



Traders want instant account funding:

How stablecoins are giving brokerages an edge

Industry Report:

A global study of 2,000 retail traders across the U.S, Mexico, Brazil, South Korea, and the UAE

Key Findings

The Future of Account Funding Is 24/7,
instant and crypto-friendly



Funding Delays Cost Traders
Opportunities

51%

have missed trade opportunities
due to deposit delays



Deposit Delays Cost
Traders Big

19%

of daily traders have lost >\$10,000
in investment opportunities due to
deposit delays



Funding Frustration Is the Norm

only

38%

of traders are happy with their
current deposit experience



Overnight Trading
is Common

48%

regularly trade overnight



Platform Loyalty
is Conditional

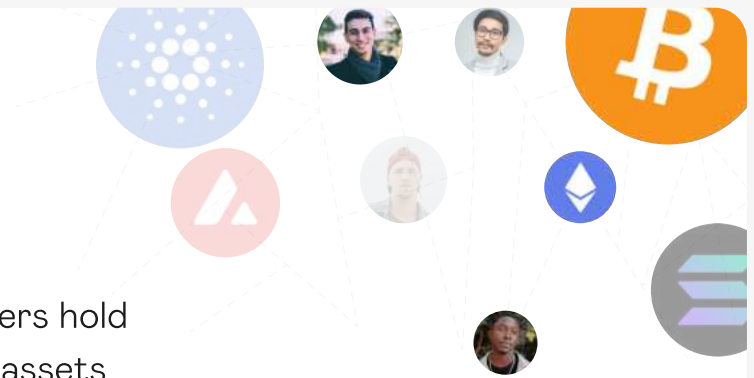
90%

of users would switch brokerage apps
for faster, lower-cost funding options

Crypto and Stablecoin Adoption is Widespread

73%

of traders hold
crypto assets



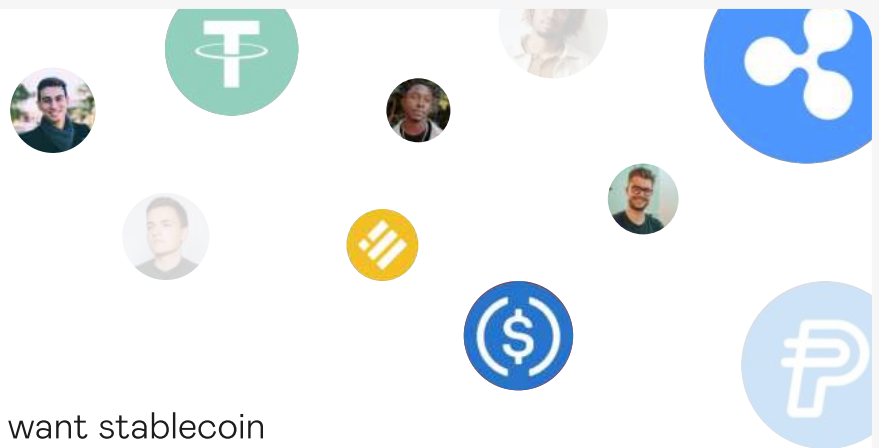
Strong Stablecoin Preference

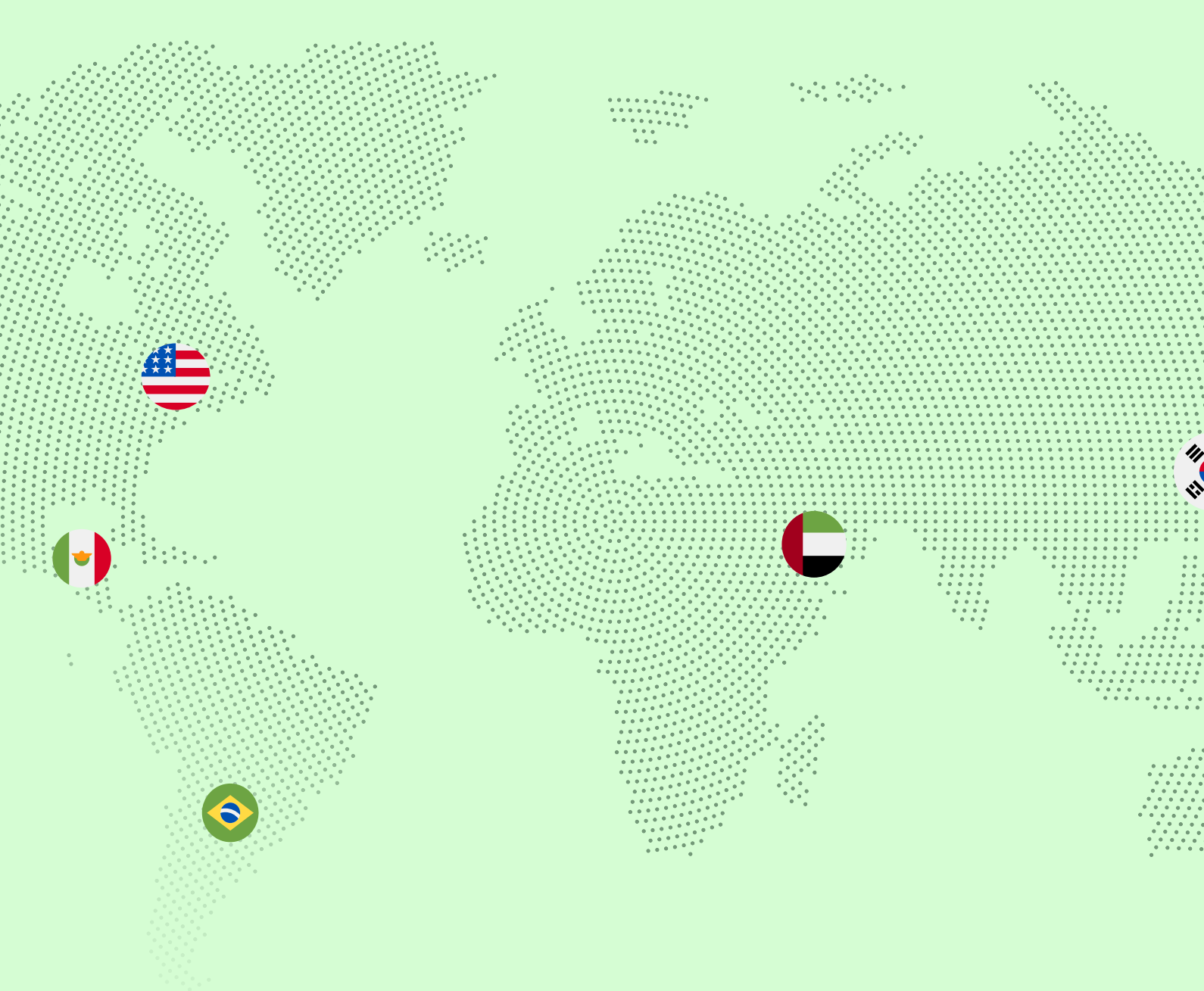
83%

want stablecoin
funding options

27%

say it would be their
primary method.





Introduction

About the study

Zerohash partnered with Centiment to survey over 2,000 retail traders (people who trade instruments such as stocks and equities, crypto, CFDs, bonds and gilts) across the U.S., Mexico, Brazil, South Korea, and the UAE to understand evolving expectations around trading and account funding.

Executive Summary

Today's traders operate in a 24/7 world. They want to react to global events in real time, trade overnight, and fund accounts instantly, but legacy payment rails aren't built for this. When traders need capital the most, funding delays let them down.

The result is rising frustration, missed opportunities and a hit to potential revenue for brokerages.

This report offers an in-depth analysis of the payment challenges facing modern traders, and their immense appetite for brokerages to offer stablecoins, as a source of instant, 24/7/365, borderless funding.

The survey findings reveal the extent to which high fees and deposit delays impact traders. Over half of traders report missing trades due to delays, and 19% have lost over \$10,000 in potential investment opportunities as a result. Just 38% of traders are happy with their current brokerage deposit experience.

