

# 100 Million Users, One Card

A Global Snapshot of  
Crypto Payments

From Berlin to Bangkok: how a  
crypto card is filling financial  
gaps around the world

2026 July

 **Bitget Wallet**



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**For the first time, the majority came for payments, not trading.**

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The coffee is getting cold while Stefan debates whether to tap his Sparkasse card or his crypto card at the Berlin supermarket. He knows which one he'll use. He always does.

From Berlin to Bangkok, a quiet shift is underway in how people spend crypto. It isn't a single wave – different cracks opening in different financial systems at the same time. European credit card rewards are so thin that switching costs practically nothing. American rewards programs are so rich that switching costs everything, so the crypto card only comes out when the Chase Sapphire hits a wall. Across Latin America, local debit cards get rejected on foreign platforms often enough that the crypto card has become the thing people reach for in a specific, recurring frustration. In East Asia, tap-and-pay culture is so entrenched that loading it into a crypto card feels like there is no change at all. And in Southeast Asia, habits are forming fast in markets that never really developed credit card culture in the first place.

In July 2026, Bitget Wallet had passed 100 million users – and for the first time, the majority were coming for payments, not trading. This report is about what that actually looks like on the ground: five user stories, five spending patterns, five logics for why the same product means something completely different depending on where you are.

This report draws on Bitget Wallet platform crypto card payment data across markets. Data period: March–May 2026. The behavioral data reflects active cardholders, not the overall crypto payments market. Findings describe deep adopters; they should not be read as representative of all users in each region.

1

## For a growing number of users, the “crypto” part has stopped mattering.

Active Bitget Wallet cardholders average nearly 10 transactions per month – \$28 per transaction, \$259 per user monthly. That’s the frequency of a primary debit card, not a novelty product. Crypto cards are showing up at supermarket checkouts, Netflix renewals, and cross-border transfers. The technology is fading into the background. What’s left is just a card that works.

2

## Emerging markets aren’t catching up to developed ones — they’re growing 3–6× faster, for entirely different reasons.

In the US and Europe, usage is deepening – more frequent, more embedded, more routine. In Southeast Asia and LatAm, it’s accelerating from a lower base, driven not by enthusiasm but by necessity: card declines, currency instability, costly remittances. Together, the two dynamics pushed global monthly crypto card transaction volume up roughly 4× in twelve months.

3

## The habit of using a crypto card has gone global. What each swipe is worth hasn’t.

Active cardholders across five markets – spanning per-capita GDP gaps of several multiples – swipe at nearly the same monthly frequency. But spend per user ranges from \$555 (Europe) to \$97 (LatAm): a 5.7× gap. Digital payment tools have spread faster than economic development. Access is no longer the dividing line. Purchasing power still is.

