ZeroHash
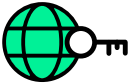
Instant Account funding with stablecoins

Seamlessly and compliantly embed stablecoins as an account funding method for brokerage and CFD trading.

1.Why offer stablecoins as a funding method?

Global Network of networks

Eliminate FX costs to more seamlessly attract and serve global customers.

Funding available anytime

24/7/365 instant account funding, not constrained by banking holidays and multiple hops across correspondent banks.

Eliminate chargebacks

On-chain stablecoin transactions are irreversible, thus removing chargeback risk.

Cross-border lightning fast Account funding

Funding transactions settle near instantly, allowing a customer to fund and trade within minutes.

Cheaper

Transaction fees are often cheaper than traditional funding methods, including cross border transactions.

2. Meet the Existing Demand Today: Global traders want to fund their accounts in stablecoins

580M+

CRYPTO USERS

Enable a funding mechanism that is used by 580+M users and is a growing global "network of networks"

Source: Crypto Market Sizing, Crypto.com, Jan 2024

ANNUAL STABLECOIN TRANSFER VOLUME:

$11 Trillion

(ON PAR WITH $11.6T VISA)

Source: The relentless rise of stablecoins, Brevan Howard, 2023

Major global exchanges including Coinbase offer access to purchase stables in 100+ countries.

Additionally, an increasing number of Global FinTechs are offering access to USDC in-app including:

Revolut	All countries where LiteApp Remittance & Crypto offered. Remittance app is actually denominated in USDC
nu	Brazil and expanding to Columbia & Mexico
Robinhood	Access to USDC across global client base of Robinhood Crypto
PayPal	Global USDC on-ramp (Powered by Zero Hash)

3. Zero Hash's fund with API & SDK

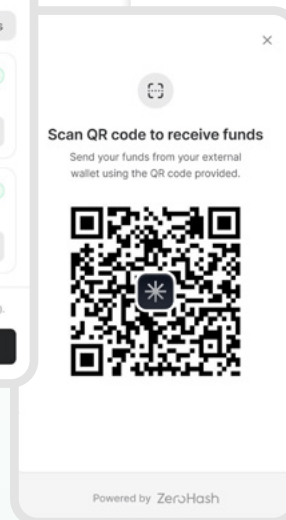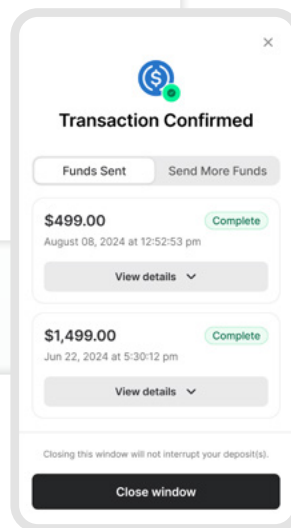## Global Regulatory Coverage & Never touch stablecoins

Zero Hash provides the global regulatory infrastructure for the conversion of stablecoins to fiat (e.g. USD).

Operationally Lightweight

Zero Hash seamlessly sweeps crypto and stables into Fiat - the broker simply receives the USD. (EUR & GBP launching soon).

Work with a proven provider

Zero Hash powers the leading Fintech platforms including:

tastyworks.   InteractiveBrokers

FRANKLIN TEMPLETON   stripe

Simple SDK integration

Zero Hash's SDK can be embedded with a couple of lines of code.

Transaction Confirmed

Funds Sent | Send More Funds

$499.00   Complete
August 08, 2024 at 12:52:53 pm
View details ∨

$1,499.00   Complete
Jun 22, 2024 at 5:30:12 pm
View details ∨

Closing this window will not interrupt your deposit(s).

Close window

Scan QR code to receive funds

Send your funds from your external wallet using the QR code provided.

Powered by ZeroHash

3.1 Safe and Secure

Every crypto deposit is screened by Zero Hash though enterprise-grade transaction monitoring, travel rule reporting and built-in AML:

Keep the bad guys out through Transaction Monitoring

Zero Hash provides the monitoring tools to flag and block high risk fraudulent and prohibited transactions, such as those that originate from OFAC-sanctioned addresses.

