

CBD is legal, but your members are still punished



Categorised as High-Risk Sectors

And often punished with

Frozen accounts



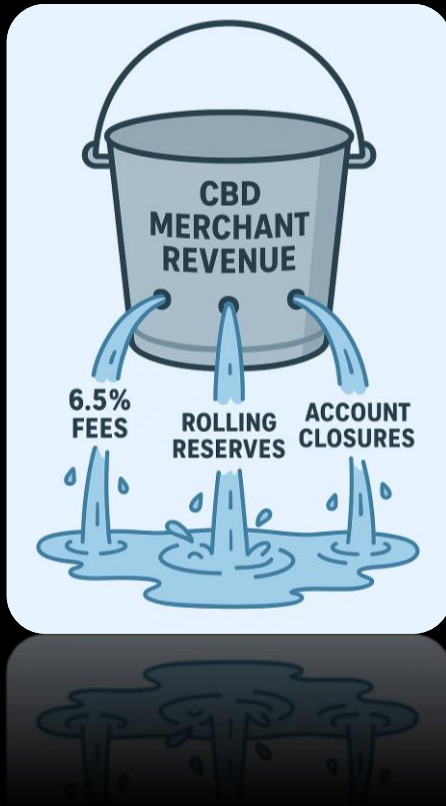
High costs



Dignity stripped

independents suffocate from Berlin to Barcelona

The Pain (EIHA Members Today)



What your members face today:

- 4–7% card processing fees
- Rolling reserves holding 5–10% of revenue for months
- 2–3 day settlement delays, even for cross-border SEPA
- Sudden account closures, with no appeal

For independents and exporters alike, this isn't margin — it's survival

Growth Choked



- Larger brands survive
- SMEs can't reinvest, export, or hire
- Cash is frozen instead of funding growth

Across the EU, ambitious hemp businesses quietly disappear

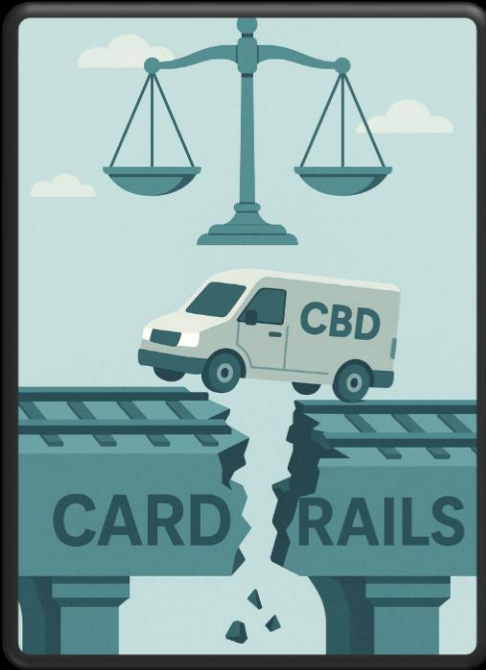
Shut Out



- Stripe, PayPal, Shopify: **refuse CBD.**
- Cross-border trade makes it worse: higher costs, higher risk.
- Members are pushed into obscure processors, paying more for less protection

The message to merchants: “CBD is excluded from mainstream trade.”

The Broken Rails

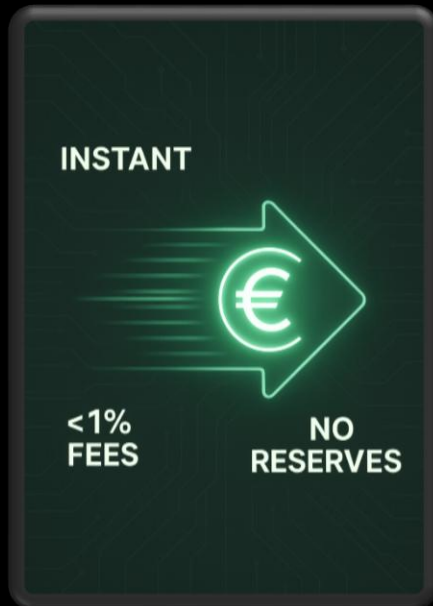


- Card schemes keep raising costs.
- EU's PSD2 and interchange caps were meant to protect merchants — but CBD businesses see no relief
- The rails are stacked against hemp and CBD

be the one who delivers fairness...

The Alternative: Pay by Bank

SEPA Instant + Open Banking



- Instant settlement across Europe
- <1% fees
- Strong authentication → fewer disputes
- No rolling reserves

CBD merchants treated like any other regulated sector

How it Works



- Checkout → secure bank transfer via SEPA Instant
- Money lands same-day
- Fees under 1%
- Tamper-proof audit logs → regulator-ready proof

For members: Survival, Dignity, Fairness.

For EIHA: Leadership, Credibility, Respect in Brussels

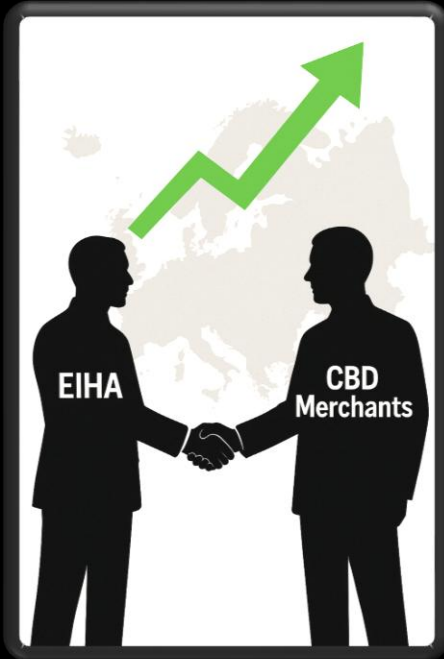
The Association's Role



- EIHA has fought for Novel Foods, for hemp farmers, for full-spectrum CBD
- You are already the authority in Brussels
- Now you can lead on financial dignity — delivering the rails members need to survive

“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' crisis
2. Pilot the rails with select members across Europe at no cost
3. Decide if this becomes your member-wide standard

EIHA as the hero: dignity, survival, leadership