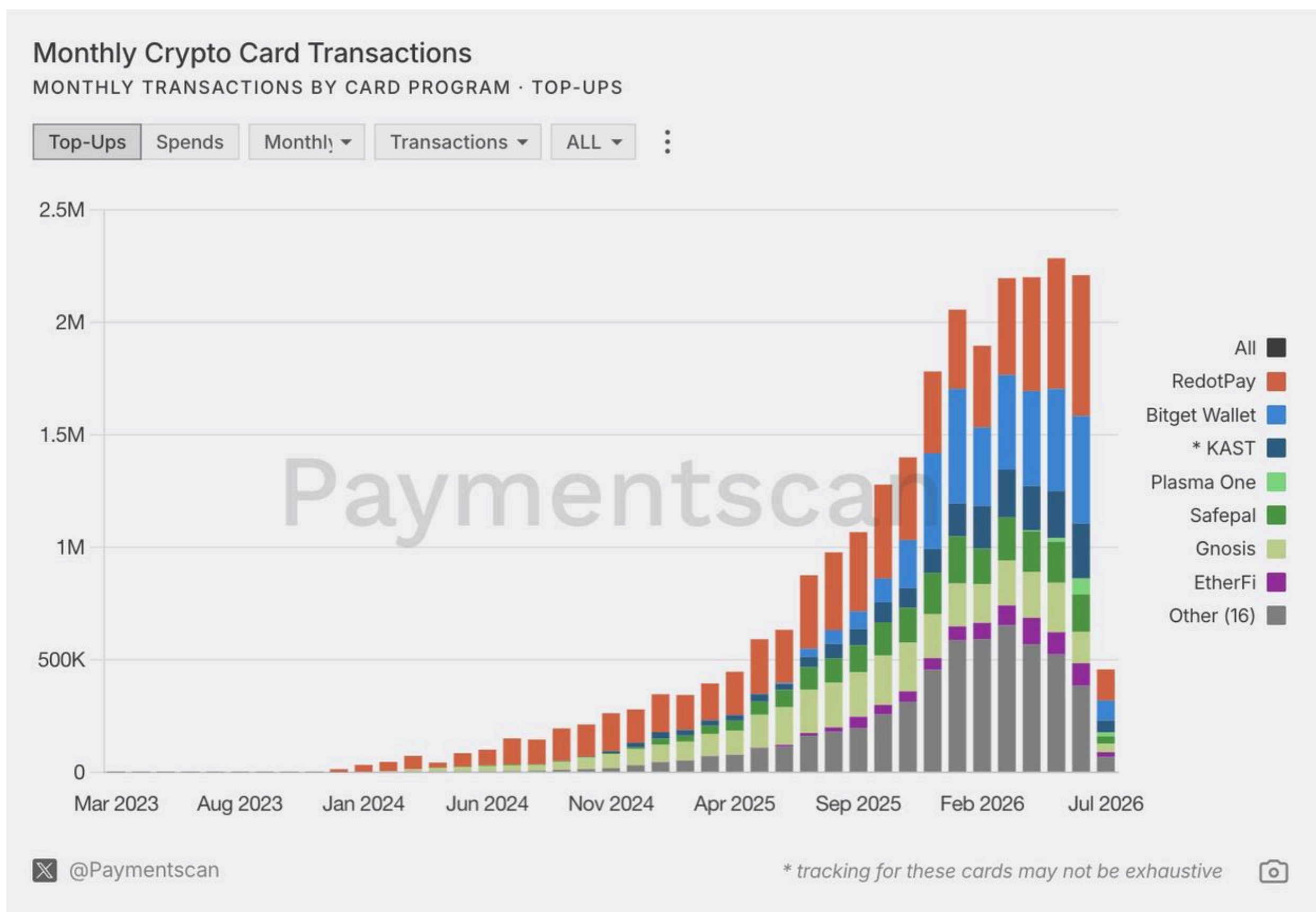
# 03

## Crypto Card Spending Trends

Something shifted in 2024. Crypto payment cards started showing up in the everyday spending of people who'd never thought of themselves as crypto users. Volumes across major platforms roughly doubled in the second half of 2024.

