



A background featuring a series of parallel, slightly curved diagonal lines in a light gold color, set against a white background. The lines create a sense of depth and motion.

zero<sup>#</sup>  
hash



EMBEDDED CRYPTO INFRASTRUCTURE



The easiest way for any platform to integrate digital assets  
natively into their own customer experience.



# #1 Zero Hash Introduction

# Who We Work With

Zero Hash empowers innovators by providing developers and businesses the tools to support and build on digital assets.



# **Who We Are Backed By**

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# Regulatory Coverage

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Canadian MSB registered with FINTRAC

BitLicense from NY Department of Financial Services

Registered as a Money Service Business with the Financial Crime Enforcement Network ("FinCEN")

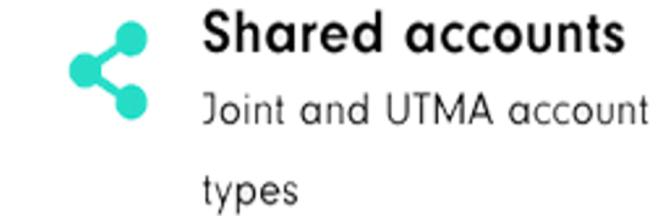
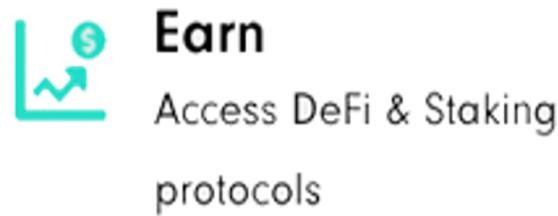
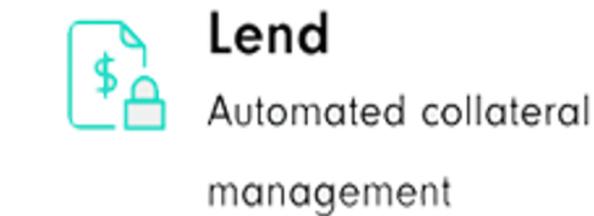
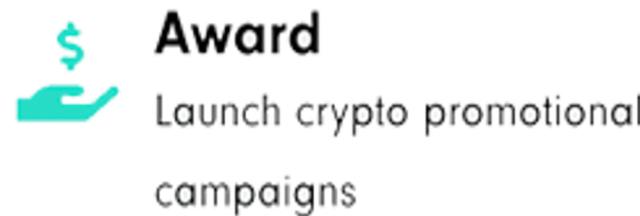
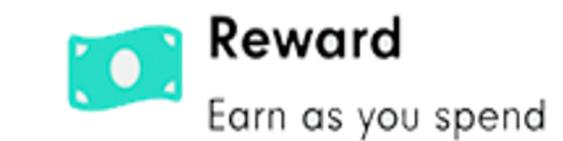
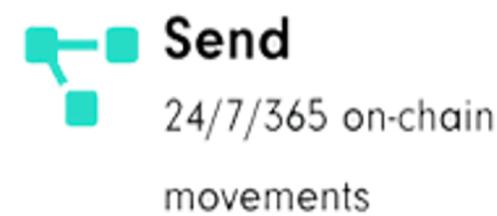
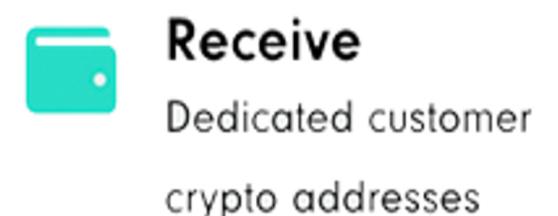
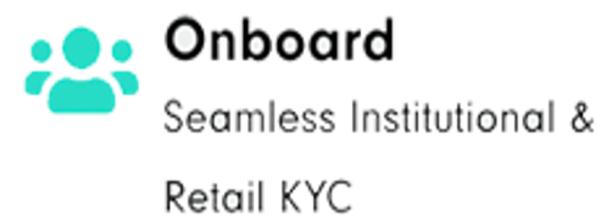
Registered as an FX Dealer with FinCEN

Licensed as a Money Transmitter with 45+ States and approved to operate in 51 U.S. jurisdictions.

Exempt from licensing requirements in Mexico

# Our Products

API-powered, our solutions are fully tailored for your platform's needs in the embedded finance era. Allow your customers to buy and sell crypto, send and receive assets on-chain, earn crypto rewards and more.



# The Zero Hash Advantage

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**Technology** - Robust APIs power custody, deposits, withdrawals, P2P payments, high-yield & reward solutions

**Time to Market** - Zero Hash provides robust APIs allowing our clients to offer a suite of crypto products. Through a light technical integration, platforms can provide their clients with access to digital asset products in a matter of months vs. years.

**Wide Asset Support** - Zero Hash currently supports 40+ digital assets

**Regulatory Assurance** - By leveraging our regulatory infrastructure, our clients avoid holding crypto assets on their balance sheet and completely avoid acting as a custodian for any digital asset products.

**No Channel Conflict** - Zero Hash does not operate B2C models and never will. Several of our competitors operate several B2C businesses which may lead to a channel conflict down the road.

**Proven Track Record and Scale** - Zero Hash currently powers ~4% of all on-chain ETH transactions.

# Zero Hash vs Competition



APEX Crypto™

NYDIG

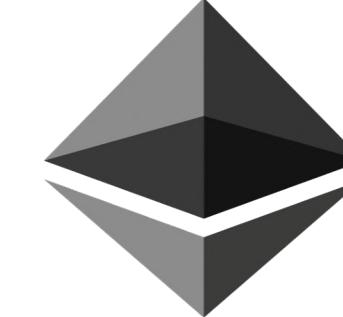
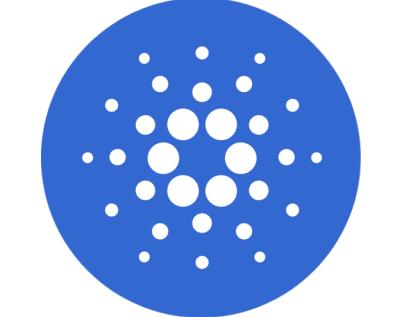
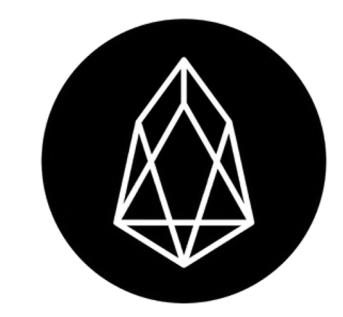
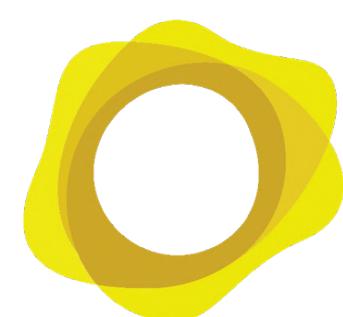
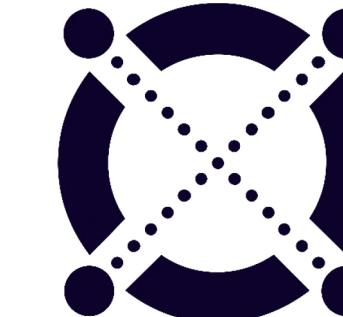
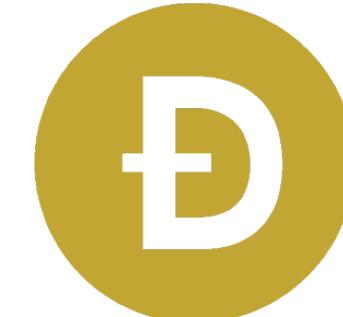
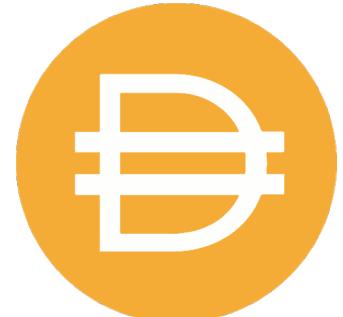
Bakkt™

	zero# hash	PAXOS	APEX Crypto™	NYDIG	Bakkt™
Dedicated API Endpoints for Rewards	✓	✗	✗	✗	✗
Number of Assets	38	7	5	1	2
Yield/Staking	✓	✗	✗	✗	✗
NFT Support	✓	✗	✗	✗	✗
Enable Deposits / Withdraws Onchain	✓	✗	✗	✗	✓
No Channel Conflict	✓	B2C Product in ItBit		✓	Bakkt App Creates Huge Channel Conflict
Platform Fully Controls User Experience	✓	✓	APEX Crypto Branded Product		✓
UTMA Accounts	✓	✗	✗	✗	✗

