

A man and a woman are looking at a computer screen in a dimly lit office. The man is pointing at the screen, which displays a financial chart with a green line and red bars. The woman is looking at the screen with a focused expression. A large blue semi-transparent shape is overlaid on the right side of the image, containing the title text.

The Top 10 High-risk Trends in Payment Processing and E-commerce

Updated With the Latest Trends for 2025 and Beyond

Guide



Successful approaches to risk mitigation in payments must take into consideration the ever-shifting nature of risk. Advancing technologies, changing regulations, criminal innovation, and new products are all factors that impact the strategy and focus of risk and compliance teams. Navigating this dynamic landscape can be both difficult and time-consuming. LegitScript keeps abreast of these trends to help our partners stay in compliance and reduce the risk of expensive card network fines.

Compounded GLP-1 Drugs

Glucagon-like peptide-1 receptor agonists, commonly referred to as GLP-1s, are a type of medication used to treat type 2 diabetes and obesity. Common brands include Ozempic, Wegovy, and Mounjaro. Their effectiveness at facilitating weight loss led to a shortage of the drugs in 2024, which prompted the FDA to allow compounders to prepare compounded versions if they met certain requirements.

While compounded GLP-1s have increased access, it has correlated to an increase in problematic merchant behavior. LegitScript tracks online activity across major platforms, and our monitoring of online ads has revealed a more than 200% increase in violative or problematic GLP-1-related ads in the first half of 2024 compared to all of 2023, and a roughly 1200% increase compared to all of 2022. This includes GLP-1 medications being promoted in jurisdictions where advertisements for prescription medicines are disallowed and, even more alarming, ads offering the medication entirely without prescription requirements.

In late 2024, the shortage ended for some brands of GLP-1 drugs, which has forced compounding pharmacies to stop manufacturing the drug in most scenarios. The cessation of these lower-cost compounded versions may drive consumers to seek cheap but potentially dangerous unauthorized versions. Already we have seen an increase in unauthorized, unapproved, and counterfeit versions of GLP-1 medications.



TREND 1: DRUGS

GLP-1 Case Study

LegitScript has seen many manufacturers and sellers of illicit peptides and anabolic steroids pivot to offering GLP-1 drugs. In this example, a rogue healthcare merchant known to LegitScript markets semaglutide under the brand names Belzempic and Beljaro, manufactured by Beligas Pharmaceuticals. While seemingly legitimate, this manufacturer states that it is the supplier of human growth hormone, peptides, and anabolic steroids to many rogue internet pharmacies known to LegitScript.

What to Watch Out For

- Check to ensure any merchant offering GLP-1s requires a prescription.
- Compounded drugs are not FDA-approved; be wary of any company claiming to have compounded GLP-1 drugs that are FDA-approved. There are also no FDA-approved generic versions of these products.
- For telemedicine websites, look for the dynamic LegitScript seal, typically located in the footer. This shows that the company has been LegitScript-certified for demonstrating compliance.
- Legitimate pharmacies and telemedicine providers generally accept standard payment methods like credit cards; uncommon forms of payment such as wire transfers or cryptocurrency may be a warning sign.

Flavored Nicotine Pouches

The startling rise in popularity of nicotine pouches is reminiscent of the surge in popularity of vaping. The pouches, which are small and dissolvable, contain nicotine and are often marketed as a smokeless alternative to smoking. While chewing tobacco is usually placed between the cheek and lower lip near the back of the mouth, nicotine pouches are typically placed between the upper lip and the gum, allowing nicotine to absorb into the body. The pouches often contain large amounts of nicotine that can be either synthetic or derived from tobacco.

Because nicotine pouches come in a variety of flavors that may appeal to youth, they have drawn intense regulatory scrutiny. In 2024, the Food and Drug Administration (FDA) issued warning letters to more than 120 retailers that engaged in the underage sale of nicotine pouches between October 2023 and February 2024. This included online merchants, who the FDA cited for the sale of unauthorized ZYN nicotine pouches, a popular brand that sells flavors such as Espresso, Black Cherry, Lemon Spritz, and Cucumber Lime.



TREND 2: NICOTINE

Nicotine Pouches Case Study

In April 2024, the FDA issued a [warning letter to EPD International S.R.O.](#), the parent company of Snussie, a website engaged in the sale of nicotine products. In addition to selling nicotine pouches with flavors that may appeal to youth, the FDA noted that, under the Federal Food, Drug, and Cosmetic Act, new tobacco products — which include any tobacco product that was not commercially marketed in the United States as of February 15, 2007 — must have a premarket authorization order in effect. The letter pointed out that ZYN products lack a marketing authorization order and are therefore subject to enforcement action.

What to Watch Out For

- Always read a product's ingredient label to see if it contains nicotine. Many nicotine products today — [like pouches, gels, and dissolvable tobacco](#) — may be harder to spot because they don't look like cigarettes or vaping devices.
- Check to see if a nicotine product has premarket authorization. If it does not, it is likely subject to enforcement action.
- Avoid nicotine products with flavors that may appeal to youth, as these pose the greatest risk of drawing regulatory scrutiny.



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