



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

FOR THE EMPLOYER – FAQ

- **What is CoinFlip?**
 - CoinFlip is a Chicago-based fintech company and global leader in cryptocurrency access. Founded in 2015, we operate the world's largest network of Bitcoin ATMs and serve customers across 10+ countries. With over \$4 billion in transaction volume, CoinFlip offers simple, secure tools to buy and sell crypto—including kiosks, a self-custodial wallet app, personalized OTC services, and investment support for early-stage Web3 ventures.
- **Why should we consider offering CoinFlip Gradual? What's the real value—for us and our employees?**
 - CoinFlip Gradual is an easy way to bring something fresh and forward-thinking to your workplace offerings (ie: benefits package). For your company, it's a smart way to stand out—especially if you're looking to attract or retain top talent that values financial flexibility and modern tools.
 - For your employees, it's a simple, secure way to start building a crypto portfolio—automatically, right from their paycheck. No extra effort, no learning curve. It's a perk that shows you're thinking about their financial future and meeting them where they are. And the best part? It's low lift for your HR and payroll teams, with no crypto handling required on your end.
- **We're interested in partnering with mission-driven businesses like ours. Can you share more about your company's mission and how CoinFlip Gradual aligns with it?**
 - Absolutely. At CoinFlip, our mission is to “lift people up by connecting them to the digital economy.” CoinFlip Gradual was built with that mission at its core. By giving employees easy, secure access to cryptocurrency through their paycheck, we're helping more people take their first step into the digital economy—on their terms.
 - This product breaks down traditional barriers to financial tools that were once seen as too complex or inaccessible. It empowers employees to build long-term value, expand their financial literacy, and participate in an emerging financial system—regardless of their background or experience.
 - For companies that are mission-driven and people-focused, CoinFlip Gradual isn't just a perk—it's a practical way to invest in your team's future and show that you're committed to innovation, inclusion, and economic opportunity.
- **How long has CoinFlip Gradual been available?**



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

- CoinFlip Gradual is a brand-new offering, designed to make recurring crypto investing simple, automated, and accessible through payroll. We piloted the program internally earlier this year with great success, and starting mid-September, we're officially rolling it out company-wide as a new value-added perk for our own team. While the product itself is new to the market, it's built on the foundation of CoinFlip's 10+ years of leadership in the cryptocurrency space. Behind the scenes, our world-class compliance, liquidity, trading, and operations teams ensure everything runs smoothly and securely.
- **CoinFlip Gradual sounds great—when can we get started?**
 - We're ready when you are! Employer onboarding can begin immediately. Employee paycheck purchases are set to kick off the week of mid-September. After that, we'll sync with your existing payroll schedule—whatever your cadence, we'll make it work seamlessly.
- **How do I onboard my company to CoinFlip Gradual?**
 - Onboarding is quick and straightforward. First, you'll sign a **short legal agreement** and complete a Know Your Business (KYB) questionnaire to confirm basic company details. Once that's done, **we'll send you a step-by-step email guide that includes:**
 - How to access the Employer portal
 - Instructions to upload your list of Employees
 - Your custom biweekly CoinFlip Gradual timeline
 - Wire transfer instructions to execute your team's biweekly purchases
 - Ready-to-use marketing materials to help you spread the word internally and get your team excited to start
- **Who can sign the contract to offer CoinFlip Gradual at our company?**
 - The contract must be signed by someone authorized to enter into agreements on behalf of your company—typically an executive, department head, or anyone designated under your company's Authorized Signer policies. If you're not sure who that is, your legal or HR team can help confirm.
- **Is there an enrollment period for CoinFlip Gradual?**
 - Nope—there's no set enrollment window. Companies can sign up anytime through our quick onboarding process. To get your team started, we'll align with whatever payroll period works best for you.
- **What's the cost for Employers and Employees?**



