

Buy crypto with a credit card in Trust Wallet or MetaMask

Both wallets have a built-in way to buy with a card, Apple Pay or Google Pay. Behind the scenes a payment provider (such as Banxa, MoonPay or Transak) takes the payment and sends the coins straight to your wallet. The first purchase takes about 5–15 minutes, mostly for the ID check.

Before you start

Wallet set up

App installed from the official app store or the wallet's own website, and your recovery phrase written down offline.

Photo ID

The provider verifies your identity the first time. Have a passport or driver's licence ready.

A card that allows crypto

Some banks block crypto purchases or treat them as a cash advance. Check with your bank first.

VPN switched off

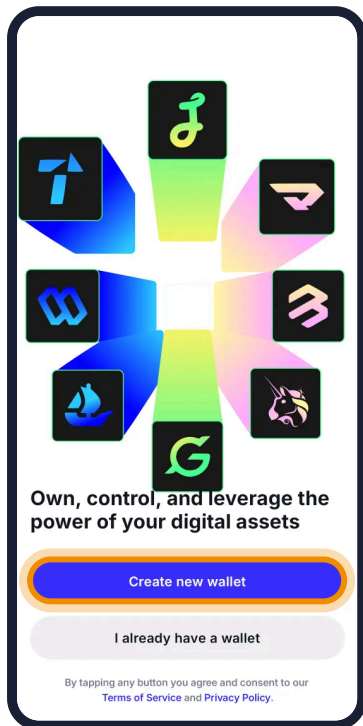
Payment providers often block VPN connections. In our testing Trust Wallet showed "service temporarily unavailable" until the VPN was off.

Step by step

Trust Wallet

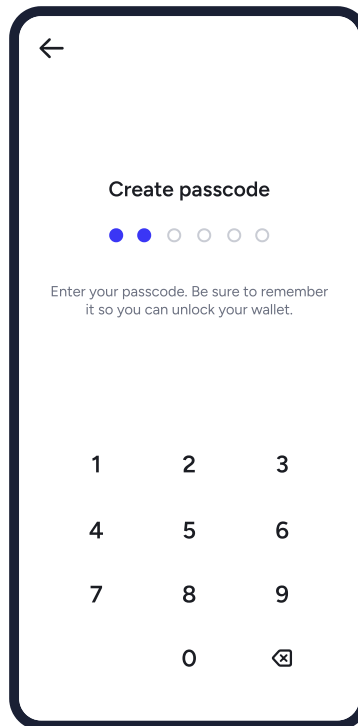
Screenshots: Trust Wallet on Android, September 2026. Buttons may move slightly between versions.

New to Trust Wallet? Set it up first 3 quick screens



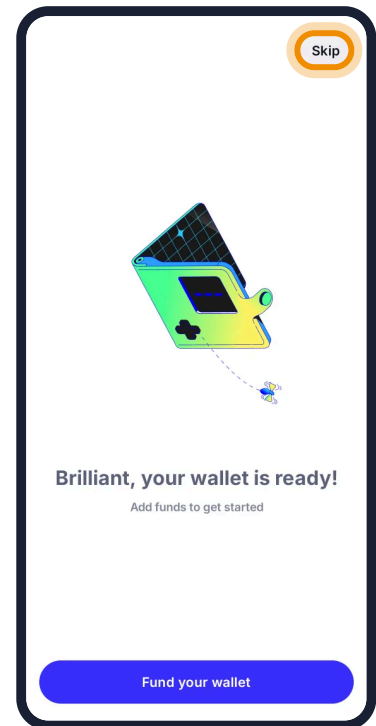
Tap Create new wallet

This also accepts Trust Wallet's terms.



