

CBD is legal, but merchants are still punished



Categorised as High-Risk Sectors

And often punished with

Frozen accounts → High costs → Dignity stripped

What your members pay today



- **Square's CBD program runs close to 4% per transaction.**
 - **Other high-risk processors push this up to 6% or more, often with rolling reserves on top.**
-
- **For small merchants, that's survival money.**
 - **For associations, it's frustration you hear from members again and again.**

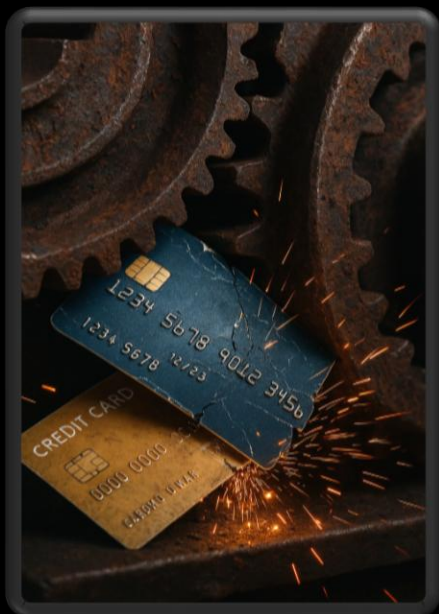
Settlements & Reserves



“2–3 day delays + reserves = independents suffocate.”

- **Merchants wait 2–3 days for payouts, and often 5–10% of their revenue is locked away for months.**
- **That kind of liquidity squeeze hits independents hardest—those who can’t rely on corporate balance sheets.**
- Associations know: this is where members quietly disappear.

Card Rails are Structural Drag



- It's not just perception. Regulators themselves have confirmed card scheme fees keep rising.
- **UK courts have even ruled interchange fees unlawful.**
- **Your members are paying into a broken system—and have no voice in how it changes.**

Platforms Don't Help



“Even Shopify turns CBD away → merchants abandoned.”

Even Shopify won't support CBD merchants directly.

Members are pushed to third-party processors with more cost, more risk, and less protection.

It reinforces the sense that this industry is left out in the cold.

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.**

Blocknetica Rails



“Merchants get dignity, instant cash, fewer disputes.”

- Instant checkout → Faster Payments
- Merchants: **<1% fees, instant cash flow, fewer disputes**

The Association's Role



“Your leadership = members’ survival”

- Every member struggling with payments looks to **you** for answers
- By acting early, you become the association that **solved the crisis**, not the one that reacted to it
- Deliver **fair payments, instant cash flow, and dignity** to your members
- Your leadership today = your members’ survival tomorrow

We're not selling you payments



1. We're exploring with associations whether this solves your members' crisis
2. You decide if this becomes a solution for your members
3. Your leadership today = survival tomorrow