

Forum:[Hack Forums](#)

Thread: [Bitpay, The must needed Bitcoin Debitcard for crypto users](#)

Eagerkid - October 9, 2017, 9:29 am

BITPAY THE BITCOIN DEBIT CARD, POWERED BY VISA

[BITPAY](#)

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ANALYSIS

PROS/CONS

FEES

INFORMATION NEEDED

Analysis: I personally own this card and use it for everything. It is perfect for me since I receive a lot of payments online and accept bitcoin. It wouldn't make a whole lot of sense to buy bitcoin on say Coinbase and then transfer it to your bitpay card. However, if you use bitcoin regularly and accept it as a payment online then this is a must have. They have a TON of different implementations that you can add to your site to make your business transactions smooth, and loading your card for personal use can not be easier. They have a lot of cool features like Direct Deposit and their mobile application is amazing. You can see all of your transactions the second they occur on the mobile app, so you are in control of your money.

PROS :

- Your card loads extremely fast when you send the bitcoin to it
- You can receive a payment across the world with a low fee (because of crypto currency) and spend the money within minutes in a store
- It is Visa which is accepted by millions of retailers so you can now basically buy anything
- You can get Direct Deposit which is really cool
- Mobile app is extremely easy to use and keeps you updated instantly

CONS:

- They do have fees, however I don't really see a huge problem with it
- When you are loading money to your account, the conversion rates are usually \$1-2 more.
Example: If you try and load \$100, it will tell you to send \$101-102.
- It costs \$9.99 for them to send you the card
- Takes around 1-2 weeks to come in the mail (wasn't a problem for me)

FEES:

Personal Account :

30 Transactions / Month

Up to \$1,000 Daily and \$10,000 Annually

1% applied to additional transactions

Business Account :

1%
Transaction Fee

Unlimited Transactions
Higher fees applicable for high-risk industries

What Information do they need?:

US Customers :

Spoiler ([Click to View](#))

Code Full Name

Address of Residence (No PO Boxes)

Date of Birth

Phone Number

Social Security Number

Non US :

Spoiler ([Click to View](#))

Code First Name

Last Name

Date of Birth

Phone Number

Delivery Address

City

Postal Code

Email Address

Proof of Address (Utility Bill, Bank Statement, Lease Dated within 90 Days)

Proof of Identity (Driver's License, Passport, Govt. ID)

SORRIE - October 9, 2017, 10:49 am

Since these are essentially debit cards do they require a certain age to obtain one or not?

Eagerkid - October 9, 2017, 10:50 am

(Oct 9, 2017 10:49 AM)?Sorry Wrote: [\[CITE\]](#) Since these are essentially debit cards do they require a certain age to obtain one or not?

Yeah you will have to be 18. Maybe different countries will have different laws.

D?ceived - October 9, 2017, 10:50 am

Can these be used in paypal or nah?

Eagerkid - October 9, 2017, 10:51 am

(Oct 9, 2017 10:50 AM)D?ceived Wrote: [\[CITE\]](#) Can these be used in paypal or nah?

You can not add money via PP as far as I know

GloryToBe - October 9, 2017, 10:54 am

Can you use this in Canada?

Eagerkid - October 9, 2017, 10:57 am

(Oct 9, 2017 10:54 AM)Gloryallowed Wrote: [\[CITE\]](#) Can you use this in Canada?

Yes you can get it in Canada

[SUPPORTED COUNTRIES](#)

BBSimmons - October 9, 2017, 10:59 am

I feel like <https://cryptopay.me/> is a lot better than this one because you can use a virtual one and a actual IRL one

Eagerkid - October 9, 2017, 11:00 am

(Oct 9, 2017 10:59 AM)Zerk ? Wrote: [\[CITE\]](#) I feel like <https://cryptopay.me/> is a lot better than this one because you can use a virtual one and a actual IRL one

Lets keep the discussion on Bitpay.

