

# CBD is legal, but your members are still punished

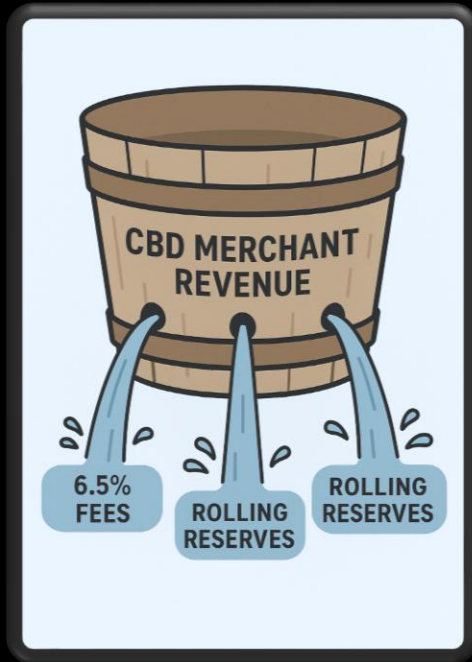


Categorised as High-Risk Sectors

**And often punished with**

Frozen accounts → High costs → Dignity stripped

# What CTA members face today:



- 4–6.5% card processing fees.
- Rolling reserves locking 5–10% of revenue for 90–180 days.
- 2–3 day settlement delays.
- Sudden account closures, no appeal

*For independents, this isn't margin — it's survival*

# Survivors vs Casualties



- Larger brands absorb the cost
- Independents quietly disappear
- Every month, another member lost

*For CTA, every lost member is one less voice in the industry.*

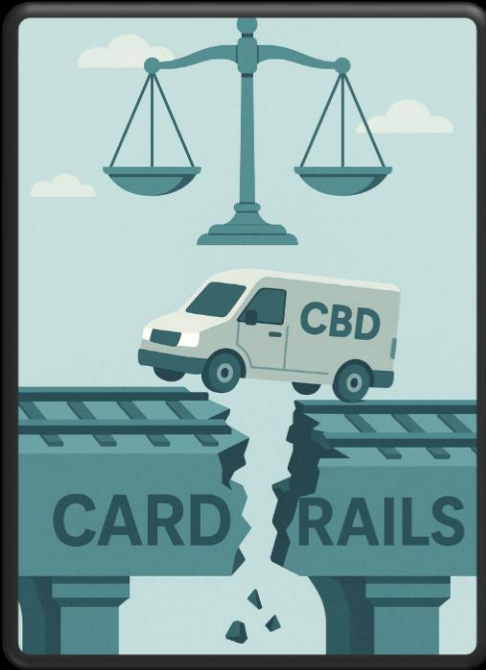
# Shut Out



- Stripe, PayPal, Shopify: **refuse CBD.**
- Members forced into obscure 3rd-party processors.
- Higher fees, less protection, zero dignity

*The message merchants hear: “CBD is abandoned.”*

# The Broken Rails



- Card scheme fees keep rising
- UK courts have ruled interchange unlawful
- Yet CBD merchants still pay into a broken system

*be the one who delivers fairness...*

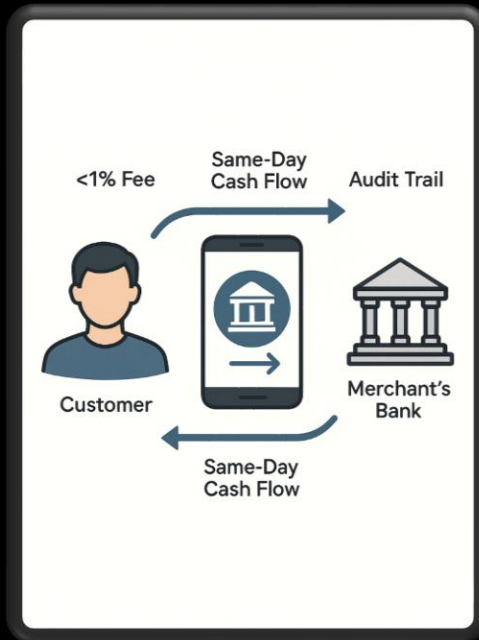
# The Alternative: Pay by Bank



*“Instant settlement, under 1% fees, regulator-backed.”*

- Open Banking changes the game: instant settlement, strong customer authentication, and no Visa/Mastercard drag.
- The UK government is actively backing it.
- **CBD merchants could be priced like normal businesses, with fees under 1% and same-day liquidity.**

# How it Works



- Checkout → instant bank transfer (Faster Payments)
- Money lands same-day
- Fees under 1%
- Full audit trail for regulators

*For members: Survival, Dignity, Fairness.*

*For CTA: Leadership, Credibility, Respect.*

# The Association's Role



- Every member struggling with payments looks to **you** for answers
- Wait → government or banks dictate terms
- Act now → CTA remembered as the one that saved independents

*“Your leadership today = your members’ survival tomorrow”*



# We're not selling you payments



We're inviting CTA to:

1. Explore whether this solves your members' pain
2. Pilot the rails with select members at no cost
3. Decide if this becomes your member-wide standard.

*CTA as the hero: Dignity, Survival, Leadership.*