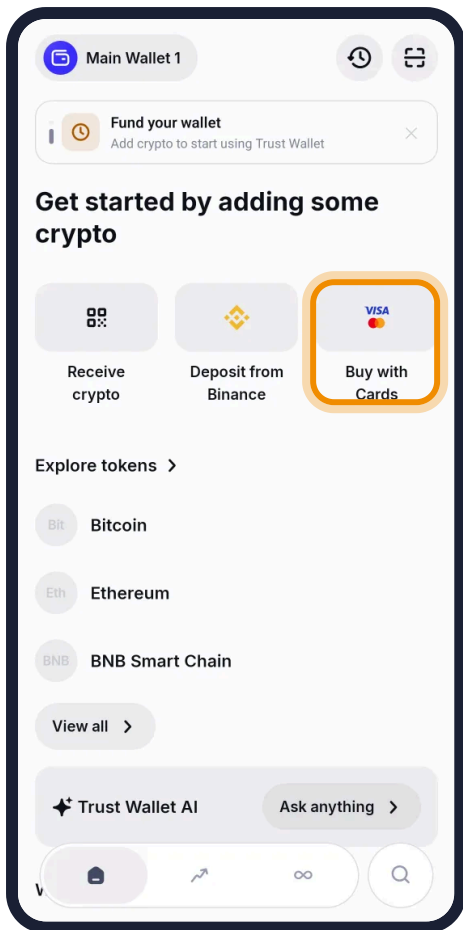
Set a passcode, back up your phrase

Choose a 6-digit passcode, then write the recovery phrase on paper. Never photograph it or share it. The app blocks screenshots on this screen.



Tap Skip

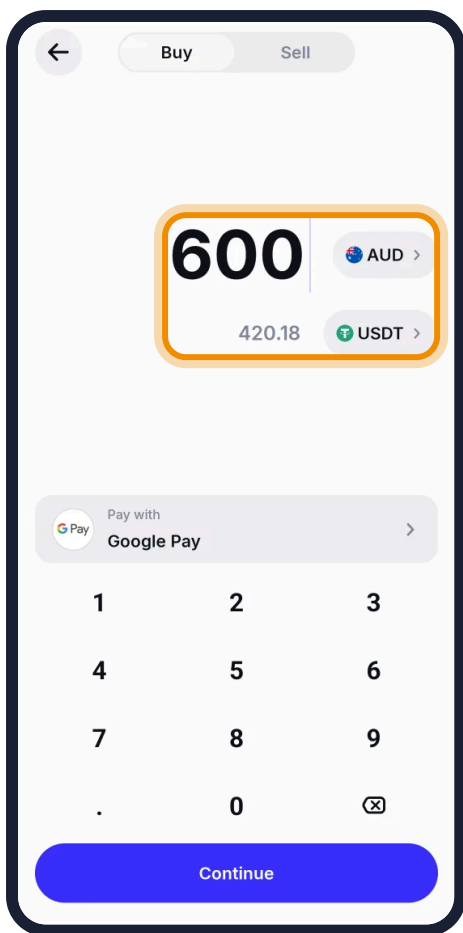
You'll land on the home screen, where Step 1 starts.



STEP 1

Tap Buy with Cards

Open Trust Wallet and unlock it. On the home screen, tap **Buy with Cards**. On a wallet that already holds crypto, use the **Buy** button under your balance instead.

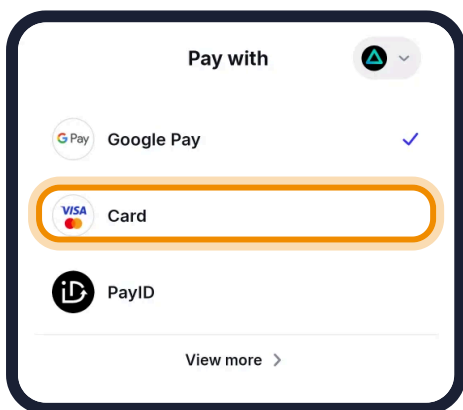


STEP 2

Enter the amount and pick a coin

Type how much you want to spend using the number pad. It starts in your local currency. We used 600 AUD in this guide. Tap the coin, **USDT** here, to switch to Bitcoin, Ethereum or another coin.

The grey number under your amount is roughly how many coins you'll get, after fees.