It has a lot of positives, and allows you to buy things in grocery stores, withdraw from ATMS etc.

The Mogul - October 9, 2017, 11:00 am

There's another one which been out for years.

I used it a lot back when BTC was ~\$500

Eagerkid - October 9, 2017, 11:04 am

(Oct 9, 2017 11:00 AM)The Mogul Wrote: [\[CITE\]](#) There's another one which been out for years.

I used it a lot back when BTC was ~\$500

Not sure what you are trying to say here. If you are using Bitpay then that is awesome, I like the service

BBSimmons - October 9, 2017, 11:05 am

(Oct 9, 2017 11:00 AM)Eagerkid Wrote: [\[CITE\]](#) Lets keep the discussion on Bitpay.

It has a lot of positives, and allows you to buy things in grocery stores, withdraw from ATMS etc.
Sorry only reason its better is because you dont have to be 18 or provide your SSN and it's a lil cheaper

Eagerkid - October 9, 2017, 11:07 am

(Oct 9, 2017 11:05 AM)Zerk ? Wrote: [\[CITE\]](#) Sorry only reason its better is because you dont have to be 18 or provide your SSN and it's a lil cheaper

Which also means it is extremely risky and unregulated. That is what you dont want when you are using a card.

They will likely scam at some point

BBSimmons - October 9, 2017, 11:08 am

(Oct 9, 2017 11:07 AM)Eagerkid Wrote: [\[CITE\]](#) Which also means it is extremely risky and unregulated. That is what you dont want when you are using a card.

They will likely scam at some point

You really trying to bash them?

I've been using them for years with no problem

Eagerkid - October 9, 2017, 11:09 am

(Oct 9, 2017 11:08 AM)Zerk ? Wrote: [\[CITE\]](#) You really trying to bash them?

I've been using them for years with no problem

Doesnt make it safe. Plenty of companies scam after years of service.

anyways lets stop the off topic conversations. Feel free to PM me if you would like to continue this

The Mogul - October 9, 2017, 11:36 am

(Oct 9, 2017 11:04 AM)Eagerkid Wrote: [\[CITE\]](#) Not sure what you are trying to say here. If you are using Bitpay then that is awesome, I like the serviceMy bad, not clear enough.
I used another BTC debit card provider, and it worked smooth asf.

Eagerkid - October 11, 2017, 9:22 pm

(Oct 9, 2017 11:36 AM)The Mogul Wrote: [\[CITE\]](#) My bad, not clear enough.
I used another BTC debit card provider, and it worked smooth asf.
Ahh okay thanks for sharing. Lets just try and keep this about Bitpay

If anyone else has any questions I would love to answer, bitpay is a very nice card and I use it often

Rolex Gold - October 12, 2017, 5:27 pm

So if I were to get the card and send > \$1000 to it, I could cash out \$1000 at any ATM? Would there be ATM fee's aside from the \$1/\$2 loading fee?

Eagerkid - October 12, 2017, 5:41 pm

(Oct 12, 2017 05:27 PM)Rolex Gold Wrote: [\[CITE\]](#) So if I were to get the card and send > \$1000 to it, I could cash out \$1000 at any ATM? Would there be ATM fee's aside from the \$1/\$2 loading fee?
Yes you will have too "\$2.00 card fee for withdrawals in the US or \$3.00 for international ATM withdrawals)"

[Source](#)

Lonely Haku - October 12, 2017, 9:23 pm

1 correction,

They have few shipment options, and for me the lowest fee will be 15\$ for up to 30 days shipping

Eagerkid - October 13, 2017, 8:25 am

(Oct 12, 2017 09:23 PM)Lonely Haku Wrote: [\[CITE\]](#) 1 correction,
They have few shipment options, and for me the lowest fee will be 15\$ for up to 30 days shipping
Depending on your location then? What country?

