High Risk Merchant Account Blueprint

How to Get Approved, Avoid Shutdowns & Reduce Fees

Proven Results

Case Study: A merchant reduced processing fees by 27% after switching to a properly structured high risk merchant account.

Example: A $500,000/month eCommerce brand saved over $3,200/month by optimizing their payment setup.

What Most Merchants Don’t Know

Hidden fees merchants don’t see: Many providers bundle costs into unclear pricing structures, making you overpay without realizing it.

Why Stripe shuts you down (real reason): Payment facilitators like Stripe monitor risk continuously instead of underwriting merchants upfront.

High Risk vs Standard Processing

Feature	Standard Processors	High Risk Merchant Account
Approval Rate	Low for risky industries	High (case-by-case underwriting)
Account Stability	Can be shut down anytime	Built for long-term stability
Chargeback Tolerance	Very low	Higher tolerance
Payout Holds	Common	Rare if structured correctly

Free Audit & Fee Check

Before switching providers, calculate what you're really paying. Most merchants overpay without realizing it.

■ Calculate Your Real Processing Fees