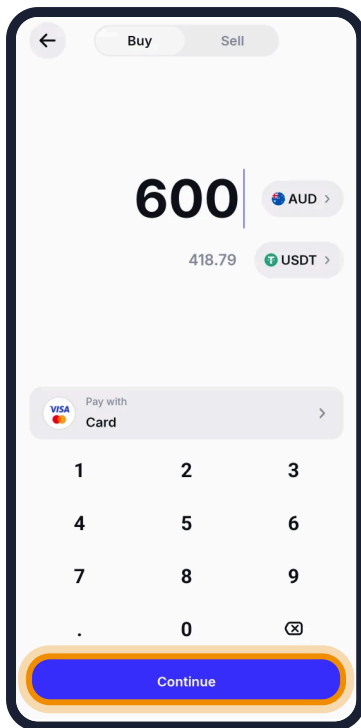


STEP 3

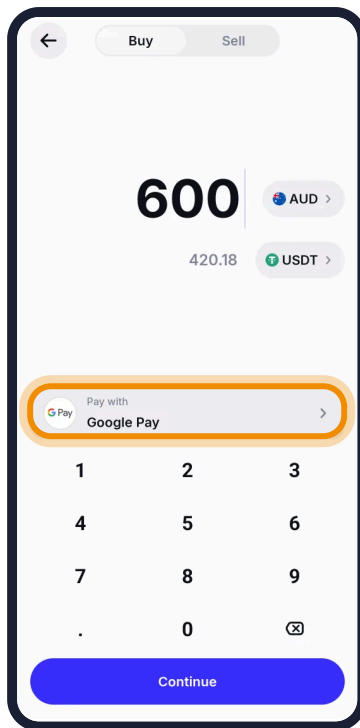
Choose how to pay

Tap **Pay with**. It often defaults to Google Pay or Apple Pay. To pay by credit card, pick **Card**.

In Australia you'll also see **PayID**, a bank transfer that is often cheaper than a card.



CARD



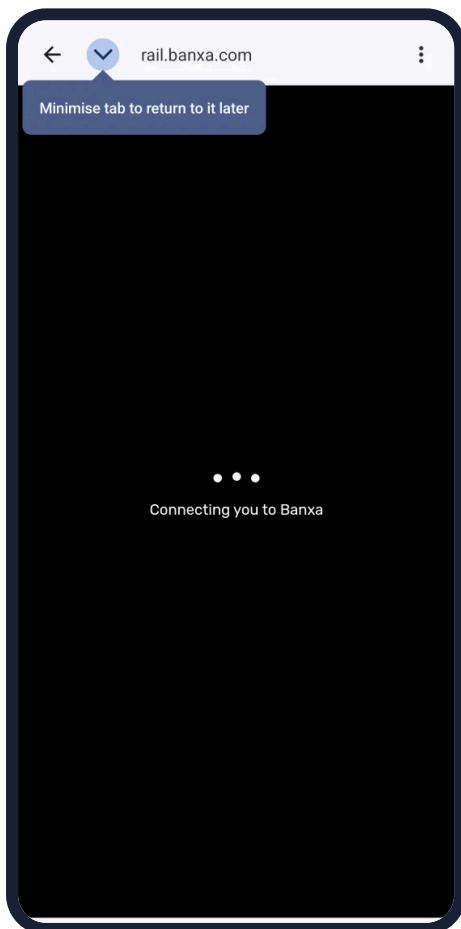
APPLE / GOOGLE PAY

STEP 4

Check the quote, then tap Continue

Make sure the amount, coin and payment method are right, then tap **Continue**.

Methods quote differently. For 600 AUD we were offered **418.79 USDT by card** and **420.18 USDT by Google Pay**. Switching methods takes a second, so compare before you continue.



