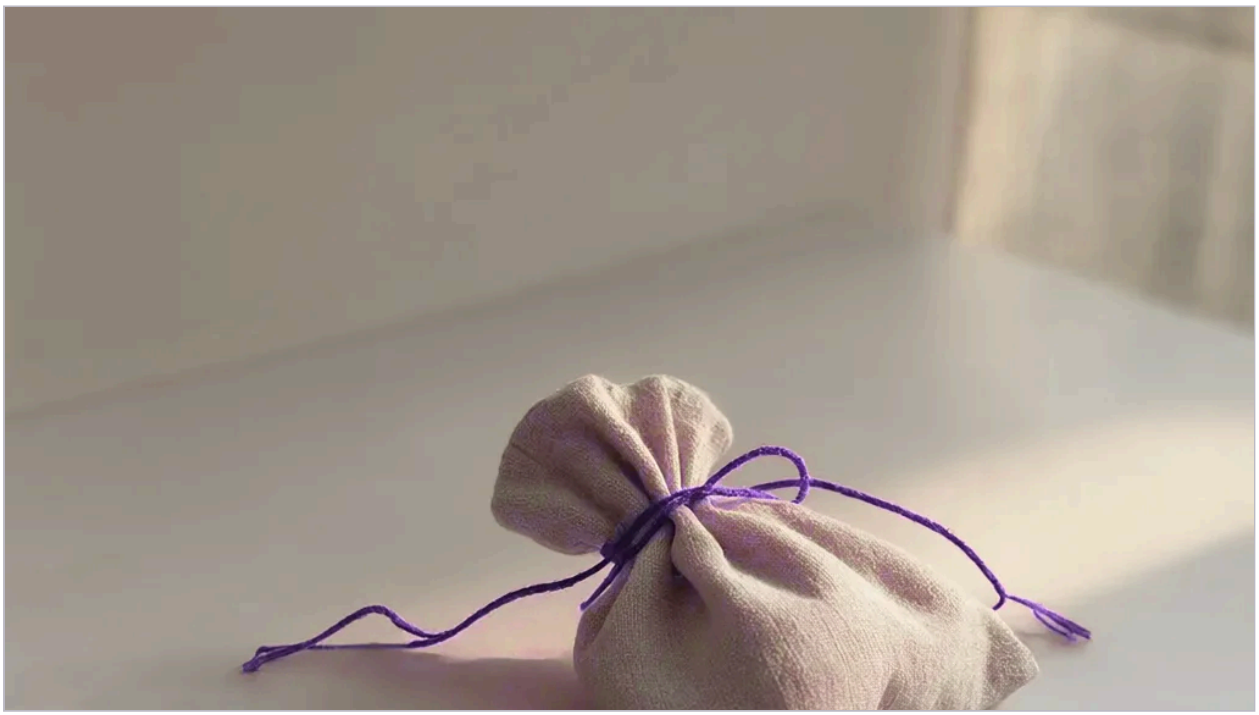
BECOMING A DOM · CHAPTER 4

Getting paid

A drawn persona hides a face, but the payout still has your name on it. Here's how the money moves, what each platform's own terms say as of 2026-11-03, why disguising adult payments fails, and how to pick a payment route, share money and plan for fees and tax.

ENTRY D4 CATEGORY BECOMING A DOM CHECKED 3 NOVEMBER 2026
READING 11 MIN STEPS 6



EVIDENCE ◆ Verified ◆ Vivian's field notes ◆ Unverified

This chapter is not advice for your situation.

