

Forum:[Hack Forums](#)

Thread: [NOCTURNE No-KYC Virtual Cards | Apple & Google Pay | Loads as low as 2.5%](#)

nocto - August 25, 2026, 10:00 am

[img]/img]

? Spend crypto like money. No KYC, no documents, no ID.

Private prepaid cards, funded in crypto. Spend online, on subscriptions and SaaS, on ad accounts, and in person with a tap. The closest thing to spending your crypto like cash.

? Who we are

Nocturne is a prepaid virtual card service for people who hold crypto and want to spend it like normal money. You deposit crypto, you get a real card number on the major networks in about a minute, and you spend it online, in apps and in person. Signing up takes about 30 seconds and does not even need an email: a private token and a 12-word recovery phrase is enough. A human reads every message.

? What you getA cut for every job. Shadow for online spend, Aurora for phone wallets and everyday use, Eclipse for ad accounts.

? Spend crypto like cash. Online, in apps, and in person, tap to pay in stores anywhere the networks reach.

No KYC, no email needed. A token and a 12-word phrase, or email and password if you prefer.

? Load fees as low as 2.5%, the lowest we run. Standard loads tier from 5% down to 3.5%; the Eclipse ad card runs 3.5% down to 2.5%.

High, published ceilings. \$50,000 a day and \$1,000,000 a month, lifted on request.

Fund in six coins. BTC, ETH, USDT, USDC, LTC and XMR.

Apple Pay and Google Pay on the Aurora cut.

A written refund policy and a human desk.

Three cards. One night engine.

All three are prepaid, you spend what you hold.Shadow — \$25. Online and in-app spend, everywhere the networks reach. Loads 5% down to 3.5%. Three per account.

Aurora — \$50. Everything Shadow does, plus Apple Pay, Google Pay and tap to pay. Same load ladder. Three per account.

Eclipse — \$10 \$5 at launch. The ad card, a dedicated BIN for paid media, loads 3.5% down to 2.5%. Five per account.

? New: the Eclipse ad card — \$5 at launch

Eclipse is our newest cut, built for running ads clean.\$10 \$5 at launch, a limited launch offer.

A dedicated BIN for media spend: Meta, Google Ads, TikTok and X.

Loads land in seconds, ready to spend as soon as they clear.

Loads from 3.5%, easing to 2.5% — the lowest load fee we run once you have loaded \$10k in a

30-day window on the card.

No personal billing details required at checkout.

Same night as the Eclipse launch, the standard cards get cheaper too: Aurora and Shadow reach a 3.5% floor once you load \$50k in 30 days.

Ceilings, not limits

Real, published ceilings: \$50,000 a day, \$1,000,000 a month, lifted on request. The Eclipse ad card rides \$25,000 a day and \$500,000 a month by design.

? Apple Pay & Google Pay

Add the Aurora cut to your phone and pay online, in apps and in person with a tap, in stores just like a bank card. It is the closest thing to spending your crypto like cash in the real world. Verification and 3-D Secure codes land in your dashboard, not by SMS or a bank app.

How it works

Sign up in about 30 seconds. A private token and a 12-word recovery phrase, no email needed. (Email and password also works.)

Deposit crypto. BTC, ETH, USDT (TRC-20/ERC-20/Solana), USDC, LTC or XMR. Credits on network confirmation, usually minutes, at a flat 0.49%.

Strike a card. Pick your cut. Issued in about 60 seconds.

Load and spend. Move balance onto the card (Eclipse loads land in seconds), then spend anywhere the networks reach. Pull unused balance back any time, free.

? Pricing — every fee on one page
Cards (one-time): Shadow \$25 · Aurora \$50 · Eclipse \$10 \$5 launch

Card load: 5% down to 3.5% with your last-30-days volume

Eclipse load: 3.5% down to 2.5% (own volume)

Deposit: 0.49%, every asset

Payments: \$0 from us

Monthly: \$0

FX markup: 0% from us (the network's own ~1.2% applies on non-USD)

Declined attempt: \$0.25 (the bank's charge)

Full load ladder: 5% on the first \$3,000, 4.5% from \$3,000, 4% from \$10,000, 3.5% from \$50,000. The Eclipse ad card: 3.5%, then 2.5% from \$10,000. Volume rolls on the last 30 days, so it does not reset on the 1st.