STEP 5

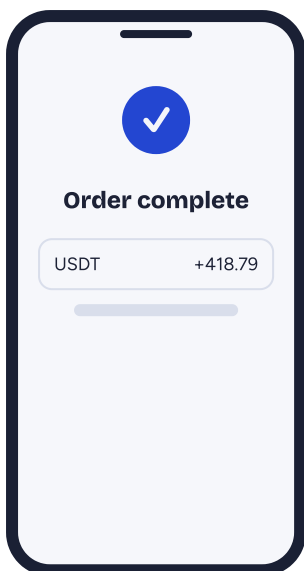
Finish on the provider's page

Trust Wallet opens the payment provider in a browser window inside the app. In our test it was **Banxa**. Check the address bar shows the provider's real website.

Card: enter your email, complete the ID check the first time, then add your card and confirm. Your bank may send a one-time code.

Apple Pay / Google Pay: the usual payment sheet appears. Confirm with Face ID, your fingerprint or your PIN.

Your wallet address is filled in automatically. Never change it.



STEP 6

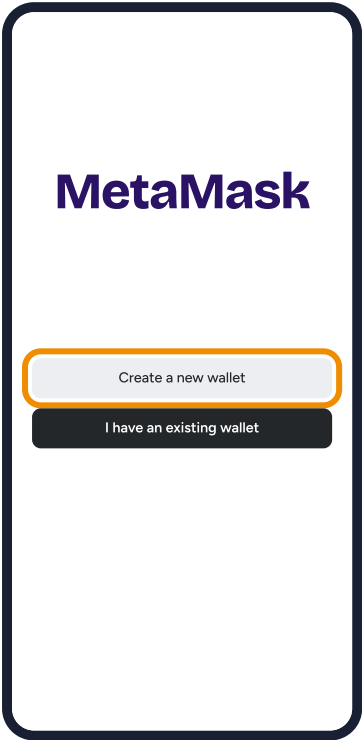
Wait for the coins to arrive

Most orders arrive within a few minutes. The first order can take longer while your ID is checked. The coins then show on your Trust Wallet home screen.

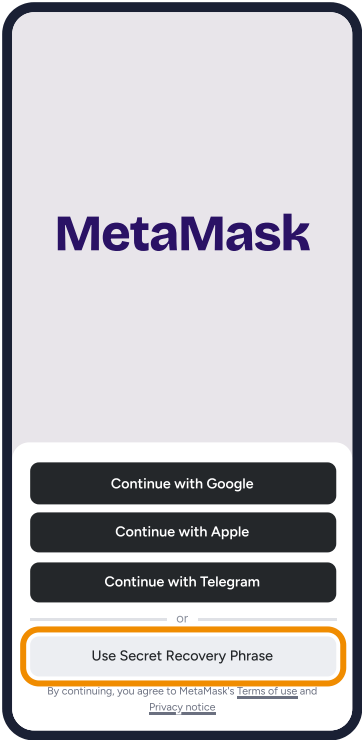
MetaMask

Screens: MetaMask on Android, October 2026. Buttons may move slightly between versions.

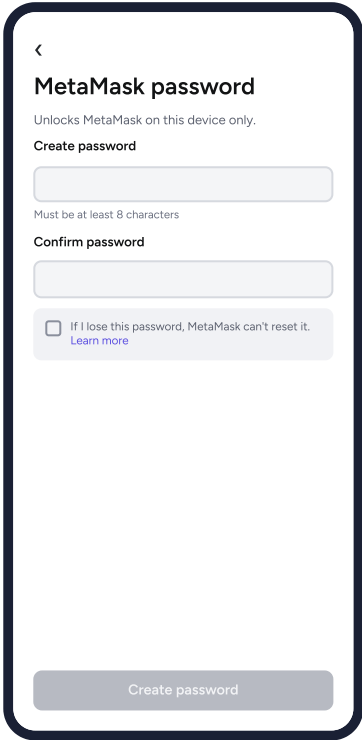
New to MetaMask? Set it up first 4 quick screens



