

How to maximize your CBD business with minimal financial risk

CardWorks
Merchant Services





Choosing a credit card processor or a merchant services provider is about more than rates – it's about transparency, understanding, and partnership, and that is what we provide to our partners and clients.



Challenge #1 in your CBD Business:

Finding Merchant Services that you can rely on.

- The CBD market has exploded. The passing of the Farm Bill has been a blessing for so many, however; it doesn't provide the protections to the CBD industry that it should. Although CBD has been removed from the controlled substances list, banking is still a challenge due to the vast regulations in the industry.
- **CardWorks Acquiring can help!**

We are the LARGEST High Risk processor in the U.S. and have deep knowledge of the unique challenges facing merchants in specialty categories like the Hemp/CBD industry.






Challenge #2 in your CBD Business:

Finding a reliable partner for your merchant service depository accounts.

- Public perception of the CBD space is ever changing. The lack of understanding by financial institutions of not only the Farm Bill, but also the hemp/CBD market in general, increases confusion and misunderstanding in the market. ***Because of this, finding a financial institution that will see your business as a vital partnership not only working with your merchant services, but also providing a safe place for your depository accounts.***
- CardWorks Acquiring is here to help your business grow!





“Those in the business of selling products that can be made from hemp, such as CBD oil, are increasingly using the internet to reach new customers all over the country. But finding a bank that will process payments and deposit money has been a challenge, as some financial institutions still view the industry as risky.” (WFYI- Public Affairs- 3/18/19)



Challenge #3 in your CBD Business:

Finding reliable e-commerce solutions and in-store credit card processing.

- Many banks shy away from the Hemp/CBD marketplace because the legality of Hemp/CBD is still unclear. Many standard merchant processing institutions will either make your business jump through hoops to be able to process payments, possibly shut you down or will not work with you at all.
- **CardWorks Acquiring is on your team!**

We are a partner that specializes in the development, implementation, and management of electronic payment processing products and solutions.





Who We Are:

➤ We are the **LARGEST** High Risk processor in the U.S. and have deep knowledge of the unique challenges facing merchants in specialty categories such as:

- ✓ Adult Products, Services & Entertainment
- ✓ Hemp & CBD
- ✓ Vape/eCig/eJuice
- ✓ Nutraceuticals
- ✓ Gaming
- ✓ Fantasy Sports
- ✓ E-Sports

High Risk Payment Experts

Merchants that are considered high risk or hard to place are nothing new to us. Our clients are in verticals that have challenges securing traditional merchant services and banking depository accounts. We pride ourselves on not only being the experts in this complex field, but also providing superior service and competitive pricing. CWA processed over 30M Transactions and over \$700M in 2019 for High Risk industry merchants.



Our goals are simple! ***We want to help you grow your business by offering secure and innovative merchant services products that you can count on.*** We provide our clients with the highest level of service that our industry has to offer.

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