

StefaPay

Fees & Payment Methods

Fee Model (General)

- The StefaPay fee can be configured flexibly:
 - paid by the customer
 - paid by the merchant
 - 50/50 split between customer and merchant

Deposit

Pay with Web3

- Fee: 2.5% - 3% (depending on the swap provider)
- Fee: 2% applicable only to USDC on the Polygon network.
- Customer connects a wallet (e.g. MetaMask, Trust Wallet, Scramble, etc.).
- Payment possible with most liquid tokens (Blockchains: Polygon, Optimism, Arbitrum, Ethereum, BSC, Base, continuously expanding)
- A network fee applies (internal transfer)
- A swap is executed
- Payout to merchant: always USDC (Polygon blockchain)

Pay with Crypto

- Fee: 2.5% - 3% (depending on the swap provider)
- Fee: 2% applicable only to USDC on the Polygon network.
- Customer sends crypto directly (no wallet connection required)
- Currently around 2500 supported tokens (Blockchains: Polygon, Optimism, Arbitrum, Ethereum, BSC, Base, continuously expanding)
- A network fee applies (internal transfer)
- A swap is executed
- Payout to merchant: always USDC (Polygon blockchain)

Pay with Community Token

- Fee: 2%
 - Applies to internationally traded and liquid coins/tokens (e.g. BTC, ETH, USDT, etc.). The customer sends the cryptocurrency directly. No wallet connection required.
- Fee: max. 3 USDT (paid in the native token)
 - Applies to tokens that are not traded or have low to no liquidity. A wallet connection is required (e.g. MetaMask, Trust Wallet, Scramble, etc.).
- A network fee applies (internal transfer)
- No swap
- Payout to merchant: → the token sent by the customer
- With this payment method, a merchant can list their own token, which can then be used by their community as a payment method

Important Notice : All fees can be adjusted at any time.
USDC payouts to merchants can be converted into EUR or USD at any time.

Pay by Card

- Fee: 6%
- Additional KYC required for the customer
- Customer pays by credit or debit card
- Payout to merchant: USDC (Polygon blockchain)

Pay by Bank

- Fees depend on the respective bank
- Conditions vary by country and institution

Vouchers

- Fee: 1,5%
- The fee is charged only when the voucher is redeemed
- Fee payer: Merchant

Withdrawals

Withdraw in Crypto

- Fee: 2.5%
- Fee: 2% applicable only to USDC on the Polygon network.
- Customer converts EUR, USD balances into cryptocurrencies
- A swap is executed
- A network fee applies

Withdraw in Community Token

- Fee: 2%
 - Applies to internationally traded and liquid coins/tokens (e.g. BTC, ETH, USDT, etc.).
- Fee: max. 3 USDT (paid in the native token)
 - Applies to tokens that are not traded or have low to no liquidity.
- Customer withdraws tokens/coins already held on the platform
- No swap
- A network fee applies