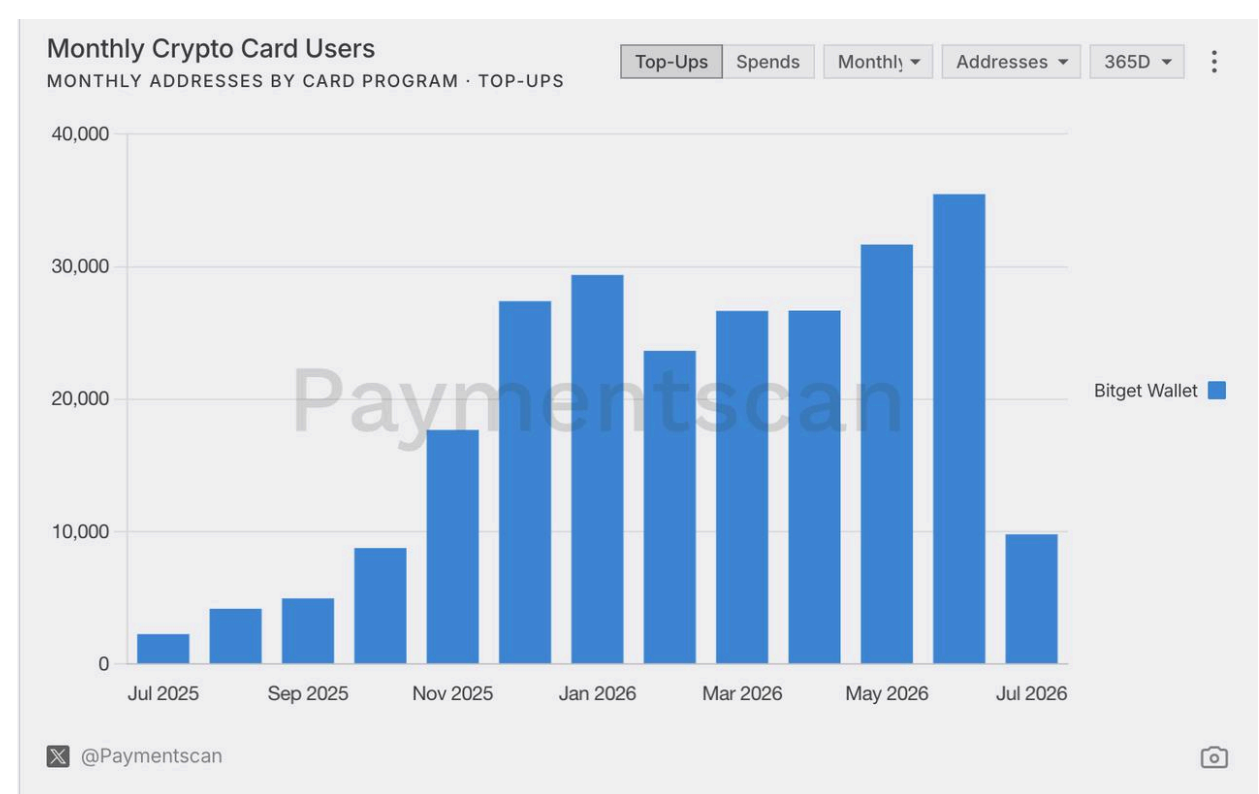
# ~2.3M

Monthly Transactions (May 2026)



Two structural shifts made it possible: stablecoins had become a practical savings tool in markets with volatile local currencies, removing the price-volatility problem that had made earlier crypto cards impractical; and Visa and Mastercard had fully opened their networks to crypto infrastructure, letting wallets issue cards without the friction of dedicated exchanges. The driver wasn't marketing or product launches – it was ordinary people, one declined transaction at a time, discovering there was a category of payment problem their bank card couldn't solve but a crypto card could. By May 2026, according to Paymentscan, global monthly crypto card transaction volume had reached roughly 2.3 million, up from 600,000 the previous June – roughly 4x in twelve months.

Bitget Wallet Card caught the same wave. Monthly transaction volume grew 10× from July 2025 to May 2026. Spend peaked at roughly \$6.9M in May 2026, up roughly 6× from the start of the period. Active card addresses went from around 6,000 at end-2025 to over 30,000 by May, with total cards issued crossing 150,000. The user mix wasn't uniform: Western users swiping more frequently, emerging-market users joining in bigger batches. Two very different entry points, rising in parallel.



# 04

## Crypto Card Spending Behaviors

### Bitget Wallet Card Spending Data

Region	Number of payments per month	Amount per transaction	Monthly payment per capita	Monthly user growth	Monthly transaction growth	Monthly spend volume growth
Europe	14.5x	\$38.30	\$554.80	15%	16%	21%
USA	11.1x	\$20.80	\$230.30	58%	22%	69%
East Asia	10.9x	\$23.30	\$254.50	30%	33%	124%
Southeast Asia	10.6x	\$28.60	\$302.70	68%	82%	63%
Latin America	3.5x	\$28.00	\$96.60	350%	147%	45%
<b>Global Average</b>	<b>9.4x</b>	<b>\$27.70</b>	<b>\$259.00</b>	<b>93%</b>	<b>42%</b>	<b>64%</b>

*Data sourced from anonymized, aggregated Bitget Wallet platform payment behavior data.*

The table above draws on Bitget Wallet Card transaction data for active cardholders across five markets, covering March–May 2026. The three core metrics – transactions per month, average transaction size, and monthly spend per user – vary considerably across markets.

