

When it comes to merchant payment processing in the Hemp and CBD industry, what you don't know can hurt you.

- Upfront and point-in-time Audit checks can be rendered obsolete the next day and leave critical gaps in audit data.
- Lack of timely audit results could have a catastrophic impact on your business and reputation.
- Active and continuous compliance monitoring is the only solution, but it is expensive, time-consuming, and error prone.
- Current manual methods of data collection are onerous and cause friction w/ your merchants.

Merchant payment processors and banks serving the CBD and hemp industries face a serious risk when it comes to compliance. Upfront and point-in-time monitoring is the industry standard, but there is complete invisibility post-onboarding and in between audit checks that could result in losses, damages and non-compliance. It's too costly to monitor compliance actively and continuously but that's the only way to work without risk in this industry.



How can merchant payment processors and banks reduce their risk when working with CBD businesses?



Meet **Qredible**®.

Qredible® is the only audit platform for merchant card processing in the CBD, and hemp industry that uses advanced technology to automate the application, onboarding and ongoing monitoring of CBD and Hemp merchants.

- ✓ Active and continuous automated monitoring of:
 - Approved merchant products
 - Existence & valid Certificate of Analysis (COA)
- ✓ Automated workflow and assignment of Audit exceptions.
- ✓ Dash board and advanced reporting capabilities.
- ✓ Get notified instantly of any compliance issue, expired license, COA's, product violations or legal concerns.
- ✓ Convenient portal to alert merchants and enable them to upload documentation and clear deficiencies.

As a company founded by financial industry leaders and regulatory technology experts, we understand the importance of risk management. Qredible was designed to minimize risk for merchant processors working in the CBD, and hemp industries. It's a complex and rapidly evolving industry, but you don't have to operate in the dark with an army of Auditors checking things manually – Qredible is a must-have solution that provides a high definition view of risk while reducing costs.

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