We also tracked behavioral shifts, with more traders now funding brokerage accounts after banking hours and participating in overnight trading; 48% regularly trade overnight. This isn't theoretical either, overnight trading at Interactive Brokers grew 446% in the first 6 months of 2024. These trends are becoming key battlegrounds for brokerages looking to win and retain customers. With today's traders using multiple apps, meeting these evolving needs is critical to keeping them active and loyal.

Perhaps it's little surprise, then, that stablecoins are seen as an attractive funding alternative. A staggering 83% of traders want stablecoins as a funding option, **particularly among the younger generation and traders in emerging markets.**

It's also why leading brokerages like tastytrade are already leveraging stablecoins to deliver faster, simpler, and globally accessible account funding (Skip to read more about this case study [here](#)). This is a huge opportunity, especially given traders who hold crypto were likely to deposit more often, and with larger volumes.

What's more, traders are already comfortable with stablecoins, in fact, 66% have held or currently hold them. For brokerages, that's a huge opportunity. By letting customers fund their accounts directly with stablecoins, you remove the hassle of converting to dollars, dealing with slow cross-border transfers, and paying 1%+ in fees due to multiple intermediaries. Instead, funding becomes instant, seamless, and in the exact form customers already hold.



Retail trading is evolving, becoming increasingly global and 24/7. Brokerages must adapt.



Edward Woodford
Founder & CEO

Meet the Modern Global Retail Trader

Markets are increasingly operating 24/7/365, with retail traders around the world keen to trade listed markets (US stocks and ETFs, US equity index futures and options, treasuries).

“

Now there's going to be 24-hour stock trading. That opens up listed products to the rest of the world that are sleeping when the U.S. is open and vice versa.

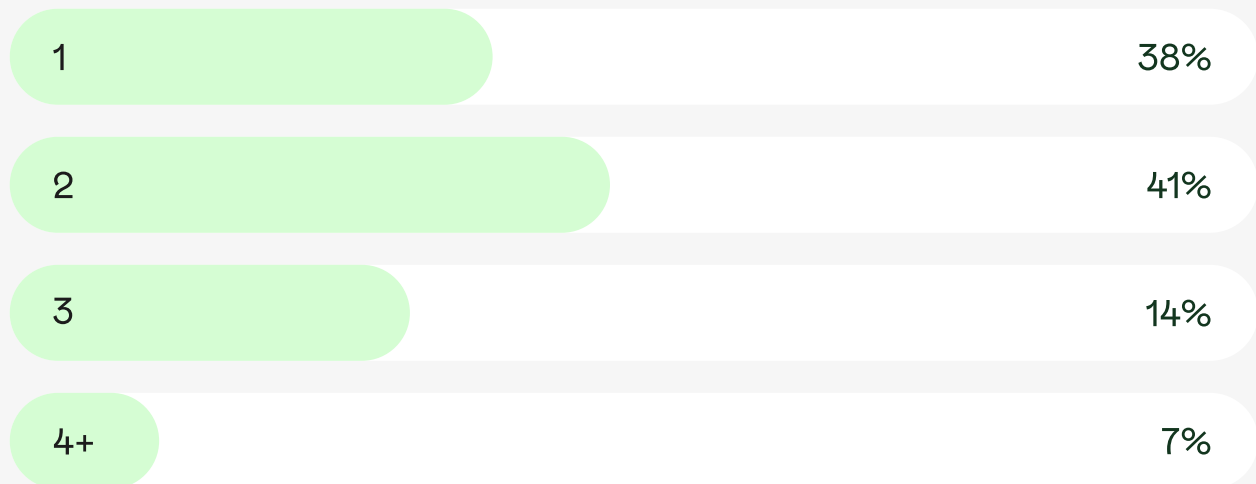


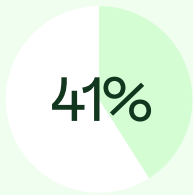
Tom Sosnoff
CEO, tastytrade

This has created a new landscape that has resulted in traders wanting to act as soon as the moment arises, whether it's an earnings call, a global election, or a weekend news cycle.

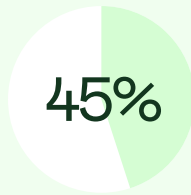
Always **on**. Always **trading**. Not always loyal.

How many Brokerage apps do you use?





