

Is moonpay.com legit? TrustSniffer's high-trust assessment: 90/100

moonpay.com

Verdict



moonpay.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-01 by automated analysis. Classification confidence 45%.

What this site appears to be

MoonPay presents itself as a global cryptocurrency on-ramp and trading platform offering crypto purchases, sales, transfers, app access, and business infrastructure. The page cites millions of users, reviews, and an NMLS registration claim, but the supplied content does not independently verify licensing, audits, or detailed risk disclosures.

Evidence status and limitations

Evidence completeness:

UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	16 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by WE1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

MoonPay is a global cryptocurrency on-ramp and trading platform presenting visitors with services to buy, sell, transfer, and use digital assets, alongside a mobile application and business payment infrastructure. Its apparent business model is fee- and spread-based crypto transaction, trading, and institutional/API services.

Scam/Impersonation Risk

No phishing, impersonation, blacklist, malicious-reputation, or conflicting-identity signals were observed. The homepage presents a substantial, established commercial operation, and its claims of millions of customers, verified accounts, reviews, and broad geographic reach are consistent with the site's mature public-facing profile. These claims should be distinguished from independently verified regulatory or financial assurances, but they do not constitute an identity contradiction.

- The homepage identifies MoonPay as a crypto purchase, sale, transfer, and trading service and shows no login form, hidden form, wallet-drainer behavior, or suspicious external form destination.
- External reputation checks recorded zero malicious and zero suspicious detections, with no blacklist hit and no abuse reports for the observed infrastructure.
- The domain was created in 2010 and is approximately 16.43 years old; registration is through Cloudflare, Inc.

Regulatory Verification Notes

MoonPay's homepage makes an NMLS registration claim and promotes custodial crypto services, business infrastructure, and transaction functionality. The supplied pages do not independently establish the scope of any authorization, licensing coverage by jurisdiction, audit status, or detailed customer-funds protections; these are transparency and verification matters rather than evidence of impersonation or fraud. The site's long-established registration, strong global traffic footprint, clean external reputation, and known corporate registrar support its established identity, while the regulatory status of particular services remains a separate matter for confirmation.

- The homepage states that MoonPay serves customers across 180 countries and displays claims of more than 35,000,000 verified accounts and over 100,000 customer reviews.
- The homepage promotes Bitcoin, Ethereum, Solana, Cardano, XRP, Dogecoin, Aave, and Chainlink services, including buying, selling, and transfers.
- The site is hosted on AS13335 through Cloudflare, Inc.; its TLS certificate is issued by WE1, uses DV validation, and is valid through 2026-10-07.

What to Verify Next

Before regulated or institutional use, confirm the applicable MoonPay legal entity, service-specific authorization, and jurisdictional coverage directly with the relevant official registry. Independently confirm the contractual treatment of customer assets, transaction limits, fees, dispute procedures, and official support channels using documentation obtained through an established corporate route.

- The homepage provides transaction and business-service calls to action but does not, in the supplied content, provide independently verifiable licensing records or audit documentation.
- The homepage identifies separate individual, business, trading, support, and educational service areas, indicating that verification should be scoped to the specific service being considered.

Summary Verdict

MoonPay presents as a legitimate, established, and trustworthy website with no observed contradictions or confirmed malicious indicators. Normal interaction, including account login and standard use, is appropriate within the terms and safeguards applicable to the selected service.

Infrastructure Integrity

Cloudflare CDN/WAF protection provides a mitigating layer against direct exposure of the underlying service, with observed traffic served through Cloudflare edge infrastructure. This supports infrastructure resilience but is not, by itself, proof of business legitimacy.

Closing Assessment

Standard use is appropriate, with service-specific regulatory and contractual checks completed before institutional or otherwise material commitments.

Written analysis generated 2026-08-01 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	25%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of moonpay.com.

- The request stayed on moonpay.com. It was not redirected to another domain. CLEAR
- Registration is published under Cloudflare, Inc.. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED

- The registration is paid up to 2027-02-28. NOTED
- It is hosted on CLOUDFLARENET, from a server in US. NOTED

Domain intelligence

Registrar	Cloudflare, Inc.
Hosting	CLOUDFLARENET - Cloudflare, Inc., US
Country	US
Server IP	2606:4700::6812:186
Name servers	ARCH.NS.CLOUDFLARE.COM, HOPE.NS.CLOUDFLARE.COM
SSL issuer	WE1
SSL expiry	2026-10-07
Domain age	16.4 years
Domain expiry	2027-02-28
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about moonpay.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/moonpay.com> · assessed 2026-08-01