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Mewtwo - September 10, 2026, 12:57 am

I used to use BitPay to pay some bills. Unfortunately, they stopped doing that for a while now. They use MoonPay to convert to ACH which sucks for the crazy fees.

Does anyone use any other apps? I found an app called Strike. It has the option to pay bills without exchanging to USD, via a routing bank number. Pretty cool considering most websites only give a debt card, but not a bank number. The fees however seems to be expensive, 0.089% vs the traditional

AI Quote:

For a \$1,000 BTC/ETH sale, using the fee rates we were comparing:

Platform Approx. sell fee Cost on \$1,000

OKX U.S. 0.08% maker / 0.10% taker \$0.80–\$1.00

bitFlyer Lightning 0.10% \$1.00

Gate US about 0.38% \$3.80

Strike 0.89% at the lowest volume tier \$8.90

Robinhood exchange routing up to 0.95% at the lowest tier up to \$9.50

eToro 1.00% \$10.00

Uphold about 1.8%–1.95% \$18–\$19.50

The big caveat is bank withdrawal cost. For only \$1,000, a platform with a cheap trading fee can still be worse overall if it charges a fixed wire fee. For example, bitFlyer's \$20 wire fee would make a \$1,000 cash-out roughly \$21 total, despite the \$1 trading fee.

So for a small amount like \$1,000, free ACH matters a lot more than it does for a \$50k or \$100k sale.

Omniscient - September 10, 2026, 11:28 am

Strike fees are reasonable. And their bill pay service is free. You're only paying for conversions.

Spritz Finance also has a Bill Pay service using crypto but it's 2% fee.

<https://app.spritz.finance/>

These places have to make money to operate.