

Funding crypto purchases on your Gemini account

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Introduction

At Gemini, we are committed to providing you with a seamless on-ramp to the world of crypto and ensuring that you understand the many ways you can fund crypto purchases is central to that mission.

Between depositing fiat currency into your account or transferring in crypto you already hold, there are numerous ways for you to fund your crypto purchases with Gemini. Here, we provide an in-depth walkthrough of the five main ways to do so: Wire and Bank Transfers, ACH Transfer, Apple Pay and Google Pay, Debit Card Purchases, and Crypto Transfers.

Linking Your Bank Account

A critical first step to ensure successful Wire or Bank Transfers and ACH Transfers (U.S. only) is to [link your bank account](#). You can link your bank account on both our Mobile App and Website.

Step 1

Navigate to Settings through the Account drop down, and click the Payment Methods tab on the left sidebar.

Step 2

Automatically link your bank account through Plaid using your bank username and password. Otherwise, manually link your bank account in the Payment Methods tab using your bank account and routing numbers (information required varies according to the currency your bank account uses).

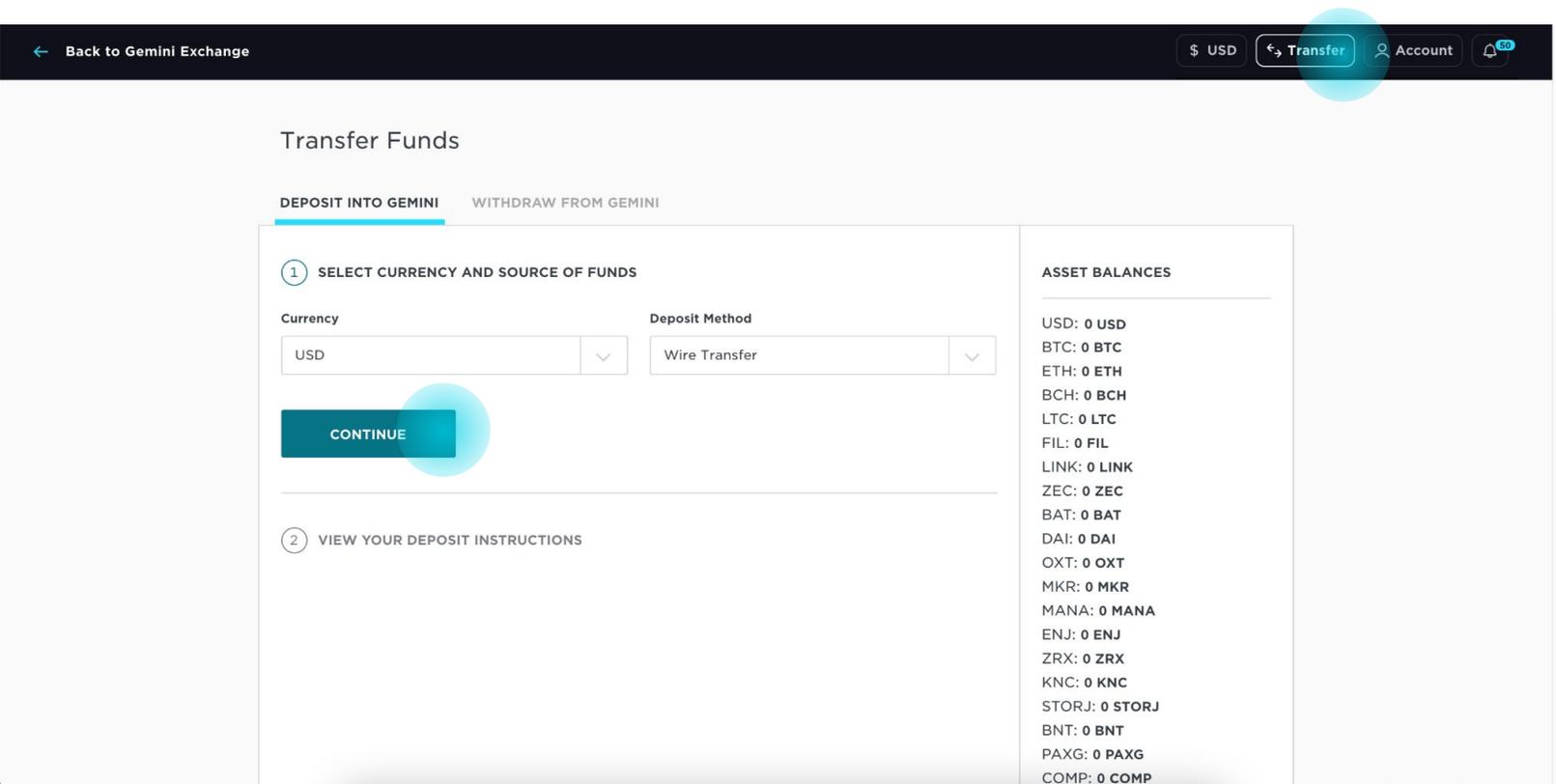
Once you've successfully connected your bank account, the path is open for you to make Wire and Bank Transfers, as well as ACH transfers into your Gemini account.