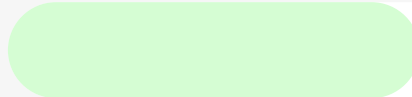
use 2+
brokerage apps



switch platforms at
least once per year

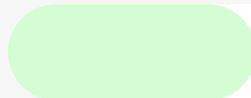
Do you use your brokerage account to trade overnight?

Yes, I trade overnight
regularly



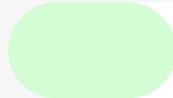
48%

I don't place
trades overnight

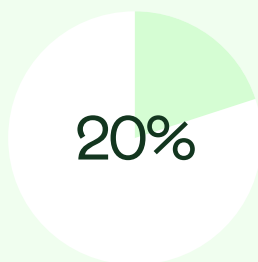


32%

Yes, trade overnight at
least once a month



20%



trade overnight once a day

Majority of traders Hold or Have Held Both Crypto and Stablecoins

Crypto and stablecoin adoption is already mainstream among traders. 73% have held crypto, and 66% have held stablecoins. This signals a user base that's familiar with digital assets, and brokerages that can offer traders to use these assets for account funding are well placed to unlock deposit growth and volume

Funding friction means frustrated traders

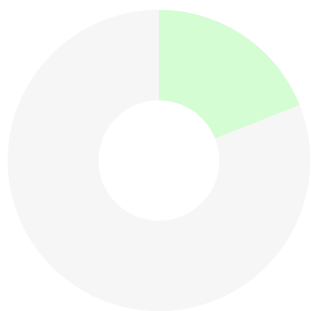
Each delay is a lost trade, and each missed deposit is a potential risk for brokerages to lose their most active and valuable customers

Does delayed funding impact your ability to execute overnight trades?
And if so, how much investment opportunity have you missed out on due to delayed deposits?



51%

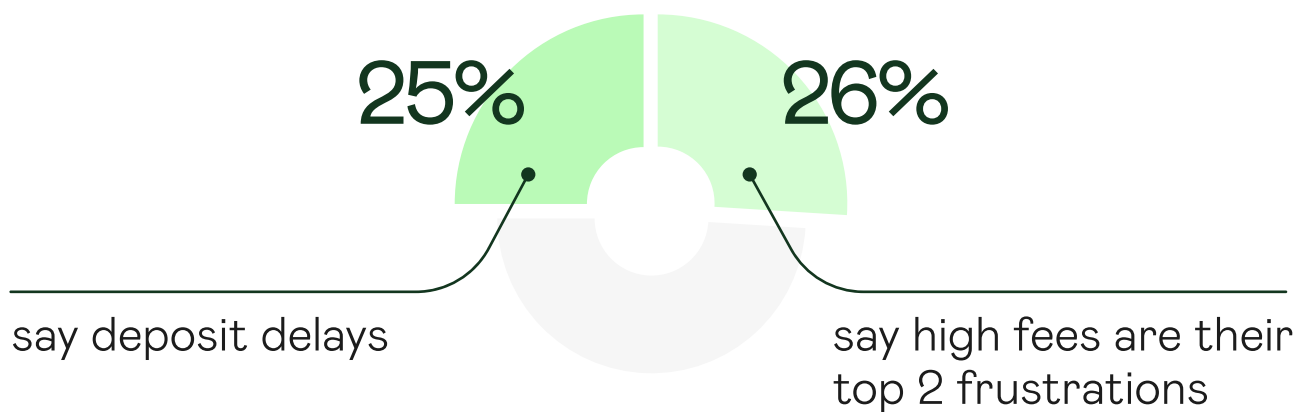
have missed trades due to deposit delays



19%

of daily traders lost >\$10,000 from deposit delays

What frustrates you most about the current deposit process?



ACHs have pullback risk. Wire transfers are expensive. ACATS are slow as hell.



Tom Sosnoff
CEO, tastylive

To stay competitive, brokerages must deliver an instant, cheaper, and more reliable account funding experience

Why Stablecoins Are the Future of Account Funding

The Case for Stablecoins

Stablecoin funding is a growing user expectation.

