

How to buy, earn and spend KYC-free Bitcoin and Monero (without ID or a bank account) by anarkiocrypto

Why is KYC-free important

Cryptocurrencies are intended to be a private and financially inclusive currency outside of the state's monopoly on money (=fiat) and identity (=government ID KYC). For this, cryptocurrencies only require a pseudonymous randomly-generated cryptographic private key that you can generate with easy-to-use wallet software — unlike banking, no government ID or corporate permission is required.

The state, banks and corporations shouldn't be able to decide who can buy or use cryptocurrencies or know everyone's balances and transactions. Economic censorship, KYC regulations and the war on cash already exclude millions of people who can't get government ID (e.g. the state refuses to print ID for them), a bank account or a vaccine passport from basic needs like finances, jobs, apartment rentals and healthcare. In comparison, KYC-free cryptocurrencies allow everyone to earn, spend and save money worldwide, which provides a way to circumvent censorship, access truly free markets ("underground economy") and live freely.

In addition, KYC endangers people with ID to doxxing, targeted theft, surveillance, financial censorship, hacked data leaks, intentional data disclosures and seizure of funds. Exchanges permanently store purchase records with the amount, date, full name, photo, home address, ID scan and SSN, and they disclose this information voluntarily to both state and corporate third parties without customers' knowledge or consent. Many KYC exchanges have been hacked and customers' ID scans were leaked and sold in the darknet (even as low as \$10 per person).

Unlike what many people believe, Bitcoin mixers and Monero do not fix KYC. Bitcoin mixers and Monero can provide on-chain privacy and make it difficult to find out where you are sending your money, but they do not remove the inaccessible government ID requirements of KYC exchanges and do not delete the permanent purchase records. Only KYC-free exchanges fix KYC.

KYC-free exchanges and payment methods sometimes have slightly higher fees (~5%), but it's worth it for accessibility reasons (support financial inclusion for people who can't pass KYC by contributing to KYC-free adoption and liquidity) and for privacy/personal safety reasons (can't leak information that wasn't collected).

How to buy and earn KYC-free Bitcoin and Monero

There are many ways to buy Bitcoin and Monero without government ID or a bank account. Some examples include cash, gift cards, gold/silver and jobs.

Please note that credit cards, bank transfers, Revolut, Zelle, Cashapp and similar aren't KYC-free, since the bank requires ID to open an account, which excludes people without ID and makes pseudonymous usage impossible. These payment methods are sometimes referred to as KYC-lite (the exchange itself doesn't require ID, but the payment processor does).

Also keep in mind that KYC specifically refers to government ID requirements, not general personally identifiable information (PII), like a name, phone number or shipping address. If necessary, it's possible to use a pseudonym, mask, burner phone number or maildrop to circumvent PII. In comparison, it is more difficult to bypass government ID KYC by convincing the state to print ID for you or finding a fake ID seller.

Cash in person, cash by mail, money orders

KYC-free peer-to-peer exchanges allow you to buy and sell Bitcoin and Monero via cash in person, cash by mail, money orders, gift cards and gold/silver. Search for your preferred payment method and location and contact a seller. If there are no selling ads where you live, you can post a buying ad (offer a discount if necessary).

Some trusted KYC-free P2P exchanges are:

- LocalMonero <https://localmonero.co>
- HodlHodl <https://hodlhodl.com>
- Bisq <https://bisq.network>
- LocalCryptos <https://localcryptos.com>
- RoboSats <http://robosats6tkf3eva7x2voqso3a5wcorsnw34jveyxfqi2fu7oyheasid.onion>.

Avoid LocalBitcoins and Paxful since these exchanges require ID.

For cash in person, meet in a public place like a cafe, mall or park and bring cash and a mobile wallet (such as Blue Wallet for Bitcoin or Cake Wallet for Monero).

For cash by mail, here is a guide: (For cash by mail, here is a guide: <https://localmonero.co/cash-by-mail-tips>)

US money orders guide (KYC-free for buyers, sadly not for sellers): <https://archive.org/details/how-to-buy-non-kyc-bitcoin-with-a-us-postal-money-order>

Bitcoin ATMs

Bitcoin ATMs are a convenient option, if there is a KYC-free ATM near you <https://coinatmradar.com>. Many ATMs allow you to buy and sell Bitcoin for cash without ID up to around \$1000. Some ATMs require SMS verification, but this isn't KYC (no ID required) and you can use an anonymous burner number, e.g. from TextVerified.com or JuicySMS.com. Look for ATMs near you and check the ATM's terms and limits via CoinATMRadar.com.

