Crypto.com Offers Up to 5% APY with New Cash Earn Program

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Powered by Green Dot, Cash Earn gives U.S. Crypto.com customers a flexible, convenient way to grow their cash through an FDIC-insured account

PROVO, Utah--(BUSINESS WIRE)--Oct. 22, 2025-- Crypto.com has launched Cash Earn, a new high-yield cash feature that further enhances access to banking services for U.S. customers[1]. Powered by Arc, Green Dot's end-to-end embedded finance platform offering comprehensive banking as a service (BaaS) and money processing capabilities, the new feature allows users to earn up to 5.00% annual percentage yield (APY)[2] on the cash balance in their U.S. Cash Earn Account, paid in CRO – the native token of the Cronos blockchain ecosystem – within the Crypto.com app.

"We are aggressively focused on providing consumers with the most comprehensive and empowering financial technology platform - all conveniently accessible within one interface," said Joe Anzures, General Manager, Americas and EVP of Payments, Crypto.com. "We are excited to deepen our work with Green Dot to provide Crypto.com users a high-yield cash offering as part of an industry-leading financial technology experience."

Crypto.com offers one of the industry's most comprehensive financial technology destinations, with products and services spanning crypto, stocks, cards and much more. With the launch of Cash Earn, the company now provides users with competitive APY, the flexibility and convenience of ACH bank transfers via its Cash Account, and the added security of up to $5 million in FDIC insurance on Cash Earn balances through a deposit sweeps program provided by Green Dot Bank, Member FDIC, and its network of participating FDIC-insured financial institutions.

The feature allows users to grow their holdings while waiting for the right moment to invest in crypto or stocks. By introducing a high-yield cash feature powered by Arc, Crypto.com is making it easier, more affordable and more advantageous for users to engage with digital currencies. Users benefit from no minimum balance requirements, no caps on total earnings and no lockup period – giving them complete flexibility over how they grow and manage their funds. Interest is paid in Cronos (CRO) into users' Crypto.com app.

"Our partnership with Crypto.com is about more than the democratization of crypto assets, and we're thrilled to launch Cash Earn together to enhance the banking experience for Crypto.com's U.S. users," said Renata Caine, SVP and General Manager of Banking as a Service, Green Dot. "This partnership and the Cash Earn feature are built to give more people more power to buy, sell and use cryptocurrencies safely and securely in their everyday lives – and earn on their holdings while doing so."

For more than 25 years, Green Dot has expanded access to modern banking and payment tools for consumers and businesses. In April 2025, Crypto.com announced it would leverage the Arc platform as an on-ramp and off-ramp for customers' Cash Accounts – enabling users to fund accounts with U.S. dollars with more features and functionality to come.

About Crypto.com

Founded in 2016, Crypto.com is trusted by millions of users worldwide and is the industry leader in regulatory compliance, security and privacy. Our vision is simple: Cryptocurrency in Every Wallet™. Crypto.com is committed to accelerating the adoption of cryptocurrency through innovation and empowering the next generation of builders, creators and entrepreneurs to develop a fairer and more equitable digital ecosystem. Learn more at https://crypto.com.

About Arc by Green Dot

Arc is the embedded finance platform of services featuring all of Green Dot's secure banking and money processing capabilities designed to fuel value, loyalty and growth for consumers and businesses. Arc by Green Dot powers some of the world's most trusted brands and thousands of other businesses with seamless, secure and useful financial tools and experiences.

Integrated with Green Dot Bank, Arc provides partners with leading FDIC-insured banking products and tools, plus regulatory and compliance expertise, oversight and support. The Arc platform is cloud-based, modular and scalable by design – configurable to meet a wide range of business needs and goals, and flexible to adapt as our partners grow. Arc's end-to-end banking services are powered by enterprise-grade APIs and offer partners access to comprehensive customer support, fraud protection, the largest retail deposit and ATM network in the U.S., and much more. For more information, visit greendot.com/arc.

About Green Dot

Green Dot Corporation (NYSE: GDOT) is a financial technology platform and registered bank holding company that builds banking and payment solutions to create value, retain and reward customers, and accelerate growth for businesses of all sizes. For more than two decades, Green Dot has delivered financial tools and services that address the most pressing financial needs of consumers and businesses, and that transform the way people and businesses manage and move money.

Green Dot delivers a broad spectrum of financial products to consumers and businesses through its portfolio of brands, including: GO2bank, a leading digital and mobile bank account offering simple, secure and useful banking for Americans living paycheck to paycheck; the Green Dot Network ("GDN") of more than 90,000 retail distribution and cash access locations nationwide; Arc by Green Dot, the single-source embedded finance platform combining all of Green Dot's secure banking and money processing capabilities to power businesses at all stages of growth; rapid! wage and disbursements solutions, providing pay card and earned wage access services to more than 7,000 businesses and their employees; and Santa Barbara Tax Products Group ("SBTPG"), the company's tax division, which processes more than 14 million tax refunds annually.

Founded in 1999, Green Dot has managed more than 80 million accounts to date both directly and through its partners. Green Dot Bank[3] is a subsidiary of Green Dot Corporation and member of the FDIC. For more information about Green Dot's products and services, please visit www.greendot.com.

[1] Eligibility subject to the applicable T&Cs. Jurisdictional limits apply.

[2] Crypto.com is not a bank. Banking services are provided by Green Dot Bank, Member FDIC. The APY is based on Level Up tier. Interest is paid in CRO monthly and the value of CRO may change at any time. The Annual Percentage Yield (APY) is accurate as of Sep 2, 2025, and may change at any time before or after you open an account. Fees may reduce earnings on your account. See here for all applicable APY and interest tiers for the USD Cash Earn Account.

[3] Green Dot Bank also operates under the following registered trade names: GO2bank, GoBank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits.

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