

Prohibited Services

You agree that you will not accept payments in connection with businesses, business activities or business practices, including but limited to the following:

Adult goods and services which include pornography and other sexually suggestive materials (including literature, imagery and other media), escort or prostitution services, website access and/or website memberships of pornography or illegal sites;

Alcohol which includes alcohol or alcoholic beverages such as beer, liquor, wine, or champagne etc.

Body parts which include organs or other body parts;

Bulk marketing tools which include email lists, software, or other products enabling unsolicited email messages (spam);

Cable descramblers and black boxes which include devices intended to obtain cable and satellite signals for free;

Child pornography which includes pornographic materials involving minors;

Copyright unlocking devices which include mod chips or other devices designed to circumvent copyright protection;

Copyrighted media which includes unauthorized copies of books, music, movies, and other licensed or protected materials;

Copyrighted software which includes unauthorized copies of software, video games and other licensed or protected materials, including OEM or bundled software;

Counterfeit and unauthorized goods which include replicas or imitations of designer goods, items without a celebrity endorsement that would normally require such an association, fake autographs, counterfeit stamps, and other potentially unauthorized goods;

Drugs and drug paraphernalia which include illegal drugs and drug accessories, including herbal drugs like marijuana, salvia and magic mushrooms etc.;

Drug test circumvention aids which include drug cleansing shakes, urine test additives, and related items;

Endangered species which include plants, animals or other organisms (including product derivatives) in danger of extinction;

Gaming/ gambling which include lottery tickets, sports bets, memberships/ enrolment in online gambling sites, and related content;

Government IDs or documents which include fake IDs, passports, diplomas, and noble titles;

Hacking and cracking materials which include manuals, how-to guides, information, or equipment enabling illegal access to software, servers, website, or other protected property;

Illegal goods which include materials, products, or information promoting illegal goods or enabling illegal acts;

Miracle cures which include unsubstantiated cures, remedies or other items marketed as quick health fixes;

Offensive goods which include literature, products or other materials that inter alia :

Defame or slander any person or groups of people based on race, ethnicity, national origin, religion, sex, or other factors;

Encourage or incite violent acts; or

Promote intolerance or hatred.

Offensive goods which include crime scene photos or items, such as personal belongings, associated with criminals;

Pyrotechnic devices, combustibles, corrosives and hazardous materials which include explosives and related goods, toxic, flammable, and radioactive materials and substances;

Regulated goods which include air bags, batteries containing mercury, freon or similar substances/ refrigerants, chemical/ industrial solvents, government uniforms, car titles, license plates, police badges and law enforcement equipment, lock-picking devices, pesticides, postage meters, recalled items, slot machines, surveillance equipment, goods regulated by government or other agency specifications;

Securities which include government and/ or public sector unit bonds, stocks, debentures or related financial products;

Tobacco and cigarettes which include cigarettes, cigars, chewing tobacco, and related products;

Traffic devices which include radar detectors/ jammers, license plate covers, traffic signal changers, and related products;

Weapons which include firearms, ammunition, knives, brass knuckles, gun parts, gun powder or explosive mixtures and other armaments;

Wholesale currency which includes discounted currencies or currency exchanges;

Live animals or hides/ skins/ teeth, nails and other parts etc. of animals;

Multi-level marketing collection fees;

Matrix sites or sites using a matrix scheme approach;

Work-at-home approach and/ or work-at-home information;

Drop-shipped merchandise;

Any product or service which is not in compliance with all applicable laws and regulations whether federal, state, local or international, including the laws of India;

The User providing services that have the potential of casting the payment gateway facilitators in a poor light and/ or that may be prone to buy and deny attitude of the cardholders when billed (e.g. adult material/ mature content/ escort services/ friend finders) and thus leading to chargeback and fraud losses;

Businesses or website that operate within the scope of laws which are not absolutely clear or are ambiguous in nature (e.g. web-based telephony, website supplying medicines or controlled substances, website that promise online match-making);

Businesses out rightly banned by law (e.g. betting & gambling/ publications or content that is likely to be interpreted by the authorities as leading to moral turpitude or decadence or incite caste/ communal tensions, lotteries/ sweepstakes & games of chance;

Businesses dealing in intangible goods/ services (e.g. software download/ health/ beauty Products), and involved in pyramid marketing schemes or get-rich-quick schemes;

Any other product or service, which in the sole opinion of either the Acquiring Bank, is detrimental to the image and interests of either of them/ both of them, as communicated by either of them/ both of them to the User from time to time. This shall be without prejudice to any other terms & conditions mentioned in these Terms of Use;

Mailing lists;

Virtual currency, cryptocurrency, prohibited investments for commercial gain or credits that can be monetized, re-sold or converted to physical or digital goods or services or otherwise exit the virtual world;

Money laundering services;

Database providers (for tele-callers);

Bidding/ auction houses;

Activities prohibited by the Telecom Regulatory Authority of India; and

Any other activities prohibited by applicable law.

The above list is subject to additions/ amendments (basis changes/ amendments to applicable laws) without prior intimation to you.