

Zypto's External Payments Bridges Hardware & App Wallets to Real-World Xrypto Spending

ŁÓDŹ, ŁÓDZKIE, POLAND, August 21, 2025 /EINPresswire.com/ -- Zypto, the [crypto wallet app](#) built for everyday spending, has launched External Payments, a checkout option that lets customers fund every payment product in their crypto super-app by sending digital assets from any existing wallet, including hardware devices. No migration or app switch is required to get started.

How External Payments Works

At checkout, Zypto generates a unique address and exact amount on supported networks. Users send funds from their preferred wallet; once confirmed on-chain, Zypto fulfils the order. It's a simple bridge between the wallet you already know and trust and the real-world spending power of Zypto. Of course, you can switch to creating or importing a defi wallet directly inside Zypto at any time for the ultimate user-friendly defi experience.

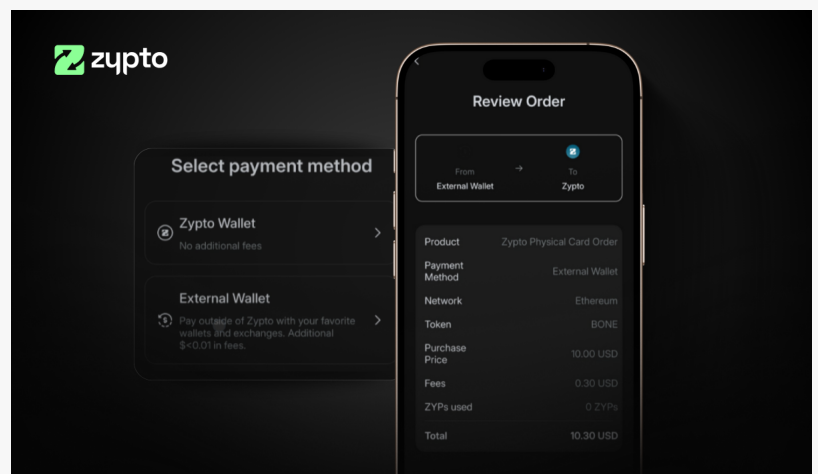
“

External Payments keeps custody decisions in users' hands while opening up Zypto's crypto cards, bill pay, and mobile top-ups from day one.”

Joe Parkin - Co-founder of Zypto

What You Can Use It For

- Reloadable crypto cards (physical & virtual) — Top up for everyday purchases online and in-store; add virtual cards to mobile wallets for tap-to-pay.
- Non-reloadable crypto cards — Instant, fixed-value cards for travel, gifting, or controlled budgets.
- Bill payments — Settle supported utilities and invoices directly with crypto, available for tens of thousands of billers in 10 countries.
- [Mobile top-ups](#) — Add airtime/data in supported markets, useful for travel and cross-border family support.
- Gift Card Store (coming soon) — External Payments will be available when the highly



Zypto Wallet Launches External Payments Feature for Crypto Payment Products

anticipated expanded catalogue goes live, expanding places to spend crypto immediately.

Your New DeFi Wallet App... When You're Ready!

Zypto doubles as a defi wallet app and payments platform. While some users will prefer to get used to the app by using the new External Payments feature first, users can import their existing wallets into Zypto at any time or create a fresh one to access native swaps, dApp connections, and faster smoother checkouts.

For cold-storage-level protection, Zypto offers the Vault Key Card: a metal NFC card that enhances security by encrypting and splitting the seed phrase between device and card, supporting up to three DeFi wallets per card, all with the quickest set up and signing imaginable.

Pricing & Choice

There is a small surcharge for using External Payments, shown clearly at checkout. Users can switch at any moment to holding spendable balances in a Zypto wallet inside the app to avoid that surcharge while keeping access to the same product set.

Rewards Hub, Referrals, and Zyptoia

External Payments activity counts toward the Rewards Hub, where users earn Zyps and can activate boosters for higher perks. The referrals program lets people share links/codes and grow rewards together. Zyptoia, Zypto's community-led members' club, adds elevated bonuses and experiences for registered wallets.

How External Payments Helps

Many crypto users keep assets in a familiar mobile wallet or on hardware and hesitate to move funds just to try something new. External Payments removes that trade-off: keep custody where



Zypto's Crypto Wallet and Payments Super-App for iOS and Android



Spend your crypto your way with Zypto's Next Generation All-in-One Crypto App

you're comfortable while accessing card top-ups, bill pay, mobile airtime, and soon a refreshed gift-card catalogue.

For anyone researching the [best crypto card](#) experience without reshuffling holdings, Zypto's approach turns any crypto wallet app into a spending wallet — and offers a clear path to deeper features when you decide to import.

"People shouldn't have to pick between feeling safe and having access to modern crypto payment tools," said Joe Parkin, Co-founder of Zypto "External Payments keeps custody decisions in users' hands while opening up Zypto's crypto cards, bill pay, and mobile top-ups from day one."

About Zypto

Zypto builds payments-first crypto tools for everyday life: create or import DeFi wallets, swap across chains, connect to dApps, and pay real-world needs with reloadable and non-reloadable cards, bill payments, mobile top-ups, and more. The app brings spending, earning, and community incentives together through the Rewards Hub and Zyptopia — while keeping users in control.

Joseph Parkin

ZYPTO SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ

+1 413-642-2333

[email us here](#)

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