

# Restricted Businesses - EEA and UK

*Last updated: 17 February 2021*

The following categories of businesses and business practices are restricted from using the ISXPAY card acquiring services (“Restricted Businesses”).

Restricted Business categories may be imposed by ISXPAY, through Card scheme rules or the requirements of our Banking partners. In certain cases, businesses listed below may be eligible for processing with explicit prior approval and conditions from ISXPAY.

Businesses that offer illegal products or services are never eligible to use the ISXPAY Services.

Prohibited jurisdictions for any dealings, engagement or sale of goods/services linked directly or indirectly, listed below but not limited to:

Iran, North Korea, Yemen, Pakistan, Ghana, Botswana, Crimea Region and Syria

**Types of businesses listed are indicative, but not exhaustive. If you are uncertain as to whether your business is a Restricted Business, or have questions about how these requirements apply to you, please contact us at [sales@isxfinancial.com](mailto:sales@isxfinancial.com)**

## Financial and professional services

|   |  |
|---|--|
| <p><b><i>Investment &amp; credit services</i></b></p> | <ul style="list-style-type: none"> <li>• Mortgage consulting or debt reduction services</li> <li>• Credit counselling or repair</li> <li>• Real estate opportunities</li> <li>• Lending instruments</li> </ul>   |
| <p><b><i>Money and legal services</i></b></p>         | <ul style="list-style-type: none"> <li>• Money transmitters, check cashing, wire transfers, money orders</li> <li>• Currency exchanges or dealers</li> <li>• Bail bonds</li> <li>• Collections agencies</li> <li>• Law firms collecting funds for any purpose other than to pay fees owed to the firm for services provided by the firm.</li> <li>• Unregulated merchants involved in digital currencies, including for the funding of an account the purchase of foreign currency, money orders, travellers checks</li> </ul> |

|  |  |
|--|--|
| <p><b>Virtual currency or stored value</b></p> | <ul style="list-style-type: none"> <li>• Virtual currency that can be monetized, resold, or converted to physical or digital products and services or otherwise exit the virtual world (e.g., Bitcoin)</li> <li>• Binary options</li> <li>• Sale of stored value or credits maintained, accepted and issued by anyone other than the seller</li> <li>• Transferring value of stored card value through non-financial institutions such as money exchanges, money order merchants and hotels</li> </ul> |
|--|--|

## IP Infringement, regulated or illegal products and services

|  |  |
|--|--|
| <p><b>Intellectual property or proprietary rights infringement</b></p> | <ul style="list-style-type: none"> <li>• Sales, distribution, or access to counterfeit music, movies, software, or other licensed materials without the appropriate authorization from the rights holder</li> <li>• Any product or service that directly infringes or facilitates infringement upon the trademark, patent, copyright, trade secrets, or proprietary or privacy rights of any third party</li> </ul>  |
| <p><b>Deceptive Marketing practices</b></p>                            | <ul style="list-style-type: none"> <li>• Hidden disclosure</li> <li>• False claims and endorsements</li> <li>• Pre-checked opt-in boxes</li> <li>• Refund / Cancellation avoidance policies</li> <li>• Activities related to transaction that show the personal information of third parties in violation of applicable law</li> <li>• Data pass (merchants upselling or cross-selling products or services while sharing cardholder data with third-parties or receiving cardholder data from third parties)</li> </ul> |
| <p><b>Counterfeit or unauthorized goods</b></p>                        | <ul style="list-style-type: none"> <li>• Unauthorized sale or resale of brand name or designer products or services</li> <li>• Sale of goods or services that are illegally imported or exported</li> </ul>  |
| <p><b>Gambling</b></p>   | <ul style="list-style-type: none"> <li>• Lotteries</li> <li>• Bidding fee auctions</li> <li>• Fantasy sports leagues with cash prizes</li> <li>• Contests</li> <li>• Sweepstakes</li> </ul>  |
| <p><b>Regulated or illegal products or services</b></p>                | <ul style="list-style-type: none"> <li>• Sale of tobacco, e-cigarettes, and e-liquid</li> <li>• Online pharmacies</li> <li>• Age restricted goods or services</li> <li>• Weapons and munitions</li> <li>• Gunpowder and other explosives</li> <li>• Fireworks and related goods</li> </ul>   |

|                                   |  |
|-----------------------------------|--|
|                                   | <ul style="list-style-type: none"> <li>• Toxic, flammable, and radioactive materials</li> <li>• Products and services with varying legal status on a state-by-state basis</li> <li>• Goods or services, the sale of which is illegal under applicable law in the jurisdictions to which your business is targeted or directed</li> </ul> |
| <b>Adult content and services</b> | <ul style="list-style-type: none"> <li>• Pornography and other obscene materials (including literature, imagery and other media)</li> <li>• Sites offering any sexually related services such as prostitution, escorts, pay-per view, adult live chat features</li> </ul>  |

### Unfair, predatory, or deceptive practices

|  |   |
|--|---|
| <b>Get rich quick schemes</b>                      | <ul style="list-style-type: none"> <li>• Investment opportunities or other services that promise high rewards</li> </ul>  |
| <b>Mug shot publication or pay-to-remove sites</b> | <ul style="list-style-type: none"> <li>• Platforms that facilitate the publication and removal of content (such as mug shots), where the primary purpose of posting such content is to cause or raise concerns of reputational harm</li> </ul>  |
| <b>No-value-added services</b>                     | <ul style="list-style-type: none"> <li>• Sale or resale of a service without added benefit to the buyer</li> <li>• Resale of government offerings without authorization or added value</li> <li>• Sites that we determine in our sole discretion to be unfair, deceptive, or predatory towards consumers</li> </ul> |

