

# ZeroHash



PRODUCT GUIDE







STABLECOIN PAYOUTS

## Always-on global payouts at internet speed


**Use stablecoins as the payout rail for the entire planet**


Make global payouts to customers, suppliers, sellers, freelancers, and creators, around the world in minutes with stablecoins


## Who are stablecoin payouts for?

 Business type	 Old Way	<div data-bbox="1057 555 1117 623">  </div> <div data-bbox="1133 570 1273 612"> <h3>New Way</h3> </div> <hr/> <div data-bbox="1057 683 1398 789"> <p>PSP leverages Zero Hash to convert fiat to stablecoins, mitigating the risk of value fluctuations and unlocking payouts in minutes</p> </div> <hr/> <div data-bbox="1057 959 1435 1144"> <p>EoR platform receives international wire transfer. Contractor selects stablecoin withdrawal to their own wallet or one provided by EoR platform, and payout is completed in real-time, with no currency conversions, and reduced fees</p> </div> <hr/> <div data-bbox="1057 1257 1446 1364"> <p>Marketplace initiates payments in USDC, streamlining payment operations and instantly sent to the creator or sellers wallet</p> </div>
<p><b>Payment Service Provider (PSP)</b></p> 	<p>PSP enables payouts in global currencies through networks of intermediaries. Traditional settlement processes often take several days to reach end recipients</p>	
<p><b>Employer of record platform</b></p> 	<p>EoR platform receives international wire transfer from a company. The contractor then selects a withdrawal method (bank transfer, card transfer, PayPal, Payoneer, Revolut, Wise). Payment provider completes FX conversion to local currency and completes payout. Time and costs (fees and FX conversion) vary by method</p>	
<p><b>Two-sided and freelancer marketplaces</b></p> 	<p>Marketplace uses traditional payment methods in multiple currencies to pay sellers or creators globally. Creators or sellers typically not paid on time or predictably, and hurting their cashflow</p>	

## Why offer stablecoin payouts?

- 

**Payout in seconds, not days**  
24/7/365 payouts and settlement in seconds
- 

**Simplify global payouts**  
One rail: infinite reach
- 

**Optimize cashflow and costs**  
Settle payouts instantly, reduce settlement time risk and FX conversion costs

## Why are stablecoin payouts in demand?

Half of individuals in emerging markets use stablecoins to access digital dollars, protecting wealth from local currency volatility. Additionally, 65% of freelancers prefer stablecoin payouts\*

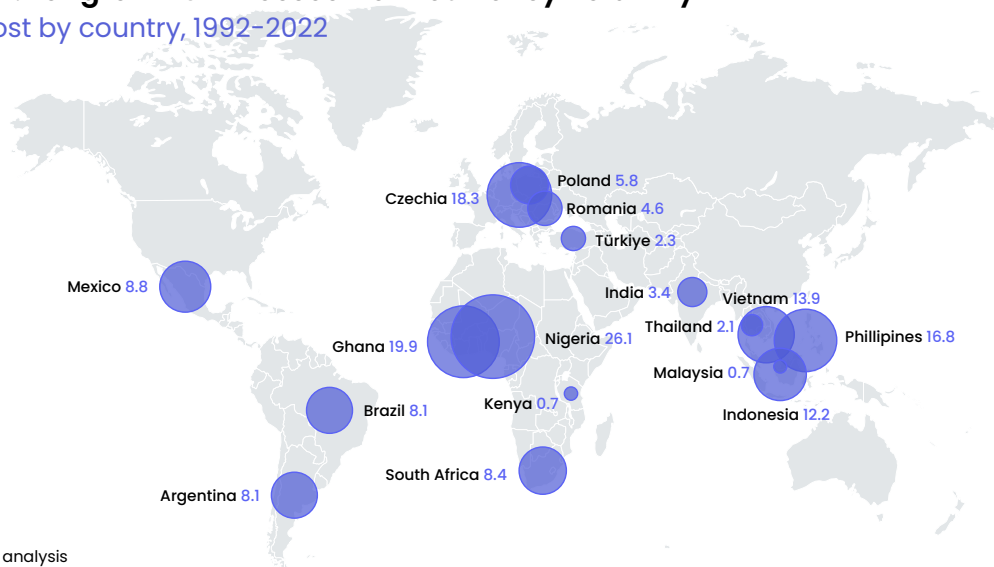
“There’s a mechanism of storing stablecoins which is appealing to an Argentinian engineer, and also there’s a mechanism of how do you get fiat down to Argentina. The correspondent bank network is not optimal and therefore stablecoins are attractive.”