Eagerkid - October 15, 2017, 9:48 am

What do you guys think about this? Does anyone have one as well and use it? I love it and will continue to use it every day

Zelix - October 15, 2017, 11:39 pm

So, let's say I deposit €4000 on it, is this possible, and how much will be left for me to cash out after the fees?

Eagerkid - October 16, 2017, 8:36 am

(Oct 15, 2017 11:39 PM)Zelix Wrote: [\[CITE\]](#) So, let's say I deposit €4000 on it, is this possible, and how much will be left for me to cash out after the fees?
Lets just say its \$4000, you would pay around \$4001-40002 to deposit it and then you will be able to spend it however you like it. Wherever visa is accepted.

Malicious007 - October 16, 2017, 8:44 am

the list of supported countries is crap , when i select my country they say oooh sorry not now !!

Mr. Fantastic - October 16, 2017, 8:51 am

unfortunately not for india :(

Eagerkid - October 16, 2017, 8:52 am

(Oct 16, 2017 08:44 AM)SPYOU Wrote: [\[CITE\]](#) the list of supported countries is crap , when i select my country they say oooh sorry not now !!

That is unfortunate. What country?

(Oct 16, 2017 08:51 AM)Mr. Fantastic Wrote: [\[CITE\]](#) unfortunately not for india :(Sorry man!

\$ZEUS - October 16, 2017, 7:23 pm

Forgive me for asking, but why are you so 100% on Bitpay versus the many other services out there? The second someone tries to share their experience using another service you shut them up and tell them to "stay on topic". I think others sharing similar services is fine. It's a discussion thread, let the discussion be. You have done nothing but create a thread showing your support for a service that's been around for quite a long time, let others share their cards.

If you are truly 100% Bitpay and want the world to use it, then don't shut them up. Debate, with reason, on why Bitpay is better than others.

Varane - October 16, 2017, 8:45 pm

(Oct 16, 2017 07:23 PM)\$ZEUS Wrote: [\[CITE\]](#) Forgive me for asking, but why are you so 100% on Bitpay versus the many other services out there? The second someone tries to share their experience using another service you shut them up and tell them to "stay on topic". I think others sharing similar services is fine. It's a discussion thread, let the discussion be. You have done nothing but create a thread showing your support for a service that's been around for quite a long time, let others share their cards.

If you are truly 100% Bitpay and want the world to use it, then don't shut them up. Debate, with reason, on why Bitpay is better than others. I was wondering this too, are you partnered with them?

Eagerkid - October 17, 2017, 11:12 am

(Oct 16, 2017 07:23 PM)\$ZEUS Wrote: [\[CITE\]](#) Forgive me for asking, but why are you so 100% on Bitpay versus the many other services out there? The second someone tries to share their experience using another service you shut them up and tell them to "stay on topic". I think others sharing similar services is fine. It's a discussion thread, let the discussion be. You have done nothing but create a thread showing your support for a service that's been around for quite a long time, let others share their cards.

If you are truly 100% Bitpay and want the world to use it, then don't shut them up. Debate, with reason, on why Bitpay is better than others.

Because this is my thread discussing bitpay. If I cared about other cards I would look them up or look at other threads on HF. Way to many people go off topic, I only care about Bitpay in this thread. I am not sponsored or anything. If you wanna talk about a different card, go somewhere else that talks about this card. This isnt a "Different types of bitcoin cards" this is a "bitpay debit card" thread since that is the only one I use

(Oct 16, 2017 08:45 PM)Vyrez. Wrote: [\[CITE\]](#) I was wondering this too, are you partnered with them?

I am pretty sure you could easily think of a reason. I am not partnered or making any money off this

ganstephanos - October 18, 2017, 12:46 pm

This seems good, especially with changes in CPSCard and CryptoPay, should just migrate

z0si - October 20, 2017, 10:49 am

XAPO seems much better than this, I've been using xapo for a while now, no problems, but I think it's aimed more at europeans.

