

**SOLUTION BRIEF** 

**ACH BANK TRANSFERS** 

# Convert more customers with ACH bank transfers

An all-in-one fiat and crypto solution embedded into your platform

# Benefits of Zero Hash all-in-one solution



## **Higher conversion**

Enable customers to on-ramp seamlessly through ACH deposits for future trades or ACH payments to buy crypto directly



## Frictionless experience

Enable customers to off-ramp quickly and easily with instant crypto to fiat conversion and ACH withdrawals



### **Reduced fraud**

Stay compliant with built-in balance checks and transaction monitoring (on-chain)



## Single API integration for fiat and crypto

Maintain a single integration for end-to-end fiat to crypto capabilities

## API for end-to-end fiat and crypto flows

You manage your customer experience. Let Zero Hash manage ACH transactions.



# A smooth and secure payment process

Customer payment details are tokenized and shared seamlessly and securely between Zero Hash and Plaid, so you don't have to store sensitive data



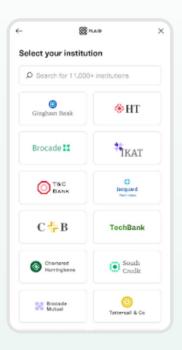
# Reduce friction with trusted and secure bank linking

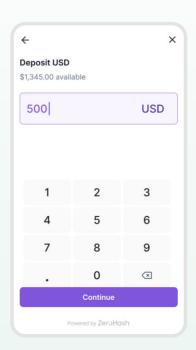
Enable customers to link their bank account through Plaid's widely recognized and trusted bank account linking

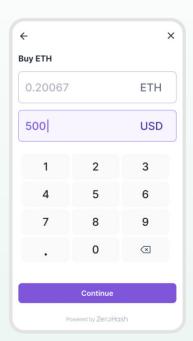


# Fully managed money movement

Leverage Zero Hash's regulatory licensing to allow safe, secure, and compliant fiat and crypto money movement

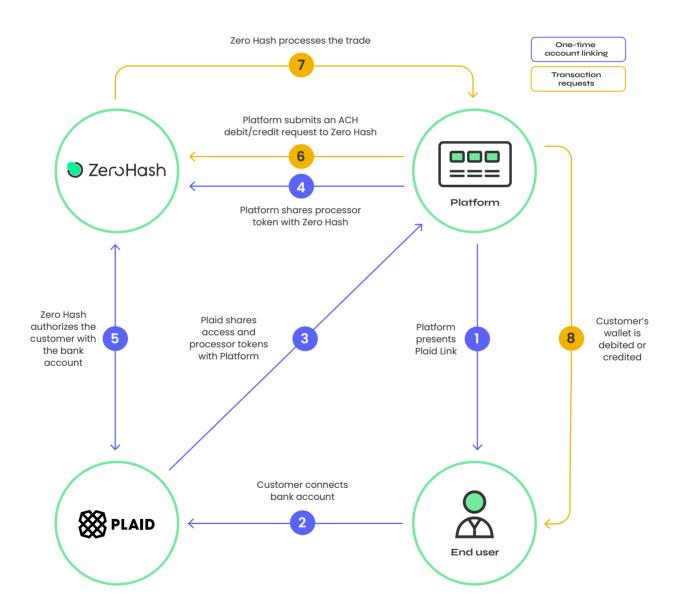






# The 4-Party on and off-ramp model

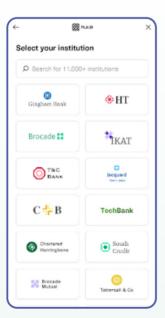
An end-to-end integration, delivers simple, fast and compliant movement of funds.

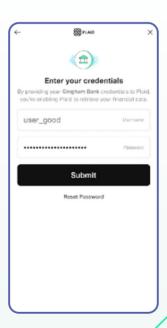


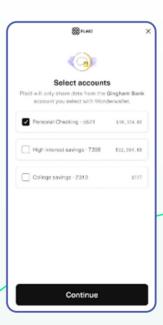
# Pay by bank account

When customers select to pay by bank account, they can connect in three simple steps:

- Pick their bank of choice
- **Enter their login credentials**
- Authenticate which account to connect







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## **Payment models**

## Two payment options to meet your product needs:

## Deposit USD

- Customer can hold a USD balance that's usable whenever they want to buy crypto
- Customer can withdraw any amount of held USD directly to their bank account
- Low risk option that has potential for lower ACH fees given the customer doesn't need to determine the exact assets to acquire at time of deposit











## 2 Buy Crypto with USD

- Customer can buy a specified and quoted amount of crypto directly from their bank account
- Customer can sell crypto for USD directly to their bank account
- Ideal option if customers hold crypto in a self-custodied wallet









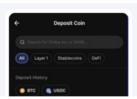
# Seamlessly bridge fiat and crypto with scalable APIs

Our complete fiat and crypto toolkit is designed to make it easier for customers to interact and transact with your business



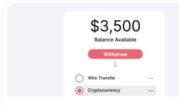
#### On and off ramps

Scale your platform by allowing customers to simply and quickly move from fiat-to-crypto and cryptoto-fiat. Instantly link US bank accounts for fast and compliant ACH payments



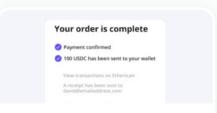
#### Wallets

Stay focused on building the best wallet experience for your customer by leveraging Zero Hash's ACH payments to deposit and withdraw from their wallet



#### Crypto payroll

Give customers a fast, secure and compliant way to convert fiat to crypto, for payroll, gig economy and creator economy workers



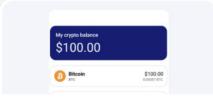
#### Digital goods marketplaces

Stay focused on building the best web3 gaming experience for your customers, leverage ACH or crypto payments to allow customers to purchase digital assets via a simple and familiar checkout flow



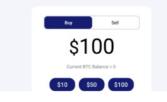
#### **Trading and wealth**

Make it easy and faster for customers to start trading crypto, by enabling seamless crypto buys and sells with ACH payments and provide a fiat account for your customers to deposit or top up for instant future crypto trades



### **Digital banking**

Help customers to manage all of their fiat and crypto payments in one app



### **Financial institutions**

Scale your services, enabling customers to on and off board from your platform with Zero Hash's complete fiat and crypto rails

## ZeroHash

## How to get started?

#### **GET IN TOUCH**

Zero Hash API endpoints are modular and suitable for any digital assets strategy.

Speak to us about your requirements; we'd love to hear from you.



327 N. Aberdeen St. Chicago, IL 60607 USA



contact@zerohash.com



Zero Hash



@ZeroHashX



ZeroHash\_DigitalAssets

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