

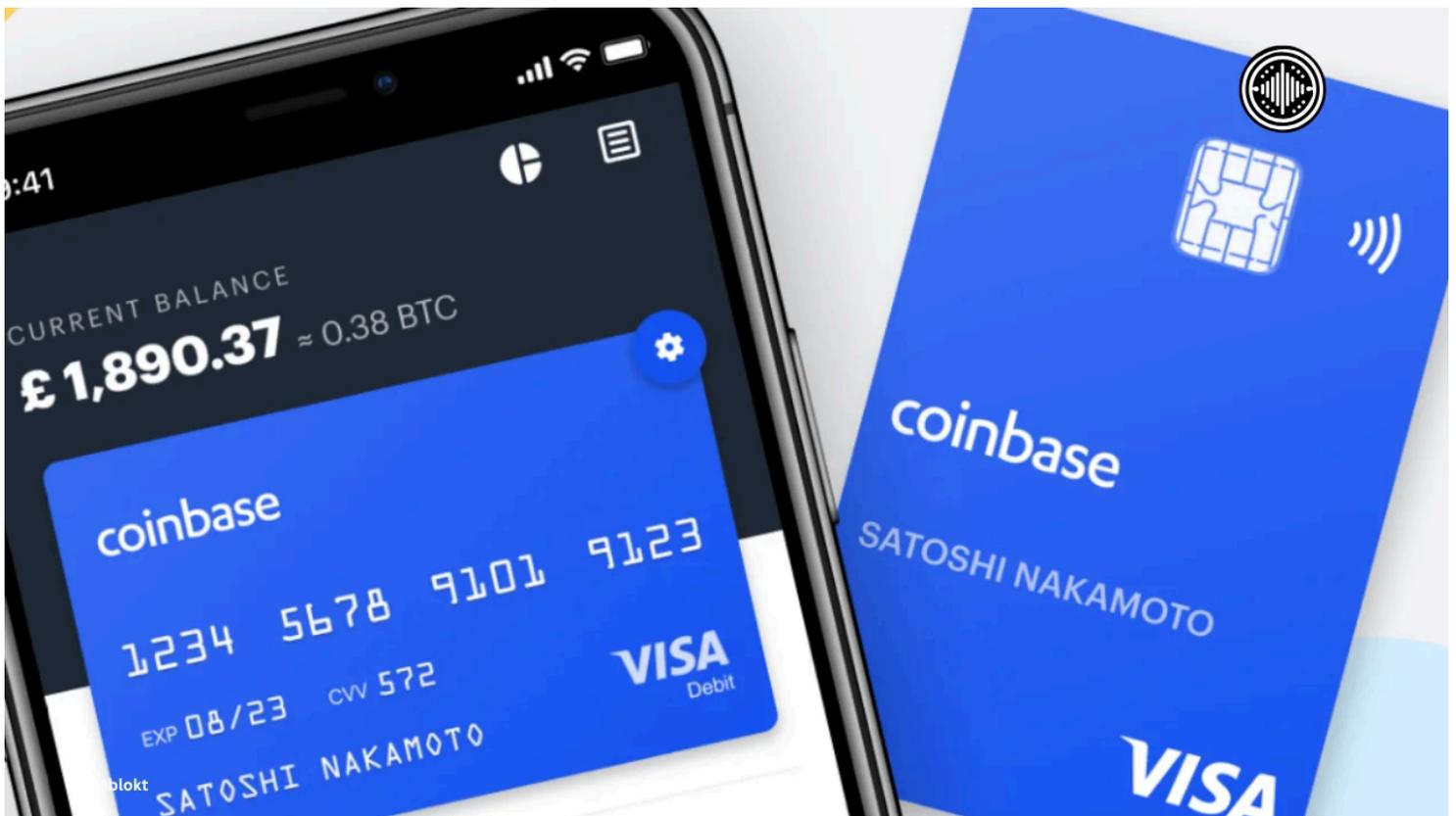
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JPMorgan Teams Up with Coinbase to Let Customers Buy Crypto Using Credit Cards

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JPMorgan Chase (JPMorgan Chase will allow its credit card customers to purchase cryptocurrencies on Coinbase beginning in fall 2025. This collaboration marks a major U.S. bank's first move to permit crypto purchases directly via credit cards, paving the way for deeper integration between traditional finance and digital assets.

Starting in the autumn, Chase credit card holders will be able to buy cryptocurrencies on the Coinbase platform using their cards. In 2026, the partnership expands to permit direct linking of Chase bank accounts to Coinbase wallets and redemption of Chase Ultimate Rewards points for USD Coin (USDC), a U.S. dollar–pegged stablecoin. At a rate of 100 points equals \$1 in USDC, the rewards conversion is described by the firm as the first time a major credit card programme can fund a crypto wallet. Under the arrangement, direct bank–to–wallet connectivity will enable customers to connect their Chase accounts straight into Coinbase, streamlining transfers for crypto purchases. The rewards integration and bank linking features are both scheduled to launch in 2026, following the credit card rollout in late 2025.

The initiative comes as the cryptocurrency market approaches a \$4 trillion valuation and faces growing regulatory clarity in the U.S., boosting institutional and retail adoption. JPMorgan’s entry via this partnership shows the expanding comfort level within banking circles toward digital assets

This move echoes broader trends across the financial industry. Other major institutions, such as PNC Bank, recently announced similar collaborations with Coinbase, offering direct crypto trading access to their customers.

Coinbase, headquartered in the U.S. and listed on the Nasdaq, is the largest U.S.–based cryptocurrency exchange. Its leadership under CEO Brian Armstrong has prioritized lobbying efforts and strategic partnerships to usher Wall Street into crypto markets. Bernstein analysts noted that the JPMorgan partnership positions Coinbase to tap existing customer savings rather than merely acquiring new retail trading accounts

The deal also reflects JPMorgan’s evolving stance on digital assets. While CEO Jamie Dimon had previously criticized cryptocurrencies, the bank has gradually embraced blockchain through initiatives like its internal token JPMD (JPMorgan Deposit Token) pilot on Coinbase’s Base layer–2 network, designed for institutional settlements 24/7. Overall, the JPMorgan, Coinbase partnership represents a turning point in mainstream finance. Credit card-based crypto purchasing, rewards conversion to USDC, and direct account integration bring digital assets closer to everyday banking, reducing friction and expanding access for millions of consumers.