83%

of traders want the option to fund their accounts with stablecoins

and

27%

say it would be their primary method

with

90%

willing to switch platforms for faster and cheaper deposits, offering stablecoin funding is quickly becoming a competitive advantage for brokerages.

The CEO of IG North America, emphasized why stablecoins are attractive from the brokerage side:

“

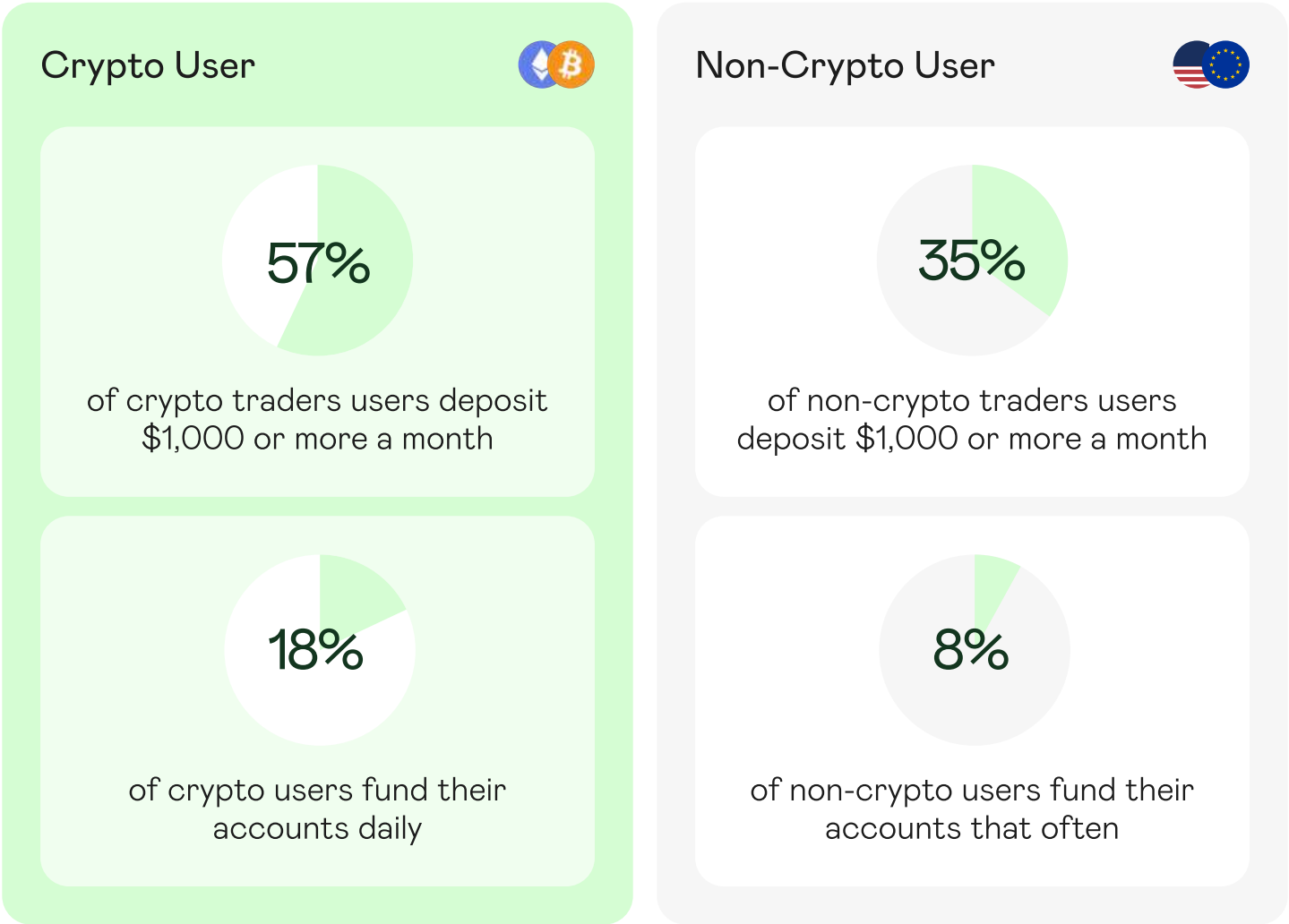
The upside of stablecoin account funding is massive: speed, simplicity, and global reach.



