



ZERO CHILL UNITS

CREATE YOUR ZCU WALLET

Never used crypto before? This starts at zero.

WHAT YOU ARE ABOUT TO DO

Create a new wallet at mobile.honest.money, safely save your recovery words, turn on the Zero Chill (ZCU) chain, copy your ZCU receiving address, and paste that address into your ZCU dashboard.

THE TWO THINGS TO REMEMBER

- **SEED PHRASE = PRIVATE.** Never share it.
- **ZCU WALLET ADDRESS = SHAREABLE.** This is what you copy into your ZCU dashboard.

WHAT YOU NEED

Your phone, a browser, a pen, and paper. Give yourself a few uninterrupted minutes. Do not screenshot your seed phrase.

THE FIVE STOPS

ALREADY HAVE A WALLET? SEE PAGE 02

CREATE

SECURE

TURN ON ZCU

FIND YOUR ADDRESS

CONNECT

START AT mobile.honest.money

WHICH PATH ARE YOU?

Already have an Honest Money wallet?

You do **NOT** need to create another one.

A OPTION A

I'M BRAND NEW

"I don't have an Honest Money wallet yet."

YOUR PATH

CREATE WALLET

- SECURE SEED PHRASE
- TURN ON ZCU
- FIND ZCU ADDRESS
- ADD ADDRESS TO ZCU DASHBOARD

■ [START WITH PART 1](#)

B OPTION B

I ALREADY HAVE AN HONEST MONEY WALLET

"I already use mobile.honest.money and have my wallet set up."

YOUR PATH

OPEN EXISTING WALLET

- SETTINGS
- CHAINS
- ZERO CHILL (ZCU) ON
- OPEN ZCU WALLET
- RECEIVE
- COPY ADDRESS
- ADD ADDRESS TO ZCU DASHBOARD

SKIP WALLET CREATION

GO DIRECTLY TO "TURN ON ZERO CHILL (ZCU)" – PAGE 03

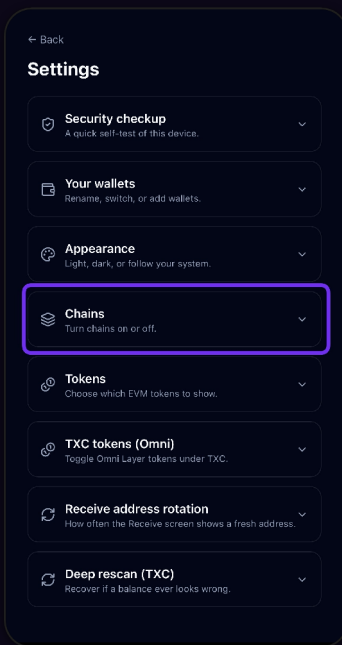
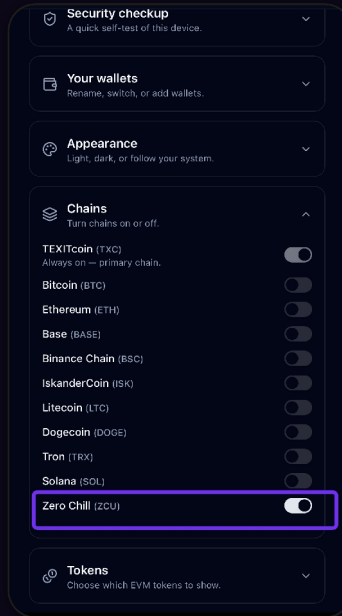
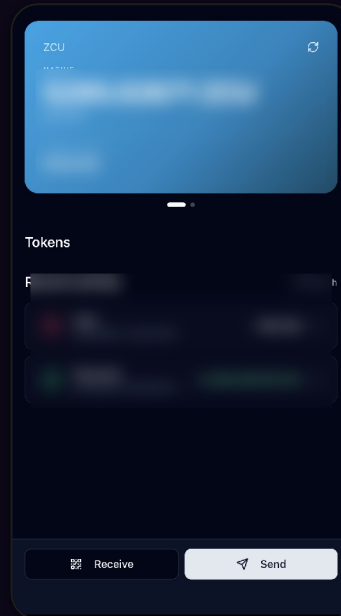
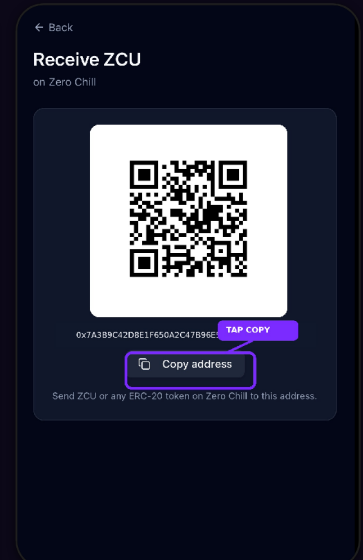
Already have your Honest Money wallet? Perfect. Your ZCU wallet is already part of that same wallet system. You simply need to turn the Zero Chill chain on.

