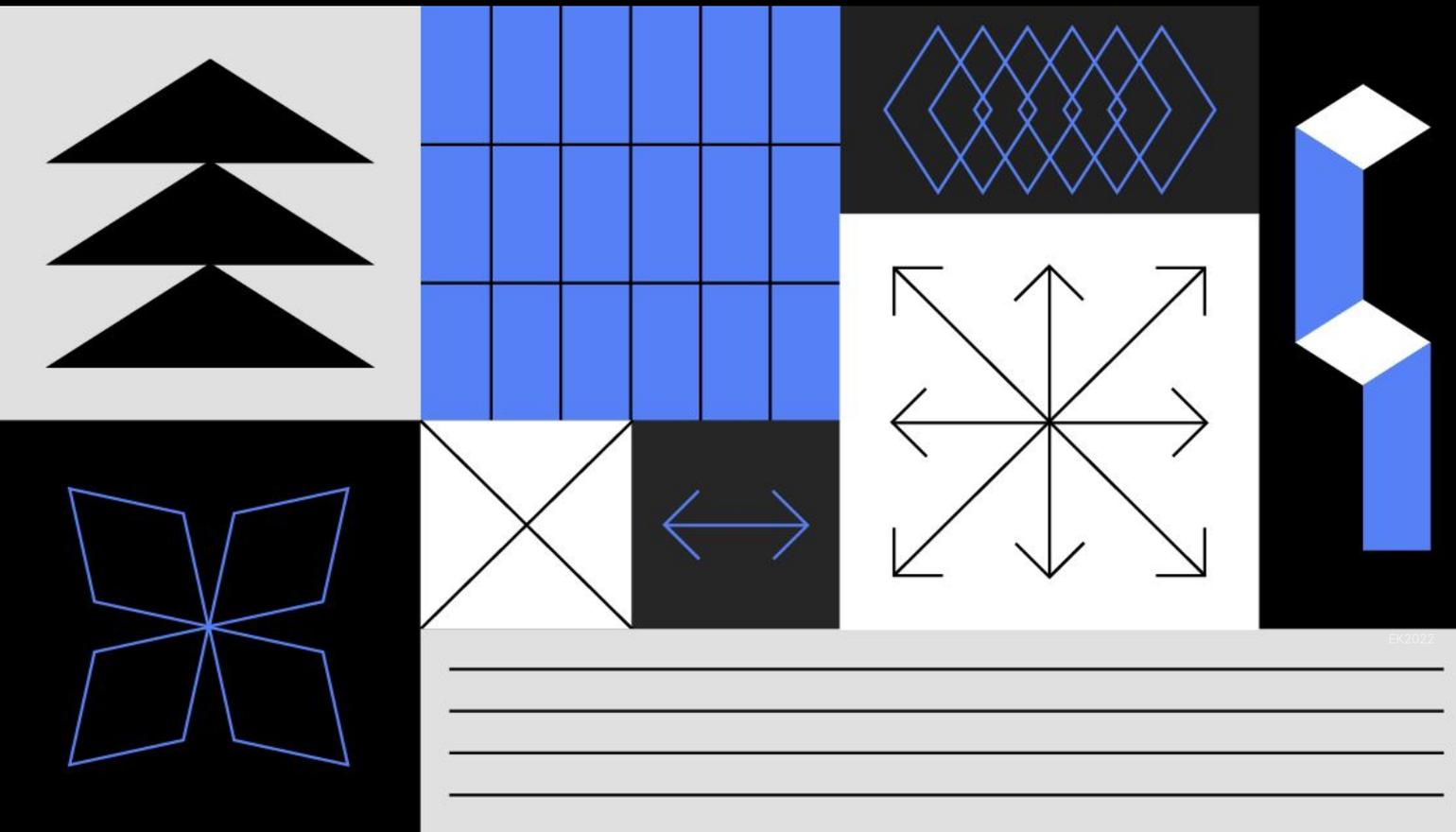


PRIMER

Launching your stablecoin with Anchorage Digital Bank



Launch your stablecoin with Anchorage Digital Bank

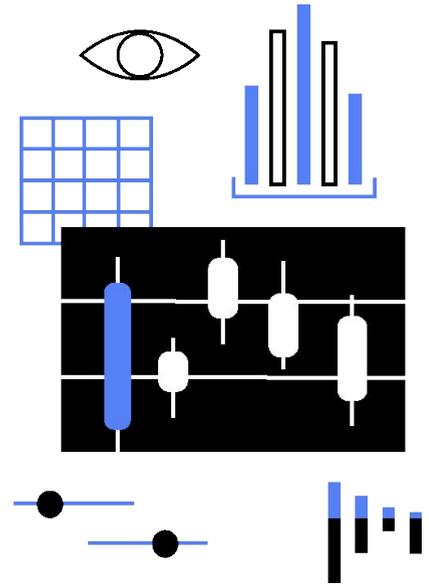
Stablecoins are cryptocurrencies pegged to stable assets like the U.S. Dollar. They are a digital analog to fiat currencies enabling programmable money and efficient payments.

Today's main use cases for stablecoins

- **Payments and settlement**

Stablecoins are transforming global payments by combining the stability of traditional currencies with blockchain speed and 24/7 availability.

Stablecoins compress transaction settlement time to seconds or minutes, often for less than \$0.10. This frees up capital for productive use, making stablecoins particularly powerful for cross-border settlement, which often depends on intermediaries and batch processing schedules.



- **Dollar access**

Stablecoins provide critical dollar exposure to people in emerging markets who lack access to stable currencies or traditional banking infrastructure.

In regions experiencing local currency depreciation, stablecoins offer a way to save in dollars without requiring a U.S. bank account. Fintechs and banks are increasingly adopting stablecoins to offer their customers dollar-denominated savings, spending, and payment capabilities.

- **Trading**

Stablecoins serve as the foundational currency for crypto markets, enabling traders to move seamlessly between positions without converting back to fiat currencies.

They function as the primary quote currency for the vast majority of trading pairs on centralized exchanges, while also powering DeFi protocols.

Stablecoins are widely accepted as collateral for margin trading, perpetual futures, and derivatives, allowing traders to execute strategies 24/7 without banking delays.

Stablecoins address key limitations of legacy payment systems

	LEGACY RAILS	STABLECOINS
Speed	1-5 business days for international wires	Near-instant settlement
Cost	Up to \$50 per international wire, plus FX fees	\$0.01-\$1 per transaction, depending on network