Nick Krakoff, Crypto Product and Business at Stripe  
Zero Hash Customer

**Figure 4: Longterm GDP losses from currency volatility**

% GDP lost by country, 1992-2022



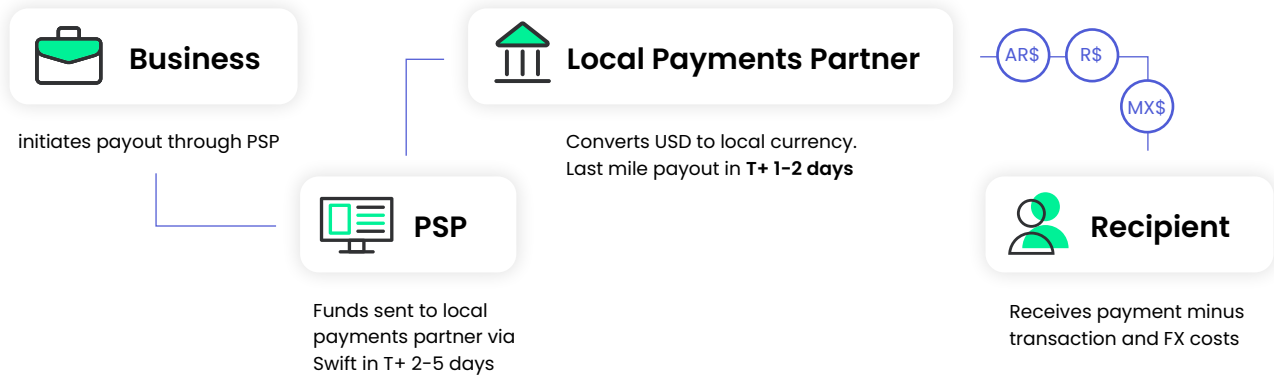
Source: Cebr analysis

\*A survey from Castle Island Ventures, YouGov and Visa

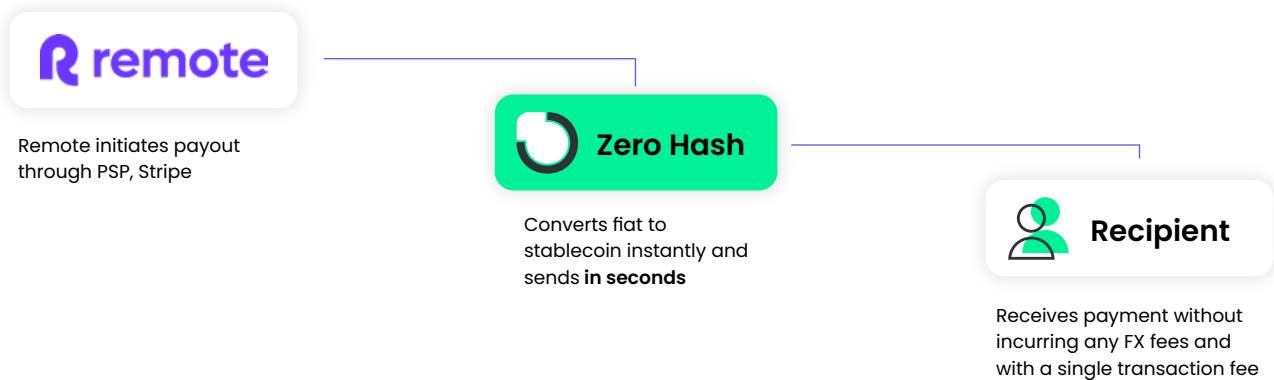
\*\*Freelancer Freedom: Enabling payments for the modern workforce. Zero Hash, 2024

## Traditional payouts vs. stablecoin payouts

### Payment from US to local markets using traditional payment rails




### Remote leveraging Stables, powered by Zero Hash



## Stablecoins are becoming increasingly accessible

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, enabling access at a customer's primary accounts, including:

**Revolut** **NU** Robinhood  **P PayPal** **stripe**

“A lot of people are using stablecoins as a more effective US dollar banking rail, and diversifying their fiat currency across a network that’s online, giving them more financial access and inclusion than they otherwise would have locally.”



