

PEPTIDE & RUO MERCHANT ACCOUNTS

How to Qualify for Peptide Payment Processing

Three ways to get approved for card processing, plus an ACH and eCheck option for merchants under \$100K per month.

CARD PROCESSING

Three ways to get approved

You only need to meet one of the three.

1

Meet the volume minimum

\$100K+ / MONTH

If your business already runs \$100,000 or more per month in card volume, you qualify for a standard peptide merchant account. No cash reserve required.

What we need: three months of processing statements.

2

Or put down a cash reserve

UNDER \$100K / MONTH

Below the volume minimum, a merchant account is still approvable if you can fund a cash reserve. The acquiring bank holds it as security against chargebacks and releases it on an agreed schedule. This is the most common path for growing brands.

What we need: statements, plus willingness to fund a reserve. The amount is set in underwriting based on volume, average ticket, and product mix.

3

Or hold LegitScript certification

BEST PATH · NO MINIMUM

If your business is LegitScript certified, the volume minimum and the processing history requirement are both waived. Certification is the strongest signal an acquiring bank can get, so it opens the door no matter what you process today.

What we need: your active certificate. No payment history, no minimum, no reserve.

IF YOU DON'T FIT ANY OF THE THREE

We can still get you live with ACH and eCheck

Under \$100K a month with no reserve and no certification?
Bank-to-bank payments pull funds straight from your customer's account, with no card network underwriting involved.

- ✓ No volume minimum
- ✓ 0.5% to 1.5%, cheaper than cards
- ✓ Bridge to a card account later

QUICK REFERENCE

Find your situation

Your situation	Cards	ACH / eCheck	What we need
Processing \$100K+ per month	✓	✓	Three months of statements
Under \$100K, can fund a reserve	✓	✓	Statements plus reserve funding
LegitScript certified	✓	✓	Certificate only. No history, no minimum.
Under \$100K, no reserve, not certified	Not yet	✓	Bank details and business docs

EVERY ACCOUNT INCLUDES

What you get

- ✓ Interchange-plus pricing, itemized on every statement
- ✓ Chargeback alerts through Ethoca and Verifi
- ✓ Gateway for Shopify, WooCommerce, BigCommerce, Magento, Wix and more
- ✓ Recurring billing, virtual terminal and MOTO
- ✓ Dedicated US account manager, not a ticket queue
- ✓ Approval in 24 to 48 hours

TO START UNDERWRITING

What to send us

1. Business license or incorporation documents
2. Voided check or bank verification letter
3. Three months of processing statements (waived with LegitScript)
4. Website URL and product catalog
5. LegitScript certificate, if you have one

FROM APPLICATION TO PROCESSING

01 Discovery call

15 minutes on volume, catalog and compliance.

02 Application

Docs in, underwriting starts the same day.

03 Approval

Written rates and gateway credentials in 24 hours.

04 Go live

Credentials swapped into your existing cart.

Ready to find out where you land?

Send your details and a specialist responds within one business hour with rates and the path that fits your business.

peptidepayments.co

Approval, pricing, reserve amounts and settlement terms are determined by the acquiring bank during underwriting. This sheet describes general qualification paths and is not an offer of credit or a guarantee of approval.