Transparency	Limited visibility into transaction steps	Transparent and verifiable on the blockchain
Availability	Limited to banking hours	Global and fully operational 24/7/365

Stablecoin adoption is accelerating

\$300B+

Market cap growth in 2025: The market cap for stablecoins has seen explosive growth in 2025, more than doubling from \$150B since 2024 to over \$300B, demonstrating institutional confidence and real-world utility.

\$50T+

Real economic activity: Transfer volume measures actual usage — payments, remittances, and transaction settlement. In 2025, this volume reached \$50T and surpassed many traditional payment networks.

The time to engage is now

Trillions in on-chain value and regulatory clarity from the GENIUS Act have set the stage for stablecoin adoption. Regulated institutions are now positioned to capture this opportunity and lead in the next era of finance.

Launch your stablecoin with the first federally regulated issuer

Issue your stablecoin on infrastructure built for institutional demand, with unmatched regulatory clarity from the first federally chartered crypto bank.

1. No issuance caps

While state-chartered issuers are generally restricted to an issuance cap of \$10B, our federal charter places no such limits on your growth. This ensures your stablecoin can scale to meet any level of demand.

2. One regulator, clear rules

Federal oversight from the Office of the Comptroller of the Currency (OCC) sets the definitive standard for the GENIUS era and institutional-grade stablecoins. This unified framework eliminates the regulatory complexity of navigating a patchwork of state regimes.

3. Nationwide U.S. market access

Anchorage Digital Bank provides the infrastructure for offshore stablecoin issuers to launch and distribute their stablecoins within a federal regulatory framework in the U.S. Federally regulated stablecoins are also better positioned to benefit from future reciprocity agreements between the U.S. and other countries for global distribution.