Pietro Moran, Director of Crypto of Shift4  
[Zero Hash Customer](#)

## Why partner with Zero Hash for stablecoin payouts



### Simplified access to stablecoin payouts

No need to hold or handle crypto and stablecoins. Zero Hash takes your fiat balance to convert and payout in stablecoins on-chain, directly to the wallet of the end-user or business



### Launch in days and own your customer experience

Use our simple APIs and SDK to natively embed stablecoin payouts into your platform or app and launch in days, instead of months



### Global stablecoin access across multiple chains

With USDC supported across 10 different chains, our multi-chain infrastructure eliminates the complexity of managing different networks, making it seamless to reach users wherever they are



### Make stablecoin payouts at scale

Automate payments using our configurable APIs, and reduce your risk of manual error



### Manage and reconcile payments easily

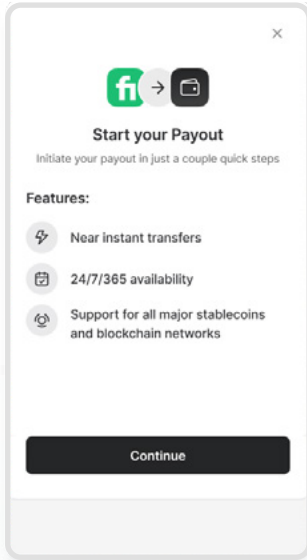
Execute then reconcile payments in a single platform using API and .csv reconciliation capabilities so that your internal systems and teams can remain in-sync



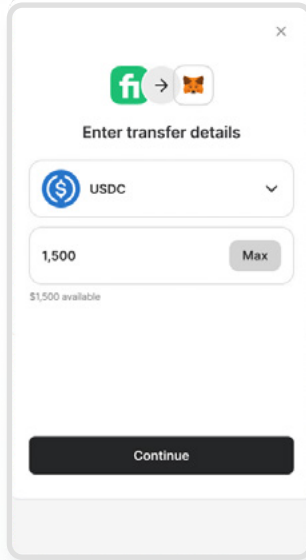
### Mitigate regulatory and compliance risks

Global regulatory infrastructure for the compliant conversion of fiat to stablecoins. Our compliance controls provide enterprise-grade transaction monitoring, travel rule reporting, built-in AML and automated sanction screening to prevent financial crime.

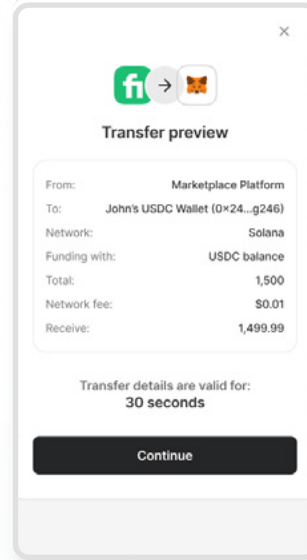
# How it works



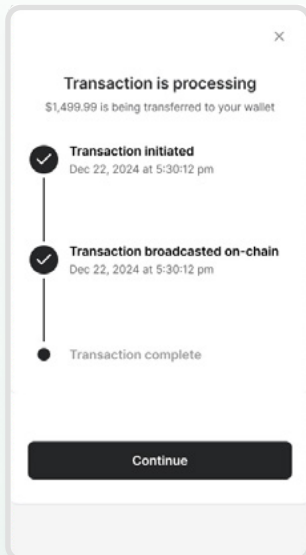
1. Customer signs up for stablecoin payouts