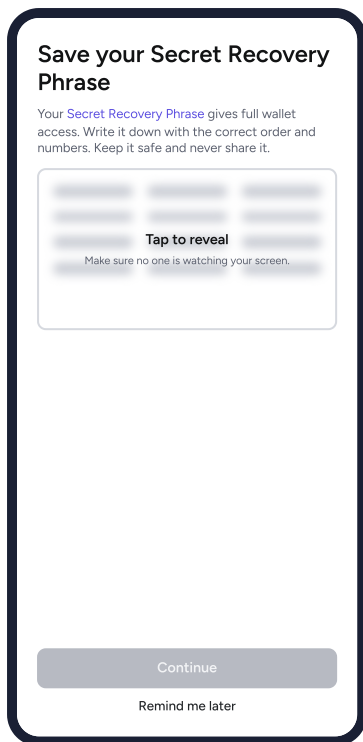
Tap Create a new wallet



Choose how to back up
A Google, Apple or Telegram login is easiest. A Secret Recovery Phrase is the classic option. Continuing accepts MetaMask's terms.

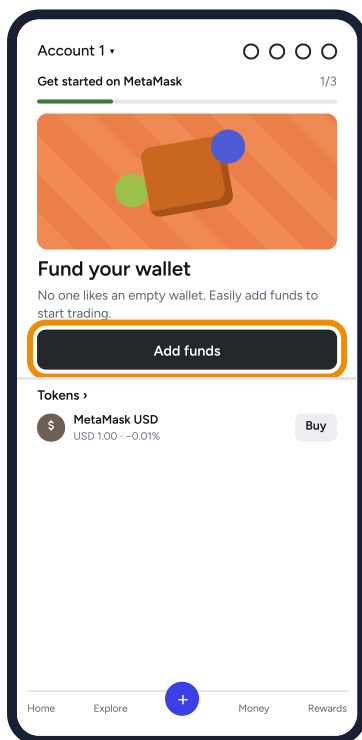


Create a password
At least 8 characters. Tick the box to confirm MetaMask can't reset it.

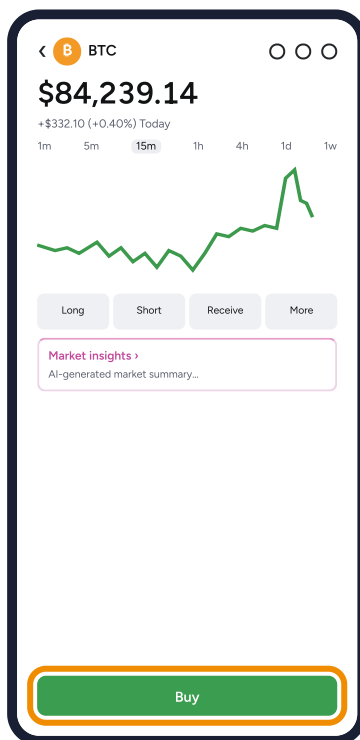


Write down your recovery phrase

Reveal it only when no one can see your screen, and write it on paper.



HOME



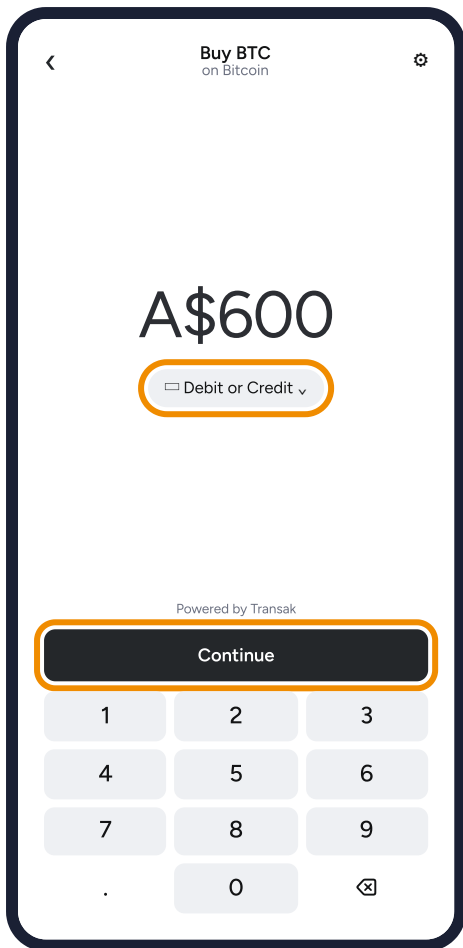
OR A COIN'S PAGE

STEP 1

Tap Add funds, or Buy on a coin

Open MetaMask and unlock it. On the home screen, tap **Add funds**. That buys **MetaMask USD**, a US-dollar stablecoin.