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

- There's no cost to the Employer—offering CoinFlip Gradual is completely free to implement. For Employees, a competitive 2.99% service fee is applied to each transaction. This fee helps cover secure trade execution, wallet screening, and access to a dedicated account manager who supports both your HR team and participating Employees every step of the way.
 - Please note: depending on your bank, there may be a small fee for sending the domestic wire transfer to CoinFlip each pay period. Many banks will waive this fee, but in some cases it can be up to \$30. We recommend confirming with your bank to understand your specific policy.
- **We're thinking about offering CoinFlip Gradual, but we'd love to see if our team is interested. Do you have a survey we can use to gather information?**
 - Definitely. We've put together a quick, 4-question multiple choice survey—hosted on SurveyMonkey. We'll send you a secure link you can share with your team to get a feel for how much interest there is and whether CoinFlip Gradual would resonate. It will take about 1 minute to read and complete.
- **What cryptocurrencies are available to purchase through CoinFlip Gradual? Will additional options be added?**
 - Currently, employees can choose between Bitcoin and Ethereum for their payroll contributions. We do plan to expand the list of supported assets in future phases, and we welcome your input—feel free to share which coins your team would like to see next [insert link to form]. If your employees are looking to buy, sell, or swap other digital assets today, they can do so through **CoinFlip Preferred**, our concierge-style OTC service.
- **Is there a minimum or maximum amount employees can contribute through CoinFlip Gradual?**
 - Yes—employees can contribute any amount starting at a \$25 minimum per pay period. They also have the flexibility to set up multiple asset purchase amounts at the same time, such as Bitcoin *and* Ethereum, as long as each individual purchase amount is at least \$25 per pay period. Employers may also set a guideline for the maximum total contribution per pay period to align with internal payroll policies.
- **Where can I see my allocation and transaction details?**
 - Employee purchase amounts will appear on their paystub alongside other post-tax deductions. Employees can also log into the CoinFlip Gradual portal anytime to view their full transaction history, update the reoccurring purchase amount, or track wallet activity.



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

Employers will view all historical transaction information in the secure file sharing space. Want a preview? Let us walk you through a product demo today.

- **How do I add, change, or delete my crypto contribution preferences?**
 - Just log into the secure CoinFlip Gradual portal. From there, employees can update their reoccurring purchase amount, switch their asset type, or change their wallet address anytime. All updates are timestamped and reflected in transaction history for full transparency.
- **Is there a deadline for Employees to update or change their crypto contribution?**
 - Yes—your company’s payroll schedule will determine the deadline for making changes. As part of onboarding, you’ll choose a cutoff time that works best for your team. For example, if payroll is finalized at the end of the day on Monday, you might set the employee change deadline to the Friday before. Any updates made after that cutoff will be applied to the *next* payroll cycle. It’s flexible and designed to fit your timing needs.
- **What happens to an employee’s cryptocurrency if they leave the company?**
 - It stays with them. Once a payroll purchase is executed, the crypto is fully owned and controlled by the Employee. The funds are sent directly to their personal wallet, so even if they leave the company, their crypto stays completely in their hands—no action needed.
- **How do I remove an Employee from CoinFlip Gradual if they leave the company?**
 - It’s simple—just update your biweekly report to indicate that the Employee is no longer eligible. We’ll promptly remove their access to the company’s Employee portal. Former participants can request a transcript of their transaction history at any time for their personal records by contacting gradual@coinflip.tech.
- **What if my team has never used cryptocurrency before? What is it, how does it work, and why does it matter?**
 - That’s completely okay—CoinFlip Gradual is built for everyone, whether they’re crypto-savvy or just getting started. Cryptocurrency, like Bitcoin or Ethereum, is a digital asset that can be used to diversify investments, build long-term savings, or simply explore new financial tools.
 - With Gradual, employees can automatically contribute a portion of their paycheck to a crypto purchase—just like a 401(k), but more flexible. They’ll have full control of their assets



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

in a personal wallet, and they can sell or exchange their crypto for cash or other digital assets anytime—there are no holding requirements or restrictions.

- We also offer live support and easy-to-understand educational resources to help them feel confident every step of the way.
- **What if an Employee doesn't have a crypto wallet or needs help setting one up**
 - No problem—we've got them covered. Employees can reach out to our team anytime for secure, step-by-step setup support. We offer the CoinFlip Wallet as an easy option, but the platform also works seamlessly with any wallet they already use. It's all about making the process smooth and stress-free.
- **Can an Employee ever lose access to their crypto?**
 - No—once a payroll purchase is complete, the crypto is sent directly to the employee's personal wallet. Since CoinFlip Gradual is a non-custodial service, we never hold or control employee assets. As long as the employee maintains access to their wallet, their crypto is fully theirs to keep—no matter what.
- **What happens if an Employee is not approved during onboarding?**
 - Occasionally, an employee may not be eligible to participate in CoinFlip Gradual if they don't pass our onboarding due diligence process. This may be due to flags such as suspicious activity associated with a wallet address or phone number. If that happens, the employee will receive a message letting them know, along with the option to connect with their dedicated Account Manager for support and next steps.
- **Is there any potential for fraud or scams with this program?**
 - CoinFlip Gradual is built with security at its core. All participants go through a secure onboarding process that includes identity verification (KYC), wallet screening, and fraud detection protocols—just like our institutional-grade OTC services.
 - Because funds are sent directly to employee-owned wallets, and no crypto is ever held by the employer, there's minimal risk of internal fraud. We also never ask for private wallet keys or access credentials, and we provide real-time support to help employees spot and avoid scams.
 - While no system is 100% immune to risk, we've designed every part of the process to be as safe, secure, and transparent as possible.
- **I'm an Employer. What should I do if I have questions?**