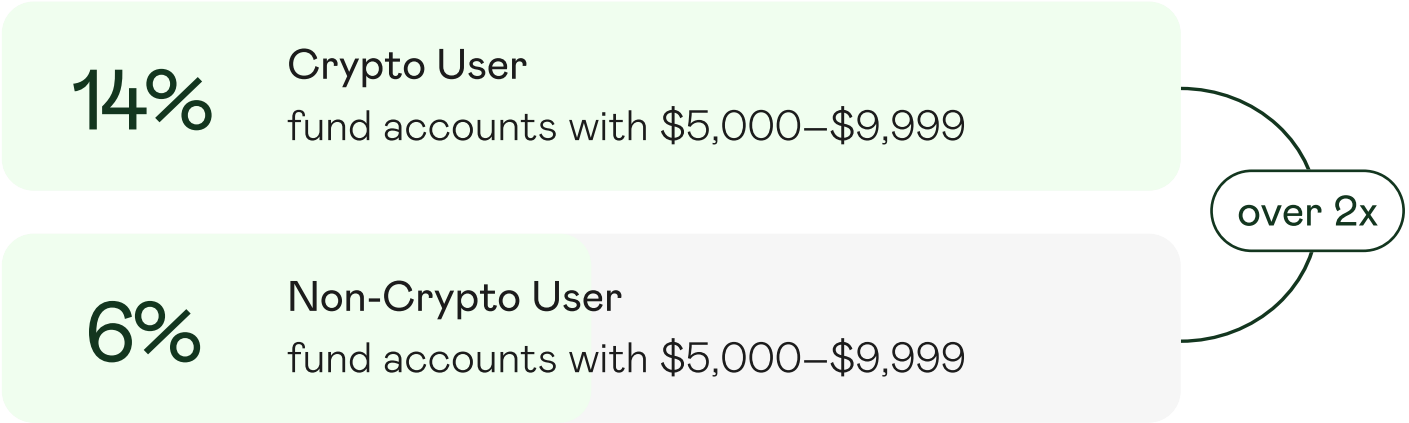
Pete Mulmat
CEO of IG North America

Crypto-Native Traders Are the Brokerage Growth Engine

Deposit More, More Often



Crypto Traders Skew Heavily Toward High-Value Deposits



These high-tier depositors are the kind of active, high volume users that drive revenue growth.

Stablecoin demand globally

Emerging markets lead the way

Crypto adoption among traders is strong globally but even more pronounced in emerging markets such as UAE (84%), Mexico (83%), and Brazil (73%). These regions present a particular opportunity for brokerages, where adoption is high.

There is also tangible frustration with traditional deposit delays in these regions, with over a third of traders in UAE and Mexico dissatisfied with deposit speeds. These markets also show the highest demand for overnight trading, driven by a desire to access global markets around the world.

If brokerages can deliver instant deposits, they can meet the expectations of these active traders and unlock new revenue streams. With most traders in these regions using two or more trading apps, instant funding could be a key differentiator in driving platform loyalty and capturing market share.

	 UAE	 Mexico	 Brazil	 South Korea	 USA
Hold crypto and stablecoins	84%	83%	73%	59%	57%
Using 2+ Apps	77%	69%	59%	55%	44%
Trade regularly overnight (once a day or week)	84%	29%	18%	8%	14%
Trade overnight at least once a week	84%	65%	42%	37%	33%
Deposit Delay Frustration	84%	38%	19%	15%	22%
Crypto & Stablecoins: The #1 Choice for Account Funding	84%	27%	28%	19%	17%

GenZ and Millennial traders driving crypto adoption

Younger demographics are leading the charge in crypto and stablecoin adoption, with Millennials (age 25–34) at 84% and Gen Z (age 18–24) at 78%. These younger traders are also the most frustrated with deposit delays, with 31 and 33% respectively citing funding issues compared to just 13–19% among older groups . Overnight trading is significantly more prevalent among younger age groups (25–27% vs. 6–9% for age 54+), highlighting their desire for always-on access to markets. Overall, the data shows that crypto and stablecoin account funding for traders aged 18-44 present a serious opportunity for brokerages to attract and retain customers.