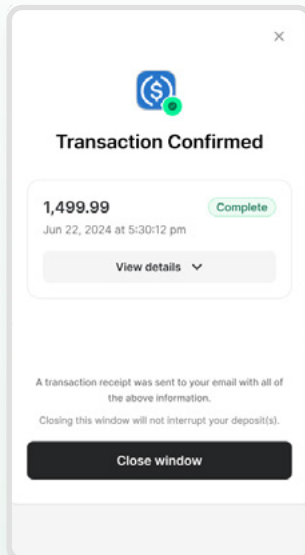
2. Customer links a destination wallet



3. Customer initiates the USD payout

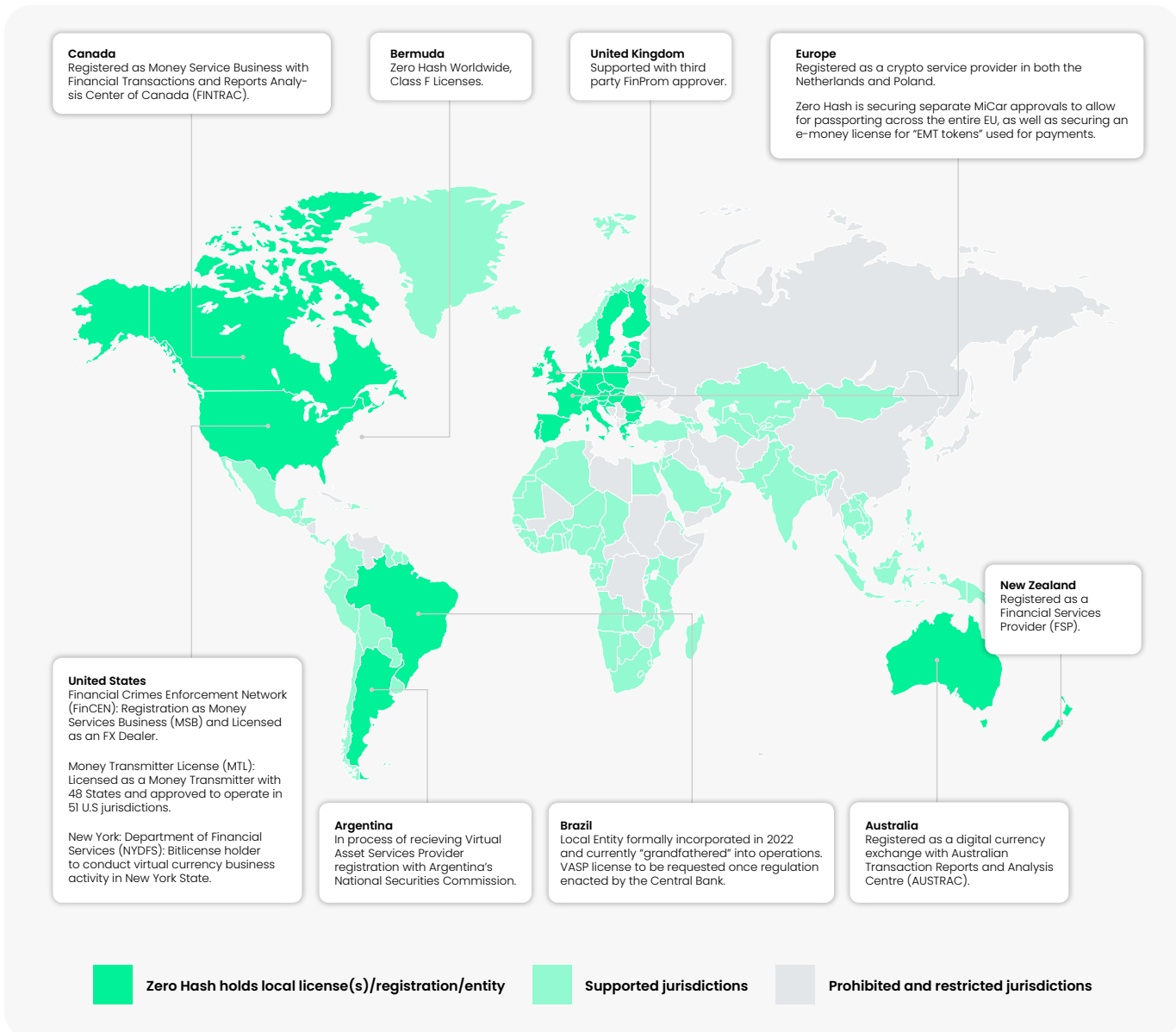


4. Zero Hash converts USD to USDC



5. Zero Hash instantly and automatically disburses the USDC to the Customer's destination wallet

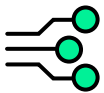
# Zero Hash: The global gateway to payout stablecoins in 200+ jurisdictions