OPTION B · THE SHORTCUT

TURN ON ZCU IN THE WALLET YOU ALREADY HAVE

No new wallet. No new seed phrase. Eight taps inside the wallet you already use. The screenshots on pages 06–09 show every one of these screens full size.

SETTINGS ↓ CHAINS ↓ ZERO CHILL (ZCU) ↓ TOGGLE ON ↓
RETURN TO WALLET ↓ ZCU ↓ RECEIVE ↓ COPY ADDRESS

1 SETTINGS → CHAINS**2** ZERO CHILL ON**3** ZCU → RECEIVE**4** COPY ADDRESS**SEED PHRASE – PRIVATE**

Never share this. You are not creating a new one.

ZCU WALLET ADDRESS – SHAREABLE

This is what gets pasted into the ZCU dashboard.

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PART 1

OPTION A ONLY

CREATE YOUR BRAND-NEW WALLET

Already have an Honest Money wallet? Skip to page 06 and turn Zero Chill on instead.

1

Go to mobile.honest.money.

On your phone, open the site and tap [Create new wallet](#).

2

Use the scribble pad.

Draw anything. Your scribbles provide randomness that helps the wallet generate your recovery words.

3

Tap Lock in, then Reveal seed phrase.

The wallet will display your recovery words. The current wallet tutorial shows 24 words.

4

Write every word on paper, in the exact order shown.

Number the words as you write them. Read the entire list back once before continuing.

5

Confirm you saved the words and create your device password.

Your device password protects this device. Your seed phrase is what can restore the wallet later.

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■ STOP AND PROTECT THOSE WORDS

Your seed phrase is the master key. Honest Money support, Zero Chill staff, friends, family, and anyone else should never need it. Anyone with those words can control the wallet.

NEXT: MAKE ZCU VISIBLE

Once the wallet opens, you may not immediately see ZCU. That is normal. You simply need to turn the Zero Chill chain on in Settings.

PART 2

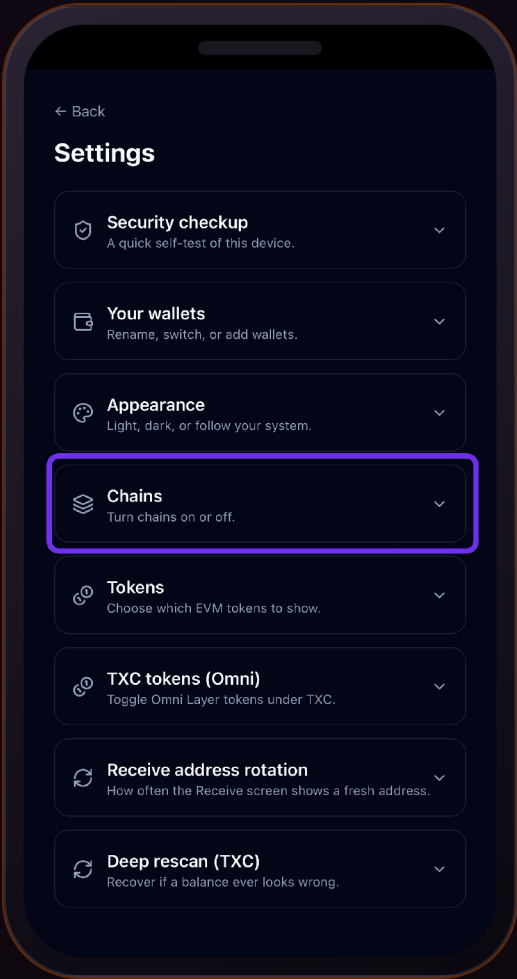
TURN ON THE ZERO CHILL (ZCU) CHAIN

- 1

Open Settings.
Inside the Honest Money wallet, open Settings.
- 2

Tap Chains.
Find the card labeled Chains with the description “Turn chains on or off.”