# Assets Supported

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Zero Hash supports over 40 Assets across all major blockchains



**Zero Hash will support 60+ Assets by Q2 2022**

# Example Client: MoneyLion



## MoneyLion

### Onboarding

2:44

**Confirm your information**

Please confirm your information to complete your Crypto account set-up.

Address  
62 Vandalia Ave  
Asheville, NC 28806

I agree to the [MoneyLion terms and conditions](#)

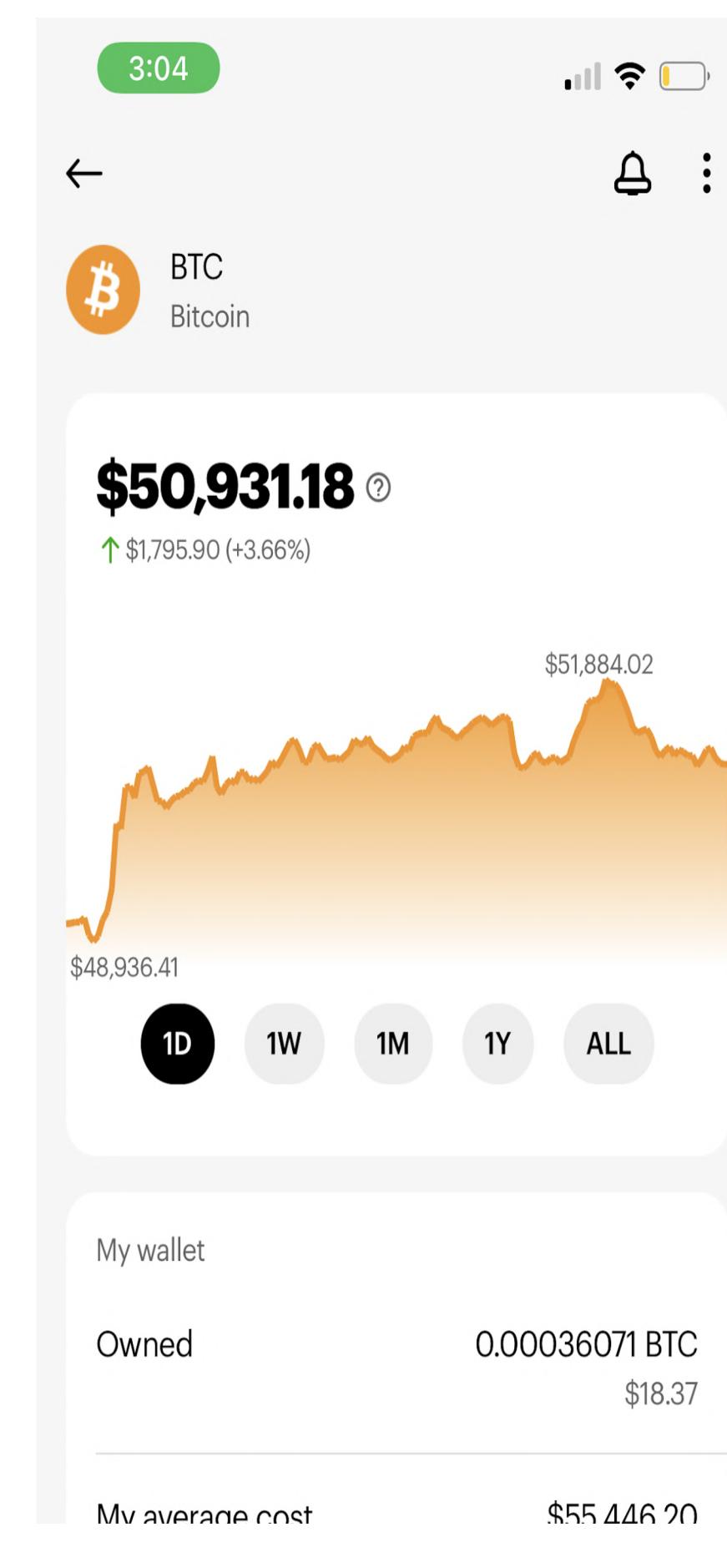
I agree to the [Zero Hash and Zero Hash Liquidity Services User Agreement](#), [Privacy Notice](#) and [Regulatory Disclosures](#)

Cryptocurrency transaction and custody services are powered by Zero Hash LLC and Zero Hash Liquidity Services LLC. As part of enabling MoneyLion Crypto through your RoarMoney account, you must also agree to the Zero Hash LLC and Zero Hash Liquidity LLC terms and conditions and enable your Zero Hash account.

Any purchase or sale of cryptocurrency will be conducted through your Zero Hash Account. Cryptocurrency trading may result in substantial risk of loss and may not be suitable for all investors. All Cryptocurrency transactions are self-directed by you and none of MoneyLion, its financial institution partners

**Confirm**

### Charting



### Order Entry

3:03

Total dollar value  
**\$25.09**

↑ \$0.83 (+3.42%)