Wire and Bank Transfers

Using a wire or bank transfer to fund your Gemini account allows you to deposit unlimited funds and access them quickly (1-2 days, sometimes less). We support various types of transfers, including SWIFT wires for all currencies, SEPA for Euros, FPS and CHAPS for British Pounds, and FAST transfers for Singapore Dollars.

Step 1: [Prepare your wire or bank transfer](#)

In the top right corner of your Gemini account page click Transfer and then Deposit into Gemini. On the next page choose which fiat currency to deposit, and select Wire or Bank Transfer as your Deposit Method – click continue.



Step 2: Collect your transfer instructions

The next page will outline all the details you need to successfully complete a wire or bank transfer. You'll also receive an email with instructions on how to complete the transfer. This will include a reference code you must include in your transfer details, as well as our receiving bank information and beneficiary account information.

The screenshot shows the Gemini 'Transfer Funds' interface. At the top, there is a navigation bar with 'Back to Gemini Exchange', '\$ USD', 'Transfer', 'Account', and a notification bell. The main heading is 'Transfer Funds'. Below it, there are two tabs: 'DEPOSIT INTO GEMINI' (active) and 'WITHDRAW FROM GEMINI'. The 'DEPOSIT INTO GEMINI' section shows a progress indicator with a checkmark for 'Deposit USD via Wire' and a 'VIEW YOUR DEPOSIT INSTRUCTIONS' step. An envelope icon with a dollar sign is shown. The text reads: 'Alright, the final step is to contact your bank and issue a wire transfer from your bank account that is registered with Gemini.' A yellow warning box states: 'Funds originating from any bank account not already registered with Gemini will be rejected.' Below this, it says 'Write down your reference code' and another yellow warning box: 'You must add this number in the 'Memo' or 'Reference' field of the transfer.' On the right, the 'ASSET BALANCES' sidebar lists various cryptocurrencies with zero balances: USD, BTC, ETH, BCH, LTC, FIL, LINK, ZEC, BAT, DAI, OXT, MKR, MANA, ENJ, ZRX, KNC, STORJ, BNT, PAXG, and COMP.

Step 3: Contact your bank and transfer your [funds to Gemini](#)

Make sure the name on your bank account matches the name on your Gemini account. Funds sent to your Gemini institutional or business account must also be from bank accounts in the name of the entity. [Visit this page](#) if you're still having issues with your wire or bank transfer.

Wire transfers in the U.S. sent before 3:00 pm ET will typically be available in your Gemini account the same day or next business day. Other jurisdictions will have varied banking hours and holidays that will impact fund transfer cutoff times.

