ALT-Sex-Friendly Financial Organizations and Payment Processors

national coalition for sexual freedom inc.

General Things to Know

- Stripe, Square, and PayPal will likely terminate your account. All three platforms are known to terminate accounts for adult/high-risk businesses because this violates their TOS, and they can hold funds for 90–180 days after closure or not release them at all.
- Expect higher processing fees due to high-risk classification. General high-risk processors may be 3–8%; adult-specific processors (CCBill, Segpay) are more typically 10–15%.
- You may need to provide business documentation and a clear description of services (articles of incorporation, government-issued ID, voided check, and a processing history statement).
- Look for processors that offer chargeback protection/mitigation tools, as adult businesses may see higher chargeback rates. Visa/Mastercard typically flag merchants exceeding 1% chargeback ratios, which can lead to processor termination regardless of which processor you use.
- Some processors have stronger EU/international support, which may matter depending on your audience.
- Some alt-sex businesses are turning to crypto payments (Bitcoin, etc.) as a supplemental option.

High-Risk Specialist Processors

- **Segpay**: Well-known in the adult industry, handles high-risk merchants
- **Epoch**: Long-standing adult-friendly payment processor (Epoch has reduced its market presence in recent years).
- **CCBill**: Very popular in the adult space, widely used and reliable
- **PaySafe**: Works with high-risk categories
- **Durango Merchant Services**: Specializes in high-risk businesses (including adult)
- **Verotel: Another well-known adult IPSP (Internet Payment Service Provider)**

General High-Risk Processors

- **PaymentCloud**: Explicitly lists adult businesses as a supported category
- **Soar Payments**: Works with high-risk merchants
- **Host Merchant Services**: Known to work with some adult categories

ML Ticketing: ML Ticketing explicitly serves kink and swing/lifestyle clubs. Their platform handles ticketing, memberships, and events, making it a more all-in-one solution rather than just a payment processor. ML Ticketing is a strong, community-specific option, especially if you're running events and need ticketing and payment in one place. Since they already work with kink and swing clubs, you're unlikely to face the account termination issues you'd get with mainstream processors.