FOR SMALL BUSINESSES COMPARING STABLECOIN PAYMENTS

The Stablecoin Gateway *Fee Cheat Sheet*

Twelve gateways on one page: what each one charges, whether it takes stablecoins, whether it pays you in dollars, and who holds your money. Rates are the headline merchant rate each provider publishes. Where a provider doesn't publish one, we say so instead of guessing.

1%	1.5%	5 of 12	Jan 18, 2027
Lowest published hosted rate	Stripe and PayPal standard rate	Don't publish a merchant rate	GENIUS Act rules take effect

What $10,000 a month in sales costs at the headline rate



Processing fee only. Network, payout, conversion and withdrawal fees are extra where they apply.

GATEWAY	HEADLINE MERCHANT FEE	STABLECOINS	BANK PAYOUT	CUSTODY	CHECKED
BTCPay Server	0% (open source) Self-hosted; network fees are yours	No	No	Self-custody	Nov 2
CoinGate	1% (Standard plan) SEPA withdrawals free; SWIFT 0.50%	Yes	Yes	Custodial	Nov 2
NOWPayments	1% + network fees Volume discounts mentioned	Yes	Not published	Both	Nov 2
OpenNode	~1% (implied, not stated) Pricing example shows 99.00 received per 100	No	Yes	Custodial	Nov 2
PayPal	1.5% No Seller Protection on crypto payments	Yes	Yes	Custodial	Nov 2
Stripe	1.5% standard; 0.8% via Link (promo to Jan 1, 2027) $10,000 per-transaction customer limit	Yes	Yes	Custodial	Nov 2
BitPay	2% + $0.25 under $500K/mo Lower tiers at $500K and $1M per month	Yes	Yes	Custodial	Nov 2
Coinbase Business	Not published (shown after login) Auto-conversion fee applies on USD withdrawals	Yes	Yes	Custodial	Nov 2
Cryptomus	Not published on pages checked	Yes	Not published	Custodial	Oct 16
Shopify Payments (USDC)	No separate USDC rate published Shopify says merchants may earn credits on USDC orders	Yes	Yes	Custodial	Nov 2
Strike Business	Not published (terms say confidential) BTC trading 0.89%–0.25% by volume	No	Yes	Custodial	Nov 2
Triple-A	Not published (enterprise sales)	Yes	Yes	Custodial	Nov 2

Sources: each gateway's own pricing or help pages, linked from its page on stablecoingateways.com with a "last checked" date. Fees change; confirm on the provider's site. Not financial, legal or tax advice. Some gateway links on our site may be affiliate links.

SETUP CHECKLIST

Go live with stablecoin payments *without surprises*

Work through this before your first real customer pays. Each point comes from the gateways' own pages listed on the cheat sheet.

01 Choose how you want to be paid

- [ ] **Dollars in the bank, or coins in a wallet?**
  If you want USD, pick a gateway with bank payout (the "Bank payout" column). Self-hosted BTCPay Server has no built-in bank payout.
- [ ] **Confirm the gateway covers where you are**
  Stripe stablecoins: US except New York. Shopify USDC: not Alaska, New York or Texas. Coinbase Business: US and Singapore.
- [ ] **Price the full trip, not the headline rate**
  Add payout, conversion, withdrawal and network fees. Example: CoinGate SWIFT withdrawals cost 0.50%; Coinbase charges an auto-conversion fee.

02 Pick your coins and networks

- [ ] **Start with one well-supported stablecoin**
  USDC is accepted by Stripe, Shopify Payments and Coinbase Business.
- [ ] **Write down every network you accept**
  e.g. USDC on Base, Solana or Polygon. Show the same list at checkout, on invoices and on payment links.
- [ ] **Ask what happens to a wrong-network payment**
  Get your gateway's answer in writing before customers start paying.

03 Set up the account safely

- [ ] **Have business documents ready**
  Gateways verify the business before payouts. Keep formation papers, EIN and an owner ID on hand.
- [ ] **Turn on two-factor login for every user**
  Limit who can change payout details or withdraw funds.
- [ ] **Note per-payment limits**
  Stripe caps a single stablecoin payment at $10,000 per customer transaction.

04 Decide refunds before your first sale

- [ ] **Know how refunds go back**
  Stripe returns stablecoin refunds as stablecoin. Write this into your refund policy.
- [ ] **Plan for no chargebacks**
  Stripe stablecoin payments have no disputes, and PayPal Seller Protection doesn't cover Pay with Crypto.

05 Test, then go live

- [ ] **Make one small live payment and one refund**
  Check the amount, the fee taken and the receipt your customer sees.
- [ ] **Confirm when the money lands**
  BitPay settles daily, OpenNode next business day, CoinGate weekly on Standard.
- [ ] **Keep cards turned on**
  Run stablecoins next to cards and bank payments, not instead of them.

06 Keep records and watch the rules

- [ ] **Export every payment**
  Date, amount, coin, network and the dollar value you received. Ask your accountant about tax treatment.
- [ ] **Check your coins before Jan 18, 2027**
  GENIUS Act rules take effect then. Ask your gateway whether each coin's issuer is permitted.

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