Enable stablecoin payments

A user-facing stablecoin payment stack for merchant checkout, wallets, marketplaces, payroll or payouts, distinct from institutional treasury settlement.

LAYER 1 / REQUIRED

Checkout or payment acceptance

Accept stablecoin payments and create payment intents or invoices.

- ☐ Supported countries and assets
- ☐ Merchant settlement options
- ☐ Refund support

Triple-A — Crypto and stablecoin payment acceptance
DePay — Onchain checkout
BVNK — Stablecoin payment infrastructure
Mesh — Account connectivity and payments
BitPay — Merchant crypto and stablecoin acceptance
CoinGate — Crypto and stablecoin checkout and payment API

LAYER 2 / REQUIRED

On/off-ramp and payout

Convert between fiat and stablecoins for payers or recipients.

- ☐ Licensing and user eligibility
- ☐ Payout methods
- ☐ Fees and settlement timing

MoonPay — On/off-ramp
Ramp Network — On/off-ramp
Transak — On/off-ramp
Coinflow — Payment acceptance and payouts
Zero Hash — Embedded infrastructure
Fipto — Business fiat and stablecoin conversion and payouts

LAYER 3 / REQUIRED

Wallet infrastructure

Create or connect wallets and control signing.

- ☐ Custodial versus embedded wallet model
- ☐ Recovery and key policy
- ☐ Network coverage

Privy — Stripe-owned embedded wallets
Dynamic — Wallet and authentication infrastructure
Crossmint — Wallets and onchain payments
Turnkey — Key and wallet infrastructure

LAYER 4 / REQUIRED

Stablecoins and networks

Select stablecoin issuers and settlement networks.

- ☐ Redemption and reserve model
- ☐ Network support
- ☐ Liquidity and user reach

Circle — Stablecoin infrastructure
Paxos — Stablecoin issuance
Solana — Settlement network
Base — Settlement network
Stellar — Payments-oriented network

LAYER 5 / REQUIRED

Compliance and fraud

Screen participants and onchain transactions.

- ☐ Wallet screening
- ☐ Sanctions controls
- ☐ Fraud and account abuse

Chainalysis — Blockchain analytics
TRM Labs — Blockchain intelligence
Sardine — Fraud and AML
Notabene — Travel Rule where applicable

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ Will the user pay in stablecoin, receive in stablecoin, or only use it as an internal settlement rail?