European cardholders are at the top of every column: 14.5 transactions per month, \$38.3 per transaction, \$555 in total monthly spend per user. The US comes in at 11.1 transactions per month and \$20.8 per transaction, for \$230 per user monthly. East Asia sits close to the US on frequency at 10.9 transactions per month, but higher on transaction size at \$23.3, producing \$254 per user monthly – with quarterly spending growth of +124%. Southeast Asia is at 10.6 transactions per month, ~\$28 per transaction, ~\$300 per user monthly, and +63% quarterly growth. LatAm is distinct from the other four: 3–4 transactions per month, the lowest frequency of any market, but the highest average transaction size. Monthly spend per user is \$97.

Across the five-market dataset, the averages sit at ~10 transactions per month, ~\$28 per transaction, and \$259 per user monthly. Europe monthly spend per user is 5.7× that of LatAm and 2.4× that of the US. On frequency, the four non-LatAm markets occupy a narrow band – less than 1.4× separates Europe from Southeast Asia.

Each of these figures has a different story behind it. The regional sections that follow look at them one market at a time.

# 05

## Europe

### The rewards gap that crypto walked right through

No one designed Europe to be crypto cards' best market. It happened because European credit card rewards have been effectively kneecapped since 2015, when Europe capped interchange fees at 0.3%. Without the margin to fund them, rewards programs never took root the way they did in the US – no airline miles stacking, no 5% cashback categories, no points ecosystem worth protecting. Germany, the Netherlands, and the Nordics largely skipped credit cards altogether in favor of debit cards and bank transfers. For most European consumers, there's no meaningful attachment to keep.

Stefan lives in Prenzlauer Berg, Berlin. Backend engineer, three cards in his wallet. The Sparkasse debit card from habit, a Revolut for certain things, and a crypto card that now handles most of the work. "My German card gets rejected on some sites. Revolut charges fees. With the crypto card I use stablecoins directly – it's just simpler." Netflix, Amazon, Spotify, the Saturday grocery run. European Bitget Wallet Card users average 14.5 transactions a month, \$38.3 per transaction, \$555 per user monthly – highest of any region on all three metrics. These users are swiping almost every day.



There's nuance here: high-spending European users also include expats and digital nomads with multi-currency needs; the IFR created a favorable landscape, but any individual's card choice tends to have more than one reason behind it. "None of my other cards have rewards anyway," Stefan says. "Getting a better one is just common sense."



**Stefan, 31, Berlin**

"None of my other cards have rewards anyway. Getting a better one is just common sense."

# 06

## USA

### When your credit card has an ecosystem, the crypto card is the backup

Alex carries three cards. The Chase Sapphire Reserve is the one he uses most. The Amex Gold is for restaurants. The crypto card comes out maybe three or four times a month – usually for a decentralized platform or a subscription that only accepts crypto. "My Chase is the main one. The miles are genuinely worth it. I use the crypto card when traditional payments hit a wall."

US Bitget Wallet Card users average 11.1 transactions a month, but at only \$20.8 per transaction – lower than most Southeast Asian markets. This isn't a purchasing power story; it's a competing-ecosystem story. American credit card rewards are among the most generous in the world: 1-5% cashback, airline miles, hotel loyalty points, airport lounge access. Someone who's been building Chase Ultimate Rewards for three years isn't rerouting their grocery spending through a crypto card. The opportunity cost is real and felt.



