

Single Use Credit Card Numbers Are Back! Great News to Prevent Fraud and Protect Privacy

March 28, 2016 — Years ago, American Express offered a service that allowed card-holders to generate single use Amex numbers for use when shopping online. The service was easy to use and free. And it was a great service for anyone who wanted to protect themselves against identity theft or privacy intrusions. Over the years, I've lamented the fact that Amex eventually got rid of the service. But now Privacy.com has introduced a service of its own. Once again, it is free. And even better, it is available to anyone who wants to use it.

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(function() {
  var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
  s.type = 'text/javascript';
  s.src = 'http://widgets.digg.com/buttons.js';
  s1.parentNode.insertBefore(s, s1);
})();
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(function() {
  var po = document.createElement('script'); po.type = 'text/javascript'; po.async = true;
  po.src = 'https://apis.google.com/js/plusone.js';
  var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
})();
```

You may be wondering why anyone would give away a service like this for free. The fact is, Privacy.com makes money. They just don't take your money. Instead, according to their website they share in the bank interchange fees generated off of every credit card purchase.

To use the service, you have to be using specific internet browsers. Either Mozilla's Firefox or Google's Chrome browser will do. You also need to install a browser Privacy plug-in.

After that, when you visit an online merchant, you'll see a little icon appear next to the internet address in your browser. Click on it and you'll be asked to link to a specific credit or debit card that you want to use for your actual billing. You can also tie to a specific bank account. After that you can go shopping.

Each time you shop, you'll have the ability to generate a single use Visa Card number. You can also generate merchant specific card numbers at a number of large online retailers.

Frankly, Privacy.com is offering too many features with their service to name them all here. What we can tell you is that we're very happy to see the return of this type of service and we really hope they do well. It's about time that this level of protection was made available to the general public. Now, if we could just get the IRS and the Social Security Administration to start using this type of technology!

by Jim Malmberg

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