	18-24	25-34	35 - 44	45 - 54	54 - 64	65+
Hold crypto and stablecoins	78%	84%	81%	73%	58%	42%
Trade regularly overnight (once a day or week)	27%	27%	25%	18%	9%	6%
Trade overnight at least once a week	54%	64%	58%	43%	31%	15%
Deposit Delay Frustration	32%	31%	30%	26%	19%	13%
Crypto & Stablecoins: The #1 Choice for Account Funding	20%	33%	31%	21%	15%	11%

Why leading brokerages and trading platforms are embracing stablecoins

Kalshi

Kalshi is the first CFTC-regulated exchange to offer legal access to prediction markets in the US, currently doing approx \$1bn in monthly trading volumes. Kalshi's customers can easily trade on yes-or-no outcomes for future events, including the 2024 Presidential Election. In the lead-up to the US election, Kalshi experienced exponential growth and popularity, becoming the No. 1 app in the Apple App Store surpassing ChatGPT, Thread, Cash App, Facebook, Uber, and Spotify

Challenge & Opportunity

Traditional payment rails (ACH, wires) are too slow and limited by banking hours, especially when traders want to act in the final moments before major market-moving events like the US election. USDC deposits deliver seamless, 24/7 deposit access to meet real-time trading demand.

Results powered by zerohash in just 7 days

\$25M

in USDC deposits



\$13M

deposited in the final 48 hours
before the 2024 US election



Single largest
deposit

\$500k

Average
deposit size

\$3,000

“

Instant deposits are a huge feature of USDC deposits because a lot of people love speculating on things right before they're about to happen.



Jack Such
Growth Executive
@ Kalshi



Tastytrade is an award-winning brokerage firm established in 2017 to change the way people invest. Tastytrade empowers investors seeking to actively manage their own money with a powerful platform for options, futures, crypto and equities trading. Tastytrade is an indirect subsidiary of IG Group, a global fintech company that provides access to ~19,000 financial markets to investors around the world

Challenge & Opportunity

For a global brokerage platform like tastytrade, traditional funding methods such as bank wires and ACH transfers can slow everything down. Traders often deal with multi-day settlement delays, currency conversion fees, and the added frustration of limited access outside U.S. banking hours. For international customers, that means higher costs and slower time to trade.

By adding stablecoin account funding, tastytrade gives users instant, 24/7/365 cross-border deposits, lower costs by cutting out intermediaries and FX fees, and a smoother onboarding experience for both international and crypto-native traders.

Results powered by zerohash in just 7 days

Top \$ volume:

Indonesia, US,
Romania, Austria



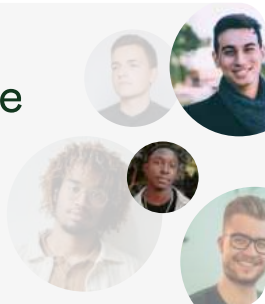
Most transactions

US, Brazil, Mexico,
Argentina, Australia



Average user age

38.9 years old
(range: 25 - 67)



