

Kronos Launches All-in-One Banking and Crypto App for Gig Workers Soon.

New iOS app combines zero-fee crypto trading, pay advances up to \$1,000, and 2.5% APY savings in a single platform.

MIAMI, FL, UNITED STATES, April 8, 2026 /EINPresswire.com/ -- [Kronos](#), a new financial



Gig workers earn good money but get treated like second-class customers by traditional banks. We built Kronos to change that."

*Sultan Mogaji, Founder of
Kronos*

technology company, today announced the launch date of its all-in-one mobile banking and cryptocurrency platform designed specifically for gig workers, freelancers, and independent contractors.

The Kronos app combines banking, cryptocurrency trading, pay advances, and saving into a single iOS application, eliminating the need for gig workers to manage multiple financial apps. The platform offers over 30

cryptocurrencies with zero trading fees for premium members, instant pay advances up to \$1,000 with no credit check, and savings accounts earning up to 2.5% APY.

"Gig workers earn good money but get treated like second-class customers by traditional banks," said by Sultan Mogaji, founder of Kronos.

Arbitrary holds, surprise fees, and low daily limits on accounts that hold five or six figures.

We built Kronos to be the bank that actually respects how people earn and spend today."

The gig economy continues to grow rapidly, with an estimated 73 million Americans participating in freelance or independent contract work. Despite earning competitive incomes, many gig workers face challenges managing their finances across fragmented platforms — using one app for banking, another for cryptocurrency, and a third for pay advances when income is irregular.

Kronos addresses this fragmentation with a unified platform that includes:

Zero-Fee Cryptocurrency Trading — Kronos+ members can trade over 30 cryptocurrencies including Bitcoin, Ethereum, Solana, and XRP with no platform fees, no network fees, and no spread markup.

Unlike competitors that advertise zero commissions while profiting from hidden spread markups of 1-2%, Kronos offers truly transparent pricing.

Instant Pay Advances — Gig workers can access up to \$1,000 in pay advances with no credit check and no interest for Kronos+ members. Funds are available instantly, helping bridge the gap between completing work and receiving payment.

High-Yield Savings — All users earn up to 2.5% APY on their savings balance with interest deposited on the first of each month, significantly outperforming the national average savings rate.

No Limits Banking — Unlike traditional banks that impose daily transfer limits and card spending caps, Kronos removes these restrictions. Users get a virtual debit card, free money transfers, and mobile check deposits.

The app will be available on the iOS App Store with an Android version in development. Kronos offers a free tier with core banking features and Kronos+ at \$9.99 per month for premium benefits including [zero-fee crypto trading](#), higher advance limits, and priority support.

Kronos is currently building its waitlist ahead of its full public launch. Early adopters can join at waitlist.getkronos.io to secure priority access and exclusive launch rewards.

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