Accurately verify sender to receiver through Transaction Validation:

Zero Hash is Travel Rule-compliant, providing accurate verification that the originator of the transaction matches the wallet owner.

Simple integration

Integrate through API or leverage Zero Hash's SDK that can be embedded with a couple of lines of code.

"Funding a brokerage account with Stablecoins opens up so many more marketplaces for us. We can literally complete transactions in seconds, anywhere in the world. It's simpler and cheaper to get funds into a brokerage account."

Tom Sosnoff, CEO of tastylive

3.2 API solution overview

Built for developers

✓ Leveraging just 3 API endpoints and an optional webhook integration, Platforms can easily launch fund with stablecoins

✓ Self-serve integration documents

✓ Dedicated support 24/7/365
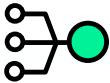
API abstraction

POST /fund/rfq combines multiple steps by generating an address and a rate by which the eventual deposit will be honored
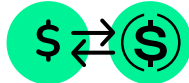
Automatic conversion to USD

Upon a stablecoin deposit, Zero Hash will automatically convert to USD, removing this responsibility from the client

Real-time updates

Our webhooks allow you to update your customer experience as transactions are completed

POST /fund/rfq

- Generates an indicative quote to be honored at the time of deposit ($1 for USDC)
- Creates an address associated with the end customer

GET /fund/transactions

- Returns all data associated with a fund event, including the quantity, address, and transaction id
- Aids in displaying transaction history on your front end

GET /movements

- For reconciliation and audit purposes, use this endpoint to get a list of all ledger movements associated with fund events

Fund Complete webhook event

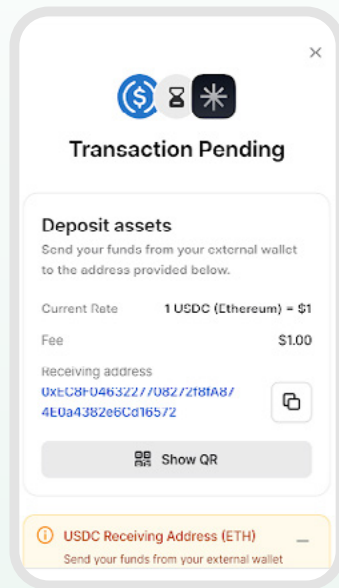- Subscribe to webhook events to update your front end experience, such as a credit to the customer's balance

3.3 SDK solution overview
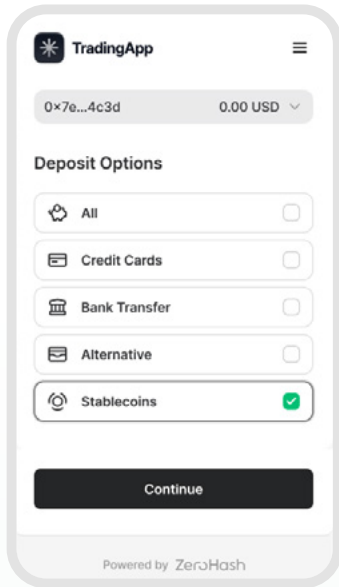
1.Embed in your UX

Offer stablecoins as a deposit option, natively in your customer experience
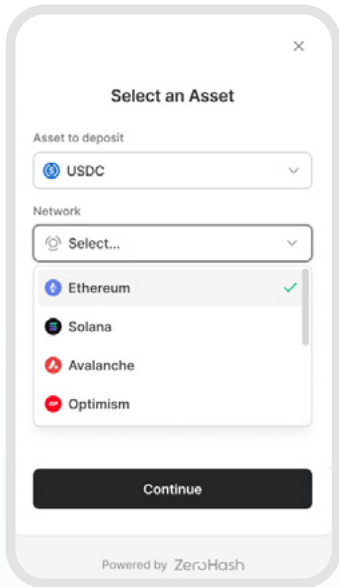
2. Select an asset

