

Money

Handling the root of all evil...

- [Privacy Cards](#)

Privacy Cards

Take control of your payments...

Privacy.com

[Privacy.com](#) is a service that allows you to link your bank account to digital debit cards you can generate to protect yourself from illicit use and maintain a measure of privacy and anonymity. All you do is generate a new card number (you get a certain amount per month depending on your plan, **and there is a free plan**) and use that as you would any other debit card you have.

The cards are entirely digital, so you can't carry one with you into a store.

How does Privacy work?

I was gonna summarize, but [their support article](#) really puts it nicely:

“ Privacy Virtual Cards can be used to make purchases in the same way as a physical card, but without the anxiety that comes with giving out your actual card’s information knowing that it’s only a matter of time until the next data breach.

Every virtual card is connected to your bank account but comes with a unique, 16-digit card number, CVV, and expiration.

Privacy Cards come with all kinds of additional protections to help shut down fraudulent transactions before they even happen:

- Pause a virtual card between purchases to make sure fraudulent transactions can’t sneak through.
- Set a spending limit so you can control exactly how much and how frequently a virtual card can be used.

- Close a card and rest easy knowing that even if a fraudster got your Privacy Virtual Card's information, they couldn't do anything with it.
- All Privacy Cards lock to the first merchant they are used with to protect your card details from being improperly obtained.
- Create one-time use cards that close after the first purchase is made, rendering them useless to hackers.

Privacy connects to your bank and we directly debit your funding source for transactions as you make them.

Think of the uses!

[Privacy.com](https://privacy.com) can be helpful in so many ways:

Use multiple cards

You can have a separate card for each subscription, online store, etc., instead of putting the same bank debit card into everything. If your banking information changes, you only need to update the link to the funding source; all the cards on all your services can keep charging you.

Control what you're charged

Being able to set spend limits means you can protect yourself from a merchant over-charging you or adding hidden fees to a transaction. A great example of this is when your cable/internet provider decides to up-charge you one month. If you'd already set your auto-payments to a Privacy card, they'd only be able to charge the amount you'd set and you'd get a warning that they tried to do more.

Protect your buyer information

When entering a Privacy card in an online store, the name, address, and zip code don't matter; you can enter anything and it'll go through so long as the 16-digit number, expiration, and CVV are accurate. Don't want to give your name to a seller? You don't have to!

Stay safe from data breaches

Because Privacy cards lock into the first merchant who uses them, if a company holding your card info notifies you of a data breach and that someone else may possess your card info, you needn't worry: the new holder can't charge the card because they aren't identified as the original merchant.

And it's easy to spin up a new card and replace the old one. No calling the bank and waiting 10-14 days for your new card, and no updating that same card info everywhere you've saved it!

Pause cards

Don't want to make that auto-payment this month? Just pause the card! The card stays active and with the merchant, but they can't charge anything to it. Useful for when your payroll deposit is a few days behind and you don't want to overdraft.

Give out dead cards

Scenario: You sign up for a free-trial of a streaming service that's gonna charge you \$24.99 at the end of the 2 weeks. You could try to remember to remove your card info or cancel your account before then, *or* you could give them a Privacy card set to \$1 (or a card you paused immediately after making it) and it won't matter if you forget because they won't be able to charge the card! If you decide to keep the subscription, just update the card to allow the upcoming charge to go through.

But wait, there's more!

Another special benefit that isn't immediately apparent: If you're on a paid plan, you get a certain percentage of cash back in the form of credit! This gets added to your Privacy account and is used on upcoming transactions before funds are actually debited from you.

It's free and easy to get started at Privacy.com!