

Prohibited and restricted partner segments

Paywerk has defined prohibitions and restrictions regarding products, services and practises it is expecting its future and current partners to follow when doing business and using Paywerk platform. Items listed below are not exhaustive, hence Paywerk may in sole discretion decide on businesses, concepts, products and services that are not allowed to be processed via Paywerk’s platform. The list of prohibited and restricted businesses is based on:

- Laws and regulations
- Third party restrictions
- Market individual adaptations
- Risk appetite

Prohibited

Drugs and legally derived substances and products	<ul style="list-style-type: none"> • Illegal drugs and substances (or substitutes to such), and products typically used for manufacturing or using such products • Products or services associated with illegal drugs • Pseudo pharmaceuticals
Adult	<ul style="list-style-type: none"> • Prostitution and escort services, sexually oriented massage parlours; gentleman’s clubs, topless bars, and strip clubs • Products or services (including images and marketing) related to pedophilia, non-consensual sexual behaviour, sexual exploitation of a minor, non-consensual mutilation of a person or body part • Products related to bestiality
Illegal products or services	<ul style="list-style-type: none"> • Counterfeit products and illegally acquired goods, including: copyright infringements, services designed to promote infringements of intellectual property rights, e.g. by bonus programs for uploading unauthorized digital content and unauthorized le sharing or streaming, unlicensed copies • Goods and services, or marketing of such, violating any law • Orders, services and practises that relates to any form of illegal activity, including without limitation: money laundering, terrorist financing, human trafficking, political corruption, vat fraud, tax evasion and illegal wildlife trafficking • Illegal business methods, practices, products or services, practices misleading or deceiving consumers or discarding or avoiding consumer protection laws • Practices or methods constituting acts of modern slavery in any part of a business or its supply chains. Such practices or methods include any deprivation of a person’s liberty in order to exploit them for personal or commercial gain • Products and services provided without license as required by law; • Sanctioned goods or goods originating from sanctioned countries or individuals
High risk industries, goods and services	<ul style="list-style-type: none"> • High risk industries, including: embassies, foreign consulates, get rich schemes, penny auctions, pyramid and Ponzi schemes
Deceptive or unfair marketing	<ul style="list-style-type: none"> • Practices misleading or deceiving consumers or discarding or avoiding consumer protection laws • Pyramid type schemes for marketing, distribution and sales
Financial and legal services	<ul style="list-style-type: none"> • Financial advice and investment services, financial services provided without appropriate licenses as required by law • Financial services, including: down payment, high risk securities, share dealing services, payday loans, tax evasion services
Gambling	<ul style="list-style-type: none"> • Gambling, betting or lotteries provided without appropriate license as required by law
Abuse of Paywerk platform and services	<ul style="list-style-type: none"> • Content, products, marketing or services encouraging or in other ways inappropriately related to hate, violence, racism or discrimination • Products, services or practices that encourage crime or may provide support to illegal activities, e.g. unregistered/unauthorized weapons or products and services that support extremist or terror actions or organizations • Delivery methods that may cause suffering to animals • Possession or association with sites, products or services which are contrary to these instructions • Products, services or practises which are intended to cause danger, injury or suffering to humans or animals • Trade with protected animals or plants or products originating from protected animals or plants

Restricted & limited

High risk industries, products and services	<ul style="list-style-type: none"> • Age restricted services or products, including: alcohol, e-cigarettes, tobacco and tobacco substitutes • High risk products, including: art and antiques, digital downloads (e.g. film and music download/streaming) providing or hosting unethical or unauthorised content, dual use products (that may both have a legitimate and a illegitimate use), fireworks, in-game purchases, jewellery, precious metal and gems, prepaid phone services, replica weapons, soft air gun and related accessories, self-diagnosis test for diseases, weapons and armaments • High risk industries, including: auction houses, charities, marketplaces, pawn shops, political organisations, parties or initiatives • High risk services, including: file sharing, file hosting, file storage, medical treatments and surgeries, testing labs
Drugs and legally derived substances and products	<ul style="list-style-type: none"> • CBD • Drug paraphernalia • Nutraceuticals • Pharmaceuticals
Adult	<ul style="list-style-type: none"> • Adult, sexual or pornographic products and services
Financial and legal services	<ul style="list-style-type: none"> • Money services, including: currency exchange, money transfer, virtual, digital and crypto currencies • Bailiffs, bankruptcy/insolvency services, claims management, debt collection management agencies
Gambling	<ul style="list-style-type: none"> • Gambling, betting, lotteries provided with appropriate license

None of the prohibited items or services listed can be processed using Paywerk's platform. For items being defined as restricted, a restriction may indicate limitations in markets, products, items or volume and shall not be processed without Paywerk's approval. In addition, all products and services that utilise card payments also need to fulfill Mastercard and Visa scheme rules.