### Products or services that are otherwise restricted by our financial partners

|   |  |
|---|--|
| <b>Aggregation</b>                      | <ul style="list-style-type: none"> <li>• Engaging in any form of licensed or unlicensed aggregation of funds owed to third parties, factoring, or other activities intended to obfuscate the origin of funds</li> </ul>                                |
| <b>Crowdfunding</b>                     | <ul style="list-style-type: none"> <li>• New crowdfunding platforms (less than three years old, for AUS no restriction provided AFS licence)</li> </ul>  |
| <b>Charitable Institutions and NGOs</b> | <ul style="list-style-type: none"> <li>• New charitable institutions (less than three years old), donations for political reasons, AUS exception – restricted to AEC political parties) and funding programs in non-reputable jurisdictions</li> </ul> |

|   |  |
|---|--|
| <p><b>Drug paraphernalia</b></p>                    | <ul style="list-style-type: none"> <li>• Any equipment designed for making or using drugs, such as bongos, vaporizers, and hookahs</li> </ul>  |
| <p><b>Hazardous Material</b></p>                    | <ul style="list-style-type: none"> <li>• Pyrotechnic device</li> <li>• Hazardous material</li> </ul>   |
| <p><b>High risk businesses</b></p>                  | <ul style="list-style-type: none"> <li>• Bankruptcy lawyers</li> <li>• Computer equipment and IT support, remote technical desktop support and repairs and unauthorized resellers</li> <li>• Psychic services</li> <li>• Prepaid phone cards, phone services, and cell phones</li> <li>• Telemarketing, telecommunications equipment and telephone sales</li> <li>• Drop shipping</li> <li>• Forwarding brokers</li> <li>• Negative response marketing</li> <li>• Credit card and identity theft protection</li> <li>• Merchants selling timeshare</li> <li>• The use of credit to pay for lending services</li> <li>• Any businesses that we believe poses elevated financial risk, legal liability, or violates card network or bank policies</li> <li>• Any business or organization that</li> <li>• engages in, encourages, promotes or celebrates unlawful violence or physical harm to persons or property, or</li> <li>• engages in, encourages, promotes or celebrates unlawful violence toward any group based on race, religion, disability, gender, sexual orientation, national origin, or any other immutable characteristic</li> </ul> |
| <p><b>Electronic and Surveillance Equipment</b></p> | <ul style="list-style-type: none"> <li>• Illegal telecommunications equipment</li> <li>• Jamming equipment</li> <li>• Traffic devices</li> <li>• Devices or techniques for unlocking technical protection measures</li> <li>• Spy software</li> <li>• Satellite signal decoding products, cards and card programming</li> <li>• Illegal electronic devices</li> </ul>  |
| <p><b>File Sharing / Cyber Locker</b></p>           | <ul style="list-style-type: none"> <li>• Online file sharing services offering compensation</li> <li>• Sale of publically or publically inventavizing searchable file-sharing products / services</li> <li>• Cash payment rewards or similar</li> <li>• Emphasizing distribution of large files</li> <li>• IP or content that violates BRAM/GBPP policy</li> </ul>   |
| <p><b>Multi-level marketing</b></p>                 | <ul style="list-style-type: none"> <li>• Pyramid schemes, network marketing, and referral marketing programs</li> </ul>  |

|  |  |
|--|--|
| <p><b><i>Pseudo pharmaceuticals</i></b></p>  | <ul style="list-style-type: none"> <li>• Pharmaceuticals and other products that make health claims that have not been approved or verified by the applicable local and/or national regulatory body, or make specific claims about weight loss or improved sexual performance</li> </ul>   |
| <p><b><i>Social media activity</i></b></p>   | <ul style="list-style-type: none"> <li>• Sale of Twitter followers, Facebook likes, YouTube views, and other forms of social media activity</li> </ul>   |
| <p><b><i>Substances designed to mimic illegal drugs</i></b></p>  | <ul style="list-style-type: none"> <li>• Sale of a legal substance that provides the same effect as an illegal drug (e.g., salvia, kratom)</li> </ul>  |
| <p><b><i>Other Prohibited Merchants</i></b></p>  | <ul style="list-style-type: none"> <li>• Child pornography</li> <li>• Adoption agencies – for profit / illegal activity</li> <li>• Non-compliant with card scheme rules where merchants located in occupied Northern Cyprus territories</li> <li>• Subscription – for services greater than 12 months</li> <li>• Any other category than may represent unacceptable risk to acquires – escalate – at the discretion of the Risk Committee</li> </ul>                             |
| <p><b><i>Use of ISXPAY in a manner inconsistent with its intended use or as expressly prohibited in the Merchant Agreement</i></b></p> | <ul style="list-style-type: none"> <li>• Use of ISXPAY principally as a virtual terminal (e.g., submitting card transactions by manually inputting card information)</li> <li>• Processing where there is no bona fide good or service sold, or donation accepted</li> <li>• Card testing</li> <li>• Evasion of card network chargeback monitoring programs</li> <li>• Sharing cardholder information with another merchant for payment cross-sell product or service</li> </ul> |

If you have any questions about supported businesses, don't hesitate to contact [sales@isxfinancial.com](mailto:sales@isxfinancial.com)