1D 1W ALL

My wallet

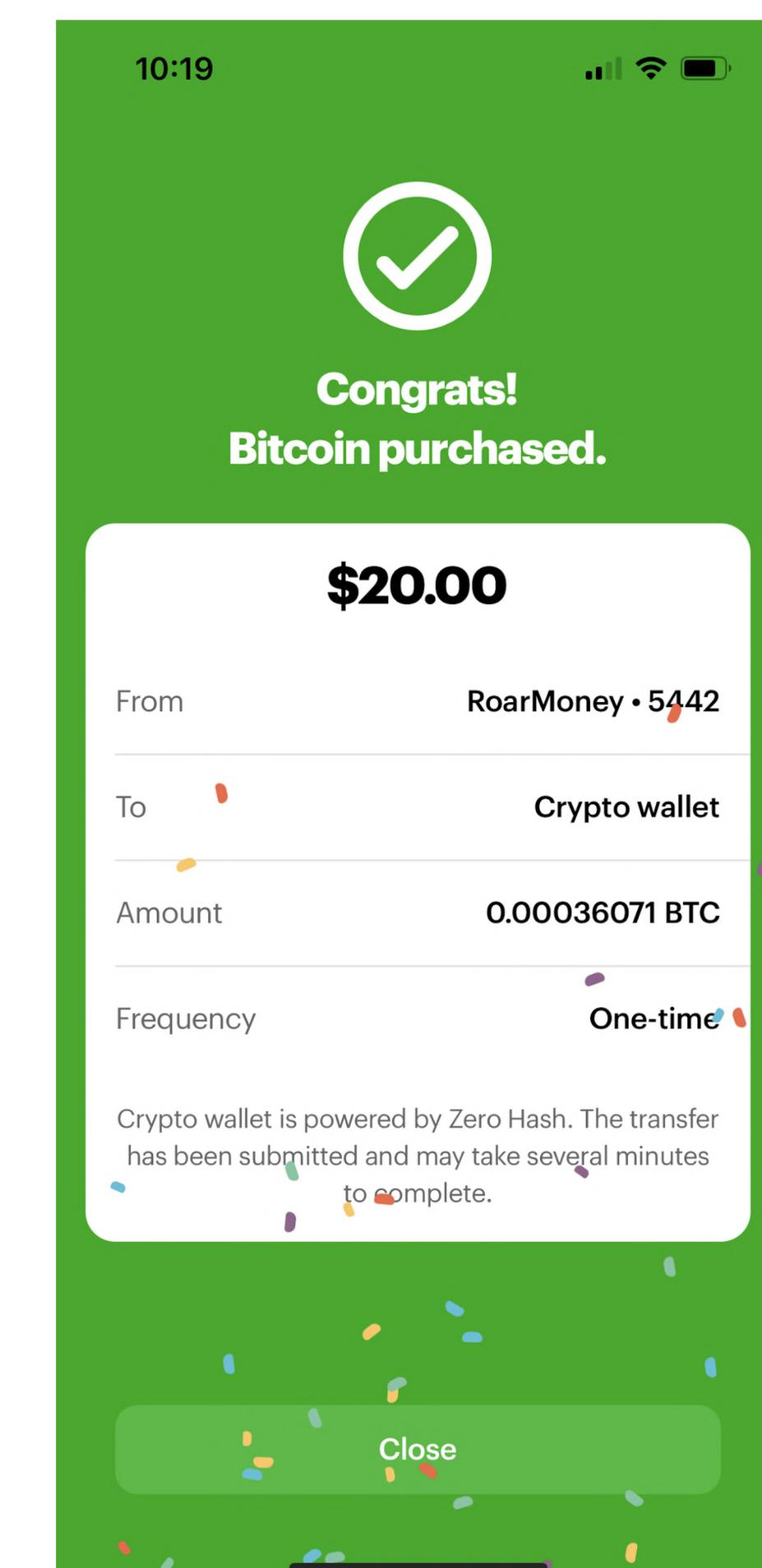
Bitcoin \$50,931.18 0.000361 BTC \$18.37

Ethereum \$4,318.29 0.001555 ETH \$6.72

MoneyLion Academy See all

Buy Sell

### Order Confirmation



### Fiat Processing

12:09

BTC Sell Friday, November 12, 2021 • 12:08 pm

**- \$5.00**

Processed

Transfer progress

Order initiated Processing Complete

From Crypto wallet

To RoarMoney • 0369

BTC 0.00008085

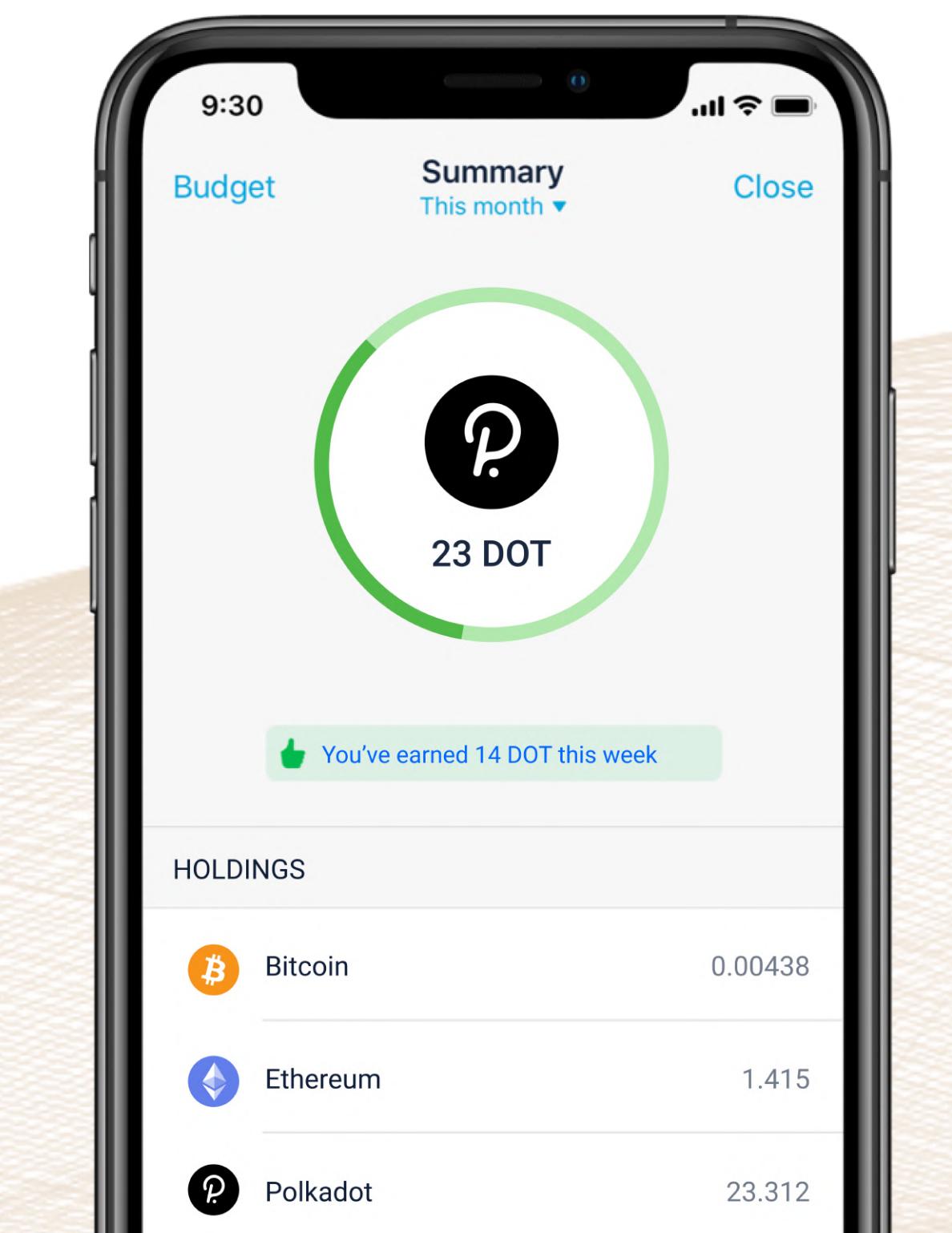
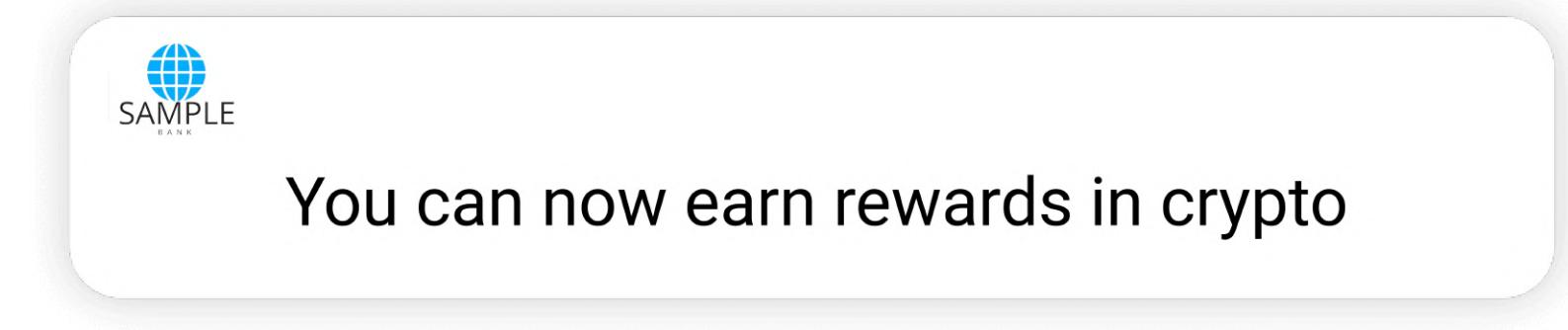
Amount \$5.00