IN 30 SECONDS

01 A persona gets paid through a few payment routes, and each one asks who's behind the character.

02 Platform rules on adult content, gifts and fees change. Read the page itself, with its date.

03 Disguising an adult payment from a processor fails, and the frozen balance holds the sub's money too.

04 Pick a payment route by asking the provider in writing, and keep a second page ready.

05 Fees come off first, tax comes after, and a cut of the gross weighs more than it looks.

YOU WILL LEARN

- ✓ Which payment routes carry a persona's money and what each one asks of you.
- ✓ What five platforms say in their own words, as of 2026-11-03.
- ✓ Why a disguised payment page hurts the dom and the sub.
- ✓ How to pick a payment route with one written question and one sum.
- ✓ How to share money with a partner or another dom without surprises.

Every route that carries my money can close. I treat each one as something I could lose any day, and I tell

> *each one the truth about what I do.*
>
> — VIVIAN

STEP 01 OF 06

Where the money passes

A persona gets paid through a handful of payment routes, each with its own job. A subscription site carries content, a support site carries tiers, and a gift wishlist carries tributes. No single route should carry the whole business.

- The person paying only sees the character, but the payment route sees the person behind her. See Stay anonymous for the same point from the privacy side.

The payment routes and what they ask

	Used for	What it asks of you	Main risk
Gift wishlist	Tributes and sends	Contact details, then ID before payout	Rules on what counts as a gift, a closed account
Subscription site	Content behind a paywall	ID papers, age checks	Content rules, a high platform fee
Support or tip page	Tiers, small tips	Age attestation, processor rules	Bans on pornography, findom named as not allowed
Own site with a card processor	Your own page or shop	Business registration, ID	Adult goods refused, frozen balance
Crypto link	An extra route	A wallet, tax records	No refunds, a cash-out that asks who you are

In my experience, a few subs send most of the money. A business that lives on one person's spending has a reason to keep him spending, and that's the pull

to watch for in yourself. ◆

STEP 02 OF 06

What the platforms say, as of 2026-11-03

These are summaries of each platform's own help or terms page, and none of it is legal advice. The pages change, and some only say they were updated this week. ◆ Read the page itself before you build on any line here.

Gift wishlists. In my experience, Throne is the gift wishlist platform most of this scene uses. ◆ Throne says creators pay no checkout fees and fans pay at checkout. ◆ It lists a 7 percent service fee on physical gifts it ships and 9.75 percent on Cash Gifts, Direct Credit and Payout items. ◆ It lists a USD 2.00 fee on creator withdrawals under USD 30.00. ◆

At sign-up, a creator gives a name, full address, phone number and email address. ◆ Throne asks creators to verify their identity before they withdraw funds. ◆ So anonymity toward the audience ends at the payout.

On content, Throne says it welcomes adult creators within limits. ◆ Suggestive but not explicit content is allowed. ◆ Explicit sexual acts are not allowed in any format. ◆ The rules apply equally to real photos and to drawn or animated art. ◆ Its terms also prohibit pornographic or explicit user-generated content. ◆ Its list of disallowed fetish content names BDSM scenes focused on pain, domination or humiliation, and the page doesn't mention financial domination. ◆ So it's unclear where findom stands. Ask the platform in writing. ◆

On gifts, everything on a wishlist must be a gift. ◆ Profile text may not offer content or services in exchange for gifts through Throne. ◆ Cash Gifts have to be tied to a real physical product. ◆ Breaking these rules can lead to removed

items or account suspension. ◆ That matches the first rule of the scene: a tribute buys nothing. See What is 2DFD?.

Subscription sites. OnlyFans asks a creator for a valid ID and identity verification. ◆ It takes 20 percent of each user payment for creator interactions. ◆ The terms of other subscription sites, Fansly among them, weren't read for this wiki, so it makes no claim about them.