Guide for Bitcoin here: <https://archive.org/details/how-to-use-text-verified-to-buy-non-kyc-bitcoin-at-a-bitcoin-atm>

Monero: <https://archive.org/details/how-to-buy-non-kyc-monero>

Gift cards

You can sell popular gift cards, such as Amazon or Apple gift cards, for Bitcoin. Some P2P exchanges offer gift card trades. In addition, Redeem <https://redeem.com> is a specialized KYC-free exchange for gift card trades. If you are in the US, you can also trade Visa/MasterCard gift cards for Bitcoin with CardCoins <https://cardcoins.co>.

Bitcoin vouchers

Some companies sell Bitcoin vouchers for cash in brick-and-mortar stores. One example is Azteco <https://azteco.co>. More sellers here: <https://github.com/cointastical/P2P-Trading-Exchanges/>

Home mining

You can mine Bitcoin at home with a specialized ASIC miner or mine Monero with a regular CPU. Via home mining, you strengthen the network and earn money at the same time.

Bitcoin home mining guides:

- <https://diverter.hostyourown.tools/mining-for-the-streets/>
- <https://www.econoalchemist.com/post/home-mining-for-non-kyc-bitcoin>
- Monero home mining subreddit: <https://reddit.com/r/moneromining>

Local groups

You can often find cash in person or cash by mail traders in local groups. Look for Bitcoin, tech or libertarian meetups in your city (or country, if using cash by mail), visit a Bitcoin conference or start a local crypto group: <https://github.com/taxmeifyoucan/p2p-trading/>

Exchange altcoins

If you already have a different cryptocurrency, you can exchange it for Bitcoin or Monero without ID via KYC-free accountless exchanges.

Some examples are:

- FixedFloat <https://fixedfloat.com>
- Flyp.me <https://flyp.me>
- SideShift <https://sideshift.ai>
- TradeOgre <https://tradeogre.com>.

There are also Bitcoin <-> Monero atomic swaps <https://sethforprivacy.com/guides/bitcoin-monero-atomic-swaps/>.

Jobs

You can work remotely for Bitcoin or Monero, e.g. as a writer, translator, graphic designer, software developer, beta tester or artist.

KYC-free freelance platforms:

- Microlancer <https://microlancer.io>
- FreelanceForCoins <https://freelanceforcoins.com>
- Monero Jobs <https://t.me/MoneroJobs> are

More info here: <https://cointastical.medium.com/freelancing-platforms-which-pay-in-bitcoin-e38be56166df>

Sell products/services

If you have an online store, you can easily accept KYC-free Bitcoin or Monero payments e.g. via:

- BTCPayServer <https://btcpayserver.org>
- SatSale <https://satsale.org>
- Blockonomics <https://blockonomics.co>
- MoneroIntegrations <https://monerointegrations.com>.

Guide for BTCPay Jungle: <https://archive.org/details/how-to-accept-non-kyc-bitcoin-with-btcpay-jungle-and-electr>

If you have a brick-and-mortar store, BTCPayServer offers a point-of-sale feature <https://blog.btcpayserver.org/how-to-earn-bitcoin-btcpayserver>, or you can use a regular mobile wallet such as Blue Wallet <https://bluewallet.io> or Cake Wallet <https://cakewallet.com>. Oshi <https://oshi.tech> helps local businesses to accept Bitcoin Lightning payments.

If you are a content creator, you can include a Bitcoin or Monero donation address or Paynym <https://paynym.is> in your bio, articles or videos.

You can also sell products and services in crypto-friendly marketplaces, such as:

- Bitejo <https://bitejo.com>
- Mirage Sale <https://miragesale.com>
- Tukan Market <https://tukan.market>
- Bitcoin P2P Marketplace <https://t.me/bitcoinp2pmarketplace>
- Monero Market <https://reddit.com/r/moneromarket>.

Additionally, you can simply add “10% discount for Bitcoin payments” to your Craigslist or Facebook Marketplace listing.

Where to spend KYC-free Bitcoin and Monero

Cryptocurrencies are currencies, so use them to buy products and services.

There are many places to spend cryptocurrencies, including for digital products, brick-and-mortar stores, gift cards and KYC-free prepaid debit cards.