At \$20.8 per transaction – low by US purchasing-power standards – the data points to a card used selectively rather than as a daily driver. It comes out for situations where the existing infrastructure doesn't reach. A platform that rejects Visa. A subscription payable only in stablecoins. A cross-border payment that keeps getting flagged. The same product that's daily infrastructure in Europe becomes a purpose-built workaround in the US.



**Alex, 29, San Francisco**

"My Chase is the main one. The miles are genuinely worth it. I use the crypto card when traditional payments hit a wall."

# 07

## LatAm

### The card that works when no other card does

Sofia is freelancing out of Mexico City for clients in the US. She invoices in dollars, gets paid mostly in crypto, and has gotten used to working around a financial system that wasn't designed for her. Local debit cards fail on international platforms with reliable enough frequency that she's stopped being surprised. "Every time I tried to renew Figma or GitHub, my local card just wouldn't go through. With the crypto card – first try, done."

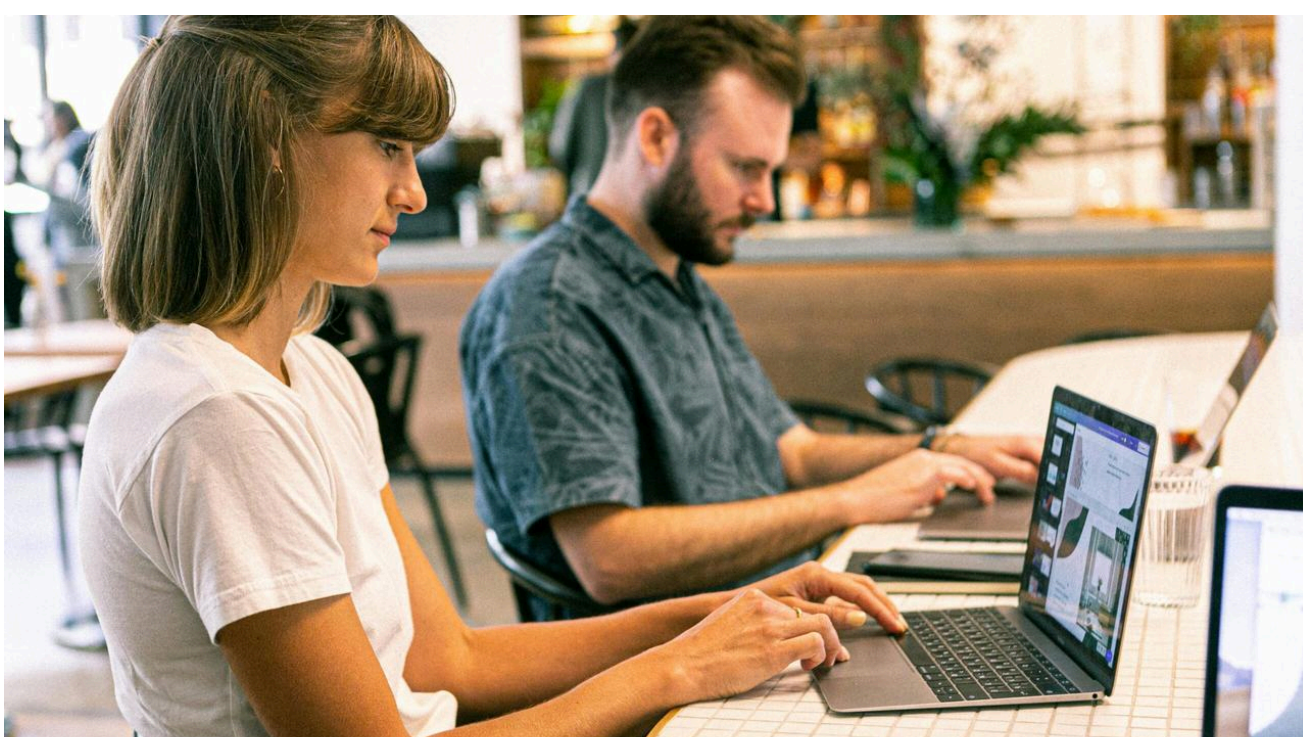
She swipes around 3–4 times a month. Each one is intentional. LatAm's low frequency isn't the story of slow adoption – it's the profile of a card that gets deployed for a specific, recurring problem: international SaaS, dollar-denominated platforms, cross-border transfers that the banking system makes painful. FX controls, card BIN restrictions, and payment gateway blacklists have built an invisible wall between LatAm users and international services. The crypto card is what you pull out when you hit it. In Argentina, the dynamics go further: years of peso inflation have made USD stablecoin holdings a practical savings tool, and the crypto card is how those holdings get spent.

