

Paymaster

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Pay gas fees with USDC

Circle has a network of permissionless token paymasters that enables end-users to pay for network (gas) fees using USDC tokens, instead of chain native tokens.

Paying for gas in USDC has the following advantages:

USDC holders don't need to source native tokens to transact in USDC.

End-users pay for network fees in a familiar unit, making network pricing easier to understand.

The Circle Paymaster supports the ERC-4337 standard and thus supports any wallet adhering to that standard. This documentation provides information on how to integrate with the permissionless Circle Paymaster so that your users can pay for gas fees in USDC.

There is a 10% surcharge on gas fees to account for operational costs. The 10% surcharge only applies to Arbitrum and Base (and their testnets). The Paymaster only supports USDC tokens.

Circle Paymaster supports the [ERC-4337 v0.7](#) and [ERC-4337 v0.8](#) on multiple chains. For more information, see [Supported chains](#) below.

In the following pages, **Paymaster v0.7** denotes the Paymaster that supports Entrypoint v0.7 and **Paymaster v0.8** denotes the Paymaster that supports Entrypoint v0.8.

Key features

The Circle Paymaster provides many enhancements for new crypto users who may not be familiar with gas fees or native tokens. Paymasters allow you to build and integrate wallets that don't require native tokens for gas, allowing you to provide users with an experience similar to traditional finance.

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experience with the Paymaster smart contracts.

Permissionless usage

The Paymaster is an onchain smart contract that any developer can integrate. You don't need to sign up for a Circle Developer account or generate any API keys. The Paymaster has no dependency on offchain APIs, and you can extend it for your specific use case.

Onboarding without native tokens

Using the USDC smart contract, you can set up an ERC-20 approval with the Paymaster without using any native tokens. You can then pay for a smart contract account deployment using USDC set to the pre-deployed account address with a signed permit. This means that you can transact without ever needing to hold the blockchain native token.

Supported chains

EntryPoint	Chains
ERC-4337 v0.7	Arbitrum and Base
ERC-4337 v0.8	Arbitrum, Avalanche, Base, Ethereum, Optimism, Polygon and Unichain

Related products

Circle Paymaster allows users to pay gas fees in USDC. If you want to sponsor network fees for your users, see [Gas Station](#).

Comparison with Gas Station

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	instead of native tokens.	from users.
Circle account	Not required	Required
Compatible wallets	Any ERC-4337-compliant wallet	Circle Wallets
Gas fees paid in	USDC	Fiat currency via credit card
Pricing model	10% of the gas fee	5% of the gas fee
Paid by	End user	Developer

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