Support sites with tiers. Patreon states a 10 percent platform fee on income, plus processing, conversion and payout fees. ◆ It restricts adult works to paying members who attested that they are over 18. ◆ Adult creators complete an age attestation to comply with payment processor requirements. ◆

Tip pages and card services. Ko-fi names findom themes among the high-risk fetish content it does not allow. ◆ It also says creators must stick to the rules set by PayPal and Stripe. ◆ On its free tier, Ko-fi charges 0 percent on one-time tips. ◆

RED FLAGS

Never take findom money through Stripe, PayPal, Apple Pay or Google Pay

- Stripe's list of prohibited businesses names fetish services and adult content, and AI-generated content falls under the same list. ◆
- If you break that list, Stripe's agreement lets it suspend the account at once, close it, delay or cancel payouts and keep money in a reserve you can't draw from. ◆
- Fines that card networks or authorities impose are passed on to you, and the agreement's limit on liability doesn't reduce what you owe for them. ◆ Stripe publishes no amount for those fines. ◆
- PayPal's policy bans certain sexually oriented materials or services, and its help page rules out sexually oriented digital goods and content. ◆
- Apple Pay may not be used on a website that offers pornography or mainly sells sexually oriented items or services. ◆
- Google Pay doesn't allow its tools to be used for pornography and other sexually explicit material. ◆
- Ko-fi, above, is the only one of these whose rules name findom. The others don't use the word, and their bans rest on their wording about adult and fetish content. ◆

Counter. My rule has no exception: never use Stripe, PayPal, Apple Pay, Google Pay or any other mainstream card processor for findom. They forbid it, and the risk is very high: a closed account, held money and fines that land on you. ◆

Throne. Its written rules make no exception for findom. Its help article rules out domination and humiliation fetish content, and content or services offered in exchange for gifts. ◆ Cash Gifts aren't a tip jar either. ◆ Its terms add that a gift can't be payment for services rendered to a fan. ◆ In practice the scene uses Throne anyway, and in my experience it's less clear-cut than the card processors. ◆ That's what I've seen, and nothing in Throne's own pages says so. ◆

Adult card processors. CCBill takes adult businesses such as fan sites and content platforms. ◆ High-risk merchants pay yearly registration fees to the card networks, and CCBill lists USD 950 for Visa and USD 1,000 for Mastercard. ◆ An archived 2024 copy of Segpay's FAQ lists USD 500 per card brand each year for merchants in the adult space. ◆ I found no page from either that names findom. ◆ For most personas I don't think it's worth it: those fees are due every year, whatever comes in. ◆ The pages behind this warning, the Throne lines and this paragraph were read on 2026-11-07. ◆

VIVIAN'S FIELD NOTES

I describe items plainly, within the platform's content rules, and I read those rules before I list anything. ◆ A page that promises more than it offers gets closed faster.

◆

For any payment idea, the limit is the payment company. Code can't get around it. ◆

STEP 03 OF 06

Don’t disguise what you do

Talk in the scene often turns to making a payment page look ordinary to a reviewer. This wiki doesn’t describe those designs, because they all fail for the same reason: they rely on a reviewer who never looks closer.

Processors look at who runs the account and what the audience pays for, as well as at the page. ◆ The usual result of a disguise is a closed account and a frozen balance, tied to a real identity. ◆ A page that says one thing while something else goes on is misrepresentation, and misrepresentation is what gets accounts closed. The answer is plain: use the normal route. ◆

The sub pays for this too. Money he sent sits in the frozen balance, and he gets nothing for it. ◆

MYTH ~~A processor only cares what the page sells, not what happens around it.~~	☆ FACT Providers also look at who runs the account and what the audience pays for. ◆
MYTH ~~If an account closes, I’ll just open another one.~~	☆ FACT At least one gift platform, Throne, asks creators to verify their identity before they withdraw funds. ◆ A new account would then face the same check. ◆

RED FLAGS

Payment requests a sub should refuse

- A card number, a security code or a bank login typed into a chat.
- A one-time code sent “to confirm” a payment.
- A remote session offered “to help you pay”.
- A payment link sent by message that isn’t on the persona’s own page.
- A sudden new account or method, because “the old one was blocked”.