ACH Transfers

[ACH Transfers](#) are simpler than Wire and Bank Transfers, and your funds will be immediately available for trading. Keep in mind there are limits to how much you can transfer with ACH, and it can take up to 5 business days for your funds to settle and be available for withdrawal. ACH Transfers are only available in the U.S.

Step 1: Prepare your ACH transfer

In the top right corner of your Gemini account page click Transfer and then Deposit into Gemini. On the next page choose which fiat currency to deposit, select Bank (ACH) Transfer as your Deposit Method, and choose your transfer source — click continue.

The screenshot shows the Gemini 'Transfer Funds' interface. At the top, there is a navigation bar with 'Back to Gemini Exchange' on the left and '\$ USD', 'Transfer', 'Account', and a notification icon on the right. The main heading is 'Transfer Funds'. Below this, there are two tabs: 'DEPOSIT INTO GEMINI' (which is active) and 'WITHDRAW FROM GEMINI'. The 'DEPOSIT INTO GEMINI' section is divided into three steps: 1. SELECT CURRENCY AND SOURCE OF FUNDS, 2. ENTER AMOUNT, and 3. REVIEW AND COMPLETE DEPOSIT. In step 1, there are three dropdown menus: 'Currency' (set to USD), 'Deposit Method' (set to Bank (ACH) Transfer), and 'Transfer From' (set to Select Source). A 'CONTINUE' button is highlighted with a blue circle. To the right of the form is an 'ASSET BALANCES' list showing various cryptocurrencies and their balances, all set to 0.

ASSET BALANCES
USD: 0 USD
BTC: 0 BTC
ETH: 0 ETH
BCH: 0 BCH
LTC: 0 LTC
FIL: 0 FIL
LINK: 0 LINK
ZEC: 0 ZEC
BAT: 0 BAT
DAI: 0 DAI
OXT: 0 OXT
MKR: 0 MKR
MANA: 0 MANA
ENJ: 0 ENJ
ZRX: 0 ZRX
KNC: 0 KNC
STORJ: 0 STORJ
BNT: 0 BNT
PAXG: 0 PAXG
COMP: 0 COMP

