

Peptide Merchant Program Requirements

Website, marketing, and application requirements for research-use peptide merchants. Review in full before submitting an application.

Website & checkout requirements

These products are positioned for research use only. Every page of your website, and every step of checkout, must reflect that — no exceptions.

AGE VERIFICATION & DISCLAIMER

- **Age gate:** visitors must acknowledge they are 21+ before entering the site.
- **Disclaimer on every page:** products are sold for research use only, not for human consumption.

PRIOR TO CHECKOUT

- Customers must create an account — email verification preferred. **Guest checkout is not acceptable.**
- Checkbox acknowledgment that products are for research purposes only.
- Customer must designate their research field from a dropdown (e.g. Pharmacology, Molecular Biology, Academic Research). Consumer-facing fields such as Med Spa or Gym are not acceptable.
- Checkbox acknowledgment of Terms & Conditions.

MERCHANT TERMS (REQUIRED AT CHECKOUT)

- Research-only use restriction, explicitly stated.
- Prohibition on human consumption.
- Acknowledgment that products are not for diagnosis, treatment, or prevention of any disease.
- Indemnification of the seller, and acknowledgment that the buyer is a qualified professional.
- Well-documented refund, return, and chargeback policies.

Shipment to PO Box addresses is prohibited. All fulfillment must go to a verifiable physical address.

What can — and can't — be sold

Product naming, form, and labeling all factor into approval. Review both lists before listing anything for sale.

ACCEPTABLE

Products & Labeling

- Scientific names only — no brand names (e.g. Wegovy, Ozempic, Zepbound)
- Stacks are acceptable, preferably with scientific naming
- Capsule form only for pills
- Powder form
- Bacteriostatic water labeled "Reconstitution Solution — for Laboratory Use"
- A Certificate of Analysis (COA) listed for every product

PROHIBITED

Products & Items

- Tablets (capsule form required instead)
- Nasal spray
- HCG
- HGH
- Injection supplies
- Alcohol wipes

MARKETING CONTENT

REQUIRED

- Scientific information only, on every product page

NOT PERMITTED

- Health claims, or categorization as Weight Loss, Obesity, Longevity, or Cognitive Enhancement
- Dosing instructions or injection language
- Therapeutic context, or reference to treating/curing/preventing/diagnosing any condition
- Research studies cited in a way that implies human benefit
- Transformation photos, testimonials, or reviews describing health outcomes

Social media & customer service

Compliance doesn't stop at the website — every customer-facing channel needs to hold the same line.

SOCIAL MEDIA

- Posts must not contradict the website or reference human consumption.
- No testimonials, before-and-after images, or similar content.
- No influencer promotion.
- No affiliate marketing programs.
- No sponsored advertising programs.

CUSTOMER SERVICE & ORDER MANAGEMENT

- Flag customers shipping to gyms, med spas, weight loss clinics, or similar businesses.
- Customer support must never provide instructions related to human consumption.

Bottom line: your website, marketing, and customer service must consistently reflect that these products are for research purposes only. Human consumption is prohibited across every channel — there is no exception that applies to one channel but not another.

Application requirements & pricing

Peptide accounts are underwritten as a specialty vertical, with volume minimums and pricing set accordingly.

MINIMUM REQUIREMENTS

Minimum monthly processing	\$250,000
Start-up merchants	Not eligible — prior processing history required
Volume substantiation	Previous processing statements, exports, Zelle, etc.

PRICING BY MONTHLY VOLUME

MONTHLY VOLUME	RATE	PER-TRANSACTION FEE
Under \$500,000	Interchange + 8%	\$0.35
\$500,000 – \$2,000,000	Interchange + 6%	\$0.25
\$2,000,000+	Interchange + 5%	\$0.15

Any deviation from minimum required pricing requires executive approval. Buy rate: 300 basis points, \$0.15 per authorization, standard split.

No Mastercard. Visa, American Express, and Discover only. A 10% reserve is required on all approved accounts — there are no conversations about reserve caps or shortened reserve terms.