



Prohibited Businesses

You must not use Yoco's services for any illegal activities or the businesses or product types listed below. The types of businesses listed here represent prohibited categories, but this is not an exhaustive list.

Yoco products and services may not be used to accept payments for the following businesses or transactions relating to:

1. Any illegal products and services

- a. Illegal drugs and the sales of any substances designed to cause a similar effect, such as butyl nitrates, hallucinogens and BZP,
- b. Equipment and items intended to be used for making or using drugs,
- c. Telecommunications manipulation equipment, including jamming devices,
- d. Businesses that engage in, encourage, promote, or celebrate unlawful violence or physical harm to persons or property,
- e. Businesses that engage in, encourage, promote, or celebrate unlawful violence toward any group based on race, religion, disability, gender, sexual orientation, national origin, or any other immutable characteristic, and
- f. Any other products or services that are in violation of the law

2. Confirmed pyramid selling/schemes

3. MOTO (Mail Order Telephone Order)/Internet/ prescription drugs

4. Drug Stores & Pharmacies

- a. All pharmaceuticals, and
- b. Pseudo-pharmaceuticals or nutraceuticals that are not safe or make harmful claims

5. MOTO (Mail Order Telephone Order)/Internet/CNP Tobacconists

6. Cannabis/Marijuana

- a. Cannabis products,
- b. Cannabis dispensaries and related businesses,
- c. CBD products with THC levels greater than the applicable legal limit, including CBD edibles,
- d. Hydroponic equipment and other cultivation or production equipment marketed for growing marijuana,
- e. Courses and information on cultivating marijuana, and
- f. Related paraphernalia

7. Adult content and services, including:

- a. Adult services, including prostitution, escorts, pay-per-view, sexual massages, fetish services, mail-order brides, and adult live-chat features,
- b. Adult video stores,
- c. Gentleman's clubs, topless bars, and strip clubs,
- d. All online dating services, including matchmakers,
- e. Pornography and other mature-audience content (including literature, imagery, and other media) depicting nudity or explicit sexual acts, and
- f. Any artificial intelligence-generated content that meets the above criteria

8. Airline Companies, including:

- a. Commercial airlines and cruises, and
- b. Charter Services and private airlines

9. Timeshare services



10. **Cash loan business:**
 - a. Short-term lending providers, and
 - b. Quick cash lenders
11. **Financial service providers & institutions**
12. **Independent financial advisers**
13. **Key entry telecom companies (companies who allow cardholders to key enter an account number to facilitate the billing of a long-distance or local telephone call/fax)**
14. **Stockbrokers or other investment merchants e.g. merchants who sell products such as bonds and debentures, giving sporting rights**
15. **Online gambling/casino/gaming/lottery & betting companies**
 - a. Games of chance, including gambling, internet gambling, casino games, sweepstakes and contests, and fantasy sports leagues with a monetary or material prize,
 - b. Games of skill, including video game and mobile game tournaments or competitions, darts, card games, and board games with a monetary or material prize,
 - c. Payments of an entry or player fee that promise the entrant or player will win a prize of value,
 - d. Sports forecasting or odds-making with a monetary or material prize,
 - e. Lotteries, and
 - f. Bidding fee auctions
16. **Telemarketing companies-direct marketing**
17. **Holiday clubs and their agents/sub-agents**
18. **Bureau de change (Foreign currency exchange services)**
19. **Commodity Investments companies**
20. **High-risk security investment schemes such as:**
 - a. Binary option trading,
 - b. Contracts for difference (CFD),
 - c. Foreign exchange (Forex) currency options trading,
 - d. Cryptocurrency mining, staking and options trading,
 - e. Initial coin offerings (ICOs), and
 - f. Secondary NFT sales
21. **Weapons, firearms, explosives and dangerous materials and/or manufacturing**

Please refer to the [Visa](#) and [Mastercard](#) merchant rules for additional requirements.

Merchants involved in illegal activities or any prohibited services, businesses, or product types listed above are not eligible to onboard with Yoco. If you are found to engage in such activities after onboarding, Yoco reserves the right, at its sole discretion and without further notice or liability, to immediately suspend or terminate its services to you.