

Prohibited Businesses

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

1. Confirmed pyramid selling/schemes
2. **MOTO/Internet/CNP prescription drugs (E-commerce product channel)**
 - a. Illegal drugs and the sales of any substances designed to cause a similar effect, such as butyl nitrates, hallucinogens and BZP
 - b. Cannabis retailers (**E-commerce & in-person product channel**)
3. **Escort agencies/massage parlours/adult**
4. **Timeshare providers**
5. **Airline Companies**
6. **Cash loan business:**
 - a. Short-term lending providers
 - b. Quick cash lenders
7. **Financial service providers & institutions**
8. **Independent financial advisers**
9. **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)**
10. **Stockbrokers or other investment merchants e.g. merchants who sell products such as bonds and debentures giving sporting rights**
11. **Online gambling/casino/gaming/lottery & betting companies & Pornography**
12. **Telemarketing companies-direct marketing**
13. **Holiday clubs and their agents/sub-agents**
14. **Bureau de change (Foreign currency exchange services)**
15. **Commodity Investments companies**
16. **High-risk security investments schemes such as:**
 - a. Binary option trading
 - b. Contracts for difference (CFD)
 - c. Foreign exchange (Forex) currency options trading
 - d. Cryptocurrency options trading
 - e. Initial coin offerings (IC)

Please refer to Visa @www.visa.com and Mastercard @www.mastercard.com merchant rules for additional requirements.

Services of merchants who have found to be engaging in any of the above prohibited businesses will be terminated.