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

- The quickest way to get help is by emailing your Account Manager directly or reaching out to us at gradual@coinflip.tech. You can also give us a call at 312-373-6100—we're here for both sales and support questions.
- **We're an international company. Can our global Employees use CoinFlip Gradual?**
 - At this time, CoinFlip Gradual is only available to U.S.-based employees. However, we do plan to expand internationally in the future. In the meantime, international team members can access crypto services independently through **CoinFlip Preferred**, our personalized platform for buying, selling, or swapping cryptocurrency.
- **What happens if new laws are made around cryptocurrency? Could my crypto ever go away or become inaccessible?**
 - Cryptocurrency is here to stay—and while regulations continue to evolve, your crypto doesn't just "go away." CoinFlip Gradual is built to adapt with changing laws, and we stay ahead of compliance by working closely with regulators, legal experts, and industry partners.
 - Once a payroll purchase is completed, the crypto is sent directly to your personal wallet, where you have full control. No matter what changes in the regulatory landscape, your assets remain yours. That said, we'll always communicate clearly and proactively if any laws affect how the program operates in the future.
- **Can employees have multiple crypto purchases active in the same pay period—such as \$100 in Bitcoin and \$100 in Ethereum?**
 - Yes. CoinFlip Gradual supports multiple allocations per pay period. For example, an employee can contribute \$100 toward Bitcoin and \$100 toward Ethereum in the same cycle. Each allocation is processed individually and sent to the employee's designated wallet.
- **Can employees split their crypto contributions between multiple wallets**
 - Currently, each employee's account can be directed to only one wallet at a time. However, employees can update or change wallet addresses anytime through the CoinFlip Gradual portal.

FOR THE EMPLOYEE - FAQ

- **My company is now offering CoinFlip Gradual—how do I sign up and get started?**



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

- Getting started is easy! You'll receive an email invitation at your work email. Just click the link to begin a short, secure onboarding process. You'll verify your contact info and identity, choose how much you'd like to contribute each pay period, and enter your crypto wallet address. Once that's done, you're all set—your crypto will start arriving in your wallet automatically on payday. No extra steps needed.
- **Do I need to sign a contract to use CoinFlip Gradual? Is there a time commitment?**
 - Not at all. There's no contract and no long-term commitment. You can opt in or out of CoinFlip Gradual anytime it's offered by your employer. Just log into the portal to adjust your allocation—or set it to zero if you'd like to pause or stop participating. All updates are timestamped and visible in your transaction history. Just be sure to make any changes before your company's payroll cutoff—otherwise, they'll take effect in the next cycle.
- **Is there an enrollment period for CoinFlip Gradual?**
 - Nope—there's no enrollment window to worry about. As long as your employer offers CoinFlip Gradual, you can sign up anytime. Just complete the quick onboarding process, and your crypto purchases will start with the next eligible pay cycle.
- **Is there a cost to use CoinFlip Gradual?**
 - There's no cost to sign up or participate, but a small 3% service fee is applied to each crypto purchase. That fee helps cover things like secure trade execution, wallet screening, and access to real human support if you ever need help along the way. It's all built to keep the process smooth, safe, and hassle-free.
- **I've heard about CoinFlip Gradual and want my company to offer it. How can I help get them signed up?**
 - That's great to hear—and having an internal advocate like you makes all the difference. Reach out to us at **312-373-6100** or **gradual@coinflip.tech**, and connect us with someone from your HR, Benefits, or People Strategy team. We'd also love to strategize with you on the best way to introduce the idea internally and get your colleagues excited about it. Let's bring crypto to your workplace together!
- **What cryptocurrencies are available to purchase through CoinFlip Gradual? Will additional options be added?**
 - Right now, you can choose between Bitcoin and Ethereum for your CoinFlip Gradual purchase. We're planning to add more popular digital assets soon—let us know which ones



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

you'd like to see! [insert link to form]. If you're looking to access additional cryptocurrencies today, reach out to us—we'll guide you through **CoinFlip Preferred**, our personalized platform for buying, selling, and swapping digital assets.