Counter. Pay only through the route named on the persona’s own page, and check that page yourself. If it’s down, wait. Nobody loses a game by waiting, and a real dom never needs your card details, your codes or your screen. ◆

STEP 04 OF 06

Choosing a payment route and keeping a way out

Commission-only platforms are the realistic start for a small creator. Dedicated adult payment companies exist. They ask for ID documents, a registered business form, a matching bank account and fixed yearly costs, and their own pages give the current terms. ◆

Choose a payment route

0 OF 5 DONE

- [ ] 01 Write down what you receive, per month or per year.
- [ ] 02 Read the provider's own list of prohibited businesses and its terms. Keep a dated copy.
- [ ] 03 Write to the provider yourself. Ask in plain words whether a character-led adult persona is accepted, and ask about category, fees, any reserve, tax handling, payout currency and using a pseudonym on the public side.
- [ ] 04 Do the sum. A commission-only platform takes more per payment and nothing fixed. With made-up figures, a fixed cost of USD 1,500.00 a year and a commission 10 points lower break even against the platform at USD 15,000.00 of yearly sales.
- [ ] 05 Decide only after a written answer. A vague answer counts as a no.

Tick the lines as you go. Your ticks stay on this page only and clear when you leave it.

Doms spread income across a gift platform, a page on their own site and crypto links. ◆ A page you run yourself that lists items and sends each one to the gift platform or to a crypto address stays editable and needs no card processor. ◆ A card processor on your own site brings back the processor risk above. ◆ Crypto gets around a card processor's list, but not tax. There are no refunds, and turning coins into money you can spend usually goes through a service that asks who you are. ◆

Plan for a payment route that disappears. Gift and payment sites for adult creators have closed, or lost a processor, without warning. ◆ No single case is

cited here, and there's no count of how often it happens. Keep a backup page, keep your public hub up to date, and never let subs assume an old link still works. ◆ See Breaks that hold for the sub's side of a closed route.

STEP 05 OF 06

Sharing money, partners and wrong sends

Passing a wrong send on only costs fees, and a dom who forwards it right away and says so earns trust. ◆

TRY IT

A tribute arrives for someone else

A sub writes that he meant to send to another persona and used your page by mistake. On paper the gift is yours.

A Forward it to the persona he meant, and tell him you did.

The right answer. It costs a small fee and keeps your word good. Trust is worth more than one send.

B Keep it and thank him warmly.

Not this one. A tribute buys nothing, but a mistaken one isn't a tribute to you. Keeping it is what a dom you can't trust does.

C Ask him to send the same again to sort out the confusion.

Not this one. That turns his mistake into a second payment. Never ask for more because of an error.

When two doms share a sub's money, or a dom pays a partner who builds tools, write the split in numbers before any work starts. A sub isn't a flow of money to pass between doms, and his consent is easy to lose. If he builds for you without pay, the scope is his to choose, he can say no without losing his place, and he gets thanked. ◆

A percentage of the gross costs more than it looks. Say fees and tax leave you 60 percent of each payment. A 15 percent cut of the gross is then 25 percent of what you keep. Fixed monthly pay puts pressure on you to earn more than it costs. ◆

STEP 06 OF 06

Fees, tax and costs

Costs come before income: image and video generation, tools, hosting and the time it takes to make them. Budget tools against income you already have, so no single sub's sends are needed to pay for them. ◆ The big figures people trade in the scene are hearsay, and this wiki prints none as typical. ◆

In general, money a persona gets for her work is likely to count as income where you live, and the platform's payout isn't the end of the sum. ◆ Fees come off first, then tax, and sometimes sales tax or VAT on digital sales. ◆ Rules differ by country. Ask your tax authority or a tax adviser. This chapter gives no advice.

VIVIAN'S FIELD NOTES

I keep a reserve I never touch before I spend on extras, and I raise it in steps as the income grows. ◆ When a sub says money is short, I stop the money part of that evening. I can't be his safety net, because I'm the one being paid, and that's a conflict of interest. See When a sub is in trouble and Pressure tactics, both ways.