Backed by leading institutions

Founded in 2017 and backed by leading institutions such as Andreessen Horowitz, GIC, Goldman Sachs, KKR, and Visa, we bring institutional-grade security, regulatory compliance, and deep crypto expertise to every step of the issuance process.



alócrypto

KKR

Goldman
Sachs

VISA

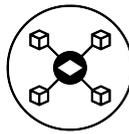
The complete solution for stablecoin issuance

Anchorage Digital Bank provides a fully integrated platform for minting stablecoins, redeeming them for USD, and managing your treasury.



End-to-end issuance

We manage all the complexity and technical lift, from reserve management to smart contract deployments.



Multi-chain deployment

Launch your stablecoin on all major networks, spanning EVM, Solana, Cosmos, and more.



Bankruptcy-remote custody

Client assets are segregated and bankruptcy-remote. Your assets are legally protected and cannot be touched by our creditors.



Built-in compliance

Our offering is purpose-built for the GENIUS era, featuring built-in KYB, transaction monitoring, and audit capabilities.



No issuance caps

State-chartered issuers are generally limited to an issuance cap of \$10B. Our federal charter allows your stablecoin to scale to meet any level of demand.



Integrated fiat and crypto rails

Move money seamlessly across USD and stablecoins for cross-border settlement, treasury management, or other operational purposes.



Institutional primary market

Mint, redeem, and exchange your stablecoin for other digital assets or USD with primary market liquidity.



Federal oversight

Anchorage Digital Bank is a federally chartered bank regulated by the OCC, providing the highest standard of regulatory clarity and client protection.



Stablecoin rewards

Collect rewards on eligible stablecoins*. Access your funds when you need them – no staking or lockups are required.

Launch your branded stablecoin in 3 steps

1. Consultation and contracting

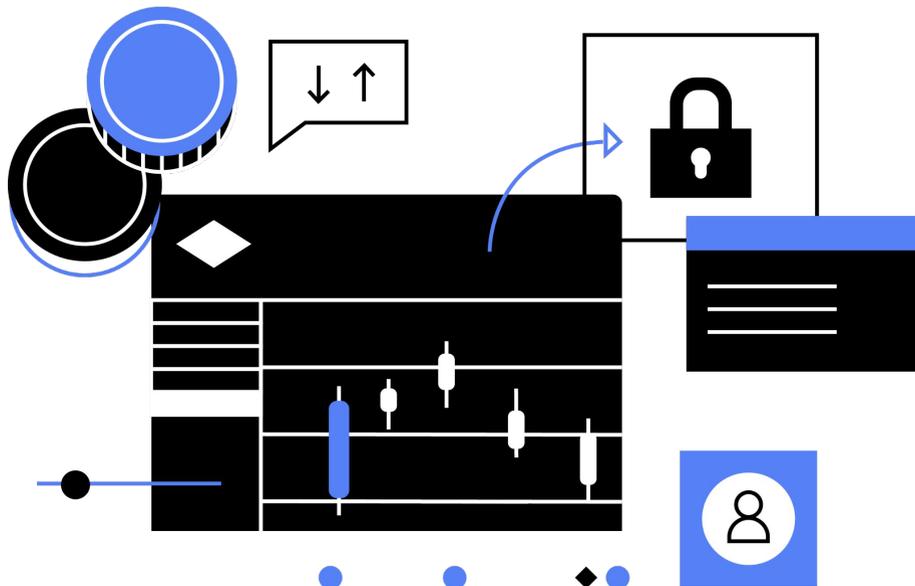
Kick off initial conversations with our team and align on strategic, legal, and product requirements. Execute key agreements to secure a regulated institutional partnership.

2. Onboarding and technical integration

Complete KYB/KYC verification, register devices, and deploy smart contracts on networks of choice. Establish segregated reserve accounts for secure, transparent backing for your stablecoin.

3. Launch and go-to-market

Begin issuing your stablecoin under trusted federal oversight. In this final stage, your asset becomes available for native minting and redemption on the Anchorage Digital platform.



About Anchorage Digital

Anchorage Digital Bank is the first federally chartered bank in the U.S. issuing regulated stablecoins under the oversight of the Office of the Comptroller of the Currency (OCC).

