How To Buy Bitcoins With Your Credit Card

This page aims to be the best resource for new users to understand how to buy Bitcoins using credit cards. Be extremely careful when buying bitcoins from not accredited websites or individuals. Like in the real world there are many scammers around. If you feel like you are on a site that could be a scam, ask around on online forums that are bitcoin oriented to see if others have used that source before.

Warning: Please be careful with your money. When sending money to an exchange or seller you are trusting that the operator will not abscond with your funds and that the operator maintains secure systems that protect against theft -- internal or external. It is recommended that you obtain the real-world identity of the operator and ensure that sufficient recourse is available. Because Bitcoin services are not highly regulated a service can continue operating even when it is widely believed that it is insecure or dishonest and webpages recommending them (including these) may not be regularly updated. Exchanging or storing significant amounts of funds with third-parties is not recommended.

Intro

While in the recent past it has been risky for sellers to offer this option, some services are now allowing you to buy bitcoins with your credit card. However, that does not mean it is entirely risk free in all markets; if you are from Asia or Africa your funds may be frozen by credit card payment processors for further inspection due to the large amounts of fraud that come from those continents.

Note: If you only want to take advantage of Bitcoin's price volatility you can trade CFDs on Bitcoin via a credit card on sites like AvaTrade or Plus500. When trading online your capital may be at risk. Trading CFDs is suitable for more experienced traders.

247exchange

247exchange.com allows to buy Bitcoin with credit and debit cards. Visa, MasterCard, Maestro, Visa Electron supported. All kinds of cards, including the prepaid ones, accepted. Different currencies - USD, EUR, GBP - offered. Secure service having a license for financial activity and PCI compliance certification. Requires user verification (to avoid fraudulent transactions). Currently the service doesn't work with users from USA (it requires to have the additional licenses which the company plans to get in 2016).

Bithome

Bithome allows users to buy Bitcoin with PayPal, Skrill, MoneyGram, Western Union and SEPA / Wire transfer. Also users can sell Bitcoins.

BitcoinGiftCard.org

"Bitcoin Gift Card" allows customers from around the world to purchase Bitcoin gift cards & pay by credit card through PayPal. Gift cards are shipped to a physical address provided by the customer, so it can take 2 or 3 days to get your Bitcoins in the US & Canada or up to 1 week outside of North America.

Bitcoin Insanity

Bitcoin Insanity offers multiple payment methods, making purchasing bitcoins a breeze. They accept all major credit cards, PayPal, bank wires, and cashiers checks. Payment is done either through Paypal's terminal or Mijireh Checkout.

Bitodex

Bitodex allows users to buy Bitcoin with credit and debit cards. or Cash. Bitodex cooperates with customers and partners outside the United States.

Bits of Gold

Bits of Gold allows users world-wide to buy bitcoins using a credit or debit card. Users need to register and validate ID before purchasing.

Bittylicious

Bittylicious allows users in Europe (E.E.A.) to buy bitcoins using a credit or debit card, as long as the card is 3D Secure enabled. Users need to validate ID before purchasing.

BTCDirect

BTCDirect allows users in Europe (E.E.A.) to buy bitcoins using a credit or debit card, as long as the card is 3D Secure enabled. Users need to validate ID before purchasing. BTCDirect features instant account activation and bitcoin delivery supporting Visa / Mastercard / Carte bancaire / Carte blue / eMaestro / Maestro.

BTC Store

BTC Store allows customers world wide except United States to buy bitcoin paperwallets using a credit or debit card.

CEX.IO

CEX.IO Bitcoin Exchange allows users to buy Bitcoins for USD or EUR with payment card (credit/debit card, prepaid card, etc.) or wire transfer and withdraw earnings at one place. Deposits in USD and EUR available. On October, 2014 CEX.IO enabled EUR deposits via SEPA and claimed to benefit its users with lower fees.

