



# Kratom Payment Compliance & Underwriting Checklist

## A Merchant Readiness Guide

Kratom payment processing is classified as high risk, which means merchant accounts are subject to enhanced underwriting, ongoing compliance review, and a higher likelihood of account shutdowns when requirements are not met. This checklist outlines the core standards acquiring banks and kratom-friendly processors expect before approval.

VERIFIED Credit Card Processing operates as a high-risk broker, reviewing your business against these requirements and placing you with the most appropriate acquiring bank to improve approval odds and long-term processing stability.

- ☐ Valid U.S. business entity with matching ownership, EIN, and banking information
- ☐ Dedicated business checking account for kratom payment processing
- ☐ Certificates of Analysis (COAs) for every kratom product SKU and batch
- ☐ No medical or therapeutic claims anywhere on the website
- ☐ Clear Privacy Policy, Terms of Service, Refund, and Shipping policies
- ☐ Age verification or age-gating at site entry (not only at checkout)
- ☐ Geo-blocking for restricted states and jurisdictions
- ☐ Transparent product descriptions focused on botanical sourcing
- ☐ Accurate billing descriptors and accessible customer support
- ☐ Chargeback prevention and refund handling procedures

## Ready to get approved?

Apply for a kratom merchant account with VERIFIED Credit Card Processing.

<https://VerifiedCreditCardProcessing.com/apply>