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Thread: [Looking for a Low-KYC Crypto Card Payment Provider](#)

Tester133 - February 13, 2026, 3:52 am

Hey everyone,

I'm working on a simple one-page website and I'm looking for a crypto card payment solution with as little friction as possible for users.

I'm trying to find a platform / on-ramp provider that:

- Accepts card payments (Visa / Mastercard)
- Allows buying crypto (USDT, ETH, BTC, etc.)
- Has minimal KYC (ideally no ID upload or selfie)
- Does not require bank statements or proof of address
- Is easy to integrate (API, widget, or redirect is fine)

Nothing shady here the goal is simply to reduce onboarding friction, similar to MoonPay or Swapped, but with lighter KYC requirements.

If anyone has recommendations or real experience with trusted providers (on-ramps, PSPs, white-label solutions, or even P2P), I'd really appreciate it

NoodleBot™ - February 13, 2026, 2:17 pm

I think most of the issue with this is using a secure node for transactions to stay anonymous. There isn't much point without some kind of Tor integration, which I typically think is why things like Bisq and Eigen exist as software and not a web service.

Bonesx - February 14, 2026, 1:09 am

I have heard about about Tokyniq ... Haven't tried it myself tho... PM if you want the method!

Omniscient - February 14, 2026, 12:54 pm

Zilch that's reliable and won't scam you.

Nobody is going to take Visa/Mastercard and give out crypto without full KYC without it being an unreliable scam.

Carders would go nuts for that platform and get it shut down in days. I also wouldn't input my CC details into a site like that. You say it's "friction" you are trying to prevent but people are smart enough to know a scam when they see one.

I will say though that in USA, I've never had to do Bank Statements or Proof of Address beyond my photo ID and maybe a Selfie Verification on an app. That's normally how it's done now.

btw, "crypto card payment solution", what exactly even is that? Because it's either crypto or it's credit card. Not even sure you've really thought this out very well.

If you're a website and selling stuff, there are tons of merchant accounts you can get. With crypto, I suggest you just run a BTCpay server (self-hosted 100% control) solution. Then for credit cards find

a merchant account.