Exchange rate \$61,842.49

# #2 Product Overview

# Outline: Areas of Client Embedding Crypto

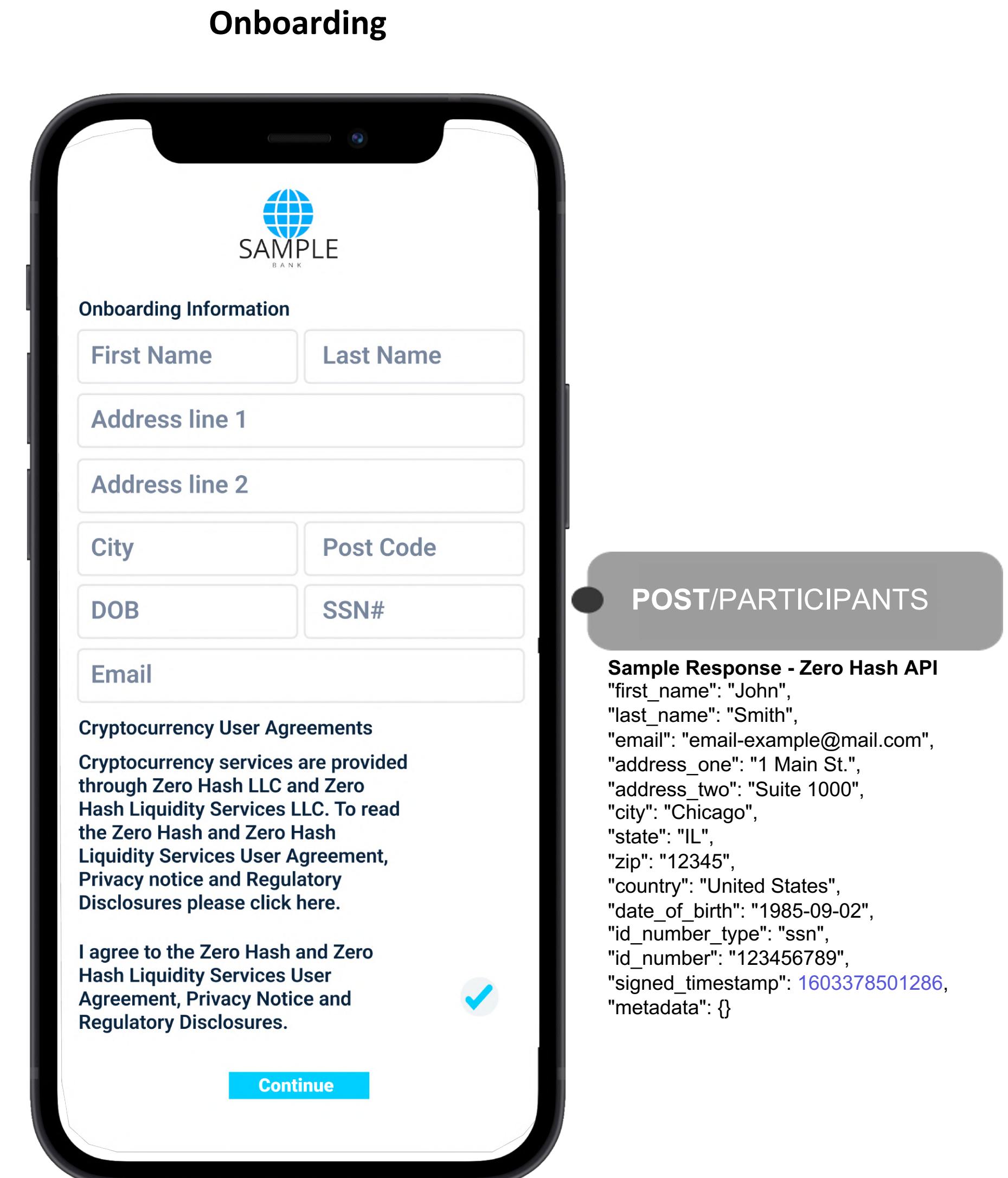
1. Onboarding of Client Member to Zero Hash
2. Client Crypto Powered by Zero Hash Products:
  - a) Buy, Sell & Hold 40+ crypto assets
  - b) “Cash Back” - Rewards
  - c) Remittances: Send and Receive Crypto
  - d) High Yield DeFi Account
  - e) Spend Crypto



# 1. Onboarding of Client Member to Zero Hash

## Zero Hash requires

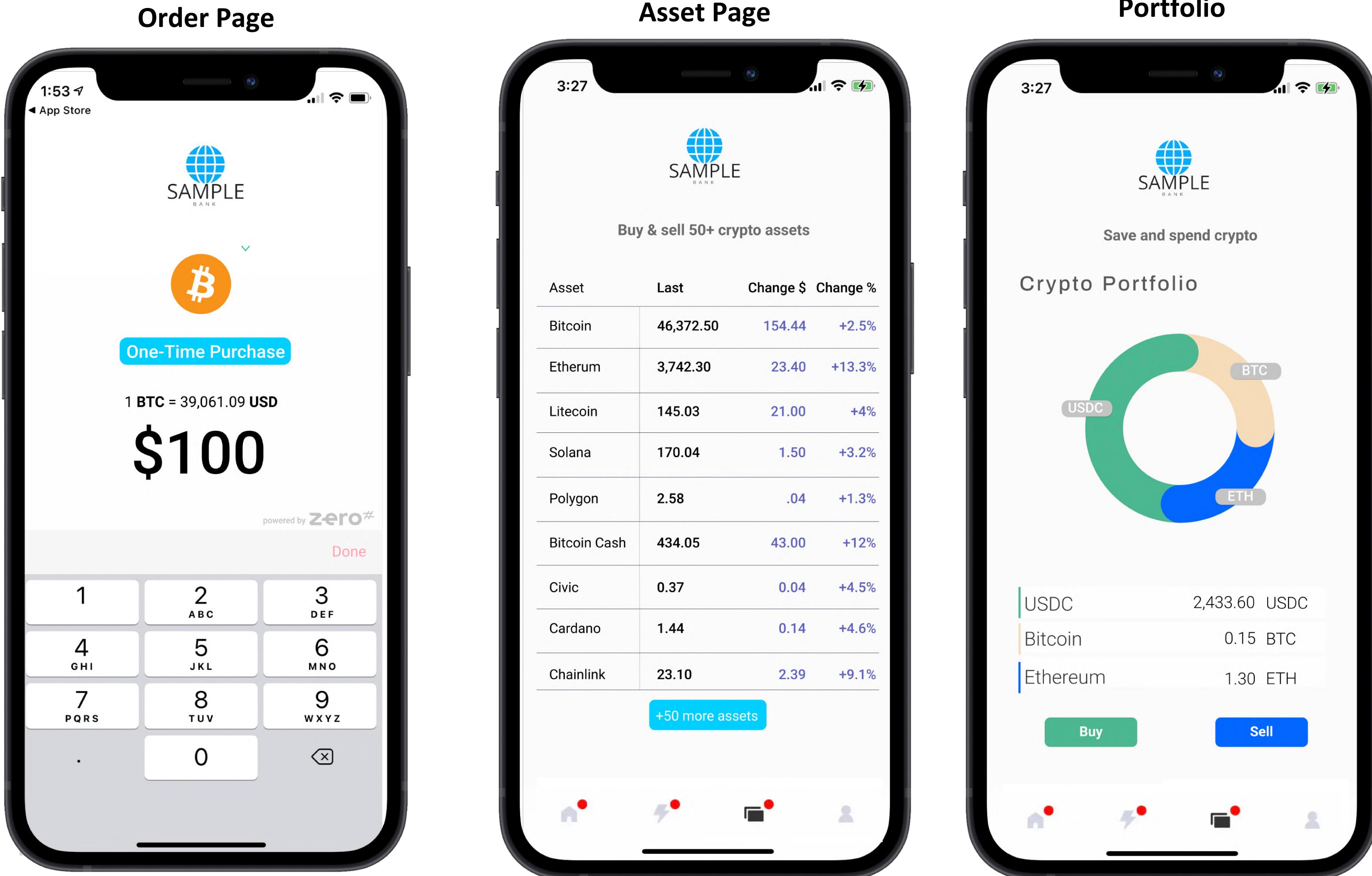
- Name
- DOB
- SSN
- Address
- Zero Hash will rely on KYC/AML conducted by Client (formal review required)
- Users will need to agree to the Zero Hash User Agreement



