

Payment Account Sharing Platform – MVP Functional Specification

1. Project Purpose

Context:

Many online businesses in sectors are classified as “high risk” by mainstream payment processors (Stripe, PayPal, major banks, etc.). As a result, they often face rejections, sudden account closures, or prohibitive fees, making it difficult or even impossible to accept payments from their customers.

Problem:

Meanwhile, many individuals or companies own payment processing accounts (such as Stripe or PayPal) that are underutilized, leaving significant processing capacity unused each month.

Solution:

This platform acts as a **secure and automated intermediary**, creating a transparent marketplace where:

- **Providers** (owners of payment accounts with unused capacity) can safely and profitably rent out their available payment processing “quotas”;
- **Merchants** (businesses in high-risk sectors) can finally access reliable payment processing, previously unavailable to them.

Central Role of the Platform:

The platform is not a simple directory. It **actively manages and automates the allocation, routing, and compliance of all payment flows** between Merchants and Providers. All payments made by Merchants’ customers are first sent to the platform, which then automatically distributes them across the set of Provider accounts allocated to each Merchant. This ensures:

- **Optimal use of quotas**
- **Compliance with provider account domains**
- **Full transparency and traceability**
- **No manual intervention required from either party**

This system benefits both sides: unlocking new revenue for Providers, and giving Merchants a real way to operate and grow their businesses, all while relying on a fully automated, robust infrastructure.

2. Key Concepts

- **Provider:** Owns one or more payment accounts (e.g. Stripe, PayPal) and rents out unused capacity.
 - **Merchant:** Needs payment processing for their business/website.
 - **Quota:** Portion of a Provider’s account capacity allocated to a specific Merchant for a specific website.
 - **Declared Domain:** The domain registered with the payment processor, used for compliance and cloaking.
 - **Terms:** The mutually agreed rules for each allocation (daily volume, chargeback max, commission, etc.).
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3. End-to-End User Scenario

A. Provider Preparation

1. **Provider registers** on the platform.
 2. **Adds one or more payment accounts**, each linked to a declared domain (e.g. `mycdshop.com`, `candysshop.com`).
 3. **Defines available capacity** per account (e.g. \$1,000/day).
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B. Merchant Onboarding

1. **Merchant registers** and completes a basic profile.
 2. **Browses the Provider directory**, filtering by payment method, sector, capacity, etc.
 3. **Views Provider profiles** with available quota, declared domains, typical volumes, fees, and terms.
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C. Initiating a Collaboration

1. **Merchant contacts a Provider via internal chat** to request quota for their website (e.g. `iptv.com`).
 2. **Negotiation:**
 - Both discuss and agree on:
 - **Daily volume limit** (e.g. \$400/day)
 - **Maximum chargeback rate** (e.g. 1%)
 - **Commission fee** (e.g. 6%)
 - **Description/conditions** (e.g. allowed products, traffic sources)
 3. **Mutual Acceptance:**
 - Both parties confirm the agreed terms via a simple “Accept Terms” action in the chat interface.
 - No signature or formal contract is required—mutual confirmation is sufficient.
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D. Quota Allocation

- 1. **Provider allocates the agreed quota** from one or more of their accounts to the Merchant’s site.
 - Example: \$400/day from account linked to mycdshop.com
 - Provider can allocate quotas from multiple accounts at once (e.g. another \$200 from candyshop.com)
 - Provider can reallocate or adjust quotas at any time, without Merchant approval (the Merchant is simply notified).

E. Payment Processing

- 1. **The Merchant’s website sends each payment request to the platform** (via API or platform interface).
- 2. **The platform automatically and intelligently routes each payment** to the most suitable Provider payment account, according to the current allocation quotas, load balancing, and compliance rules.
- 3. **For every transaction, the platform “cloaks” the origin:**
 - Each payment is processed under the declared domain assigned to the selected Provider’s account,
 - This ensures compliance with payment processor policies and hides the Merchant’s real website from the PSP.
- 4. **All routing and cloaking logic is centralized and fully automated:**
 - The Merchant does not manually choose which Provider account is used;
 - The platform transparently distributes transactions across all available Provider accounts allocated to the Merchant, ensuring optimal usage and compliance for all parties.

F. Payouts

- 1. **Provider receives funds** into their payment account(s).
- 2. **Provider deposits the Merchant’s share** (e.g. in USDT) to the platform.
- 3. **Platform deducts commission** and **pays the Merchant**.
- 4. **Both parties can view all transactions, allocations, and payouts in their dashboards.**

G. Support & Disputes

- 1. If there’s an issue (e.g. chargeback), **Merchant opens a support ticket**.
- 2. **Platform admin can arbitrate and resolve disputes.**

4. Main Features & Flows

Functionality	Description
Provider Directory	Searchable list of Providers, with detailed profiles, capacity, terms, and declared domains
Profile & Account Mgmt	Both Providers and Merchants manage their profiles and settings
Messaging & Negotiation	Secure internal chat for negotiating terms and quota allocations
Mutual Terms Acceptance	Simple “Accept Terms” button, no signature required
Quota Management	Providers allocate, reallocate, or remove quotas at any time, with full logging
Transaction Routing	Payments processed using the declared domain for compliance
Dashboard & Reporting	Real-time dashboards for both roles (quotas, transactions, payouts, logs)
Payout Distribution	Providers deposit funds to platform, which pays Merchants after commission
Support / Disputes	Integrated ticketing system for issues and chargebacks

5. User Role Overview

Role	Can...
Provider	Register accounts, allocate quotas, set terms, monitor transactions, deposit payouts, manage multiple Merchants/sites

Merchant Role	Browse/search Providers, negotiate and accept terms, receive allocations, process payments, track payouts Can...
Platform	Manage directory, chat, logging, payout calculations, and dispute resolution

6. Key Rules and Flexibility

- Providers can allocate/reallocate quotas at any time across any of their accounts, to any number of Merchants/sites.
- No Merchant approval is needed to change or reassign quotas; Merchant is simply notified.
- All allocations, changes, and accepted terms are logged for security and transparency.
- No formal signature needed—mutual acceptance via the platform interface is sufficient.

7. Example User Flow Diagram



8. Summary

This platform enables Merchants in high-risk sectors to access payment processing by renting capacity from Providers, under mutually accepted, transparent conditions.

The platform's central and automated role ensures that all payment flows are routed, distributed, and cloaked in real time, without manual intervention, guaranteeing compliance, efficiency, and security for all users.

Providers have full flexibility to allocate and reallocate quotas between their accounts and Merchants at any time.

All negotiations, allocations, and payouts are managed securely via the platform.