Supplement Merchant Account Shutdown Checklist

Post-Shutdown Recovery & Re-Approval Readiness

This checklist reflects how acquiring banks and underwriting teams evaluate supplement merchants after a processor shutdown. Complete every item before reapplying for payment processing to reduce repeat termination risk.

- [ ] Do not reapply to Stripe, PayPal, Square, or other aggregated payment platforms
- [ ] Preserve all shutdown emails, dashboard alerts, and payout notices
- [ ] Document the last 60–90 days of processing volume, refunds, and chargebacks
- [ ] Identify recent changes to ads, claims language, subscriptions, or traffic sources
- [ ] Review product pages for medical, performance, or implied outcome claims
- [ ] Check chargeback ratio and velocity (flag trends approaching 0.75% or higher)
- [ ] Audit subscription terms, free trials, rebilling language, and cancellation flow
- [ ] Confirm billing descriptor clearly matches your brand and website
- [ ] Stabilize fulfillment timelines and shipment tracking consistency
- [ ] Update Privacy Policy, Refund Policy, Shipping Policy, and Contact Information
- [ ] Prepare a complete list of SKUs, ingredients, and billing models
- [ ] Segment higher-risk products if required for underwriting approval
- [ ] Transition to a dedicated, bank-underwritten merchant account structure
- [ ] Implement chargeback alerts or early-warning dispute tools
- [ ] Avoid scaling paid traffic until processing stability is restored
- [ ] Work with a multi-bank, underwriting-aware broker before reapplying

Need help stabilizing your processing?
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How Underwriters Evaluate Supplement Merchants After a Shutdown

After a shutdown, acquiring banks assume elevated risk. Underwriters use the checklist on the prior page to confirm whether the root cause of termination has been corrected or whether repeat enforcement is likely.

Claims & Marketing Review
Underwriters review all customer-facing language across websites, ads, and testimonials. Claims drift is the most common post-approval shutdown trigger.

Chargeback Velocity
Banks monitor trends, not snapshots. Ratios approaching 0.75% signal future card network monitoring.

Subscription & Continuity Risk
Free trials, unclear rebilling, or difficult cancellation flows materially increase dispute exposure.

Platform vs Bank Mismatch
Aggregated platforms approve quickly but enforce retroactively. Dedicated merchant accounts are underwritten for compatibility with supplement risk profiles.

Why VERIFIED Credit Card Processing
VERIFIED operates as an underwriting-aware, multi-bank broker focused on durable approval—not temporary access.

Ready to move forward?
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