# API solution overview

## Built for developers



Initiate a payout by calling only 3 endpoints - onboard a customer, link a destination wallet, and execute the transaction



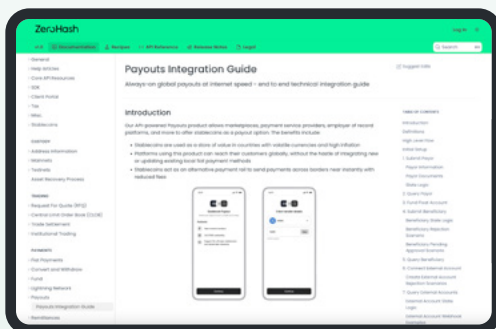
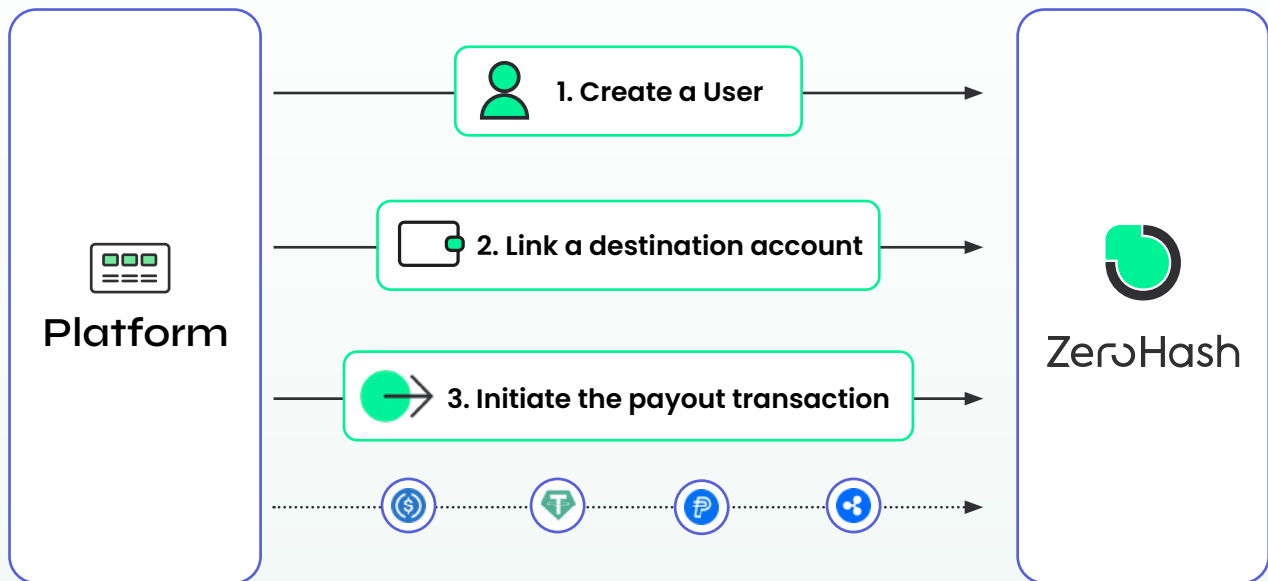
Webhook events that keep you updated on the state of the payout, from initiation to on-chain confirmation



Self-serve integration documents



Dedicated support 24/7/365



Developer Documentation  
[Payouts Integration Guide](#)

# 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](mailto:contact@zerohash.com)



Zero Hash



[@ZeroHashX](https://twitter.com/ZeroHashX)



[ZeroHash\\_DigitalAssets](https://www.youtube.com/channel/UCZeroHashX)

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