

Payment Processors Notes

FROM RIZ & ORIAH — A NOTE ON PAYMENT PROCESSORS & “PSYCHIC” LANGUAGE

Let’s talk about something no one tells you when you’re starting a spiritual business: the word *psychic* can get your payment processor shut down.

We’ve navigated this ourselves, and here’s what we’ve learned—so you don’t have to find out the hard way.

Most major payment platforms have hidden “acceptable use” policies that **label psychic services as high-risk**. That includes:

- **Stripe**
- **Square**
- **Shopify Payments**
- **Venmo for Business**
- **WIX payment**
- **And some major banks**

They might let you set up, but the moment you use words like *psychic*, *fortune telling*, *divination*, *spellwork*, *astrology*, or *mediumship* on your **website**, **offer page**, or **checkout**, you could get flagged or banned without warning.

The Processors We Recommend:

1. PayPal Business

- Accepts psychic/intuitive services
- Instant payout access, they will refund client
- Works great with platforms like Wix, Payhip, ThriveCart
- ⚠ Be sure to still avoid overly esoteric or metaphysical claims in your product titles or descriptions.

****2. ThriveCart (Paired with PayPal or Stripe)**

- Doesn't police your wording — you're selling through their hosted checkout
- You control the front-end language
- Ideal if you're scaling with digital courses or programs

3. Payhip (Paired with PayPal)

- Accepts metaphysical businesses
- Free to start, minimal setup
- You can sell your course and let Payhip handle secure delivery

What To Do (Best Practices):

- **Use neutral language** in payment descriptions (e.g., say “energy session” instead of “psychic reading”)
- **Avoid overly mystical words** directly on checkout pages
- **Include disclaimers** stating your services are for personal insight, not medical/legal advice

Bottom line? You're allowed to be spiritual. But the financial system isn't built for mystics yet. So be smart, stay sovereign, and know how to play the game so your magic can reach the people it's meant to help.

We'll be covering more of this inside the course — but this is your heads-up as you begin setting up your own sacred business.

— Riz & Oriah