# 2.A. Client Buy, Sell & Hold 40+ crypto assets

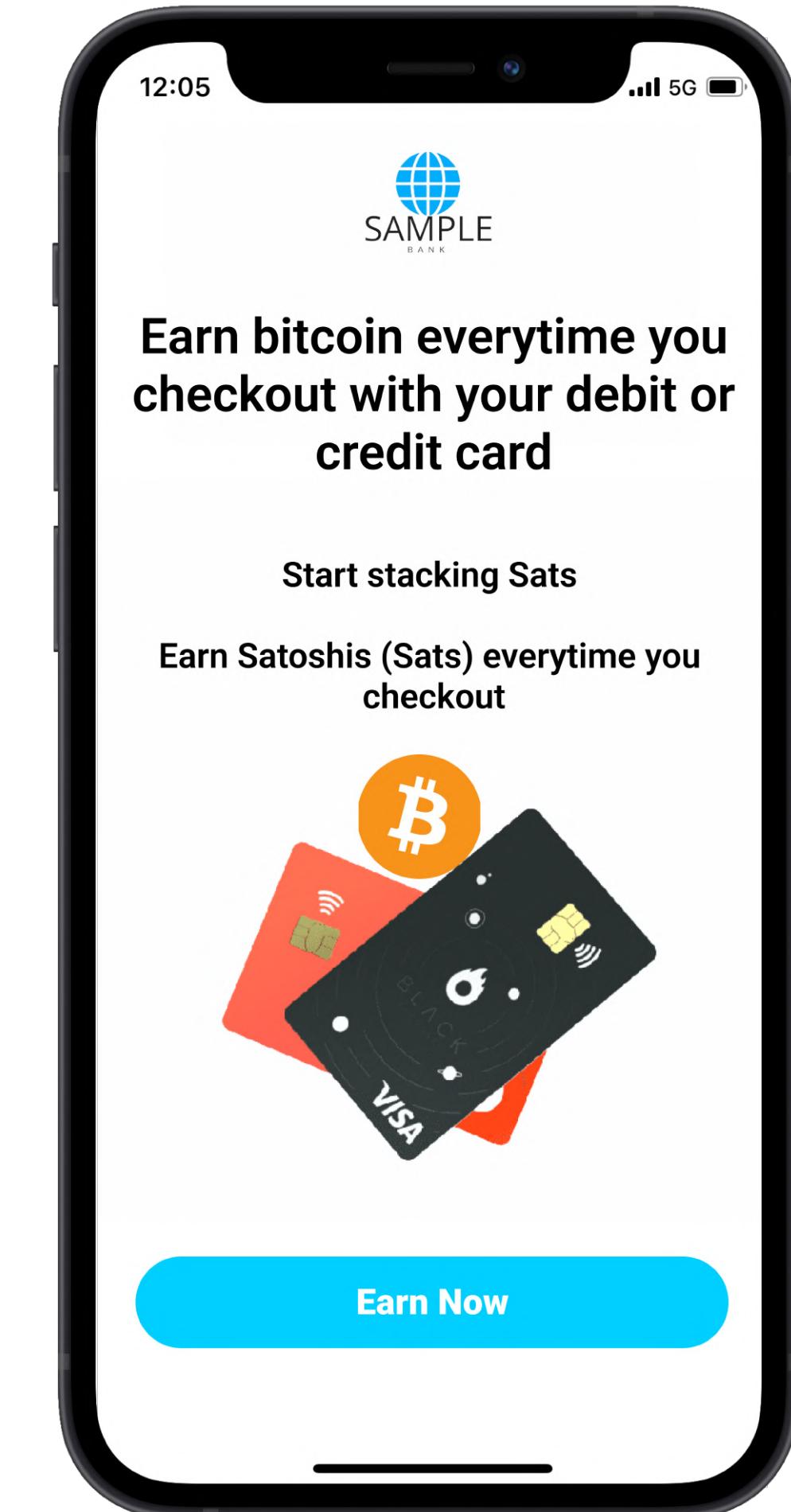
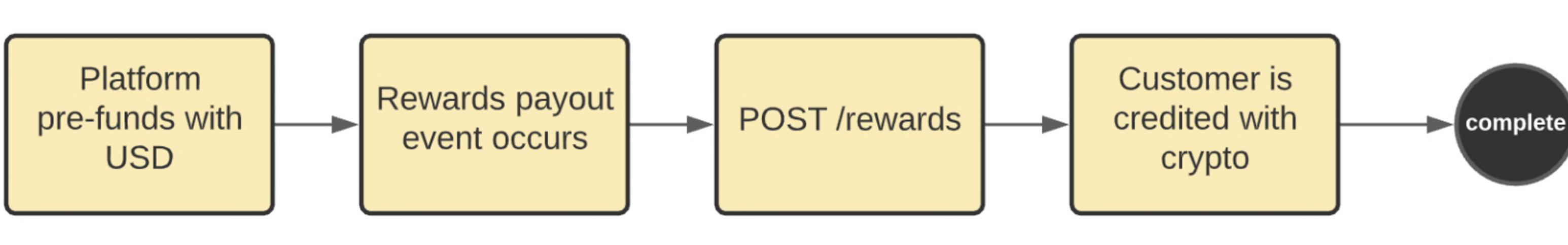
## Zero Hash provides

- Liquidity (RFQ price lock e.g., 5 seconds)
- ZHLS routes to largest LPs in crypto to secure best price. Spread is established by Client i.e., the final price displayed to clients
- 40+ Assets (60+ in Q2 2022)
- Websocket feed which updates - ZH is guaranteeing the price shown to the customer
- Customizable fee collection and reporting



## 2.B. Client “Cash Back” – Rewards/Round Up

- Platforms can enable crypto rewards through a light-weight and singular API endpoint **POST /rewards**
- Endpoint is called and executed as the customer receives a crypto balance of the specified amount
- Reward amount can be denominated in QTY or \$ e.g., 0.001 BTC or \$30 of BTC
- Reward transactions settle instantly
- Client can then query **GET /accounts** and view the balance for users

