

CBD is legal, but your members are still punished



Categorised as High-Risk Sectors

And often punished with

Frozen accounts



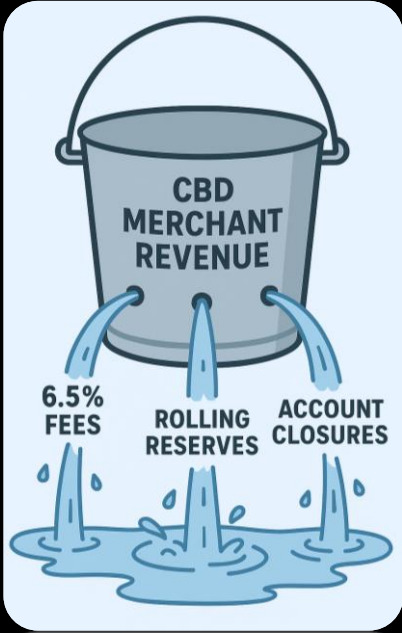
High costs



Dignity stripped

independents suffocate everywhere in the UK

The Pain (ACI 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
- 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 UK, ambitious CBD businesses quietly disappear

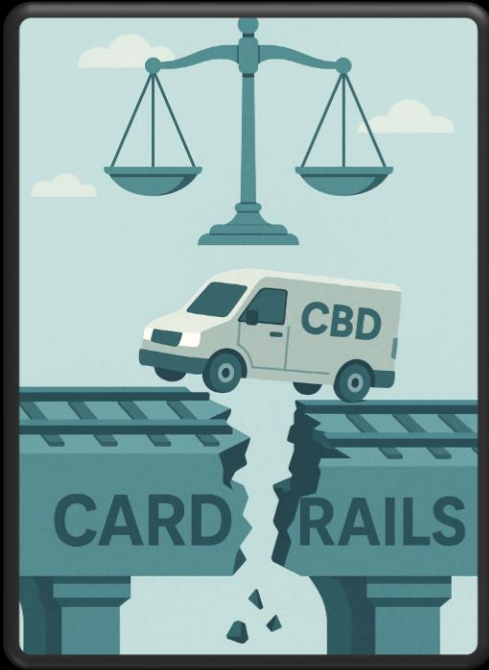
Shut Out



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

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

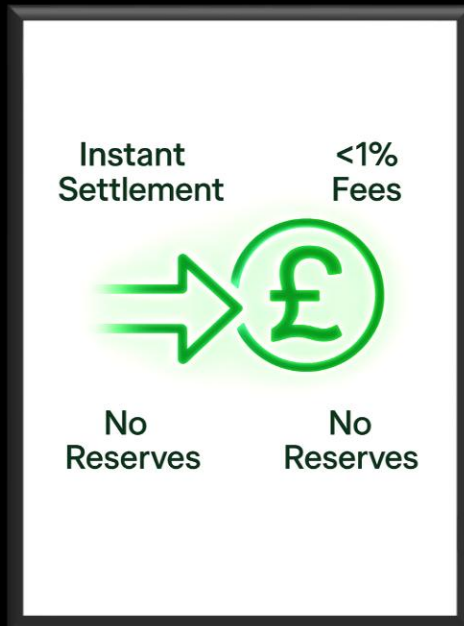
The Broken Rails



- Card schemes keep raising costs.
- UK courts have ruled interchange unlawful
- Yet CBD merchants still pay into a broken system

be the one who delivers fairness...

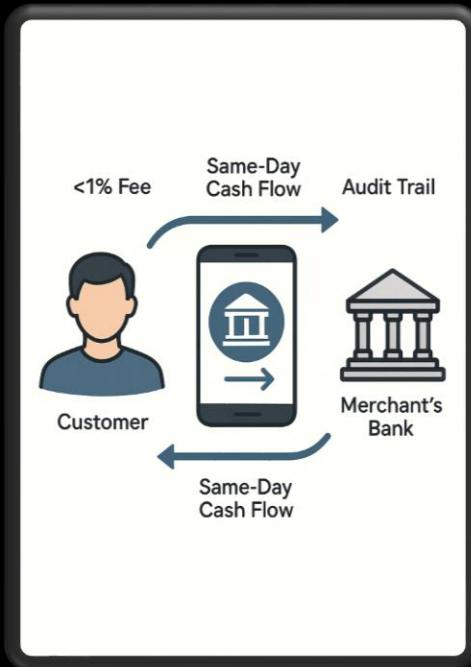
The Alternative: Pay by Bank



- Instant settlement 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 Open Banking
- Money lands same-day
- Fees under 1%
- Tamper-proof audit logs → regulator-ready proof

For members: Survival, Dignity, Fairness.

For ACI: 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 → ACI remembered as the one that saved independents

“Your leadership today = your members’ survival tomorrow”

We're not selling you payments



We're inviting ACI 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

ACI as the hero: dignity, survival, leadership