment

Quelya integrates with Stellar's compliance capabilities:

- Authorization required flags for restricted assets
- KYB for merchant onboarding (in cooperation with anchors)
- On-chain AML screening with partner API providers
- Compatibility with SEP-8 (compliance protocols)

This ensures global merchant acceptance potential and secure retail usage.

2.7 Future Cross-Chain Expansion

While Quelya is Stellar-first, the long-term roadmap includes bridging via:

- Soroban for additional smart contract logic
- Cross-chain AMM bridges to EVM networks
- Expanded corridor routing through wrapped QLYA assets

Stellar remains the canonical, settlement-first home for QLYA.

3. Product Scope

3.1 Core Protocol (2025–2026)

- Stellar-native QLYA asset issuance
- Multi-pool AMM liquidity layer
- On-chain routing optimization
- Deep liquidity deployment for key Stellar assets
- Automated rebalancing strategies

3.2 User Layer

- Trustline-enabled QLYA asset access
- Early staking rewards and vesting integrations
- Wallet support across all major Stellar wallets
- Referral and ecosystem engagement programs

3.3 Merchant & Payment Layer (Quelya Pay)

- Checkout widget & APIs compatible with Stellar payments
- Instant asset conversion via Quelya LP routes
- QR code payments, payment links, invoices
- Merchant dashboard with analytics
- Settlement in crypto or fiat via partners
- Optional card integration (virtual and physical)

3.4 Compliance & Enterprise Tools

- KYB-enabled merchant onboarding
- Fraud monitoring and rate-limited payments
- Optional SEP-8 alignment
- Automated reporting tools

3.5 Optional Commodity-Backed Settlement Asset

(Planned, not part of the initial rollout)

- Q-METAL: gold/silver-backed settlement asset
- Fully collateralized vault model
- Used for Quelya Pay merchant stability
- Audited proof-of-reserve feeds

3.6 Future Expansion (2027–2029)

- Cross-chain asset bridging
- Interoperable liquidity network
- Global merchant partnership program
- Payment rails for e-commerce platforms
- Direct integrations with wallets, exchanges, and fintech apps

4. Summary

Quelya is built to enhance Stellar's core ecosystem by providing a scalable liquidity infrastructure and enabling real global payment functionality. By starting with a strong liquidity foundation and expanding into merchant payments, settlement assets, and cross-chain interoperability, Quelya aims to become one of Stellar's major ecosystem pillars in the coming years.