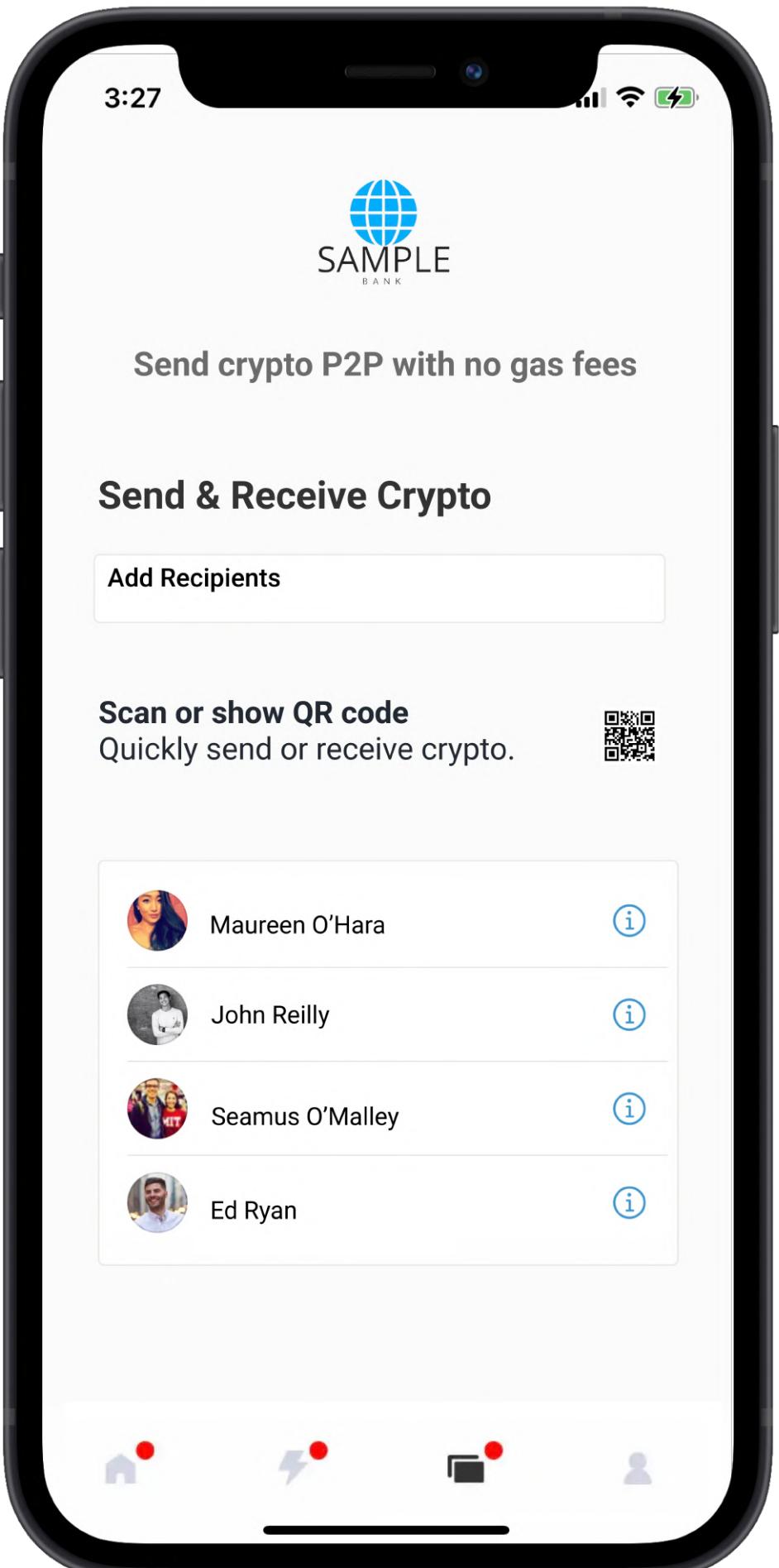


## 2.C. Client Crypto Send & Receive / Remittance

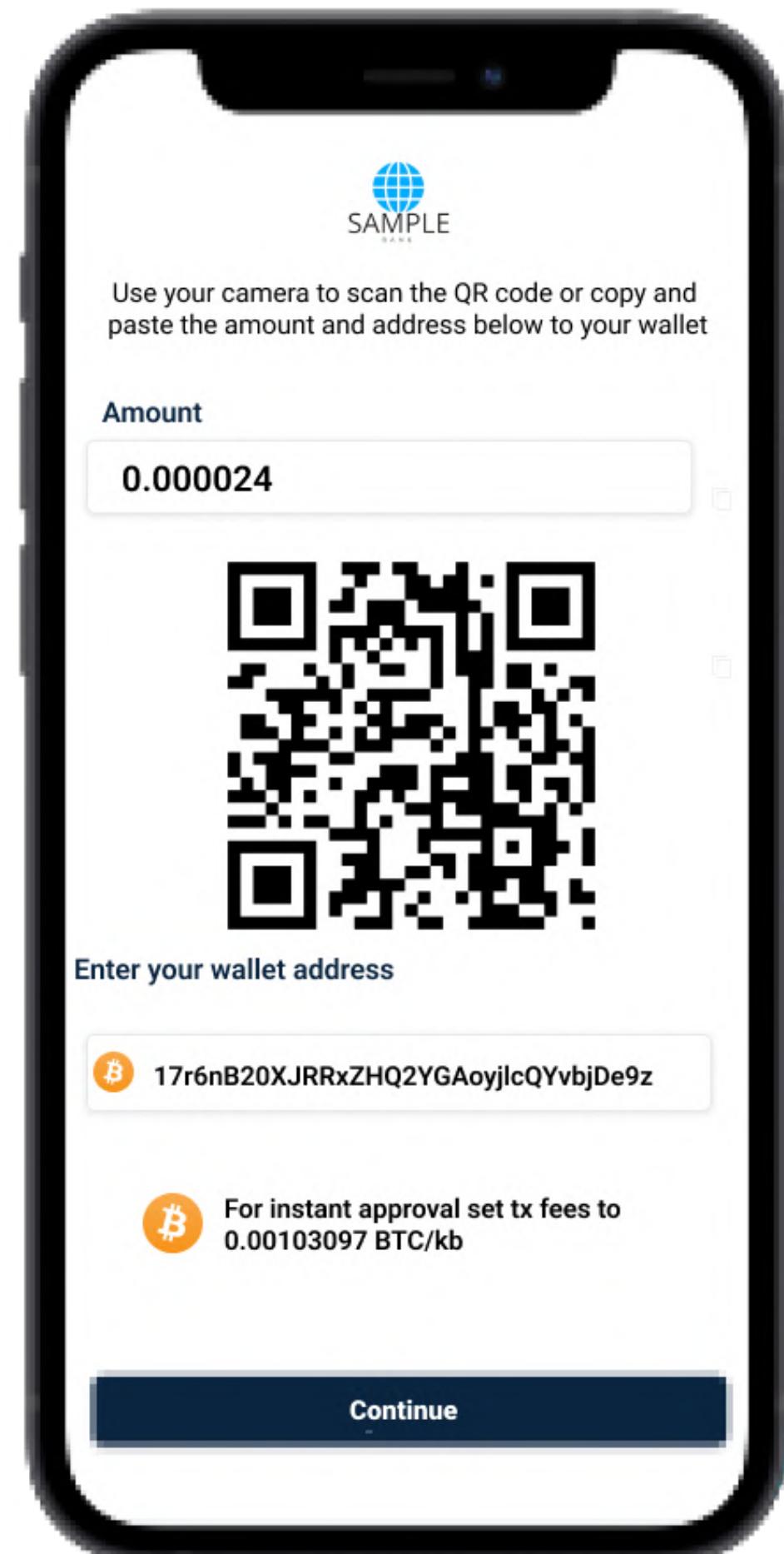
- Multi-chain support for USDC (ETH, BSC, Polygon)
- Upcoming layer 2 support (Arbitrum & Optimism)
- **Proven infrastructure at scale. Currently account for approx.**

