

RESTRICTED AND PROHIBITED PRODUCTS AND SERVICES

This list shows which Merchant Products and Services the Services of Adyen may not be used for, or only may be used for with the express written permission of Adyen. This list is compiled on the basis of Adyen's current understanding of applicable laws, risks factor (including likely Chargeback Levels and/or fraud levels), reputation impact and costs aspects related to providing Adyen's Services for the relevant categories of products or services.

The Scheme Owners of specific Payment Methods, the use of which Adyen enables via its Services, may have more stringent restrictions with respect to certain products or services. Merchant should check then current restrictions or prohibitions applicable to the relevant Payment Method when using a Payment Method to ensure compliance.

The fact that Adyen generally or on an exceptional basis agrees to provide its Services for a particular product or services type should not be interpreted as an advice or opinion of Adyen as to the legality of Merchant's Products and Services and of its intended use of the Services therefore. Merchant is and remains solely responsible to ensure the Merchant Products and Services sold are compliant with the applicable Scheme Rules and applicable laws in its country of origin and the countries its customers are based in.

Where Adyen agrees to provide its Services for a broad category of services (e.g. DVDs), this does not imply that this consent also covers subcategories within that category which are prohibited or restricted as per this list (e.g. counterfeit DVDs).

PROHIBITED FOR ALL TRANSACTION TYPES

Merchant may never use the Adyen Services in relation to any of the following:

- Drugs, and tools specifically intended for the production of drugs, Drug paraphernalia Illegal Drugs, substances designed to mimic illegal drugs, and/or other psycho active products (e.g., K2, salvia divinorum, nitrate inhalers, bath salts, synthetic cannabis, herbal smoking blends, herbal incense, and HCG/HGH-like substances)
- Products/services specifically offered or intended to be used to create drugs or grow ingredients for drugs (e.g. 'grow shop' products, seeds for cannabis plants, etc.)
- Pyramid selling
- Escort agencies / massage parlors / sexual services.
- Timeshare and timeshare maintenance
- Independent financial advisers (IFA), Payday loans and unsecured loan/lines originating from non FDIC insured banks
- Counterfeit goods/replicas or those infringing on intellectual property rights, including those designed to infringe on such intellectual property (i.e., knock-offs, imitations, bootlegs)
- Trade of weapons, ammunitions, military arms, explosive devices and firearm parts
- Products/services that promote hate, violence, discrimination, terrorism, harassment or abuse
- Products designed to circumvent copyright protection techniques or to otherwise facilitate the unlicensed use of copyrighted materials (e.g. 'mod-chips' to break the encryption of game computers to enable the playing of unlicensed copies of games).
- Providing gambling services in jurisdictions where this is illegal or (where applicable)

offering gambling services without a valid license to the relevant jurisdiction.

- Illegal products/services or any service providing peripheral support of illegal activities.
- Adult entertainment, websites & content (such as)
 - o Adult book stores, video stores, toys
 - o Any products on the internet containing graphic or nude content o Audio (phone sex and adult phone conversations)
 - o Companion/escort services or Dating services (sexually-oriented) o Fetish products
 - o Membership, clubs, subscriptions
 - o Prostitution
 - o Gentleman's clubs, topless bars, and strip clubs
 - o Video (web-based sexually oriented video)
- Fake references and other services/products that foster deception (including fake IDs and government documents)
- Mail order spouse and international match-making services
- Social media "click farms" (i.e., the sale of clicks/likes/reviews/endorsements on social media sites)
- Telemarketing companies involved with the following methods of operations:
 - o Offering a free gift, prize, or sweepstakes/contest entry as an inducement to purchase their product or service
 - o Inbound telemarketing companies that receive calls as the result of post cards or similar mailings (as opposed to catalogue or media advertising)
 - o Selling products/services as an agent for a third party
- Merchants engaged in any form of deceptive marketing practice including but not limited to:
 - o Hidden Disclosure
 - o Bogus claims & endorsements
 - o Pre-checked opt in boxes
 - o Refund/Cancellation avoidance
 - o Poorly disclosed negative options
 - o Merchants offering substantial rebates or special incentives (e.g., free gift, prize, sweepstakes, or contest) as an inducement to purchase products/services
 - o Negative response marketing techniques by any type of merchant (i.e., customer is automatically charged if they don't return the merchandise at the end of a free trial period)
- Jammers or devices that are designed to block, jam or interfere with cellular and personal communication device/signals (e.g., GPS), Decryption and descrambler products including mod chips, Spy devices / services / software.