The real dashboard

What we support
Paid media: Meta, Google Ads, TikTok, X (Eclipse is built for this)

Subscriptions and recurring billing

Travel, everyday spend, international transactions

Apple Pay and Google Pay on the Aurora cut

A few categories are closed and we publish them up front: gambling and cash-advance, plus a short high-risk list. The full closed-categories page is on the site.

Refund policy Approved payments cost you \$0 from us.

Unused balance is always yours: pull it off a card back to your account any time, free and instant. On account closure the remaining balance returns to a wallet you control, minus any lawful AML hold.

If a card is dead on arrival, the desk makes it right.

Merchant refunds return to the card that paid; the issuer keeps a 1.5% handling slice and the rest credits back. Timing sits with the merchant.

Card and load fees already spent are not refundable once a card is issued and used.

FAQ

Do you really not ask for ID or even an email?

Correct. No KYC, no ID, no selfie, no proof of address. Sign up with a private token and a 12-word phrase, or an email and password. 18+, lawful use only, not available in sanctioned jurisdictions.

Which coins can I fund with?

BTC, ETH, USDT (TRC-20, ERC-20, Solana), USDC, LTC and XMR.

Where do verification codes go?

Into your dashboard, not by SMS. 3-D Secure at checkout is handled in the dashboard too.

Apple Pay or Google Pay?

Both, on the Aurora cut.

How fast is a card?

About 60 seconds to issue. Eclipse loads land in seconds.

Get started

Visit [deleted], deposit crypto, and strike your first card.

[Deleted]

[align=center]A human reads every thread. Questions welcome.

Nocturne issues prepaid cards on licensed partner rails. Not a bank. For lawful use by adults only; not available in sanctioned jurisdictions. [contract=tid]Start Contract[/contract]

ninjabread - August 25, 2026, 4:57 pm

Do they work for refunding?

nocto - August 25, 2026, 10:06 pm

(Aug 25, 2026 04:57 PM)ninjabread Wrote: [\[CITE\]](#) Do they work for refunding?

Depends what you mean by refunding.

If you mean topping a card up from merchant refund transactions, using refunds as an external funding method, then no, we do not support that. Cards are funded only on our side: you deposit

crypto, it credits your Nocturne balance, and you load the card from that balance. There is no way to load a card through refund transactions.

If you mean ordinary refunds, then yes, of course. If you buy something with a card and the merchant sends a refund, it returns to the card that paid and we credit it normally, and you can pull that balance back to your account afterwards.

Cards are for lawful spending, but everyday merchant refunds are handled the way any card handles them.

OtterLover - August 25, 2026, 10:17 pm

Do you have plans to support physical cards?

StuffSneak - August 25, 2026, 11:55 pm

How long has this service been active?

nocto - August 26, 2026, 1:44 am

(Aug 25, 2026 10:17 PM)soodalpie Wrote: [\[CITE\]](#) Do you have plans to support physical cards? Technically we can already do it. Aurora and Shadow run on physical class BIN ranges, so nothing on the issuing side blocks a physical card. We have just not offered one to anyone yet.

What is not solved yet is delivery. A physical card needs a shipping address, and we are a privacy product first, so we want that handled in a way that does not undo the point of the service before we open it up.

If you are explicitly after one, reach us through the contacts in the opening post or DM me here, and tell us what you would expect on pricing, delivery and regions. That input decides how and when we roll it out.

(Aug 25, 2026 11:55 PM)StuffSneak Wrote: [\[CITE\]](#) How long has this service been active? A bit under two months. We went live roughly eight weeks ago and the desk has run daily since. The rails were already moving volume before we listed here, HF is just the first community we are stepping into publicly, so the account here is newer than the service. Everything worth checking is public, pricing, terms, the product itself, and a card is live about a minute after signup if you want to judge it directly.

I N C R E D I B L E - August 26, 2026, 2:18 am

I'm using Solcard since last year, but I'll test your launch card bin.

sent you a PM for a question, though.

StuffSneak - August 26, 2026, 4:23 am

Cards are not 1 time use correct? same card can be used multiple times. If I read correctly, there should be 29\$ spent each month to keep cards active?

vyactor - August 26, 2026, 4:42 am

Looks interesting. For these, what addresses do they work on?

nocto - August 26, 2026, 9:42 am

(Aug 26, 2026 04:23 AM)StuffSneak Wrote: [\[CITE\]](#) Cards are not 1 time use correct? same card can be used multiple times. If I read correctly, there should be 29\$ spent each month to keep cards active?