Two patterns stand out in the data: average transaction sizes are high (these are deliberate purchases, not casual swipes), and growth tends to come in surges rather than gradual curves – driven more by specific events and channels than organic habit formation. LatAm is still building toward everyday usage. But the need is structural, and every new wave of card declines adds to the potential user pool. "I don't use it every day," Diego says. "But when I need it, it's the only one that works."



Sofia, 27, Mexico City

"I don't use it every day. But when I need it, it's the only one that works."



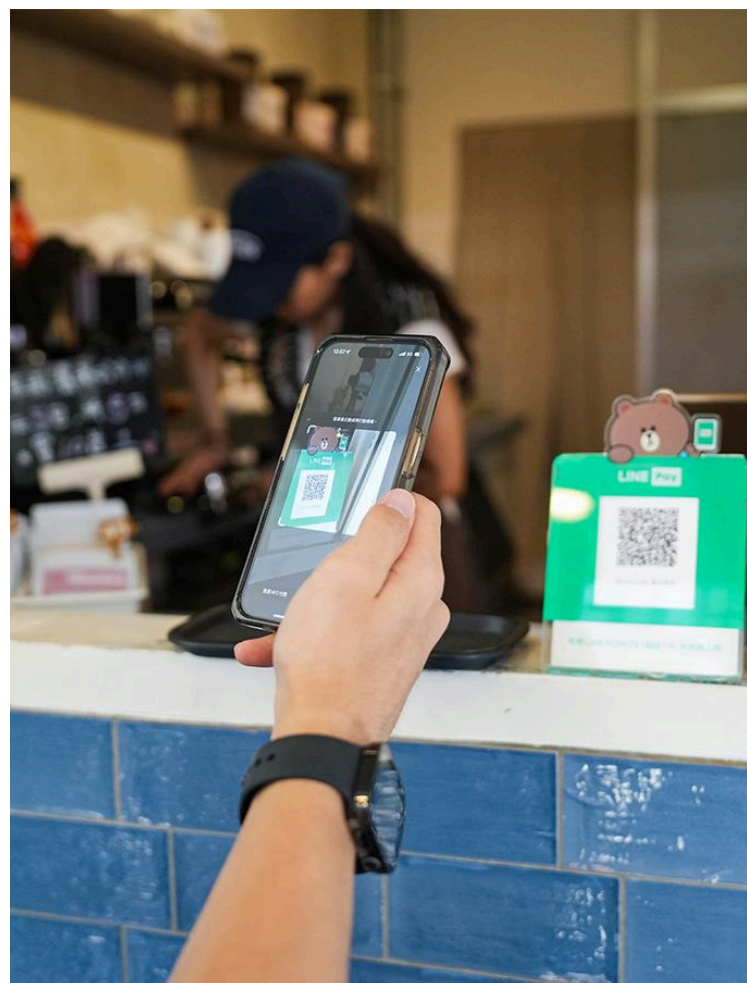
# 08

## East Asia

### When the crypto card stopped feeling like a crypto card

Kai doesn't think of it that way anymore. He's a product manager in Taipei, and Line Pay handles most of his day-to-day – the tap-and-pay habit is deeply grooved into daily life here. The crypto card came along two years ago at a friend's suggestion. He tried it out of curiosity. It worked like any other Visa. "Easiest when I travel. No conversion on overseas platforms, fees are lower than currency exchange. It's just a card that works everywhere."