TRY IT

Check yourself

QUESTION 1 OF 2

A wishlist platform checks identity before a creator withdraws. What does that mean for a persona?

- ◯ The persona stays anonymous toward the payout
- ◯ Anonymity toward the audience ends where the money lands
- ◯ The check only applies to subs

Answer. Anonymity toward the audience ends where the money lands. Platforms tie payouts to a real identity, so plan for it from the start.

QUESTION 2 OF 2

What's the safest way to choose a payment route?

- ◯ Copy what a bigger persona uses
- ◯ Pick the cheapest and describe what you do vaguely
- ◯ Ask the provider in writing, tell the truth and keep the answer

Answer. Ask the provider in writing, tell the truth and keep the answer. A written answer to a plain question is the only proof you'll have if the route closes.

REMEMBER IT

- A drawn face hides a face. The payout still has your identity on it.
- Read each platform's own page, with its date, before you build on it.
- Never disguise an adult payment. A frozen balance freezes the sub's money too.
- Ask the provider in writing, do the sum and keep a backup page.
- Write splits in numbers first, and remember that fees and tax shrink the gross.

SOURCES AND EVIDENCE

Check it

Every claim with its evidence level and its sources.

EVIDENCE LEVELS

Verified	Checked against the original source.
Reported	Stated by a serious secondary source read in full.
Community	Widely said in the scene; no document proves it.
Vivian's field notes	First-hand experience, not a study.
Unverified	Plausible, not proven yet.

01 A subscription site carries content, a support site carries tiers, and a gift wishlist carries tributes.

◆

02 No single route should carry the whole business.

◆

03 In my experience, a few subs send most of the money.

◆

04 A business that lives on one person's spending has a reason to keep him spending, and that's the pull to watch for in yourself.

◆

05 The pages change, and some only say they were updated this week.

◆

06 In my experience, Throne is the gift wishlist platform most of this scene uses.

◆

07 Throne says creators pay no checkout fees and fans pay at checkout.

◆

How does Throne work? (https://help.throne.com/en/articles/15808787-how-does-throne-work)

Archive (https://web.archive.org/web/20261019011310/https://help.throne.com/en/articles/15808787-how-does-throne-work)

Accessed 3 November 2026

08 It lists a 7 percent service fee on physical gifts it ships and 9.75 percent on Cash Gifts, Direct Credit and Payout items.

◆

What fees are paid at checkout? (https://help.throne.com/en/articles/15606045-what-fees-are-paid-at-checkout)

Archive (https://web.archive.org/web/20261026034620/https://help.throne.com/en/articles/15606045-what-fees-are-paid-at-checkout)

Accessed 3 November 2026

09 It lists a USD 2.00 fee on creator withdrawals under USD 30.00.

- **What fees are paid at checkout?** (https://help.throne.com/en/articles/15606045-what-fees-are-paid-at-checkout)

Archive (https://web.archive.org/web/20261026034620/https://help.throne.com/en/articles/15606045-what-fees-are-paid-at-checkout)

Accessed 3 November 2026

10 At sign-up, a creator gives a name, full address, phone number and email address.

- **Terms of Service** (https://throne.com/terms)

Archive (https://web.archive.org/web/20260313173408/https://throne.com/terms)

Accessed 3 November 2026

11 Throne asks creators to verify their identity before they withdraw funds.

- **Why am I being asked to verify my identity?** (https://help.throne.com/en/articles/15861681-why-am-i-being-asked-to-verify-my-identity)

Archive (https://web.archive.org/web/20261018140233/https://help.throne.com/en/articles/15861681-why-am-i-being-asked-to-verify-my-identity)

Accessed 3 November 2026

12 On content, Throne says it welcomes adult creators within limits.

- **What's allowed in my profile text and images?** (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Accessed 3 November 2026

13 Suggestive but not explicit content is allowed.

- **What's allowed in my profile text and images?** (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Accessed 3 November 2026

14 Explicit sexual acts are not allowed in any format.

- **What's allowed in my profile text and images?** (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

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15 The rules apply equally to real photos and to drawn or animated art.