Average
transaction
size

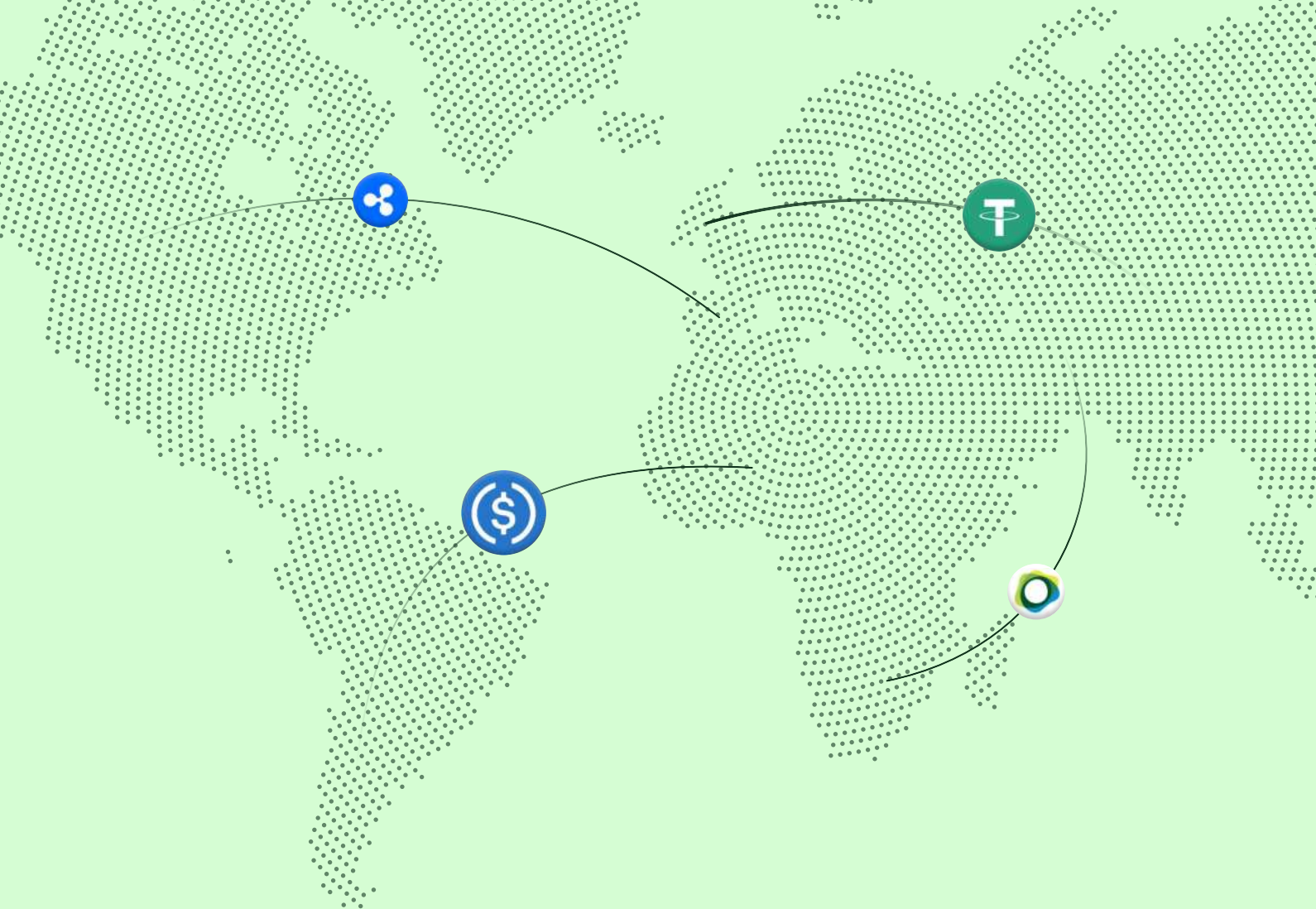
\$1,728



The upside of stablecoin account funding is massive: speed, simplicity, and global reach.



Pete Mulmat
CEO of IG North
America



Modern Traders Expect Better. Stablecoins Deliver It.

The data is clear; today's traders operate in a 24/7, global market where news creates in-the-moment investment opportunities, but traditional funding rails can't keep up. Delays, fees, and banking limits are breaking the trader experience and putting brokerage revenue at risk.

Stablecoins deliver what traders demand: instant, borderless, low-cost account funding. With 83% of traders wanting the option to fund with stablecoins, and 90% willing to switch platforms for a better experience, brokerages that move first will gain an edge.

Brokerages like Kalshi and tastytrade are already seeing the results: millions in new deposits, higher-value users, and global access without the legacy account funding friction. The brokerages that embrace stablecoins will own the next generation of trader loyalty and growth.



About Zerohash

Zerohash is the leading infrastructure provider for crypto, stablecoin, and tokenized assets. Our API and embeddable dev-kit enables innovators to easily launch solutions across cross-border payments, commerce, trading, remittance, payroll, tokenization and on/off-ramps.

Zerohash powers solutions for some of the largest and innovative companies including



+ many more

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