**5% of the world's global on-chain ETH volume**

- a) Client can enable a **Peer-2-Peer Venmo** for crypto product, allowing Client users to send crypto to and receive crypto from other Client users **instantly and with no GAS fees**
- b) Client users would be able to also send & receive crypto from third party wallets outside of Client's platform
- Zero Hash employs on-chain analysis scanning external addresses through a system which identifies sanctioned addresses



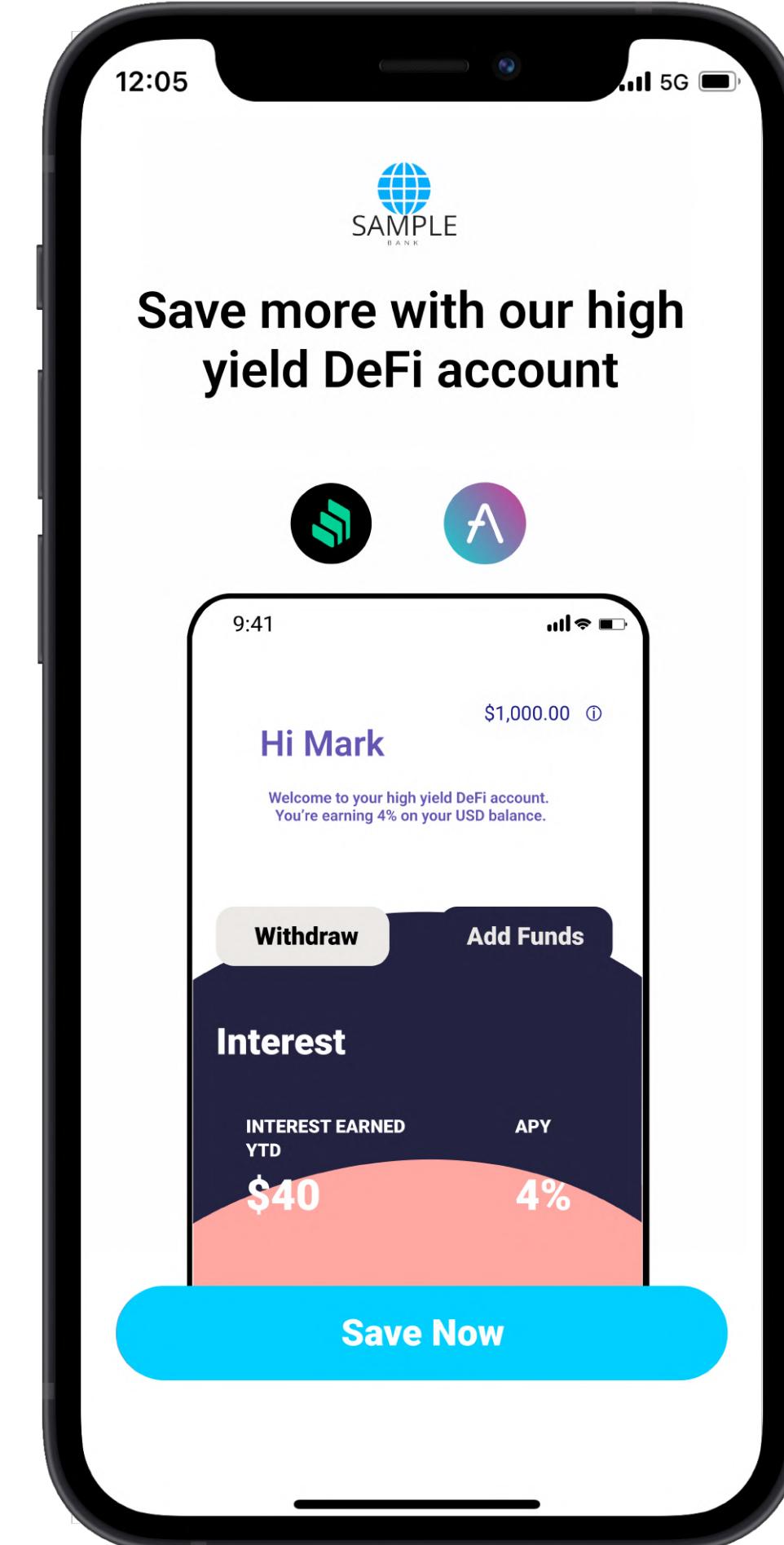
A. Peer-2-Peer



B. External Address

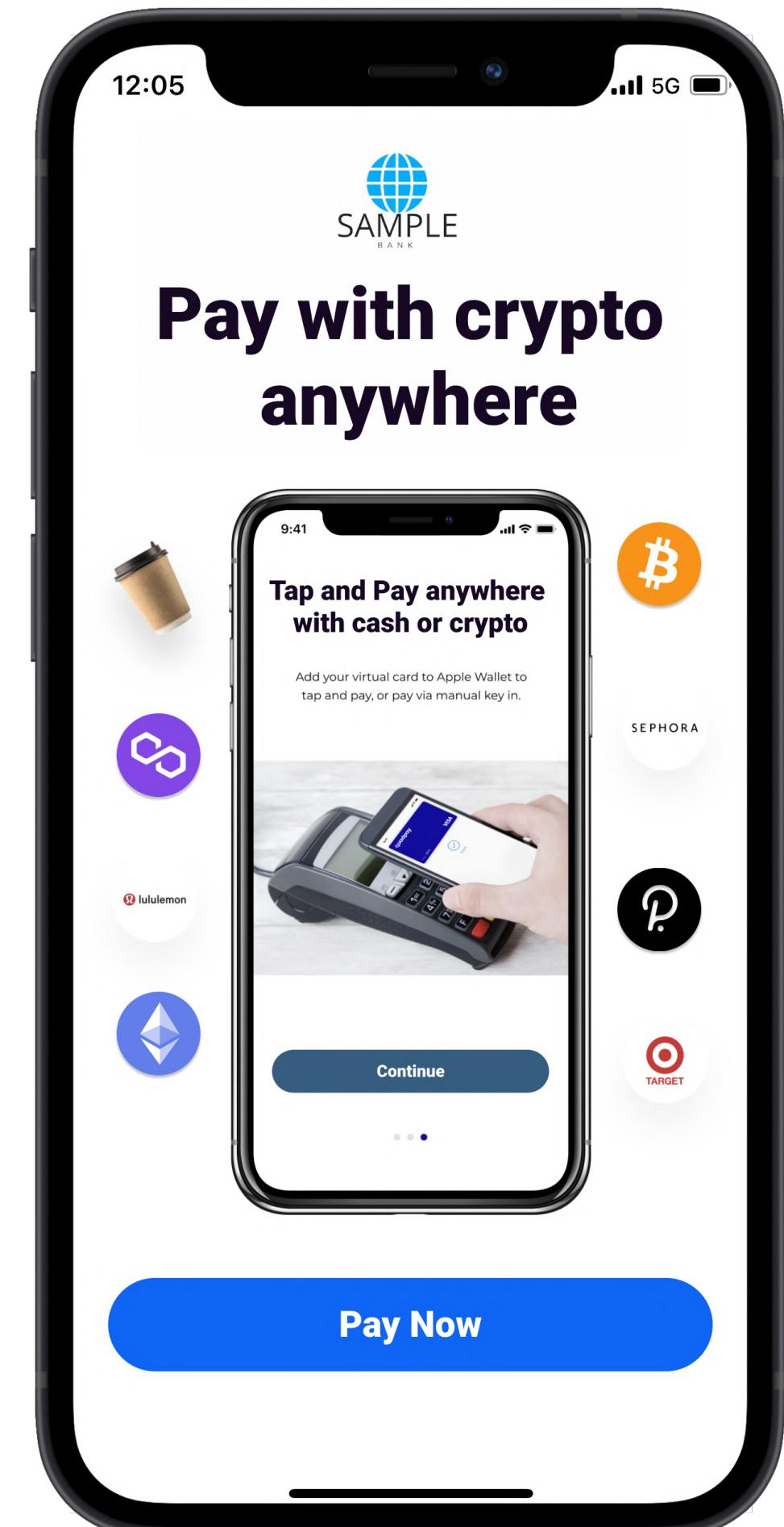
## 2.D. Client High Yield DeFi Account

- Zero Hash provides the complete back-end infrastructure for Client members to earn yield on crypto and fiat currencies held in their wallet. Yield can be generated in one of two ways:
  - Defi Yield:** Users supply assets to DeFi platforms earning a market determined rate of return. The floating yield updates in real time 24/7 as blocks are completed
  - Staking Yield:** User's pledge PoS (Proof of Stake) assets (e.g DOT, ALGO, ADA) toward a node to validate transactions. In return, users receive a block reward which equate to yield on the assets held
- Zero Hash manages the complexity of interacting with each DeFi protocol and staking node for assets enrolled in the program
- Zero Hash simplifies the process of staking to 3 API end-points
  - GET/yield**
  - POST /yield/enrollment**
  - POST /yield/transfer**