End customers select the asset and network they wish to deposit on. Zero Hash supports USDC across 6+ networks

3. Deposit Instructions

Zero Hash will return the rate, address and clear disclaimers in order to lead the customer to a successful deposit
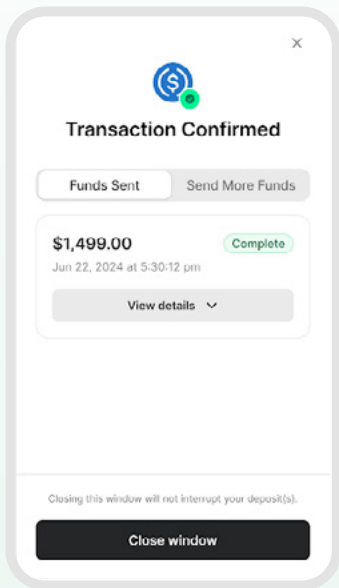
4. Confirmation

The frame will update the status as Complete with helpful reporting information such as a block explorer link and the amount deposited

4. Deploy out-of-the-box or integrate into your platform

Embed our self-hosted SDK or own the client experience yourself leveraging our API

Zero Hash-hosted SDK

Our sleek SDK is embeddable directly into your platform which allows for seamless funding
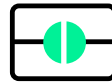
API endpoints

Launch your fund with stablecoins experience by owning the front end experience yourself by hooking into our API endpoints
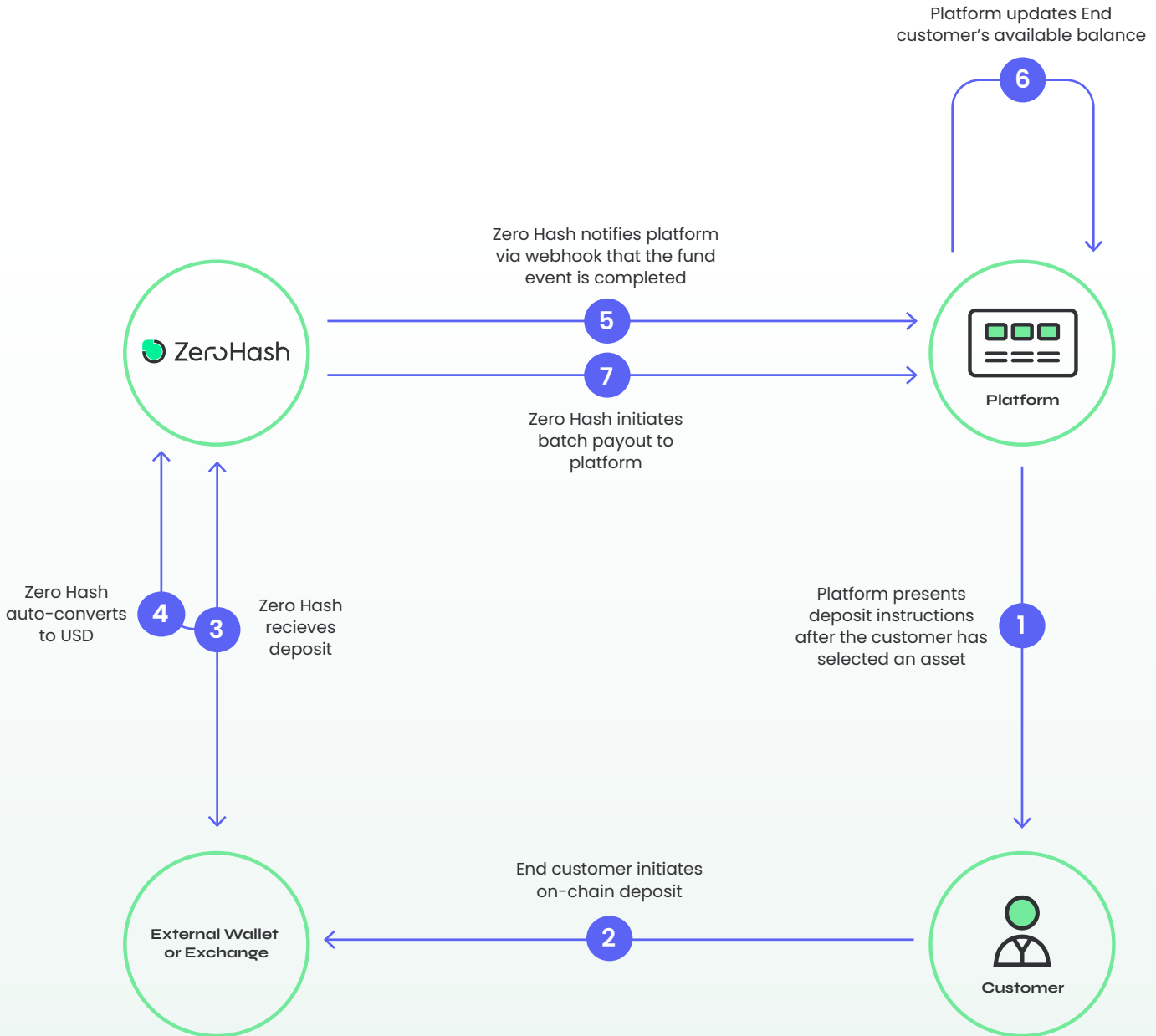
When is the API or SDK right for you?

