

Hemp, Kratom & Amanita Merchant Requirements

Website, marketing, and shipping requirements for hemp-derived cannabinoid, kratom, and Amanita Muscaria merchants. Review in full before submitting an application.

Website & marketing requirements

These products carry strict marketing and disclosure rules. Every page of your website, and every customer-facing channel, must reflect them — no exceptions.

PROHIBITED LANGUAGE

- Must not make any health claims or use the terms **"prevent," "diagnose," "mitigate," "treat," "cure,"** or similar, in describing a product.
- Applies equally to merchant websites and social media — posts must not contradict website disclosures or reference human consumption where prohibited.

REQUIRED DISCLOSURES

- Terms & Conditions, Privacy Policy, and Refund Policy must be clearly displayed.
- Customer Service Contact must be clearly displayed — two forms are required (e.g., phone, email, and/or address).
- FDA Disclaimer must be clearly visible on the home page and/or product pages for CBD, hemp-derived, and Kratom products.

SHIPPING RESTRICTIONS

- Must not sell or ship to regions where product ingredients are banned or illegal.

ONGOING COMPLIANCE

The bank conducts ongoing monitoring of all online stores, social media, customer testimonials, and blog posts. Compliance is a collaborative effort, but **maintaining compliance is ultimately the merchant's responsibility**. The bank must pre-approve all product additions before new products can be added to the website, and merchants must provide compliant COAs when applicable.

Hemp-derived cannabinoids (CBD) & Delta-8

All CBD and other hemp-derived cannabinoid products must be sourced, tested, and labeled to a consistent standard — Delta-8 products carry additional shipping restrictions on top of these.

CBD / HEMP-DERIVED CANNABINOIDS

- Must be compliant with the **2018 Farm Bill** — hemp is defined as any cannabis plant, or derivative, containing not more than **0.3% Delta-9** content.
- Requires a **full-panel Certificate of Analysis (COA)** for any product containing CBD, hemp, or other hemp-derived cannabinoids.
- All approved products must be derived from the hemp plant — the sale of **synthetic cannabinoids is explicitly prohibited**.
- FDA Disclaimer must be clearly visible on the home page and/or product pages.

ZERO DELTA-9 STATES

In **Idaho, New Hampshire, and South Dakota**, zero (0%) Delta-9 content is allowable by law. Products with any amount of Delta-9 content must not be shipped to these states.

DELTA-8 (ADDITIONAL REQUIREMENTS)

- All CBD guidelines above apply in full to Delta-8 products.
- Each product page must display a shipping-restriction disclaimer for the states listed below.

DELTA-8 — NOT AVAILABLE FOR SHIPMENT TO

Alaska, Arizona, California, Colorado, Connecticut, Delaware, Hawaii, Idaho, Iowa, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nevada, New Hampshire, New York, North Dakota, Oregon, Rhode Island, Utah, Vermont, Virginia, Washington, West Virginia.

*Products with any Delta-8 content must not be shipped to these states.

• PRODUCT REQUIREMENTS

THCA requirements

THCA products are subject to additional labeling, quantity, and marketing restrictions beyond standard CBD/hemp requirements.

PRODUCT & MARKETING RULES

- The product **COA must be accessible on every product page.**
- Maximum quantity available for consumer purchase cannot exceed **1oz (28g).**
- No language comparing the effects of THCA to the effects of Delta-9 THC, or any reference to the process of **decarboxylation.**
- No reference to high levels of THC content.
- Each product description must clearly display both the **THCA content and the Delta-9 content.**

REQUIRED ON-SITE DISCLAIMERS

REQUIRED DISCLAIMER

All products contain less than 0.3% hemp-derived Delta-9 THC in compliance with the 2018 Farm Bill.

THCA – NOT AVAILABLE FOR SHIPMENT TO

Arkansas, Hawaii, Idaho, Kansas, Louisiana, Oklahoma, Oregon, Rhode Island, Utah, Vermont.

*Products with Total THC content above 0.3% must not be shipped to these states.

Kratom & Amanita Muscaria

Both verticals require specific disclaimers, testing, and shipping restrictions — Kratom also carries a network-level card restriction.

KRATOM

- FDA Disclaimer must be clearly visible on the home page and/or product pages.
- Each product page must include a shipping-restriction disclaimer for the states and counties listed below.

KRATOM – NOT AVAILABLE FOR SHIPMENT TO

States: Alabama, Arkansas, Indiana, Rhode Island, Wisconsin.

Counties: Sarasota County (FL), San Diego (CA), Oceanside (CA), Alton (IL), Jerseyville (IL), Edwardsville County (IL), Columbus (MS), Union County (MS), Ascension (LA), Franklin (LA), Rapides (LA).

*Products containing Kratom must not be shipped to these states or counties.

CARD NETWORK RESTRICTION

American Express does not allow payment processing for Kratom products. AMEX transactions will be disabled on all merchant accounts offering Kratom.

AMANITA MUSCARIA

- Requires a **Certificate of Analysis (COA)** for any product containing Amanita Muscaria, testing for Muscimol, Ibotenic Acid, Psilocybin, and Psilocin.
- Does **not accept any products containing Psilocybin or Psilocin** — COAs must show a negative (not detected) result for these compounds.
- Amanita Muscaria is deemed illegal in the state of **Louisiana** — products must not be shipped there.