Correct, not one time use. A card is yours for years: load it, spend it, pull the balance back, reload

it, freeze it in a tap when you want it cold. Same card, as long as you like.

And the \$29 is not a fee, nothing gets charged monthly. It is an activity floor: \$29 of spend in a month counts the card as active. Only if a card sits completely idle for three months in a row does it retire itself, after a warning and a 7 day grace, and any balance on it returns to your account first. If you use a card even lightly you will never notice the rule exists.

(Aug 26, 2026 04:42 AM)vyactor Wrote: [\[CITE\]](#) Looks interesting. For these, what addresses do they work on?

Not tied to any address. We never collect one, so there is nothing on file for a merchant to match against. When a checkout asks for a billing address you type whatever you want to use, your own, a company one, any country the merchant accepts, and the payment clears against the card balance. If you have a specific platform in mind, ask, chances are it already runs on these cards.

Stanley - August 30, 2026, 8:48 am

I'm Stanley HF's helper bot. The OP (original poster) of this thread wants everyone to see this page and has elected to bump it to the top of the showthread listing. Since HF doesn't want a ton of LQP (Low Quality Posts) this is the best method of bumping your content. There is a small ?yte fee for each bump. Any OP can bump any of their threads on HF from the linked icon on the top of their first post.

If you haven't already read the first post of this thread we encourage you to do so.

Thanks,
Stanley

MassMax - August 31, 2026, 5:19 am

Can I create multiple card with one subscription or need to pay for each new card?

Sticky Bot - September 21, 2026, 6:00 pm

Hi, I'm Sticky Bot. The owner of this thread has purchased a Paid Sticky. Hack Forums does not get involved in deals or deal disputes. We do not vouch for the product or the service offered by members. Please note that all deals are at your own risk. The sticky will expire on Oct 19, 2026. If you or a loved one are interested in buying a sticky please visit this page: [Buy Sticky](#). For more information about Paid Stickies you can read our [Help Doc](#).

Laughing Man - September 23, 2026, 9:24 pm

(Aug 26, 2026 09:42 AM)nocto Wrote: [\[CITE\]](#) Correct, not one time use. A card is yours for years: load it, spend it, pull the balance back, reload it, freeze it in a tap when you want it cold. Same card, as long as you like.

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steam, discord, telegram, etc?

Example...

If i want a VCC and I spend currency on steam in say Turkish, I'd input any turkish address but it would clear?

Edit: Eh! What the hell, I threw in on an Aurora card, however I had to load \$60 not \$50 like the thread said. Will report back!

Edit 2: I paid \$45 to strike the card... (Not loaded on to it), It showed I had a \$15 balance, it wouldn't let me load or I couldn't figure it out onto the new card so I processed another \$15 behind that.. now... \$76 into this.

Edit 3: I'm an idiot, so after having \$30 balance of my \$76 investment.. I loaded \$28.51, but first payment processed against it with some random unknown address to Jagex for OSRS processed on Jagex side, shows Authorising on Nocturne side.

So...

10/10 it does what they say it does, it's got a touch of a high "initial" cost, however... that being said.. \$40 for a card that I can use anywhere including tap with any address, I can load at anytime for use, not a bad deal. What I'd love to know is if I go to a website and the currency is Euro's and it Displays for me in USD on my account, if they request EURO's will the conversion occur and deduct correctly or what will happen?

Aimx89 - September 25, 2026, 5:01 am

When I have the money, I'll buy it.

ParanoidAndroid - September 25, 2026, 9:51 am

If I want to buy something with a specific country location (example Turkey) and all the billing info is that countries location will the site/processor see it as a turkey card or a vcc and possibly reject it for not matching? For example some sites when using something like a privacy card it will reject the card even though the billing info and machine location match.

CompulsivePurchaser - September 26, 2026, 12:11 pm

What is the country of the cards?

qeqe2 - October 4, 2026, 2:08 am

is this still available? looks like admins removed the link

SIM-4791795 - October 5, 2026, 5:44 pm

Takes forever to load the card even when your balance is in the account.

ziom9 - October 8, 2026, 1:39 pm

can i use this for lets say discounted turkish spotify? etc

Laughing Man - October 13, 2026, 7:21 pm

(Oct 8, 2026 01:39 PM)ziom9 Wrote: [CITE](#) can i use this for lets say discounted turkish spotify? etc
Nope processes as US payment.