

Privacy Evaluation Framework for Prepaid Card Options

Card Brand	Purchase Anonymity	Transaction Anonymity	Registration Anonymity	Ease of Acquisition	Rank	Overall Usefulness as Payment *	Refillability
Vanilla Visa/Mastercard	1: High Can buy with cash in stores	1: High Widely accepted, no personal info at checkout	1: High No registration required	1: High Available in many retail locations	1.0	Very useful - accepted almost everywhere online *	No
Prepaid Mastercard/Visa	2: Medium Depends on store policy, but can buy with cash	1: High Widely accepted, no personal info at checkout	2.5: Low to Medium Some require registration to reload	1: High Easy to find in stores	1.6	Works for most online transactions	Some
<u>Movo Virtual Prepaid Visa</u>	2: Medium Online purchase with some info required	1.5: Medium to High Crypto-funded option enhances anonymity	2: Medium Basic info for setup required , but no SSN	2: Medium Online availability	1.9	Crypto conversion and online use	Yes
<u>American Express Serve</u>	2: Medium Can buy with cash, but some stores may require ID	2: Medium Depends on registration details	2: Medium May require some personal info for activation	2: Medium Widely available but might need registration	2.0	Accepted nearly everywhere online	Yes
<u>PayPal Prepaid Mastercard</u>	2.5: Low to Medium Depends on store policy; possible online purchase with a linked PayPal acct	2: Medium Depends on how the PayPal account is set up	2: Medium Requires linking to PayPal , which may need personal info	1.5: Medium to High Easy acquisition via PayPal or store	2.0	PayPal is accepted widely	Yes
<u>Crypto.com Prepaid Card</u>	3: Low Requires identity verification	1.5: Medium to High Crypto payments = limited privacy, transactions recorded	3: Low KYC required for setup	3: Low Online only	2.6	Crypto conversion and wide acceptance	Yes
<u>BitPay Prepaid Mastercard</u>	3: Low Requires identity verification	2: Medium Crypto payments are somewhat anonymized	3: Low KYC is mandatory for setting up	3: Low Only available online with verification	2.8	Crypto-backed payments, widely accepted	Yes

The bottom line: **Vanilla Visa/Mastercard Prepaid Cards** are the best option for purchase and transaction anonymity. They can be bought with cash and used without personal info. They are a good choice if you need a one-time payment method.

*** Some cards may not work with:**

specific merchants, subscription services: e.g. **recurring payments**, international transactions, or high-risk transactions like **gambling and adult content**.

If you want to obscure your identity from a vendor or service and are ok with your bank knowing about the transaction...

you can use a service like [Privacy.com](https://www.privacy.com) or a Virtual Credit Card number. Capital One, Citi, Amex, Bank of America and others offer these services.