




Operating in most countries worldwide, BitPay enables merchants to take payment in the form of cryptocurrency. The payment processor converts Bitcoin, Bitcoin Cash, Ethereum, and other leading digital currencies into over 150 conventional, central-bank currencies. It does this without exposing merchants to any price fluctuation volatility or chargebacks and has no identity fraud risk to the customer. Consumers pay with the cryptocurrency wallet of their choice on desktop or mobile phone by simply scanning a QR code at the merchant's checkout.


Specifications

Coverage		Currencies			BitPay has been providing secure cryptocurrency processing since 2011, recording peak processing volumes in excess of USD \$1 billion annually (ICLG).
Consumer	Global	Consumer	BTC, BCH, ETH, XRP, USD, USDC, BUSD, PAX, GUSD		
Merchant	Global	Processing	EUR, GBP, USD		Worldwide, an estimated 425 million people hold cryptocurrency (Bitcoin.com), with some currencies growing by over 200% a year.
Transactions		Settlement	EUR, GBP, USD		
Minimum	EUR 3.00	Features			Ninety-three percent of retailers that support crypto say doing so has had a positive impact on their business (Deloitte/WSJ).
Timeout	2 hours	<input checked="" type="checkbox"/>	Recurring payments		
		<input type="checkbox"/>	One-click payments		
		<input type="checkbox"/>	In-store/POS		
		<input type="checkbox"/>	Refunds		
		<input type="checkbox"/>	Partial refunds		
		<input type="checkbox"/>	Multiple partial refunds		
		<input checked="" type="checkbox"/>	Payment assurance		
		<input type="checkbox"/>	Chargeback risk		

How it works?

1


Merchant



At online checkout, the consumer selects BitPay as their preferred payment method

2


Payment method



The consumer is redirected to a Bitpay-hosted payment page and logs in to their BitPay account

3


Payment method



After the consumer selects their wallet and preferred cryptocurrency, a payment invoice + QR code is generated

4

Payment method



The consumer selects 'Open in wallet', or scans a QR code, to complete the payment using their crypto wallet