He now uses it at 7-Eleven, for software subscriptions, food delivery, trips abroad. 10.9 transactions a month, \$23.3 per transaction – the lowest average ticket of any region, but frequency that puts it firmly in developed-market territory alongside Europe. Many swipes, small amounts: that's the fingerprint of habitual daily spending. East Asian mobile payments culture has been doing exactly this for years; the crypto card inherits the same pattern. The +124% quarterly spending growth suggests the pool of deeply integrated users is expanding quickly.



**Kai, 33, Taipei**

"It's just a card that works everywhere. Easy when I travel, no currency conversion on overseas platforms – that's enough."

# 09

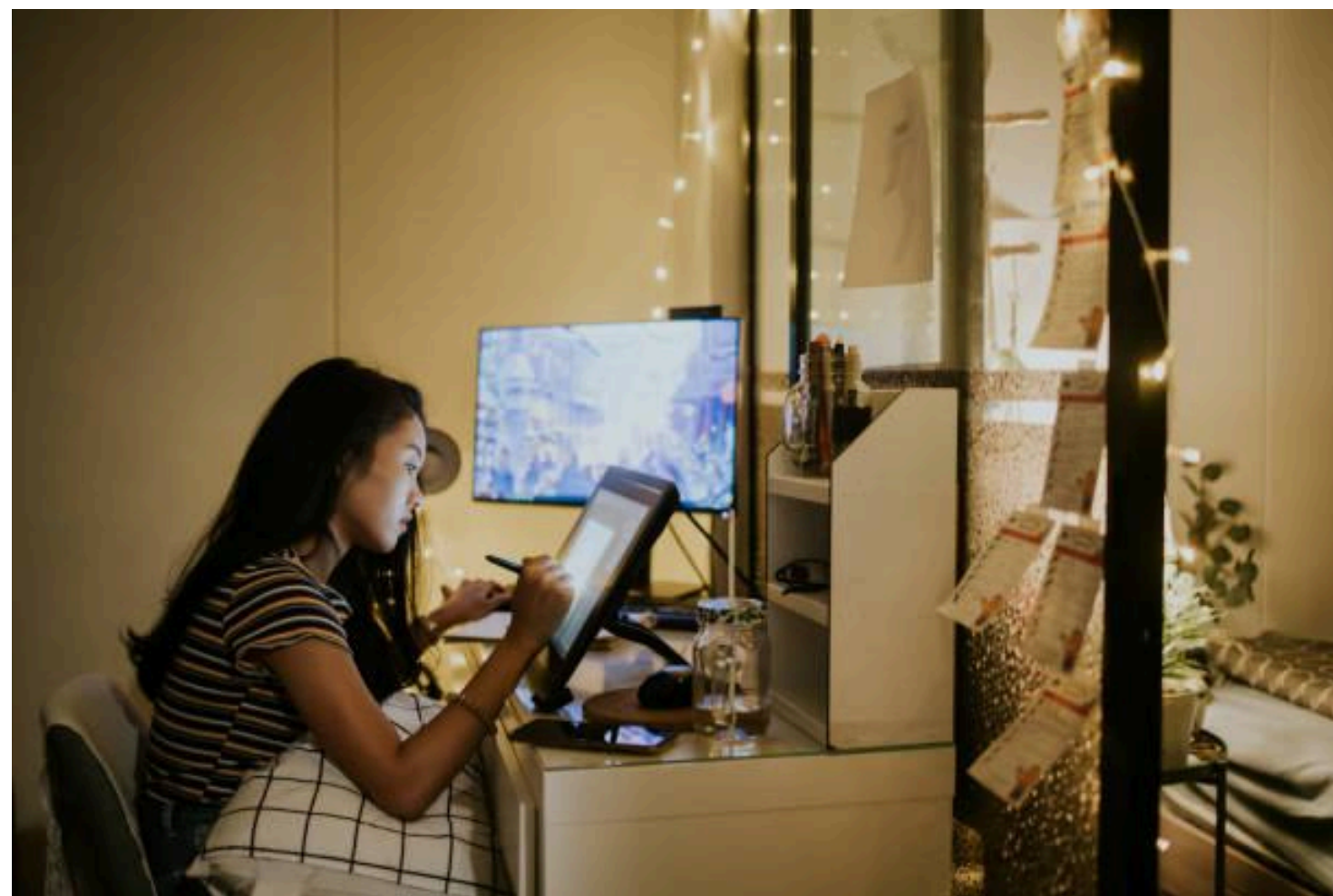
## Southeast Asia

### Habit forming faster than anyone expected

Chai works at a design startup in Bangkok. PromptPay handles the day-to-day without friction – convenience stores, delivery, splitting bills. The crypto card covers the rest: Figma, Adobe, occasional overseas purchases. She's been using it for over a year. "I set it up. Might as well use it." That's not a ringing endorsement – but it might be the most honest account of how a habit actually forms.

Southeast Asian markets largely skipped the credit card era. They went from cash directly to mobile-first digital payments – PromptPay in Thailand, MoMo in Vietnam, QRIS in Indonesia – and that shift built an appetite for exactly the kind of transaction the crypto card handles well: small amounts, frequent, no friction. No rewards program to protect, no loyalty structure to defend. Does it work? For Chai and users like her, it does.

The +63% quarterly growth looks modest in the field, but read alongside frequency data – 10.6 transactions a month, ~\$300 per user monthly – something more specific is happening. This isn't just more users signing up; it's existing users extending the range of how they use the card. Software subscriptions, cross-border e-commerce, and daily purchases are all growing together. Chai doesn't think of herself as a crypto user. She's just using something that works.



**Chai, 28, Bangkok**

"I set it up. Might as well use it. Figma, Adobe, overseas shopping – it works, so I keep using it."