FIGURE 1
Settings → Chains. The purple outline shows exactly where to tap.



CREATE

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TURN ON ZCU

FIND YOUR ADDRESS CONNECT

- 3

Find Zero Chill (ZCU).

Open Chains and scroll to the bottom of the list.
- 4

Turn Zero Chill ON.

Tap the switch beside Zero Chill (ZCU).

WHAT JUST HAPPENED?

You did not buy anything or move any funds. You only told the Honest Money wallet to display your Zero Chill wallet.

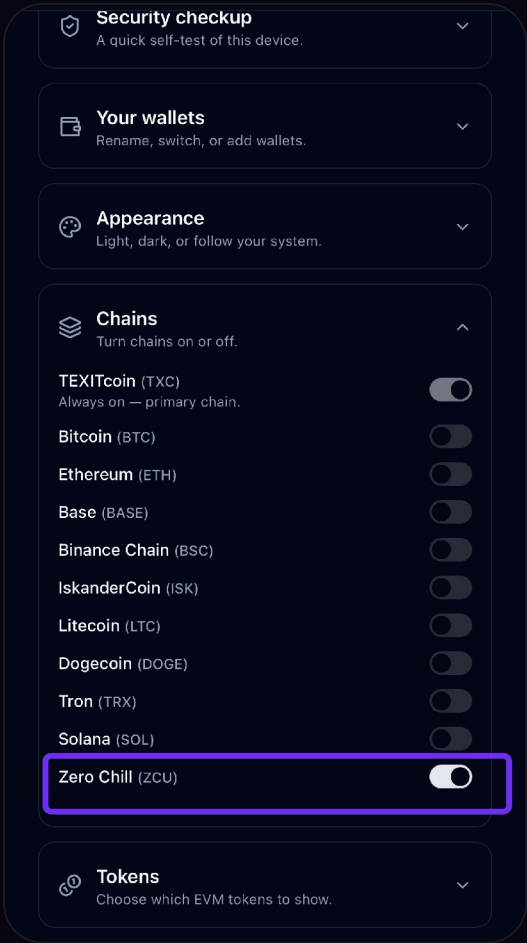


FIGURE 2
Turn on the switch beside Zero Chill (ZCU).

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PART 3

FIND AND COPY YOUR ZCU WALLET ADDRESS

1

Return to the wallet home screen.

Swipe between the wallet cards until the card at the top says ZCU.

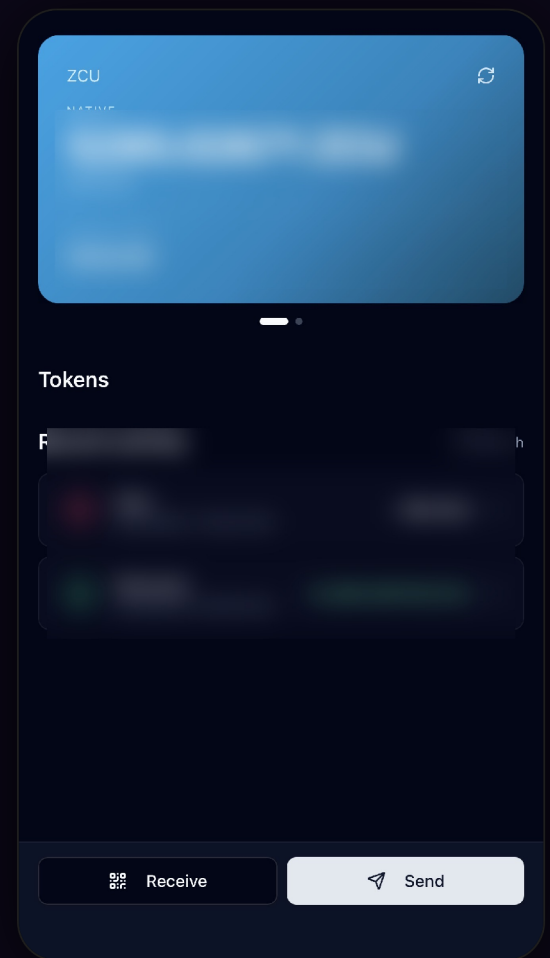
2

Confirm you are on the ZCU card.

The card will say ZCU and NATIVE. A zero balance is completely fine for a new wallet.