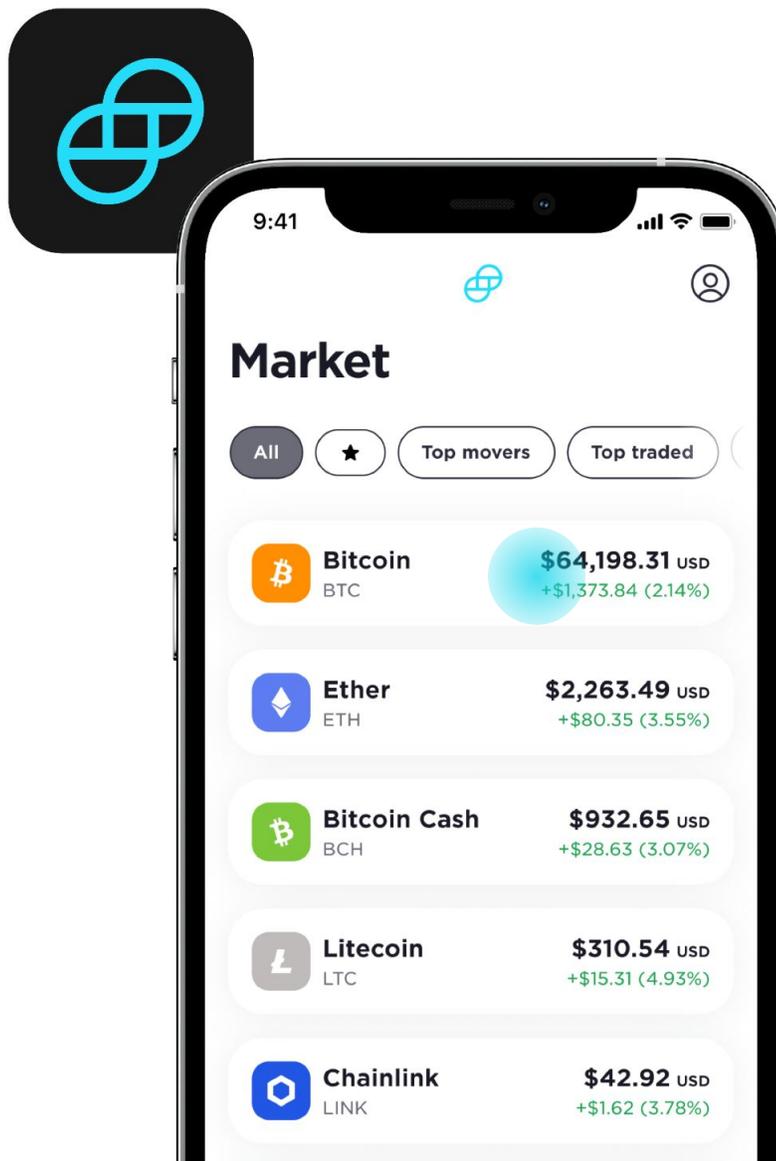
Step 2: Enter your deposit amount

Step 3: Review and complete your deposit

Apple Pay and Google Pay

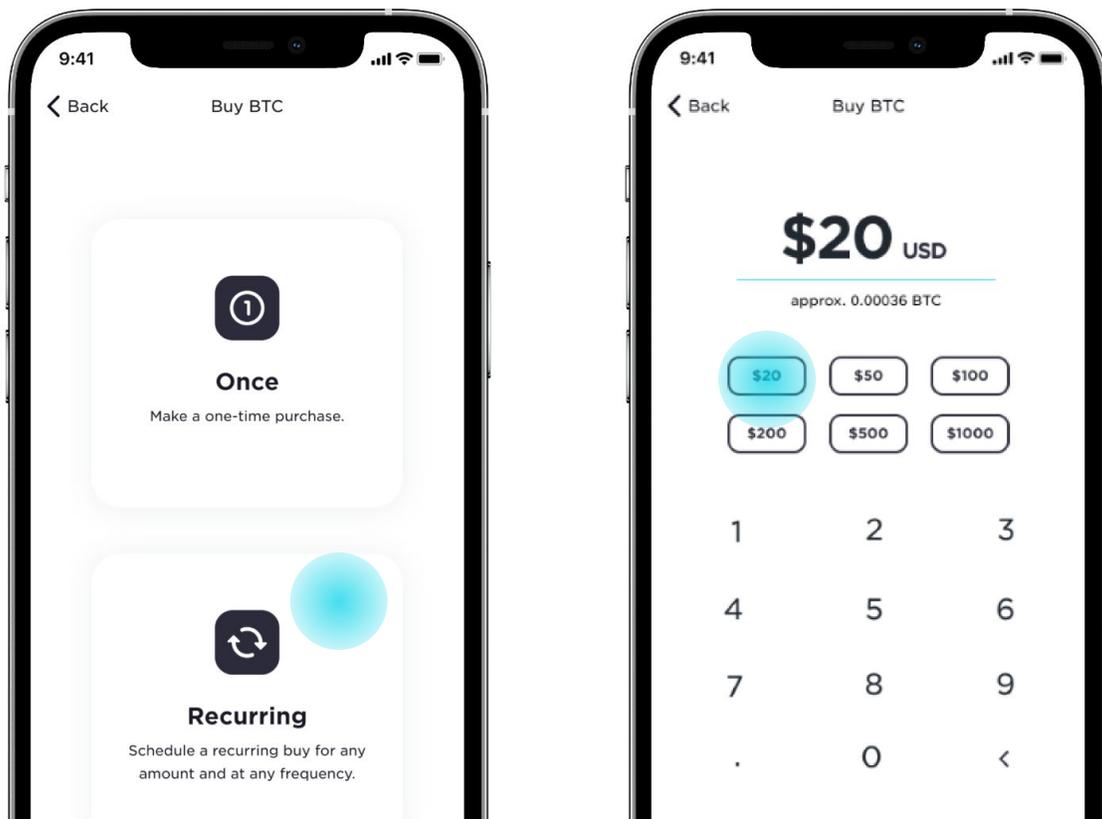
We recently launched Apple Pay and Google Pay support! We've outlined how to seamlessly buy crypto using these methods [here](#). (Download our app in the [Apple App Store](#) or [Google Play Store](#)).