RESTRICTED FOR ALL TRANSACTION TYPES

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- Betting and gambling, including:
 - o Legal gambling where the cardholder is not present when the bet is made as well as for direct purchase of wagers/chips via payment card
 - o Lotteries, including online lotteries

- o Sports forecasting or odds making
 - o Internet gambling
 - Games of skill where participants receive cash or cash equivalents or prizes with/of material value. (e.g. electronics, travel, gift cards etc.)
 - Fantasy sports leagues where participants receive cash or cash-equivalents or prizes with/of material value. (e.g. electronics, travel, gift cards etc.)
 - Financial Services / Money Service Businesses, including:
 - o Provider or seller of prepaid access/stored value*
 - o Quasi-cash
 - o Cash advances (by non-financial institutions)
 - o Issuer/seller/redeemer of money orders or traveller's checks
 - o Check cashers
 - o Virtual currency or e-wallet or e-money that can be monetized, re-sold or converted to physical/digital goods/services or otherwise exit the virtual world
 - o Money Transfer
- * Open-loop & Closed-loop prepaid access includes gift cards, phone cards, subway cards, college campus cards, game cards and other limited-use prepaid access devices when the value can exceed \$2,000*
- Third Party Payment Processors/Aggregators/Payment Service Companies (e.g., bill pay service, crowd funding, peer-to-peer payments, commissary accounts), Payment Facilitators, ISO's and other Internet Payment Service Providers (IPSP) / Member Service Providers (MSP) / Fulfillment houses, Shipping/forwarding brokers
 - Auctions, Bidding fee auctions (a/k/a penny auctions)
 - Paying fines or penalties of any kind
 - Charities
 - Security brokers & Investments of any kind, like purchase of securities, currencies, derivatives, commodities, shares, foreign currencies, options, other financial instruments or precious metals
 - Private medical practices and e-doctors.
 - Products or services related to political or social campaigning
 - Car sales / importers and car advertising publications
 - Multi Level Marketing
 - Airlines (including airlines "nested" under another entity)
 - Bail bonds
 - Bankruptcy lawyers
 - Business/Investment opportunities operating as "get rich quick schemes"(e.g., real estate purchase with No Money Down, government grants)
 - Business service companies, such as payroll services, invoicing services and consumer services.
 - Chain letters
 - Collection agencies or firms involved in recovering/collecting past due receivables

- Credit repair/restoration or card protection (including identity theft protection)
- Cruise lines (including cruise lines "nested" under another entity)
- Data pass (merchants up-selling or cross-selling products to other merchants and then sharing the cardholder data with the third party or receiving cardholder data from third parties)
- Debt consolidation and mortgage reduction/consulting services
- Door-to-Door sales
- Embassy, Foreign Consulate, or Other Foreign Government
- Essay mills/paper mills (i.e., ghost writing services that sell essays, term papers, etc. with intent that the purchaser will submit documentation as their own)
- Extended warranties
- Merchants that have ransom-like or extortion-like basis for their business model (e.g., mugshot removal)
- Merchants utilizing tactics to evade Card Brand excessive chargeback monitoring programs
- Marketplaces

RESTRICTED FOR E-COMMERCE/CNP ONLY

Merchant may only use the Adyen Services in relation to any of the following with the express written approval of Adyen, which approval Adyen may withhold or revoke in its discretion where it finds this to pose a risk to Adyen's business and/or reputation:

- Travel and holidays
- Ticket agencies
- Tobacco & Alcohol product, Businesses selling age or legally restricted products or services (including e-cigarettes)
- Prescription medicines and pharmaceuticals, incl prescription medical devices (like contact lenses).
- Pseudo pharmaceuticals / Nutraceuticals and food products or other digestibles marketed via-unsubstantiated and/or unlawful health or medical claims (e.g., food supplements, vitamins, weight-loss, anti-aging, muscle-building, sexual-stimulant supplements, colon cleansers, detox products).
- Specific cosmetic products that claim extreme results (Anti-wrinkle, Skin Repair etcetera)
- Cyber Lockers, Cloud Storage and File Sharing services
- Services associated with pseudo-science (e.g., clairvoyance, horoscopes, fortune telling, etc.)