- **What's allowed in my profile text and images?** (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Accessed 3 November 2026

16 Its terms also prohibit pornographic or explicit user-generated content.

- **Terms of Service** (https://throne.com/terms)

Archive (https://web.archive.org/web/20260313173408/https://throne.com/terms)

Accessed 3 November 2026

17 Its list of disallowed fetish content names BDSM scenes focused on pain, domination or humiliation, and the page doesn't mention financial domination.

◆

What's allowed in my profile text and images? (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Accessed 3 November 2026

18 Ask the platform in writing.

◆

19 On gifts, everything on a wishlist must be a gift.

◆

What types of items can I add to my wishlist? (https://help.throne.com/en/articles/15808792-what-types-of-items-can-i-add-to-my-wishlist)

Archive (https://web.archive.org/web/20261019011312/https://help.throne.com/en/articles/15808792-what-types-of-items-can-i-add-to-my-wishlist)

Accessed 3 November 2026

20 Profile text may not offer content or services in exchange for gifts through Throne.

◆

What's allowed in my profile text and images? (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Accessed 3 November 2026

21 Cash Gifts have to be tied to a real physical product.

◆

How do Cash Gifts work? (https://help.throne.com/en/articles/15625643-how-do-cash-gifts-work)

Archive (https://web.archive.org/web/20261019011312/https://help.throne.com/en/articles/15625643-how-do-cash-gifts-work)

Accessed 3 November 2026

22 Breaking these rules can lead to removed items or account suspension.

- **What types of items can I add to my wishlist?** (https://help.throne.com/en/articles/15808792-what-types-of-items-can-i-add-to-my-wishlist)

Archive (https://web.archive.org/web/20261019011312/https://help.throne.com/en/articles/15808792-what-types-of-items-can-i-add-to-my-wishlist)

Accessed 3 November 2026

23 OnlyFans asks a creator for a valid ID and identity verification.

- **Terms of Use (Terms of Service)** (https://onlyfans.com/terms)

Archive (https://web.archive.org/web/20261029071135/https://onlyfans.com/terms)

Accessed 3 November 2026

24 It takes 20 percent of each user payment for creator interactions.

- **Terms of Use (Terms of Service)** (https://onlyfans.com/terms)

Archive (https://web.archive.org/web/20261029071135/https://onlyfans.com/terms)

Accessed 3 November 2026

25 Patreon states a 10 percent platform fee on income, plus processing, conversion and payout fees.

- **Patreon pricing** (https://www.patreon.com/pricing)

Archive (https://web.archive.org/web/20261102084502/https://www.patreon.com/pricing)

Accessed 3 November 2026

26 It restricts adult works to paying members who attested that they are over 18.

- **Community Guidelines** (https://www.patreon.com/policy/guidelines)

Archive (https://web.archive.org/web/20261023070202/https://www.patreon.com/policy/guidelines)

Accessed 3 November 2026

27 Adult creators complete an age attestation to comply with payment processor requirements.

- **Community Guidelines** (https://www.patreon.com/policy/guidelines)

Archive (https://web.archive.org/web/20261023070202/https://www.patreon.com/policy/guidelines)

Accessed 3 November 2026

28 Ko-fi names findom themes among the high-risk fetish content it does not allow.

- **Ko-fi Content Guidelines** (https://help.ko-fi.com/hc/en-us/articles/360007937553)

Archive (https://web.archive.org/web/20230927191131/https://help.ko-fi.com/hc/en-us/articles/360007937553)

Accessed 3 November 2026

29 It also says creators must stick to the rules set by PayPal and Stripe.

- **Ko-fi Content Guidelines** (https://help.ko-fi.com/hc/en-us/articles/360007937553)