Step 1: Open the Gemini Mobile app and tap a crypto to purchase



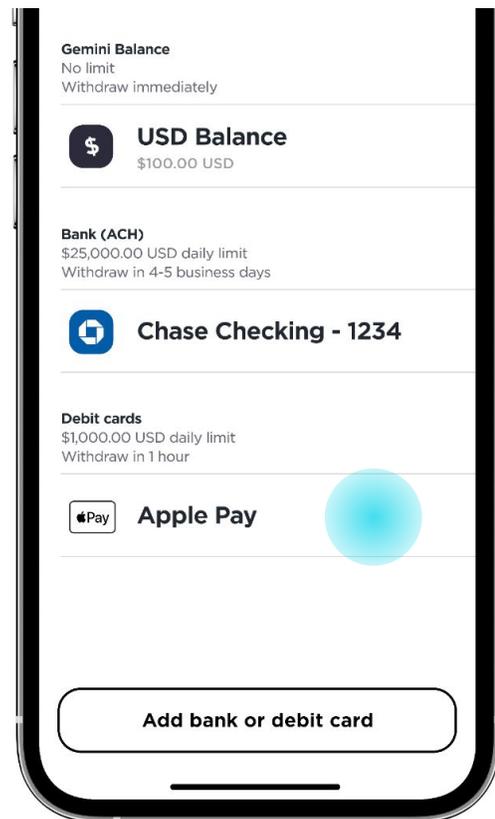
Step 2: Tap the Buy button

Next, select whether you'd like to purchase Once or schedule a Recurring buy. Next, enter the amount of crypto you'd like to buy.



Step 3: The option to pay with Apple Pay or Google Pay will appear

Select the one you want to use and then tap Pay.



Debit Card Purchases

[Debit card purchases](#) are quick and easy. Once we've verified your card you can immediately buy up to \$1,000 in crypto on a daily basis directly through your debit card.

Step 1: [Link your Debit Card](#)

Navigate to Settings through the Account drop down, and you'll see a Payment Methods tab on the left sidebar. Follow the prompts to seamlessly add your debit card to your account. Make sure that all the information you include matches the information on your Gemini account.

← Back to Gemini Exchange \$ USD ↔ Transfer Account 🔔

Account
Profile info, trading interface

Security
Login, password, 2FA

Notifications
Email and push notifications

Payment methods
Debit card, bank account

Add and manage all your funding sources for **Primary**

LINK A NEW FUNDING SOURCE

Automatically Link Bank Account
Automatically link your bank account via Plaid. Only available for US, CA, UK, & EEA based bank accounts.
[Get Started →](#)

Add Debit Card
The quickest way to buy crypto. Use your debit card to fund your crypto purchases.
[Get Started →](#)

Manually Link Bank Account
Manually link your bank account. This requires you to send a wire deposit to verify your bank account information. Available for all supported currencies.
[Get Started →](#)

Step 2: Verify your Debit Card

There are two ways to verify your card. If you're using the Gemini Mobile App you can verify your card by simply taking a picture of the front and back of your debit card. If you're using our web interface, microdeposits will be made on your debit card account statement between \$0.99 and \$1.99 in value (or an equivalent in your local currency). You'll be asked to confirm the amount that was charged to you, and once verified, the charges will be reversed.

