

AI & SaaS Payment Shutdown Risk Score

Elite Risk Payments

Stripe, Shopify Payments, and similar processors are optimized for speed — not long-term risk. AI, SaaS, and subscription businesses are frequently approved, scaled, and then shut down during routine reviews. This assessment helps identify how exposed your business is before that happens.

Payment Risk Assessment Questions

- Do you offer free trials that convert into automatic billing?
- Do your marketing claims reference outcomes, performance, or results?
- Is your billing usage-based or variable each month?
- Are refunds handled manually or outside your processor's automated flow?
- Are chargebacks currently above 0.6%?
- Do you sell to customers outside your home country?
- Is Stripe, Shopify Payments, or PayPal your only processor?
- Have you ever received a processor review or compliance notice?
- Do you process subscription revenue before full service delivery?
- Is monthly processing volume increasing rapidly?

How Scoring Works

Each 'Yes' response increases your shutdown risk. The more boxes checked, the more likely your business model is to trigger enhanced monitoring, reviews, or termination.

0–3 Yes Answers: Low Risk — Stripe-friendly today, but monitor growth triggers.

4–6 Yes Answers: Medium Risk — Increased likelihood of reviews or payout delays.

7+ Yes Answers: High Risk — Elevated shutdown and fund-freeze probability.

Next Steps

If your score falls in the medium or high-risk range, your business may benefit from a long-term, underwritten merchant account designed for subscriptions and AI-driven models. Elite Risk Payments helps companies reduce dependency on single processors and build payment infrastructure that survives audits, scale, and compliance reviews.

Elite Risk Payments

Long-Term Merchant Accounts for AI & SaaS Companies

Protect your revenue before risk becomes reality.