Archive (https://web.archive.org/web/20230927191131/https://help.ko-fi.com/hc/en-us/articles/360007937553)

Accessed 3 November 2026

30 On its free tier, Ko-fi charges 0 percent on one-time tips.

◆

Does Ko-fi take a fee? (https://help.ko-fi.com/hc/en-us/articles/360002506494-Does-Ko-fi-take-a-fee)

Accessed 3 November 2026

31 Stripe's list of prohibited businesses names fetish services and adult content, and AI-generated content falls under the same list.

◆

Prohibited and restricted businesses (https://stripe.com/en-gb/legal/restricted-businesses)

Accessed 7 November 2026

32 If you break that list, Stripe's agreement lets it suspend the account at once, close it, delay or cancel payouts and keep money in a reserve you can't draw from.

◆

Stripe Services Agreement, General Terms (https://stripe.com/en-us/legal/ssa)

Accessed 7 November 2026

Stripe Services Agreement, Service Terms (https://stripe.com/en-us/legal/ssa-service-terms)

Accessed 7 November 2026

33 Fines that card networks or authorities impose are passed on to you, and the agreement's limit on liability doesn't reduce what you owe for them.

◆

Stripe Services Agreement, General Terms (https://stripe.com/en-us/legal/ssa)

Accessed 7 November 2026

Stripe Services Agreement, Service Terms (https://stripe.com/en-us/legal/ssa-service-terms)

Accessed 7 November 2026

34 Stripe publishes no amount for those fines.

◆

35 PayPal's policy bans certain sexually oriented materials or services, and its help page rules out sexually oriented digital goods and content.

◆

Acceptable Use Policy (https://www.paypal.com/us/legalhub/paypal/acceptableuse-full)

Archive (https://web.archive.org/web/20261028092537/https://www.paypal.com/us/legalhub/paypal/acceptableuse-full)

Accessed 3 November 2026

What is PayPal's policy on transactions that involve sexually oriented goods and services? (https://www.paypal.com/us/cshelp/article/HELP384)

Archive (https://web.archive.org/web/20240203083001/https://www.paypal.com/us/cshelp/article/HELP384)

Accessed 3 November 2026

36 Apple Pay may not be used on a website that offers pornography or mainly sells sexually oriented items or services.

◆

Acceptable Use Guidelines for Apple Pay on the Web (https://developer.apple.com/support/terms/apple-pay-acceptable-use-guidelines-for-websites)

Accessed 7 November 2026

37 Google Pay doesn't allow its tools to be used for pornography and other sexually explicit material.

◆

Google Pay and Wallet APIs Acceptable Use Policy (https://payments.developers.google.com/terms/aup)

Accessed 7 November 2026

38 The others don't use the word, and their bans rest on their wording about adult and fetish content.

◆

39 They forbid it, and the risk is very high: a closed account, held money and fines that land on you.

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40 Its help article rules out domination and humiliation fetish content, and content or services offered in exchange for gifts.

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What's allowed in my profile text and images? (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

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Accessed 3 November 2026

41 Cash Gifts aren't a tip jar either.

◆

How do Cash Gifts work? (https://help.throne.com/en/articles/15625643-how-do-cash-gifts-work)

Archive (https://web.archive.org/web/20261019011312/https://help.throne.com/en/articles/15625643-how-do-cash-gifts-work)

Accessed 3 November 2026

42 Its terms add that a gift can't be payment for services rendered to a fan.

◆ **Terms of Service** (https://throne.com/terms)

Archive (https://web.archive.org/web/20260313173408/https://throne.com/terms)

Accessed 3 November 2026

43 In practice the scene uses Throne anyway, and in my experience it's less clear-cut than the card processors.

◆

44 That's what I've seen, and nothing in Throne's own pages says so.

◆

45 CCBill takes adult businesses such as fan sites and content platforms.

◆

Adult business payment processing (https://ccbill.com/industries/adult-business)

Accessed 7 November 2026

46 High-risk merchants pay yearly registration fees to the card networks, and CCBill lists USD 950 for Visa and USD 1,000 for Mastercard.