# 10

## The Payments-First Era Has Arrived

The shift from trading to payments isn't a trend. It's a structural change in what crypto is for – and what it's becoming is harder to see as crypto at all. At Bitget Wallet, payments overtook trading as the primary use case for the first time in 2026. For a growing share of users, the underlying rails are invisible: stablecoins converting, settling, and routing at the point of spend without the user ever thinking about blockchains or wallets. The line between crypto finance and traditional finance is blurring, and it's blurring from the bottom up – one transaction at a time, in places where the existing system left a gap.

The crypto card was the first use case people noticed, partly because it maps onto something familiar – a card, a tap, a checkout. It spread fastest in the West, where Visa and Mastercard infrastructure is everywhere and the card form factor is already the default. But the card is just one expression of something broader. In Southeast Asia and LatAm, the growth is running through QR codes embedded in local mobile payment ecosystems. In Nigeria, Bangladesh, and similar markets, it's bank transfers moving stablecoin value directly into local currency accounts. Payment infrastructure in emerging markets is fragmented, layered, and deeply local – and that's exactly where the next wave of adoption is forming.

Bitget Wallet, at 100 million users, is building for all of it. The Onchain Payment Matrix is the common infrastructure beneath each of these use cases – one settlement layer that converts between stablecoins and local currency at the point of spend, routes cross-chain in real time, and connects across card, QR, and bank transfer without the correspondent banking dependencies that traditional networks rely on. One infrastructure, many expressions. The payments-first era has started. What it looks like is still being written.

# About Bitget Wallet

Bitget Wallet is a self-custodial crypto wallet built for everyday finance. Since 2018, it has given 100M+ users worldwide an onchain account to save, pay, and invest in crypto, supporting 1M+ tokens across 170+ blockchains, 100+ fiat currencies, Visa/Mastercard crypto cards, and localized payment methods. Its security is backed by industry-standard key encryption, a real-time risk engine, independent audits, and a US\$300M+ user protection fund. In 2022, Bitget Wallet raised a US\$100M funding round led by Dragonfly.

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