GUIDE 03 OF 10

Deposits: ACH, Wire and Crypto (Public and Private)

Public deposits fund your public markets balance, used for stocks, ETFs, crypto and fixed income through our clearing partner Alpaca. Private deposits fund your private markets balance, used for Reg D, Reg CF and other private offerings on Liquidity. Choose the correct side before you deposit.

Step by step

1. Open Wallet from the top menu and choose Deposit.
2. Select Public (stocks, ETFs, crypto and fixed income) or Private (private offerings on Liquidity).
3. ACH: link your bank once, select it, enter an amount (up to $50,000 per transfer) and confirm. For Private ACH, authorize the debit; your private balance is credited once our team processes it.
4. Wire: copy the wire instructions shown on the Public or Private screen and send the wire from your own bank. Public and Private instructions are different.
5. Crypto: choose the asset and network, copy the deposit address or scan the QR code, and send only that asset on that network.
6. Track the deposit status under Wallet. You will get an email and in-app notification when funds are credited.

Frequently asked questions

Which deposit methods are available?

You can deposit by ACH bank transfer, by wire transfer or by sending supported crypto. Availability of each method is shown on the Deposit screen for Public and Private.

How do I link my bank account?

Go to Wallet, choose Deposit and add a bank account through our secure bank-linking partner. You only need to link your bank once; the same account works for ACH and wire in both Public and Private markets.

How do Public ACH deposits work?

Choose Wallet > Deposit > Public > ACH, select your linked bank and enter an amount. Funds are pulled from your bank and credited to your public balance. ACH deposits may be subject to a holding period before they can be withdrawn.

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How do Public wire deposits work?

Choose Wallet > Deposit > Public > Wire. You will see the wire instructions for your public brokerage account. Send the wire from your own bank account using those exact details, including any reference shown.

How do Private ACH deposits work?

Choose Wallet > Deposit > Private > ACH, select your linked bank, enter an amount and authorize the debit. Our team reviews the request, pulls the funds and credits your private balance. You will be notified by email and in the app when it is credited.

How do Private wire deposits work?

Choose Wallet > Deposit > Private > Wire to see the wire instructions for private markets. These are different from the Public wire instructions, so always copy them from the Private screen.

Is there a limit on ACH deposits?

Yes. ACH deposits are capped at $50,000 per transfer. For larger amounts, use a wire transfer.

How do I deposit crypto?

Choose Wallet > Deposit, select Crypto, pick the asset and network, and copy your deposit address or scan the QR code. Send only the selected asset on the selected network. Sending the wrong asset or network can result in permanent loss.

Which crypto networks are supported for private deposits?

Private markets crypto deposits are supported on Bitcoin, Ethereum and Solana. Public crypto deposits show the supported assets and networks on the Deposit screen.

How long do deposits take?

ACH deposits usually take 1 to 3 business days. Wires are usually credited the same or next business day after receipt. Crypto deposits are credited after the required network confirmations.

Can I deposit from someone else's bank account?

No. Deposits must come from a bank account in your own name. Third-party deposits may be returned.

Can I deposit before I am accredited?

Yes. You can deposit as soon as setup is finished. Accreditation is only needed to invest in private offerings that require it.

Need help? Use the Help menu in the Liquidity app or at markets.liquidity.io, email support@liquidity.io or call +1 (702) 379 5528.

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