

Merchant Account KYC Checklist For Mature Content & Ecommerce Sites

1. Business Identification & Legal Documentation

- Certificate of Incorporation or Business Registration
- Articles of Association / Memorandum of Understanding
- Valid Government-issued Business License (if applicable)
- Proof of Domain Ownership (matching business name)
- Business Utility Bill (not older than 3 months)

2. Ownership & Management Details

- Shareholder/UBO List with % ownership
- Valid Government-issued ID (Passport / National ID / Driver's License) for all Directors & UBOs (>25%)
- Proof of Residential Address for Directors & UBOs (utility bill, bank statement – max 3 months old)
- LinkedIn or Business Profile (if available – not mandatory but builds trust)

3. Financial Details

- Latest 3–6 Months of Business Bank Statements
- Latest 1–2 Years of Audited or Unaudited Financial Statements (if available)
- Recent Tax Return or VAT Filing (if applicable)
- Processor Statements (from previous/acquiring bank – 3–6 months)
- Chargeback Ratio Report (monthly)

4. Website Compliance (Mature Content-Specific)

- Clear Terms & Conditions and Privacy Policy
- Age Verification Mechanism (AgeGate, DOB pop-up, etc.)
- Proof of Legal Compliance with 18+ Content Regulations
- 2257 Compliance Statement (for U.S. based sites)
- No content featuring prohibited material. Site must be fully compliant with local/international laws
- Customer Support Details: Email, Phone, Chat
- Refund/Return Policy clearly stated
- Billing Descriptor Disclosure on checkout
- SSL Certificate Installed (HTTPS)
- Site Screenshot (Homepage, Product Page, and Checkout Page)

5. Product/Service Description

- Detailed Nature of Content/Service (Live cams, clip sales, toys, subscriptions, etc.)
- Target Market & Jurisdictions
- Fulfillment Method (digital, shipped goods, etc.)
- Recurring Billing Setup Info (if applicable)

6. Risk Mitigation & Chargeback Management

- Dispute/Chargeback Prevention Strategy
- Integration Method: API, Hosted, Shopping Cart Plugin
- Descriptor Test Charge Screenshot (if already live)
- 3DS or Strong Customer Authentication (SCA) Compliance

7. Supporting Documents

- Business Plan or Executive Summary (especially for startups)
- Compliance Officer Contact Details (for regulated entities)
- Bank Reference Letter (optional, adds strength)
- Processing History with Refund/Chargeback Trends

Educational Disclaimer:

This checklist is intended strictly for informational and educational purposes to help merchants understand common documentation requirements in the adult industry. It does not constitute legal, financial, or underwriting advice. Requirements may vary based on processor, region, and business model. Always consult with your chosen acquiring partner for tailored guidance.

QuadraPay Disclaimer:

QuadraPay is a merchant account reseller and not a payment processor. All underwriting decisions rest solely with the acquiring PSPs. Submission of documents does not guarantee approval. The adult industry is a regulated vertical and subject to local and international laws. QuadraPay urges all merchants to comply with age restrictions, content standards, and content ownership rights.