

Prohibited Industries Policy

Paybase does not want to support and be associated with illegal, grey-market and/or high-risk industries. In all instances the prohibited industry list in your Agreement should be viewed as the official list. The below is merely for reference purposes. Generally, the following goods and services are not to be offered by our Client's platforms:

- All adult entertainment, sexually oriented or pornographic activity, products, services
- Alcohol sales
- Selling products or services promising future guaranteed results in general
- Bidding or Fee auctions aka Penny Auctions
- Business practices promoting racism, violence, abuse, discrimination or other immoral activity
- Cash gifting
- Chain letters
- Charities Collection agencies or firms involved in the collection of uncollectible debt
- Counterfeit or replica goods
- Computer or anti-virus software
- Credit Card protection or identity theft services
- Credit Card repair or restoration
- Cross selling products to facilitate the sharing of cardholder data to or from third parties
- Dating sites, Companion or Escort services
- Deceptive marketing in any form and unfair business practices
- Satellite and cable TV descramblers, other descrambler products including mod chips
- Discount buying clubs/home shopping clubs
- Drugs or Drug Paraphernalia of any form
- Embassies, foreign consulates, or other foreign governments
- Essay mills/paper mills
- Extended warranty companies
- Fake, novelty, or counterfeit government ID's, visas, licenses, fake references or other products that foster deception

- Financial services such as investment, money service business, currency exchange, check cashers, prepaid card seller or provider, money transmission, third party payments providers, aggregators, crowdfunding, wallets, or PSPs. Some exceptions are possible with advance written approval by Paybase
- Firearm, ammunition, gun parts or other weapon sales
- File sharing services/cyberlockers
- Financial consultants
- Foreclosure protection or guarantees
- Fortune Tellers
- Fulfillment centers
- Funds/loss recovery
- Gambling, gambling advice, sports forecasting, odds making
- Government grants
- How-to books, newsletters, subscriptions or online access for investment programs, business opportunities, seminars
- IT service help desks
- Jammers, devices that are designed to block, jam or interfere with cellular and personal communication devices/signals
- Illegal products/activities of any kind
- Intellectual property rights violators
- Lead generation
- Lifetime subscriptions for any product or service
- Lottery clubs, cash competitions
- Mail order spouse and international matchmaking services
- Medical discount benefits packages (including medical cards)
- Merchants performing activity prohibited by Card Brands or Merchants that have been identified as participating in deceptive or other activity in violation of Card Brand rules
- Merchants splitting the sale across multiple transactions
- Merchants offering rebates or special incentives for the inducement of the purchase of a product or service
- Mortgage or loan modification
- Mortgage or other credit or debt reduction and consulting services

- Services offering ransom like or extortion like services such as mugshot removal services
- Tobacco, herbal smoking blends or herbal incense
- Pawn shops
- Prescription drugs, Pharmaceuticals or medicinals
- Ponzi, multi-level marketing, affiliate network marketing or pyramid schemes
- Products or services associated with get-rich-quick schemes or high yield investment programs
- Negative renewal option following a free or low cost purchase, including pay for shipping only offers which relate to a free trial or recurring charges that do not contain a clear billing practice, make it difficult to cancel, or do not provide reminders before billing
- Nutraceuticals
- Payday loans and unsecured loans
- Unlicensed companies that require license in the jurisdiction(s) in which they operate
- Shippers or forwarders
- Social Media click farms
- Items or services that promote illegal activity
- Telemarketing
- Ticket brokers
- Timeshare services, resellers or advertising services
- Travel Clubs
- Travel services such as Airlines and Cruises without prior approval by Paybase
- Virtual Currency that can be monetized, resold, converted or traded into physical/digital goods outside of the virtual world without prior approval by Paybase
- Vitamins
- Web hosting companies with negative renewals offering free or low cost trials, pay for shipping only offers, pre checked boxes with merchants terms and conditions and multi-level marketing
- Any other activity that may adversely impact our reputation or that of our acquirer