The SDK offers a full stack implementation:

|	SDK	API
Front end legal standards	✓ The SDK UI's come fully compliant out-of-the-box and does not require Zero Hash's compliance team to review any front ends, allowing for a quicker go to market	✕ Zero Hash's compliance team will have to review your front ends to ensure they comply with our regulatory standards
Resource expenditures	✓ Drop in the SDK with just a few lines of code. Dedicate less engineering, product and design resources with your fund with stablecoin integration	✕ More teams will need to be dedicated toward your integration. API integration and analysis + front end design and implementation will be required
Front end customization	✕ The SDK integration allows for logo, font, and color customizations	✓ Complete ownership over front end implementation

5. How it works

Stablecoins in, fiat out

Platform updates End customer's available balance

6

Zero Hash notifies platform via webhook that the fund event is completed

ZeroHash

5

7

Zero Hash initiates batch payout to platform

Platform

Zero Hash auto-converts to USD

4 **3**

Zero Hash recieves deposit

Platform presents deposit instructions after the customer has selected an asset

1

End customer initiates on-chain deposit

External Wallet or Exchange

2

Customer

6. Onboard customers globally and unlock new revenue opportunities

The complete payments infrastructure to seamlessly add a stablecoin funding method
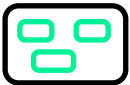
Brokerage platforms

Onboard traders globally and offer 24/7 brokerage account funding that settles in minutes
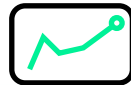
Investment platforms

Seamlessly onramp customers to invest in alternative investments such as in startups or tokenized funds

Digital bank account

Give your customers an alternative payment method to fund their digital bank account

Retail loyalty programs

Scale your loyalty program by offering a globally accessible payment method

6. Our thesis: Every business will interact with stablecoins as an alternative payment method

In ~six years, stablecoins have surged from virtually nonexistent to near parity with Visa in terms of transaction volume.

