

## PayPal Launches Crypto Payment Feature for US Merchants

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PayPal has introduced a new payment option enabling United States merchants to accept cryptocurrencies, including Bitcoin, through its “Pay with Crypto” feature. The rollout allows more than 100 cryptocurrencies to be used for transactions, processed via compatible digital wallets such as Coinbase and MetaMask.

Under the new system, customers can pay using their chosen cryptocurrency, which is first converted by PayPal into its proprietary stablecoin, PYUSD. This is then converted into U.S. dollars before reaching the merchant, eliminating the need for merchants to handle any crypto directly.

The promotional launch includes a low transaction fee of \$0.99 for the first year. Thereafter, a standard fee of 1.5 per cent will apply per transaction. This strategic pricing aims to encourage adoption among small and medium-sized businesses seeking lower-cost payment solutions.

The feature complements PayPal's broader international digital payment strategy, following the introduction of PayPal World, a network designed to link major digital wallets globally. The initiative is expected to improve interoperability between platforms, enhancing both customer experience and merchant reach.

PayPal president and CEO Alex Chriss said the move was part of a larger effort to modernise payment systems and support business growth. "These innovations don't just simplify payments, they drive merchant growth, expand consumer choice, and reduce costs," Chriss noted.

The launch signals PayPal's continued investment in digital asset infrastructure, aiming to bridge traditional finance with decentralised technologies. By streamlining crypto payments into dollar settlements, the company provides a practical model for integrating cryptocurrency into everyday business operations, without exposing merchants to crypto market volatility.

This development places PayPal in direct competition with other fintech firms exploring similar integrations, including Stripe and Square, which have also made inroads into cryptocurrency acceptance. However, PayPal's dual approach of leveraging its stablecoin and expanding wallet interoperability may offer it a distinct advantage in the evolving digital payments landscape.

Although the feature is currently limited to U.S. merchants, analysts expect international expansion in future phases, depending on regulatory environments and demand in global markets.