- **Is there a minimum or maximum I can allocate?**
 - Yes—allocations start at a \$25 minimum and go up per pay period. Your Employer will set a maximum that aligns with your company's payroll policies. You can choose any amount within that range that works best for your goals.
- **Can I have two crypto purchases active at the same time—like \$100 in Bitcoin and \$100 in Ethereum during the same pay period?**
 - Yes! CoinFlip Gradual supports multiple reoccurring purchases per pay period, as long as the combined total doesn't exceed the \$250 limit. For example, you can split your contribution—\$100 in Bitcoin and \$100 in Ethereum—and both will be processed in the same cycle.
- **Can I split my crypto contribution between multiple wallets?**
 - At the moment, each account can be directed to only one wallet address at a time. However, you can update your wallet address anytime through the CoinFlip Gradual portal if you'd like to switch to a different one.
- **What happens to my crypto if I leave the company?**
 - It's all yours. As soon as a payroll purchase is processed, your crypto is sent directly to your personal wallet. You have full ownership and control—so even if you leave the company, your crypto goes with you, no extra steps required.
- **What happens if I'm not approved during onboarding? Will my employer be notified?**
 - If you're not approved during the onboarding process, your information stays private and your employer will not be notified. You simply won't appear on the active participant list they receive. Sometimes, onboarding rejections happen due to identity verification issues or wallet screening flags. If you'd like to understand more or resolve the issue, you're always welcome to reach out to our support team for help.
- **How do I access my crypto?**
 - Your crypto is sent directly to the wallet address you provided during onboarding—so you're in full control from day one. To access your crypto, simply log in to your personal wallet app or platform using your credentials. From there, you can view your balance, track your



June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

transaction history, or use your crypto however you'd like—whether that's holding, selling, or sending it elsewhere. If you ever need help managing your wallet or setting one up, our support team is here to help.

- **Are there tax implications if I sell my crypto?**
 - Yes—just like with stocks or other investments, selling your cryptocurrency may result in a taxable event. If you sell at a gain, you could owe capital gains tax. The exact impact depends on factors like how long you held the asset and your personal tax situation.
 - We always recommend consulting with a tax advisor to understand how crypto fits into your overall financial picture. And remember—because your crypto is held in your personal wallet, you are in full control of how and when you sell.
- **Can I give or send my crypto to a family member?**
 - Yes—you can transfer your crypto to a family member at any time. Once your payroll purchase is complete, the crypto is delivered directly to your personal wallet. From there, you have full control and ownership. That means you can send it to anyone you choose, including family, just like you would with any other digital asset.
 - We recommend double-checking wallet addresses before sending, and ensuring your recipient has a secure wallet in place.
- **I'm an Employee. What should I do if I have questions?**
 - Start by checking out this FAQ sheet—it covers most frequent questions. If you still need help, reach out to your company's benefits provider. Still stuck? No problem—just email your CoinFlip Gradual Account Manager or contact us at gradual@coinflip.tech. You can also call us anytime for support at 312-373-6100.
- **What is the difference between Bitcoin and Ethereum?**
 - **Bitcoin** and **Ethereum** are the two largest and most widely recognized cryptocurrencies, but they serve different purposes:
 - Bitcoin (BTC) was created in 2009 as the first decentralized digital currency. It's designed primarily to be a store of value (like "digital gold") and a peer-to-peer payment system. Bitcoin's main focus is security, scarcity (only 21 million will ever exist), and being a reliable asset outside traditional financial systems.
 - Ethereum (ETH), launched in 2015, is a decentralized platform that goes beyond payments. While it has its own cryptocurrency (Ether), Ethereum's main innovation is its ability to support smart contracts — self-executing agreements that run

June 30, 2025

CoinFlip Gradual

FAQ for Employers & Employees

automatically when conditions are met. This flexibility has made Ethereum the foundation for decentralized apps (dApps), NFTs, and much of the broader Web3 ecosystem.

- In short:
 - Bitcoin = Digital gold (focused on value storage and transfer)
 - Ethereum = Decentralized computing platform (enabling apps, contracts, and broader innovation)
 - Both assets are crucial to the digital economy, but they serve different — and complementary — roles.
- **What if Bitcoin or cryptocurrency disappears in 5 years?**
 - The reality is, Bitcoin has been around for over 15 years, and in that time, it's gone from an experiment to a globally recognized digital asset — with adoption by public companies, governments, financial institutions, and millions of everyday users. While no asset is risk-free, it's extremely unlikely that Bitcoin or cryptocurrency will simply “disappear.” In fact, we're seeing the opposite:
 - Major financial institutions are building crypto products.
 - The U.S. and other countries are creating clearer regulations, not banning it.
 - Blockchain tech is becoming part of how the global financial system is evolving.
 - That said, just like with any investment, it's smart to start small, stay informed, and only invest what you're comfortable with. CoinFlip Gradual is designed with that mindset: consistent, flexible, and built for the long term — with full control always in your hands.

OTHER NOTES:

- **What Is Dollar Cost Averaging (DCA)—and How Does CoinFlip Gradual Use It?**
 - Dollar cost averaging (DCA) is an investing strategy where you regularly invest a fixed amount of money—regardless of market conditions. Instead of trying to “time the market,” DCA helps smooth out your purchase price over time, reducing the impact of short-term price swings.
 - With CoinFlip Gradual, dollar cost averaging happens *automatically*. When you set up a recurring crypto purchase through your paycheck, you're consistently buying crypto (like Bitcoin or Ethereum) each pay period at whatever the current market price is.