To buy something else, such as Bitcoin, find the coin with the search icon or the **Explore** tab, open its page and tap the green **Buy** button.



STEP 2

Enter the amount and choose Debit or Credit

Type how much to spend. We used **A\$600**. The title shows the coin and its network, for example **Buy BTC on Bitcoin**.

Tap the payment button under the amount and pick **Debit or Credit**. Then tap **Continue**.

MetaMask picked **Transak** as the provider for us ("Powered by Transak"). The gear icon at the top right lets you change region and payment settings.



Deposit



Verify your identity

To deposit cash for the first time, your identity must be verified.

Transak will facilitate your deposit and your data is sent directly to Transak. We do not process the data you share.

By clicking the button below, you agree to [Transak's Terms of Use and Privacy Policy](#).

Agree and continue

Powered by Transak

STEP 3

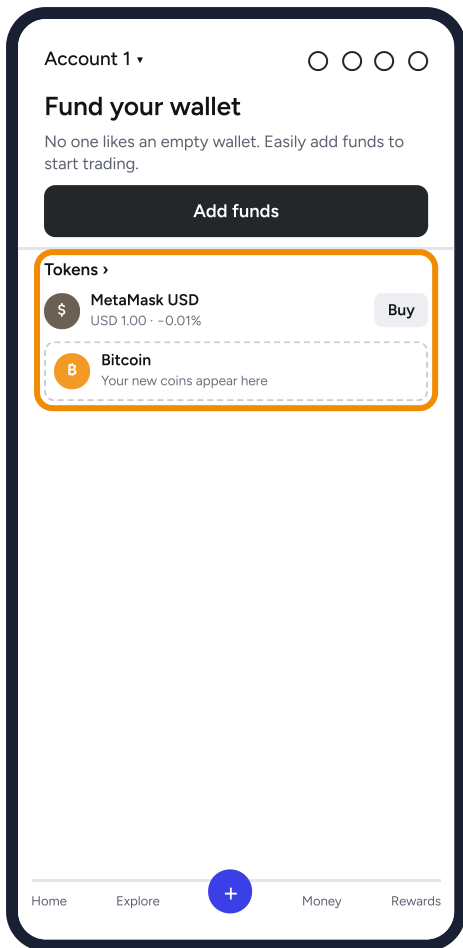
Verify your identity and pay

The first time, Transak needs to check your identity.

Tapping **Agree and continue** accepts Transak's terms.

Then enter your email, upload your ID, add your card details and confirm. Your bank may send a one-time code.

Your details go straight to Transak, not MetaMask. Your wallet address is filled in automatically. Never change it.



STEP 4

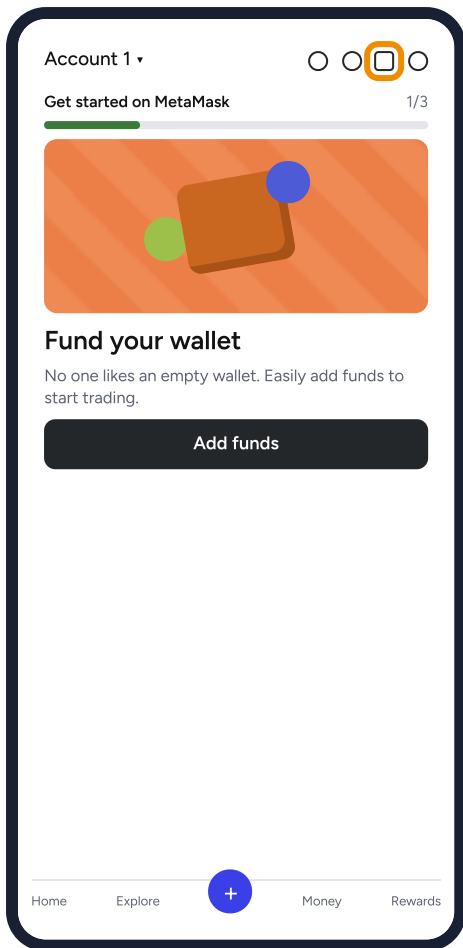
Check your balance

Coins usually arrive within minutes. The first order can take longer while your ID is checked.

