

Why Cards Still Dominate the Fastest Route Into Bitcoin

For all the noise about DeFi wallets and stablecoin rails, the most common way people enter crypto is still boring. They type in a card number.

TULSA, OK, UNITED STATES, April 27, 2026 /EINPresswire.com/ -- New [user-behavior research](#) confirms that bank cards are the top payment method across nearly every type of crypto buyer. You might think of it as a leftover habit. But it is a deliberate choice. Speed, familiarity, and the feeling of safety drive it.

The numbers behind card dominance

A segmentation study covering five distinct user groups found that cards lead in every single one.

Among fund movers, users who primarily shuttle money between accounts, countries, or platforms, card usage hits 52%. That is the highest rate of any segment. Even long-term investors making large, deliberate purchases use cards for 46% of their transactions. More than double the rate of bank transfers.

The pattern is especially clear among newcomers. Beginners make up about 25% of the user base. For this group, cards and PayPal together account for nearly 57% of all payments. Almost half of their purchases fall below \$100. It's not a hunt for the cheapest rail. They want the one that feels most like something they already know.

That instinct makes sense. The research found that close to 68% of beginners explicitly avoid or minimize risk. Fewer than 9% are comfortable with high-risk strategies. A card payment feels like online shopping, while a bank transfer to a crypto platform feels like a leap. For someone whose confidence is already thin, that difference decides everything.

Why speed matters more than cost

The common assumption is that experienced users move away from cards toward lower-fee options like bank transfers. The data says otherwise.

Fund movers handle repeated, often large-volume transfers across borders. They are the most card-dependent segment in the study. Not the least. Over 52% of their transactions go through cards. Only 14.5% use bank transfers.

The reason is simple. These users treat crypto platforms as plumbing for moving money. They need funds to arrive fast, without surprises. Cards deliver that. A bank transfer might save a few dollars, but it introduces hours or days of waiting. For a user group where one failed transaction can permanently break trust, that wait is its own cost.

Traders tell a similar story. They make up the largest segment at nearly 43% of users. They compare prices across platforms and switch providers constantly. Yet at the payment step, they use cards about 49% of the time. Cards let them act fast when a pricing window opens. No need to plan a bank transfer in advance.

Building around the card rail

Platforms that have invested in broad card acceptance and fast settlement are seeing the clearest payoff. [Paybis](#), a crypto exchange supporting card payments in more than 180 countries, has built its product around a simple assumption. Cards are the main rails for most transactions, from a first \$50 test purchase to five-figure transfers.

"The assumption in the industry has been that card payments are a beginner feature," said Innokenty Isers, CEO and Founder of Paybis. "What the data shows is that cards are the default for almost everyone. Beginners, experienced movers, and even traders. The job is not to move people off cards. It is to make the card experience as fast and predictable as possible."

For users looking to [buy Bitcoin with a credit card](#), the appeal is straightforward. The flow mirrors how they already pay for things online. Execution takes minutes, not business days. The research backs this across age groups. Beginners on the platform skew far older than crypto stereotypes suggest. The largest age group is 65 and over. For this audience, familiar payment methods are a requirement.

The beginner-to-buyer pipeline

Here is the most commercially significant finding. Beginners are not low-value users. Despite cautious transaction sizes, nearly one in three moves between \$1,000 and \$5,000 within their first year. Almost one in ten exceeds \$30,000. The study calls "beginner" a confidence level, not a financial capacity. The card payment experience is the on-ramp that lets these users scale.

Beginners who complete a successful first card transaction tend to repeat it at higher amounts. They do not graduate to bank transfers. They graduate to bigger card payments. Each success builds the trust needed for the next, larger one.

Referrals also play a big role in early discovery. Nearly 22% of beginners find the platform through friends, family, or colleagues. Another 24% arrive through search engines with a specific

problem to solve. These are not people casually browsing an app store. They show up with intent. The first card transaction is the moment that decides whether they stay or leave.

What comes next

The bigger industry takeaway is this: the debate over payment rails may matter less than the debate over payment experience.

Cards are not winning because they are the cheapest. Bank transfers still carry lower fees in most cases. Cards are winning because they are fastest, most familiar, and most psychologically comfortable for the widest range of users.

As crypto adoption pushes beyond early adopters into older, more risk-averse, and more financially conservative demographics, the platforms that treat card payments as core infrastructure will capture the most durable share of new entrants. The on-ramp into crypto is not getting more exotic. It is staying stubbornly ordinary.

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