# **Prohibited Products and Services**

We comply with authorities, regulators, payment processors and financial partners to create a transparent environment to help prevent any illegal activities or activities prohibited by our payment processor or other partners from being conducted.

As such, some products or services may be prohibited.

#### **Adult Content**

* Adult goods (excluding fetish products)
* Fetish products
* Pornographic content: books, magazines, audio, videos, websites, streaming services and other content formats deemed offensive or of a sexual nature
* Entertainment: Gentleman's clubs, topless bars, strip clubs, sexually oriented massage parlours, saunas, escort agencies, or any sexually-related services
* Sexually oriented dating services

#### **Financial Businesses**

* Binary options
* Buy now pay later / Instalment payment methods
* Credit card and identity theft protection
* Credit repair and credit protection business
* Debt repayment and collection agency
* E-wallet or e-money that can be monetized, re-sold or converted to physical and digital goods and services or otherwise exit the virtual world
* Extended warranties
* Financial service or money service business, including but not limited to:
	+ Traveller checks
	+ Money orders
	+ Foreign Exchange
	+ Check cashing
	+ Virtual currencies
	+ Cash advances by non-financial institutes
* Fines or penalty collections of any kind
* Forwarding brokers
* Independent or unlicensed financial advisors
* Insurance sales and services (life)
* Insurance sales and services (non-life)
* Money transfer & remittance businesses
* Payday loans, unsecured loans and loans originating from non-FDIC insured banks
* Payroll, invoice & business services
* Provider or seller prepaid access/stored value
* Shell banks

#### **Intellectual Property (IP)**

* Counterfeit products, replicas or designed infringements of them including products designed to circumvent IP
* Essay mills, paper mills where the intent is to falsely submit documents as their own work
* Products designed to circumvent copyright protection techniques or to otherwise facilitate the unlicensed use of copyrighted material

#### **Marketing Practices**

* Business investment opportunities operating as ‘get rich quick schemes’
* Business models that use ransom - or extortion like practices
* Business practices that are designed to evade excessive chargeback monitoring programs
* Data pass
* Deceptive marketing tactics related to disclosure, false or inaccurate claims, before/after claims, endorsements, cancellation or refunds avoidance, pre- checked opt-ins, poorly disclosed negative options, misappropriation of incentives, disproportionate rebates, sweepstakes
* Fake references and other services or products that foster deception
* Inbound telemarketing for postcard or mailings
* Products or services that promote hate, violence, discrimination, terrorism, harassment or abuse in any shape or form
* Pyramid selling, chain letters or other financial scams

#### **Not for Profit**

* Unregistered charities
* Crowdfunding

#### **Other Products and Services**

* Airlines
* Ancestry research
* Animals and wildlife products classified as endangered or protected
* Bail bonds and bankruptcy lawyers
* Bidding fee and penny auctions
* Certain social media business (e.g., click farms, sale of Twitter followers, Facebook likes, YouTube views, and other forms of social media activity and online traffic)
* Cloud storage, VPN, file sharing, (high-risk) cyber lockers
* Cruise Lines
* Direct Marketing – Inbound teleservices, outbound telemarketing and travel-related arrangement services, Insurance services, catalogue merchants, door-to-door sales
* Governmental services, such as embassies or consulates
* Hazardous materials (B2B), including but not limited to:
	+ Hydrofluoric acid
	+ Products containing cyanide
	+ Prohibited ozone-depleting substances (ODS)
	+ Nitric acid
	+ Peptides, research chemicals
	+ Bacteria cultures or other products containing E-coli or Escherichia coli
	+ Toxic, flammable and/or radioactive materials
* Hazardous materials (B2C), as described above
* Health practitioners, private medical practices, e-doctors, dental/medical services and facilities
* Human body parts or bodily fluids (excluding hair and teeth)
* Internet product and service providers
* Intravenous therapy (e.g., IV drip bar, vitamin infusions, hangover cures)
* Key-entry telecom merchant
* Live-streaming Services with in-app currency
* Live-streaming Services with in-app donations functionality
* Medical, dental, ophthalmic and hospital equipment and supplies. [Learn more](https://support.wix.com/en/article/wix-payments-pandemic-driven-sales-rules#examples-of-prohibited-products-on-wix-payments)
* Medical benefit packages
* Multi-level marketing
* Nutraceuticals and food products, including, but not limited to CBD and Hemp seed related products
* Pawn shops
* Telemarketing companies selling products or services as an agent for a third party
* Timeshare and timeshare maintenance
* Veterinary practices

#### **Regulated (Non-Financial) Products and Services**

* Alcohol sales as main product (e.g., alcohol shops, bars, breweries, wineries)
* Cannabis dispensaries and related businesses
* Drugs, and tools specifically intended for the production of drugs, drug paraphernalia, illegal drugs, substances designed to mimic illegal drugs and/or other psychoactive products
Important: Wix Payments does not support CBD sales. However, for users in the USA selling CBD products, Wix offers other payment solutions. Learn more about [selling CBD with Wix](https://www.wix.com/ecommerce/sell/cbd).
* Illegal products or services or any service providing peripheral support of illegal activities, including illegal gambling services
* Legal gambling or Game of Skill where participants receive cash or cash equivalents or prizes with/of material value: including but not limited to: Casinos, poker, bingo, slot machines, betting, lotteries, racing, fantasy sports
* Products or services specifically offered or intended to be used to create, produce or grow drugs or drug ingredients
* Pharmaceuticals, prescription medicine and medical devices (including animal pharmaceuticals)
* Tobacco, smoking supplies, e-cigarettes, e-liquids, vaping liquid, vaping accessories
* Trade of fireworks, flammable or radioactive materials
* Trade of weapons, ammunitions, military arms, explosive devices and firearm parts
* Any type of US based gambling services

#### **Securities and Trading**

* Cryptocurrency exchange
* Cryptocurrency mining equipment
* High-risk securities such as:
	+ Contract for difference (CFD)
	+ Financial spread betting
	+ Initial coin offering (ICO)
	+ Forex currency options
	+ Cryptocurrency options
	+ Trading and purchases
* Security brokers /investments of any kind including the purchase of:
	+ Securities
	+ Currencies
	+ Derivatives
	+ Commodities
	+ Shares
	+ Options
	+ Precious metal
	+ Other financial instruments

#### **Third Party Payment Processing**

* Aggregators, including but not limited to:
	+ Marketplaces
	+ Platforms
* Staged Digital Wallet Operators
* Payment Facilitators or other internet payment or member service providers (IPSP or MPS)
* Payment service companies, including but not limited to:
	+ Peer-to-peer
	+ Bill payments
	+ Commissary accounts

#### **Technology**

* Decryption and descrambler products and services, devices designed to block, jam or interfere with cellular and personal communications