This regulatory standing underpins our fully integrated platform. Clients can mint, redeem, and exchange stablecoins for other digital assets or USD natively on the platform, streamlining treasury operations with an all-in-one solution.

Founded in 2017 and backed by leading institutions such as Andreessen Horowitz, GIC, Goldman Sachs, KKR, and Visa, we bring institutional-grade security, regulatory compliance, and deep crypto expertise to every step of the issuance process.

Learn more at anchorage.com, on Twitter [@Anchorage](https://twitter.com/Anchorage) and on [LinkedIn](https://www.linkedin.com/company/anchorage-digital).

**Custody, settlement, staking, and governance services are offered through Anchorage Digital Bank National Association ("Anchorage Digital Bank"). Digital asset trading services are provided by Anchorage Hold LLC ("Anchorage Hold"). A1 Ltd. is a principal trading business. Anchorage Services, LLC ("Anchorage Services") is an NFA-registered introducing broker, NFA ID No. 0532710.*

Anchorage Digital Bank, Anchorage Hold, and Anchorage Services are not registered with the SEC or any state authority as a broker or dealer and are not authorized to engage in the business of the offer, sale, or trading of securities.

Anchorage Digital services are offered to institutions and certain high net worth individuals in limited circumstances, and are not marketed to residents outside of the US.

Anchorage Digital Bank National Association offers fiat custody services through the use of an FDIC-insured, licensed sub-custodian.

Certain trading services are designed and available only for institutions who meet eligibility requirements, including qualification as an Eligible Contract Participant (ECP) under the rules of the U.S. Commodity Futures Trading Commission.

For institutions participating in custody, staking, or governance with Anchorage's Singapore entity, those services are offered through Anchorage Digital Singapore Pte Ltd ("Anchorage Digital Singapore").

Anchorage Digital does not provide legal, tax, or investment advice or private banking services. Holdings of cryptocurrencies and other digital assets are speculative and involve a substantial degree of risk, including the risk of complete loss. There can be no assurance that any cryptocurrency, token, coin, or other crypto asset will be viable, liquid, or solvent. No Anchorage Digital communication is intended to imply that any digital asset services are low-risk or risk-free. Digital assets held in custody are not guaranteed by Anchorage Digital and are not subject to the insurance protections of the Federal Deposit Insurance Corporation (FDIC) or the Securities Investor Protection Corporation (SIPC).

This Stablecoin Rewards Program (the "Program") is offered by an entity separate from Anchorage Digital Bank, NA. Stablecoins must be held with custody or wallet platforms offered by Anchorage Digital Bank National Association, Anchorage Digital Singapore Pte, Ltd., or Anchorage Innovations, LLC, in order to be eligible for rewards. This program is not offered by any of the aforementioned custody or wallet service providers. Please refer to the Stablecoin Rewards Program Terms & Conditions for all applicable terms and risks. By participating in the Program, participants acknowledge that they have read, understood, and agreed to be bound by this disclaimer and any other terms and conditions governing the Program. Information in this document is for general educational purposes only and eligibility limitations apply. This document is not intended to constitute an offer, solicitation, recommendation, investment, or any other advice on financial products. Availability is subject to jurisdictional limitations.

The Program is not subject to regulatory oversight in the Cayman Islands or any other jurisdiction. Participants in the Program acknowledge and understand that the Program is not regulated by any governmental authority or regulatory body in the Cayman Islands or elsewhere. As such, there are no guarantees regarding the stability, security, or reliability of the Program. Participation in the Program carries inherent risks, including but not limited to the risk of loss of funds, lack of recourse in case of disputes, and potential volatility of a stablecoin's value. Participants are responsible for understanding and complying with all applicable laws, regulations, and requirements in their respective jurisdictions regarding the use, possession, and transfer of digital assets, including stablecoins. Nothing in the Program constitutes investment advice, financial advice, or any other form of professional advice. Participants should conduct their own research and seek appropriate professional advice before participating in the Program. Anchorage Digital Bank and its affiliates, officers, directors, employees, agents, and representatives shall not be liable for any losses, damages, liabilities, costs, or expenses arising out of or related to participation in the Program, regardless of the cause of action or legal theory asserted.