💸Banking That Pays You Back

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#1 Product of the Day on Product Hunt ↗

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Best Software Wallet on BeInCrypto ↗

COCA is a next-generation challenger bank that pays you back. Earn market-leading interest on your balance and get cashback on popular subscriptions – all in one modern banking experience:

- A clean, simple app
- A Visa card you can use online and in-store worldwide
- IBAN with international transfers, card-to-card payments
- Highest rewards and APY on your balance
- Funds under your control

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Under the hood, COCA is **not a traditional bank**. Think of a challenger banks (like Revolut, N26, or Nubank), but powered by a smarter, more efficient infrastructure behind the scenes.

Why is COCA a game changer? The funds stay under your control.

> **The result?** A better, safer, more rewarding way to manage your money.

Why choose COCA?

Feels like a bank, but secure as cash
COCA is built so your money ultimately lives in a **wallet you control** (self-custodial – same as cash), not on a bank's balance sheet. You spend and earn from this wallet and the money always stays with you.

A card you can use everywhere
Your COCA card lets you spend money **anywhere Visa is accepted** – online, in-store, and for subscriptions. Top up via an IBAN in EUR or USD (just like a normal bank transfer), from other card or via stablecoins. We handle everything in the background.

Highest cashback on real spending
Use COCA as your main card and get up to **8% cashback** on everyday spending and up to **50% back on subscriptions**, depending on your tier and region. Your normal lifestyle – groceries, rides, Netflix, Spotify, ChatGPT – can start paying you back.

Passive earnings on your card balance, with no lockups
Your balance can earn up to **5% interest** while it's just sitting there, and it's still **fully accessible** – no lockups. Earn on your money by just holding it in COCA and spend whenever you need it.

Travel with COCA
Use COCA Travel to book flights and hotels. Get exclusive prices and exceptional **discounts of up to 65%.**

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Try COCA now

COCA is available on iOS and Android. Try it now:

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Why are rewards so high?

Last updated 3 months ago

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