- **CCBill pricing** (https://ccbill.com/pricing) Accessed 7 November 2026

47 An archived 2024 copy of Segpay's FAQ lists USD 500 per card brand each year for merchants in the adult space.

- **Segpay merchant FAQ (Internet Archive copy of 2024-03-30)** (https://web.archive.org/web/20240330213108/https://segpay.com/csfaq/) Accessed 7 November 2026

48 I found no page from either that names findom.

49 For most personas I don't think it's worth it: those fees are due every year, whatever comes in.

50 The pages behind this warning, the Throne lines and this paragraph were read on 2026-11-07.

51 I describe items plainly, within the platform's content rules, and I read those rules before I list anything.

52 A page that promises more than it offers gets closed faster.

53 Code can't get around it.

54 Processors look at who runs the account and what the audience pays for, as well as at the page.

55 The usual result of a disguise is a closed account and a frozen balance, tied to a real identity.

◆

56 A page that says one thing while something else goes on is misrepresentation, and misrepresentation is what gets accounts closed.

◆

57 The answer is plain: use the normal route.

◆

58 Money he sent sits in the frozen balance, and he gets nothing for it.

◆

59 Providers also look at who runs the account and what the audience pays for.

◆

60 At least one gift platform, Throne, asks creators to verify their identity before they withdraw funds.

◆

Why am I being asked to verify my identity? (https://help.throne.com/en/articles/15861681-why-am-i-being-asked-to-verify-my-identity)

Archive (https://web.archive.org/web/20261018140233/https://help.throne.com/en/articles/15861681-why-am-i-being-asked-to-verify-my-identity)

Accessed 3 November 2026

61 A new account would then face the same check.

◆

62 Nobody loses a game by waiting, and a real dom never needs your card details, your codes or your screen.

◆

63 Commission-only platforms are the realistic start for a small creator.

◆

64 They ask for ID documents, a registered business form, a matching bank account and fixed yearly costs, and their own pages give the current terms.

◆

65 Doms spread income across a gift platform, a page on their own site and crypto links.

◆

66 A page you run yourself that lists items and sends each one to the gift platform or to a crypto address stays editable and needs no card processor.

◆

67 A card processor on your own site brings back the processor risk above.

◆

68 There are no refunds, and turning coins into money you can spend usually goes through a service that asks who you are.

◆

69 Gift and payment sites for adult creators have closed, or lost a processor, without warning.

◆

70 Keep a backup page, keep your public hub up to date, and never let subs assume an old link still works.

◆

71 Passing a wrong send on only costs fees, and a dom who forwards it right away and says so earns trust.

◆

72 When two doms share a sub's money, or a dom pays a partner who builds tools, write the split in numbers before any work starts.

◆

73 A sub isn't a flow of money to pass between doms, and his consent is easy to lose.

◆

74 If he builds for you without pay, the scope is his to choose, he can say no without losing his place, and he gets thanked.

◆

75 Fixed monthly pay puts pressure on you to earn more than it costs.

◆

76 Costs come before income: image and video generation, tools, hosting and the time it takes to make them.

◆

77 Budget tools against income you already have, so no single sub's sends are needed to pay for them.

◆

78 The big figures people trade in the scene are hearsay, and this wiki prints none as typical.

◆

79 In general, money a persona gets for her work is likely to count as income where you live, and the platform's payout isn't the end of the sum.

◆

80 Fees come off first, then tax, and sometimes sales tax or VAT on digital sales.

◆

81 I keep a reserve I never touch before I spend on extras, and I raise it in steps as the income grows.

◆

Nothing here is financial, legal or medical advice for your situation.