Stores that accept crypto

There are many directories for online and brick-and-mortar stores that accept crypto, including electronics, clothes, restaurants, gaming and more. AcceptedHere <https://acceptedhere.io> and CryptWerk <https://cryptwerk.com>) are great directories with thousands of stores worldwide.

Gift cards

Buy gift cards to online and brick-and-mortar stores like Amazon, Ebay, Walmart, Uber Eats and more from CoinCards <https://coincards.com>, Bitrefill <https://bitrefill.com> and The Bitcoin Company <https://thebitcoincompany.com>. Make sure to check the store's terms, as some stores require customers to link a credit card before they can redeem gift cards.

PayWithMoon <https://paywithmoon.com> and CoinDebit <https://coindebit.io> sell KYC-free prepaid Visa cards that work in US online stores. Purse.io <https://purse.io> allows you to shop from Amazon with crypto.

Proxy stores

Proxy stores are KYC-free personal shopper services that allow you to buy from any store with crypto. Enter the product URL, send Bitcoin or Monero and the proxy store purchases the product with their business bank account and reships the product to you.

Some examples are:

- Proxystore <https://proxysto.re>
- Sovereign Stack Rerouter <https://sovereignstack.tools/rerouter/>
- ShopInBit <https://shopinbit.com>.

You may also be able to find someone via a P2P exchange who would pay a fiat invoice for you in return for crypto.

Marketplaces

With peer-to-peer crypto marketplaces, you can buy and sell products and services, similar to Craigslist or Ebay:

- Classifieds, jobs, fundraisers and exchanges: <https://bitejo.com>
- Bitcoin Craigslist: <https://tukan.market>
- Bitcoin/Monero marketplace: <https://miragesale.com>
- Local Bitcoin-friendly stores: <https://oshi.tech>
- Telegram Bitcoin marketplace: <https://t.me/BitcoinP2PMarketplace>
- Matrix crypto marketplace: <https://matrix.to/#/#cryptomarketplace:matrix.org>
- Reddit Monero marketplace: <https://reddit.com/r/moneromarket>
- OpenBazaar remake: <https://mobazha.com>
- Decentralized P2P marketplace: <https://particl.io>

Bitcoin circular economies

Circular economies are decentralized local and global economies to buy and sell products and services for Bitcoin or Monero, outside of the state and large corporations. Circular economies can offer products, jobs, apartment rentals, healthcare, travel, proxy merchant services and more.

Information about Bitcoin circular economies: <https://bitcoinmagazine.com/business/kyc-free-bitcoin-circular-economies> and <https://bitcoinmagazine.com/business/its-time-to-join-the-bitcoin-circular-economy>

More info about KYC-free cryptocurrencies

For more info on the dangers of KYC and the potential of KYC-free cryptocurrencies to create truly free markets, visit:

Directories:

- <https://kycnot.me>
- <https://bitcoiner.guide>
- <https://bitcoinbookmarks.com>
- <https://monerica.com>
- <https://lightningnetworkstores.com>

KYC-free peer-to-peer alternatives: <https://anarkiocrypto.medium.com/the-rarely-discussed-dangers-of-kyc-in-crypto-and-daily-life-and-what-you-can-do-about-it-20f2b5894439>

Reject the state's monopoly on identity: <https://anarkiocrypto.medium.com/why-the-states-monopoly-on-identity-is-more-dangerous-than-google-facebook-and-microsoft-4ce415793d7e>

The dangers and exclusion of government ID systems:

- <https://www.statelessness.eu/blog/each-person-left-living-streets-we-are-losing-society>
- <https://www.opendemocracy.net/en/5050/still-stateless-still-suffering-its-time-for-european-leaders-to-take-action>
- <https://www.opendemocracy.net/en/5050/still-stateless-still-suffering-its-time-for-european-leaders-to-take-action>, <https://fee.org/articles/passports-were-a-temporary-war-measure>
- <https://fee.org/articles/passports-were-a-temporary-war-measure>
- Financial inclusion for unbanked people:
https://whycryptocurrencies.com/for_the_unbanked.html
- Avoid the cashless dystopia: https://whycryptocurrencies.com/cashless_dystopia.html

Read more from anarkiocrypto

- <https://anarkiocrypto.medium.com/>
- <https://anarkio.codeberg.page/>

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