## 2.E. Client Spend / Debit

- Client can enable a spend product for its clients allowing them can spend crypto just like
  - ZH acts in the capacity of converting crypto for the merchant to receive USD. Price is locked in for a period (configurable) in order to present a static crypto value for a purchase
1. **Option 1:** Off-chain purchase. Client member can purchase using assets custodied with Zero Hash
  2. **Option 2:** On-chain purchase. Client member can purchase using assets custodied with an external provider. Zero Hash creates the deposit
- Zero Hash offers the ability for 1-1 conversion between USD/USDC



# **Appendix**

# Integration Roadmap



# Transaction Monitoring

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- Zero Hash utilizes Elliptic for real-time screening of digital asset addresses, both for incoming deposits to and outgoing withdrawals from our system.
- Rules have been setup to scan wallet addresses with sent or received funds to/from illicit services.
- Wallets are risk scored based on past transaction activity. This allows for automated checks against sanctioned addresses, terrorist orgs, darknet markets, child abuse sites, and other known illicit activity (e.g. ransom rings, extortion hubs etc.).
- If there is a match, Client will be notified where we ask for information about the customer (omnibus) or close the account (fully disclosed) with notice provided to Client via email and API. We file any reports as necessary to the appropriate authorities.
- Withdrawals to sanctioned addresses will be quarantined and flagged for manual review by our Compliance team. In those events, our API will return a 400 error with the following error message below: *Address is restricted, unable to create withdrawal request. address=\${address}*

# Travel Rule Compliance Process

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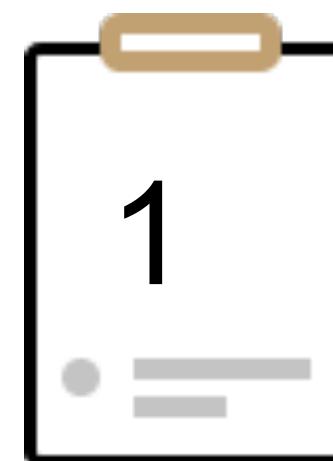
- Zero Hash is a member of the TRUST travel rule working group and will be implementing the industry standard along with Coinbase, Kraken, BitGo and other leading crypto organizations.
- **Reporting Obligations:**
  - Travel rule information includes customer PII for transactions over \$2,100.
  - Onboarding with the travel rule solution includes a security review and shared costs (roughly \$17,0000 per year based on the current number of working group members).
- **Reporting Process:**
  - For withdrawals, Zero Hash will locate the receiver's address on the TRUST bulletin board listing known VASP wallet address and receive a proof-of-address and thereafter transmit required customer PII.
  - For deposit, Zero Hash must post its address to the TRUST bulletin board for confirmation, after which it will receive required customer PII.
- For omnibus partners, the partner will need to join the travel rule working group and participate in the receipt and delivery of the required travel rule information.

# Transaction Monitoring

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## Digital Asset Monitoring

- For digital asset transactions, Zero Hash leverages Elliptic's on chain monitoring tool. Elliptic risk rates wallets based on past transaction activity.
- Assets that pass through high-risk wallets are also flagged by Elliptic and alerts are promptly review by compliance personnel.
- The tool allows our compliance team to continuously monitor transactions to high-risk market-places and the darkweb.



1  
Detect High-Risk  
Crypto  
Transactions



2  
Identify High-  
Risk Customers

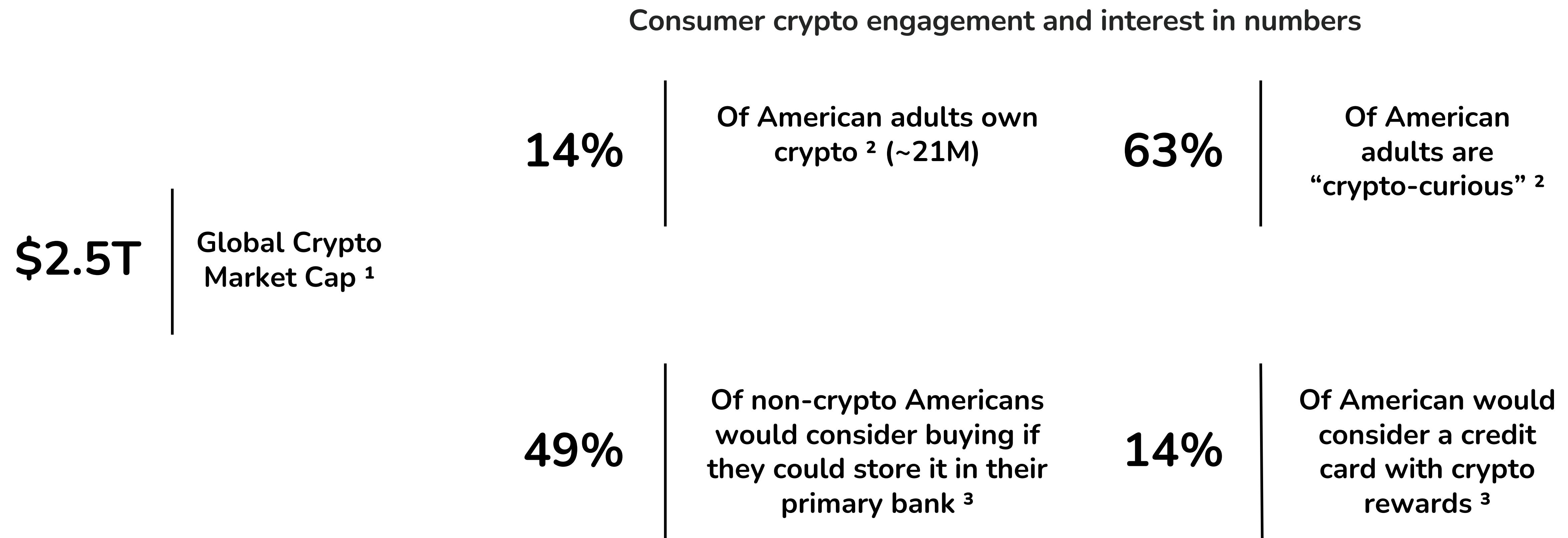


3  
Trace Source  
and Destination  
of Funds



4  
Submit SARs

# Cryptocurrencies are gaining interest from an increasingly mainstream consumer base



1. CoinMarketCap.com | [Total Global Crypto Market Cap](#) 11/19/21

2. Gemini | [The State of U.S Crypto Report](#) 2021 - “Crypto-Curious” is defined as those who do not currently own cryptocurrency but indicate either wanting to learn more or planning to buy soon

3. The Ascent | [What Do Americans Think About Cryptocurrency 2021?](#)