CleverCoin.com

CleverCoin Bitcoin Exchange based in The Netherlands that allows user to buy, sell and store bitcoins for EUR. Payment options are iDEAL, SEPA and credit cards (VISA and MasterCard).

Coinbase

Coinbase has added the option to buy Bitcoins with a credit card on their exchange for customers from Spain and the UK who own a 3d secure-enabled credit card.

Coinimal

Coinimal accepts VISA and Mastercard credit and debit cards from Eurozone customers to purchase BTC via Neteller. More details and instructions can be foundhere.

CoinCorner

CoinCorner accepts credit and debit card deposits for UK and some European residents with basic verification as well as a selected number of other territories with higher verification levels. They offer the ability for instant card verification with their industry leading technology, allowing users to buy bitcoin same day.

CoinMama

CoinMama offers its services worldwide including the US. Instantly buy bitcoin using credit/debit card. Users can also use cash to purchase via MoneyGram. With over 2 years of reputation, CoinMama is known for its fast straight forward services.

Cryptonit

Cryptonit.net allows you to make deposits in USD and EUR using Paypal or your Credit Card. After you deposit USD/EUR you can trade it to BTC. In order to deposit via Paypal or a Credit Card you must pass verification procedure: you will have to provide a set of documents or pass a video interview. If you deposit funds via Paypal your daily limit will be 300 USD/EUR a day. If you use Cryptonit credit card gateway then the daily limit becomes much higher. Cryptonit supports either cards with 3DSecure or "old-fashion" cards without 3DSecure banking protection. Cryptonit is a pioneer in Paypal to Bitcoin exchange services. This direction has been enabled on the site since October 2013.

Cubits

Cubits.com allows you to buy Bitcoin with 3D secure credit cards globally.

Denarium

Denarium allows customers world wide except United States to buy physical bitcoin coins using a credit or debit card. Payment card must have MasterCard Securecode or Verified By VISA verification.

Indacoin

Indacoin.com Indacoin is a global platform that lets people from all over the world buy bitcoins with a credit or debit card. We have clients from the US, Canada, UK, Germany, France, Russia, Ukraine, Spain, Italy, Poland, Turkey, Australia, Japan and many others. Live chat is also available for our customers. The verification is extremely simple: you need to enter a code from the bank statement and a code from the sms. It won't take more than 15-20 minutes.

Paxful

paxful.com allows to buy Bitcoin with credit and debit cards. Visa, MasterCard. All kinds of cards, including the prepaid ones, accepted. Different currencies - USD, EUR, GBP - offered. Panful is a peer to peer exchange meaning that at anytime there may be one or many vendors of varying reputation allowing you to buy bitcoin instantly with a debit card or next day with bank deposits, paypal or any one of hundreds of payment options across the world. Be sure to check a traders reputation score first as this is critical. While credit cards are the LEAST safe way to buy bitcoin there are some sellers who will do it if you have a high enough reputation via Paxful's feedback system.

Trucoin.com

Trucoin - allows users to buy Bitcoin with credit and debit cards. Trucoin is the first properly licensed money service business to offer this service and serves U.S. customers in Alabama, Arizona, Arkansas, American Samoa, Connecticut, District of Columbia, Florida, Georgia, Idaho, Kansas, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nebraska, New Jersey, New Mexico, North Dakota, Oregon, Rhode Island, South Carolina, South Dakota, Texas, Wake Island, West Virginia, and Wyoming, with more states and worldwide locations coming soon.

Virwox

The Virtual World Exchange also known as VirWox allows you to buy SLL (Second life Lindens) with all major credit cards which you can then exchange to Bitcoins on VirWox itself. The process can be done through the use of Paypal or Skrill, so every credit card which Skrill accepts is eligible to be used in this process.

Avoiding Scams

Before using any service it is a good idea to look for reviews and feedback from previous customers. This can be done by simply googling the name of the website or company. The bitcointalk forums are also a good place to find discussions and reviews about services. As far as we know, these are the only two services that can reliably be used to buy bitcoins with your credit card.