

EXCLUDED / RESTRICTED BUSINESS MODELS

The following is a description of the business models for which credit card acceptance is not supported or only supported subject to certain conditions.

The following business models are excluded:

- Banned/illegal goods and services according to the law in the relevant jurisdiction and the rules and regulations of the card schemes (e.g. weapons)
- Drugs and related services and accessories (intoxicating substances), especially Bath Salts, K2, Spice, Salvia Divinorum, Amanita/Agaric, Kava-kava, Kratom, Poppers and Kronic
- Pharmaceuticals and goods whose effect is doubtful
- Sale of tobacco products and e-Cigarettes
- Outbound telemarketing (cold calls)
- Sub-acquiring/merchant aggregation
- Investments, assets
- Massage parlours and tattoo studios
- Debt collection and credit agencies
- Church-like organisations or religious groups that do not have church status
- Charitable societies (with the exception of known charitable organisations with good reputation)
- High-risk telemarketing companies (horoscopes, predictions/forecasts of any kind)
- Timesharing (form of ownership in which multiple parties hold rights to use a property, and each sharer is allotted a period of time in which he may use the property)
- Guarantees (long-term nature of contract makes risk difficult to calculate)
- Replicas/counterfeit goods
- Medical goods/devices that are counterfeits, not approved for sale or expired (e.g. diagnostic testing kits for HIV, diabetes, pregnancy, instruments and machines etc.)
- Insurance broker/agencies without regulation
- Cyber lockers, sharing and download portals
- Modification chips (e.g. to modify a games console in order to use non-producer hardware or software)
- Goods that violate intellectual property rights
- Ticket agencies without a licence, e.g. sport ticket agencies
- Health and dietary supplements with aggressive marketing and/or subscription models
- Multi-level marketing companies (MLM)
- Proxy Services
- Penny Auctions
- Digital currency exchangers
- Law firms specialized in warning letters
- Private business directories
- Wholesale of diamonds and precious metals
- Financial service providers without a licence

No agreements will be signed in areas where the basis of the contract may be contrary to public policy and may therefore lead to legal uncertainty.

Support of the following business models is subject to some restrictions. Whether or not the setup will proceed will be decided on a case-by-case basis following an assessment of all risks:

Gambling/Gaming

- Only if there is a valid gambling license or legal opinion
- Only following a review of all legal aspects
- Confirmation that correct MCC 7995 is used
- Implementation of additional website requirements
- Higher security deposit
- Signed High Risk Addendum

Forex/Binary Options

- Only if there is a valid license or legal opinion in the name of the contracting party
- Only following a review of all legal aspects
- Implementation of additional website requirements
- Higher security deposit
- Signed High Risk Addendum

Pay Day Loans

- Only if there is a valid license or legal opinion
- Only following a review of all legal aspects
- Only if the payments for the service but not the loan itself are processed through us
- Implementation of additional website requirements
- Implementation of transactional fields
- Higher security deposit
- Signed High Risk Addendum

Horoscope and prognostication services

- Only following a review of all legal aspects
- Only serious companies with good reputation

Night Clubs

- Only following a review of all legal aspects
- Only serious companies with good reputation
- No public house business

Travel

- For newly established companies and in specific cases only if there is a cap on turnover and if fraud prevention tools are in place

Inbound Telemarketing

- Products must be straight-forward and controllable
- Higher security deposit

Network Sales / Affiliates

- Focus must be on products
- Higher security deposit

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Prepaid Services

- Only if there is a cap on turnover and if fraud prevention tools are in place
- Higher security deposit

Entertainment

- Only following a review of all legal aspects
- Only if content presentation is ethically and esthetically right
- Only merchants operating in their own well-defined area
- Signed High Risk Addendum
- No Cross-Selling
- Higher security deposit

Alcohol

- No sales to minors
- Customs/tax aspects
- Only where sold by delicatessen companies
- Higher security deposit

Online Pharmacies

- Only if there is a valid license for each jurisdiction where sale would take place (otherwise only with Legal opinion)
- Only if shipping is made with prescription
- Only merchants operating in their well-defined area

PPI Claims

- Only if regulated (UK-Database)
- Signed High Risk Addendum
- Higher security deposit

e-Voucher Merchant Models

- Considered a Digital Wallet Operator (DWO)
- Higher security deposit

Lottery courier services

- Purchase of lottery tickets is the business, must be coded as Lottery or Gambling merchant
- High Risk Addendum
- If applicable: The merchant must provide a Legal Opinion which ensures that the customers are eligible to win the lottery without being residents/citizens in the country in which the lottery tickets are purchased.

Political parties

- Only following a review of all legal aspects

Money transmission/remittance services

- Only following a review of all legal aspects
- Only if regulated/licensed
- Higher security deposit
- Implementation of transactional fields

Green Card services

- Only serious companies with good reputation

Church-like organisations or religious groups that do not have church status

- Only serious organisations/groups with good reputation

Charitable societies

- Only serious charitable societies with good reputation

This list has been compiled with the utmost care. Nevertheless, AllSecure gives no guarantee as to its accuracy or completeness. AllSecure reserves the right to reject business models which are not included in the list. Subject to certain conditions AllSecure might as well accept merchants whose business is listed as excluded business.