# AllayPay Expands U.S. Processing Support for Research Use Only Peptide Merchants

*AllayPay new domestic processing program offers qualified RUO peptide merchants faster approvals, multiple payment options, and direct ISO underwriting support.*

PLANTATION, FL, UNITED STATES, September 30, 2026 / EINPresswire.com/ -- AllayPay, Inc., a U.S.-based merchant services provider specializing in high-risk industries, announced today an expanded processing program built specifically for Research Use Only (RUO) peptide merchants. The program gives qualified peptide businesses, including research-use-only manufacturers, online retailers, and other eligible research-focused sellers, access to a fully domestic U.S. merchant account for credit payment processing without routing transactions offshore.

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RUO peptide merchants have historically struggled to secure stable, long-term payment processing. Most mainstream processors decline the category outright because of the regulatory and compliance complexity surrounding research-use-only products. In contrast, others may approve merchants initially, but become uncomfortable as volume increases.

Merchants that do find processing are often forced into offshore solutions with slower funding, larger reserves, unexpected holds, and the constant risk of sudden account closures. With nearly 11 years of experience in high-risk payment processing, AllayPay delivers stable, experienced payment solutions in the RUO peptide industry, with programs built specifically to support RUO peptide merchants.

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As the direct ISO for RUO peptide processing, AllayPay works directly with qualified merchants and its banking partners to facilitate underwriting and account approval. That direct relationship lets the company approve faster, averaging just 1- 2 business days, and offer more flexible reserves and terms most processors won't extend to the category.

• Domestic U.S. merchant processing for qualifying RUO peptide businesses, including MCC 5122 configurations where applicable.
• Approvals in 1–2 business days for credit card processing and 2–3 business days for ACH processing.
• 97%+ authorization approval rate with standard 1–2-day funding.
• Credit card, ACH, and eCheck processing under one account.
• Integrations with major shopping carts, including WooCommerce, Shopify, BigCommerce, Magento, Ecwid, and many more.
• Startups are eligible, with proper upfront reserves.

AllayPay works with qualified businesses across the peptide and research market, from manufacturers and suppliers to online retailers and companies offering peptide pharmaceuticals. The program also supports businesses working with amino acids, GLP 1 compounds, semaglutides, and retatrutides, as well as eligible health providers offering peptide therapies.

“We built this RUO peptide merchant program because the demand is real and growing, and these businesses deserve a processor that understands their business and underwrites them from the start. Our direct ISO relationship allows us to move quickly, provide clear answers, and give qualified merchants a more direct path to payment processing.”

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Underwriting usually requires a 5–10% rolling or upfront reserve based on volume and processing history, plus standard documentation: government ID, a voided check or bank letter, and proof of a fulfillment agreement or owned inventory. Merchant websites must also meet RUO-specific standards, including age verification, a published lab report per product, account-only checkout, and scientific-only naming with no references to branded drugs like Ozempic or Wegovy. The program is built for genuine research-use sellers and does not extend to clinics, med spas, or weight-loss providers.

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The RUO peptide market has expanded quickly alongside consumer interest in GLP-1 and semaglutide-related compounds, and payments infrastructure has been slow to catch up. Compliance complexity and chargeback exposure are the main reasons generic payment processors avoid the category, leaving a gap that specialized high-risk providers have moved to fill.

AllayPay’s expanded program is designed to give qualifying RUO merchants a domestic

processing option supported by specialized underwriting requirements, multiple payment methods, and established payment integrations.”

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AllayPay, Inc. is a U.S. merchant services provider focused on high-risk and specialty industries, including peptides, cannabis-related businesses, tobacco, vape, and CBD, and more. The company is a registered ISO/MSP of Fifth Third Bank, N.A., Cincinnati, OH, and maintains relationships with more than 30 acquiring banks. More information is available at https://allaypay.com.

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Peptide businesses can apply online or speak directly with AllayPay's team by phone, with most qualified applicants getting approved in just 1–2 business days for credit card and 2–3 business days for ACH. Request a quote.

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