ANNUAL VOLUME OF STABLECOINS VS OTHER FINANCIAL SYSTEMS
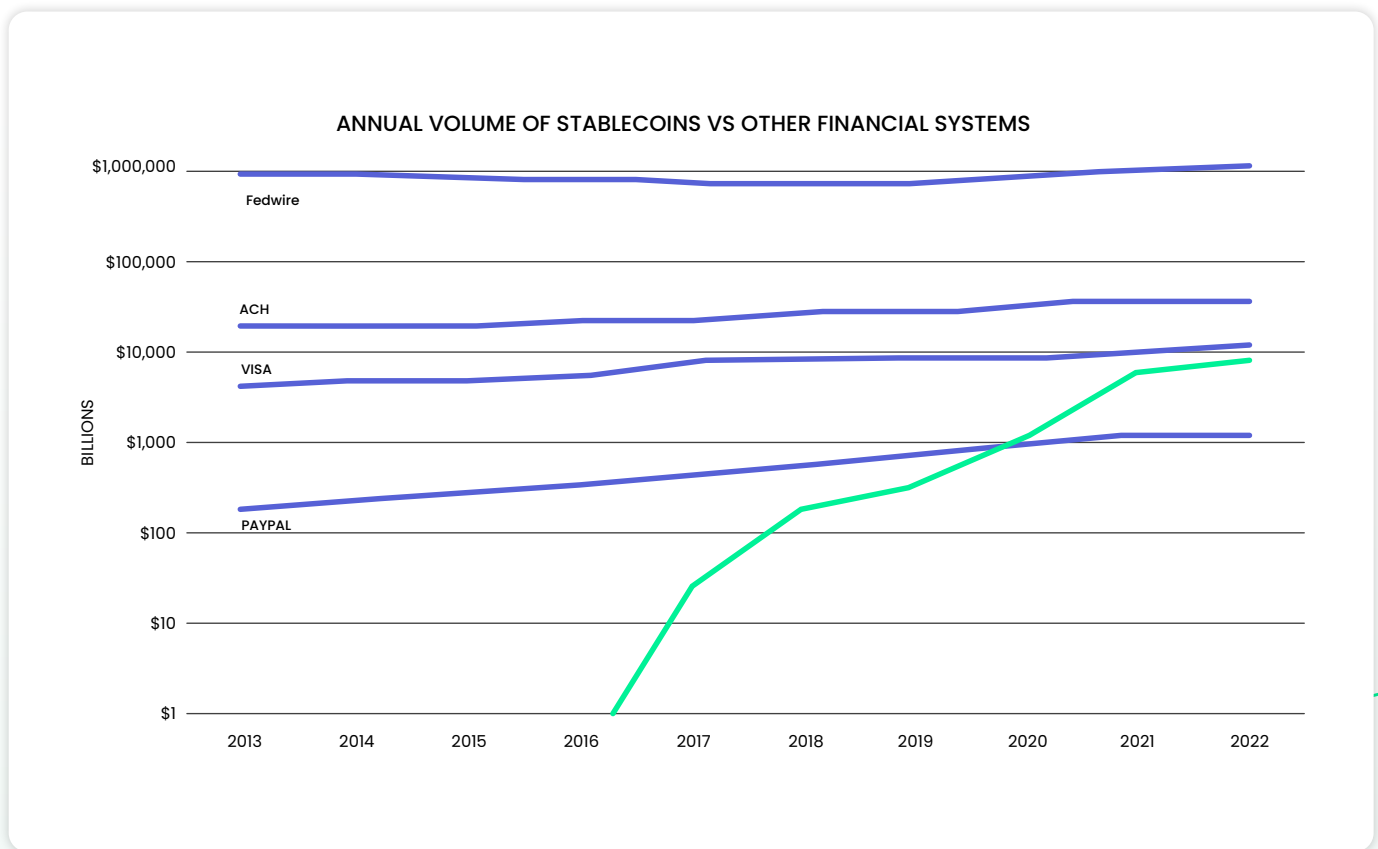
Sources:

Stablecoins: On-chain transaction value for major stables from CoinMetrics
Paypal: Paypal Annual Report
Visa: Visa Annual Report
ACH: Nacha.org
Fedwire: frbservices.org

ZeroHash

API docs

[Click here](#) to veiw Zero Hash API docs

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**　　　in **Zero Hash**

🐦 **@ZeroHashX**　　　▶️ **ZeroHash_DigitalAssets**

GET IN TOUCH　　🖥️ **zerohash.com**　　✉️ **support@zerohash.com**