Go to the **Home** tab and scroll down to **Tokens**. The coin you bought appears in the list with its balance. Tap **Tokens >** to see everything you hold.

Receive crypto from an exchange or another wallet

To deposit crypto you already own, you need your wallet's receiving address for the right network.

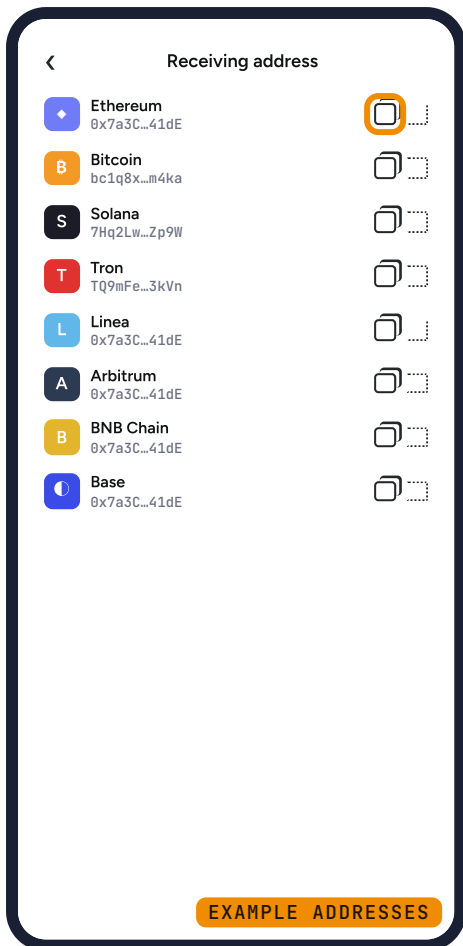


STEP 1

Open your receiving addresses

On the home screen, tap the **address icon** in the top bar, the third icon along (it looks like two overlapping cards).

You can also open a coin's page and tap **Receive**.



STEP 2

Pick the network, then copy or scan

Find the network the crypto is being sent on. Tap the **copy icon** to copy the address, or the **QR icon** to show a code the sender can scan. Paste it into the exchange or wallet you're sending from.

Ethereum, Linea, Arbitrum, BNB Chain, Base and similar networks share one **0x...** address. Bitcoin, Solana and Tron each have their own.

The network must match on both sides. For example, USDT sent on Tron must go to your Tron address. A mismatch can lose the funds. Send a small test amount first, and check the first and last few characters after pasting.

What it typically costs

Provider card fee	~2–5%
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Exchange-rate margin, built into the quote	~0.5–2%
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Network fee to send coins to you	varies
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Bank foreign-transaction or cash-advance fee	0–3%+
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Common minimum purchase	~\$20–50
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Cards and Apple Pay / Google Pay are convenient but usually the most expensive way in. For larger amounts, a bank transfer (such as PayID) or an exchange is often cheaper.

Stay safe

- **Never share your recovery phrase.** No provider, support agent or website needs it.
- Download wallets only from the official app store or the wallet's own website. Fake wallet apps are common.
- Only buy through the wallet's own Buy button, not links from DMs, ads or emails.
- Wallet "support" never messages you first. Anyone who does is a scammer.
- Start small on your first purchase, and double-check the coin and network before paying.

This is a general how-to, not financial advice. Menus, providers and payment options change between app versions and countries.

Not affiliated with Trust Wallet, MetaMask or any payment provider. Screenshots are from a test wallet with no funds.