FIGURE 3

Demo screen with balances/activity obscured. Tap Receive at the bottom-left.



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TURN ON ZCU

FIND YOUR ADDRESS CONNECT

3

Tap Receive.

This opens the Receive ZCU screen.

4

Tap Copy address.

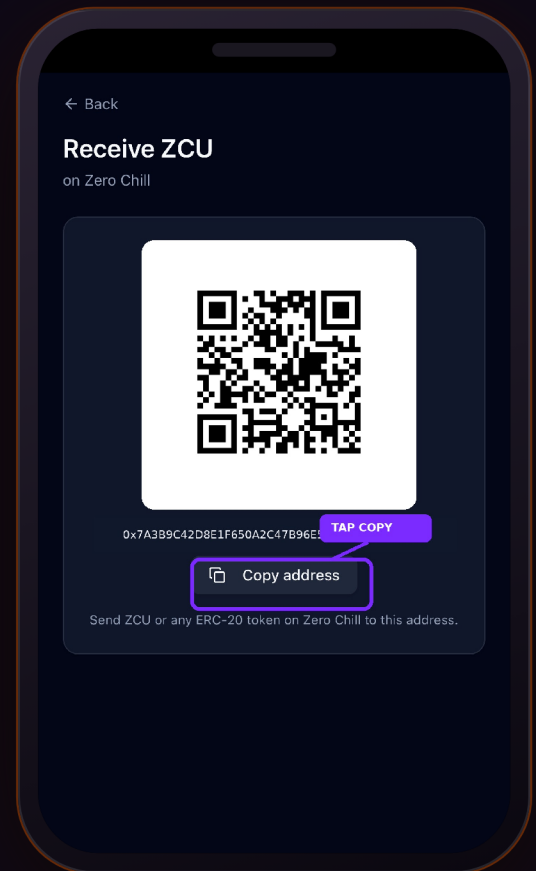
The Receive ZCU screen shows your QR code and your long ZCU wallet address. Tap Copy address. Do not type it manually.

FIGURE 4

Demo address shown. Copy the address from YOUR wallet.

THIS IS THE ADDRESS YOU NEED

Your ZCU address begins with **0x**. This public address is what you will paste into the ZCU wallet-address area of your dashboard. Never use the demo address in this guide.



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PART 4

ADD THE ADDRESS TO YOUR ZCU DASHBOARD

1

Open your ZCU dashboard.

Go to the area where your ZCU wallet address is entered.

2

Tap the ZCU wallet-address field.

Place your cursor in the field.

3

Paste the address you just copied.

The address should begin with **0x**.

4

Check it before saving.

Compare the first few and last few characters in the dashboard with the address on your Receive ZCU screen.

5

Save or confirm the address.

Use the dashboard's save or confirmation control.

■ NEVER PASTE YOUR SEED WORDS HERE

The dashboard needs your public ZCU wallet ADDRESS only. It should never need the recovery words you wrote on paper.

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SECTION 4.1

WHERE TO ADD YOUR ZCU WALLET ADDRESS

ZCU DASHBOARD → EXACT TAB → EXACT SECTION →

ZCU WALLET ADDRESS FIELD → PASTE ADDRESS → SAVE / CONFIRM

PENDING – NOT YET SUPPLIED

[INSERT EXACT ZCU DASHBOARD TAB + SECTION NAME]

The exact tab and section names inside the ZCU dashboard have not been confirmed. They are deliberately left blank rather than guessed. Once supplied, this page becomes a screenshot walkthrough matching Parts 2 and 3.

THE DASHBOARD SHOULD NEVER ASK FOR YOUR SEED PHRASE

It needs your public ZCU wallet address only — the one that begins with **0x**.

ZCU DASHBOARD
SCREENSHOT
RESERVED

FIGURE 5 – RESERVED

Awaiting the real ZCU dashboard screenshot showing the wallet-address field.

CREATE

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TURN ON ZCU

FIND YOUR ADDRESS

CONNECT

YOU'RE READY



Honest Money wallet ready



Seed phrase secured, if creating a new wallet



Zero Chill (ZCU) turned on



ZCU wallet visible



Receive selected



ZCU address copied



ZCU address added to dashboard

THE 10-SECOND MEMORY TRICK

**SEED WORDS STAY PRIVATE.
ZCU ADDRESS GETS COPIED.**

Those are two completely different things.