Step 3: Enter the magical world of crypto

Now that your debit card is added to your account and verified, you'll be able to immediately make purchases directly from our exchange using your card!

Note that there is a 3.49% fee added to your purchase, and you must link a bank account to withdraw your funds – you cannot withdraw directly to your debit card.

Crypto Deposits

You can [deposit crypto](#) from an external wallet for trading on Gemini in a few simple steps.

Step 1: Prepare your crypto deposit

In the top right corner of your Gemini account page click Transfer and then Deposit into Gemini. Select the crypto you'd like to transfer into Gemini from the dropdown menu, and select the unique deposit address we've generated for you.

The screenshot shows the Gemini 'Transfer Funds' interface. At the top, there is a navigation bar with a back arrow, 'Back to Gemini Exchange', a currency selector set to '\$ USD', a 'Transfer' button, an 'Account' link, and a notification bell with '53' alerts. Below this, the 'Transfer Funds' title is centered. Two tabs are visible: 'DEPOSIT INTO GEMINI' (active) and 'WITHDRAW FROM GEMINI'. The main content area is divided into two columns. The left column contains a progress indicator with '1 SELECT CURRENCY' and '2 REVIEW AND COMPLETE DEPOSIT'. Under '1 SELECT CURRENCY', there are two dropdown menus: 'Currency' (set to 'BTC') and 'Transfer From' (set to 'External Address'). A teal 'CONTINUE' button is positioned below these menus. The right column is titled 'ASSET BALANCES' and lists various cryptocurrencies with their current balances, all showing '0'.

Currency	Transfer From
BTC	External Address

Asset	Balance
USD	0 USD
BTC	0 BTC
ETH	0 ETH
BCH	0 BCH
LTC	0 LTC
FIL	0 FIL
LINK	0 LINK
ZEC	0 ZEC
BAT	0 BAT
DAI	0 DAI
OXT	0 OXT
MKR	0 MKR
MANA	0 MANA
ENJ	0 ENJ
ZRX	0 ZRX
KNC	0 KNC
STORJ	0 STORJ
BNT	0 BNT
PAXG	0 PAXG
COMP	0 COMP

Step 2: Instruct your external wallet to initiate the transfer.

With your unique deposit address in hand, visit your external wallet or service provider custodizing your crypto and initiate the crypto transfer to the deposit address.

The screenshot shows the Gemini Exchange interface for transferring funds. The top navigation bar includes a back arrow, 'Back to Gemini Exchange', a currency selector set to '\$ USD', a 'Transfer' button, an 'Account' link, and a notification bell. The main heading is 'Transfer Funds', with two tabs: 'DEPOSIT INTO GEMINI' (selected) and 'WITHDRAW FROM GEMINI'. The 'DEPOSIT INTO GEMINI' section shows a progress indicator with a checkmark for 'Deposit BTC' and a '2 REVIEW AND COMPLETE DEPOSIT' step. Below this, the 'BTC Deposit Address' is displayed as '(bc1q6ldyp5n7s9v6...)' with a blue checkmark icon. A link below the address reads: 'Click here to generate a compatible address if your wallet can't send to 'bc1' prefix addresses'. A QR code is shown, with the address 'bc1q6ldyp5n7s9v64zdxlu69mu7vn' and creation details: 'Created: Dec 17 2020 at 10:03:39 AM' and 'Label: No label currently set. Edit'. A 'DONE' button is at the bottom. On the right, the 'ASSET BALANCES' section lists various cryptocurrencies with zero balances: USD, BTC, ETH, BCH, LTC, FIL, LINK, ZEC, BAT, DAI, OXT, MKR, MANA, ENJ, ZRX, KNC, STORJ, BNT, and PAXG.

Step 3: See your crypto deposited into your Gemini account for immediate trading.

We will continue to provide you with more ways to access the growing crypto ecosystem and support your financial future. For additional help, visit our [support page](#).

