VERIFIED Credit Card Processing Announces Multi-Bank Payment Solution for CBD and Kratom Merchants

U.S.-focused payment brokerage also supports select compliant merchants in Europe, Canada, and Singapore

NEWARK, DE, UNITED STATES, January 21, 2026 /EINPresswire.com/ -- VERIFIED Credit Card Processing today announced its specialized multi-bank payment brokerage designed to address the escalating challenge of sudden account closures, frozen funds, and long-term payment instability facing CBD, kratom, and other high-risk online businesses.

While the company has been operating since early 2025, founder Brad Ungar says recent processor policy changes and ongoing bank risk recalibration have significantly increased merchant demand for properly underwritten payment solutions.

VERIFIED Credit Card Processing is not a direct payment processor. The company operates as a broker and placement specialist, connecting high-risk merchants with 13+ acquiring banks and payment processors to secure high-risk merchant accounts without single-provider dependency. This structure allows businesses declined by one provider to be reviewed by alternative underwriting partners without restarting the application process or risking interruptions in credit card acceptance. While the company's primary focus remains the United States, VERIFIED also supports select international merchants, including hemp-derived CBD businesses in Europe, as well as compliant use cases in Canada and Singapore.

The challenge is particularly acute for online merchants who discover that mainstream payment platforms such as Stripe and Shopify Payments categorically prohibit high-risk business models. These platforms do not support CBD, kratom, nutraceuticals, adult, firearms-related commerce, or other industries labeled as high risk—often resulting in immediate application denials or sudden account terminations, even for legally compliant businesses. As a result, many merchants are unaware that alternative gateways such as Authorize.Net and NMI can integrate seamlessly with existing Shopify, WooCommerce, or BigCommerce stores when paired with appropriate high-risk acquiring banks.

CBD and kratom businesses are frequently categorized as "high risk" by mainstream payment platforms, despite operating legally. As banks adjust enforcement policies and risk exposure, merchants often face abrupt terminations, withheld balances, or forced processor migrations

with little notice. VERIFIED Credit Card Processing was built specifically to address this structural gap in the payments ecosystem.

"Too many legitimate businesses are treated as disposable by one-size-fits-all processors," said Brad Ungar, founder and owner of VERIFIED Credit Card Processing. "Before founding VERIFIED, I worked directly in the CBD and regulated cannabis space and experienced firsthand how quickly payment access can disappear. We built VERIFIED so high-risk merchants are properly underwritten and placed with banks and processors that knowingly support what they sell—not approved by aggregation platforms that accept accounts upfront and later terminate them once risk is identified."

Unlike aggregators or sales agents tied to a single provider, VERIFIED operates as an independent broker, matching each merchant with the most appropriate acquiring bank or processor based on product type, sales model, transaction volume, geography, and risk profile. Because VERIFIED works with multiple processing partners, merchants are not locked into a single provider and can be replaced with an alternative processor if business needs, pricing, or risk tolerance change over time.

This multi-bank brokerage model also improves approval efficiency. Most qualified U.S.-based applicants receive underwriting decisions in approximately three business days on average, depending on documentation and risk profile. International approvals vary by jurisdiction and product category, but VERIFIED works with region-specific banking partners to ensure alignment with local regulations and card network requirements.

Intermediary sales agents commonly mark up processor buy rates and layer in unnecessary fees, often without merchant visibility. VERIFIED takes a different approach. The company's pricing philosophy is intentionally transparent: VERIFIED aims to price merchants as close to underlying processor buy rates as possible, adding only a modest base margin to sustain operations. This approach prioritizes long-term merchant retention and account stability rather than short-term fee extraction.

"Keeping merchant costs sustainable is the most effective way to maintain long-term processing relationships," Ungar added. "When merchants remain profitable and compliant, banks are more comfortable, accounts last longer, and everyone is aligned. That outcome is intentional."

The platform supports a wide range of online payment environments, with particular expertise in connecting high-risk merchants to Shopify-compatible gateways that function as alternatives to Stripe and Shopify Payments. VERIFIED works with gateways including Authorize.Net, NMI, and others that integrate with popular ecommerce platforms while maintaining compliance with high-risk underwriting requirements. This allows merchants to keep their existing store infrastructure while resolving payment processing challenges.

For more information, please visit https://verifiedcreditcardprocessing.com/

About VERIFIED Credit Card Processing

VERIFIED Credit Card Processing is a U.S.-based payment processing brokerage specializing in high-risk merchant accounts. The company works with 13+ acquiring banks and payment processors to secure approvals for businesses operating in restricted or regulated industries—including CBD, kratom, nutraceuticals, telehealth, adult services, and firearms-related commerce—with a focus on ecommerce and subscription-based businesses. While primarily focused on U.S. merchants, VERIFIED also supports select international payment solutions for compliant businesses in Europe, Canada, and Singapore.
Founded by industry veteran Brad Ungar, VERIFIED focuses on transparent pricing, compliant placement, and long-term processing stability.

Media kit and merchant case studies available upon request.

Additional information on high-risk merchant accounts is available at
https://verifiedcreditcardprocessing.com/high-risk-merchant-processing-account

Brad Ungar
VERIFIED Credit Card Processing
+1 415-835-4135
hello@verifiedcreditcardprocessing.com

This press release can be viewed online at: https://www.einpresswire.com/article/884907366