



payments made easy

Restricted List

Restricted and Prohibited Products and Services

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RESTRICTED AND PROHIBITED PRODUCTS AND SERVICES

This list shows which Merchant Products and Services the Services of Adyen may not be used for, or only may be used for with the express written permission of Adyen. This list is compiled on the basis of Adyen's current understanding of applicable laws, risks factor (including likely Chargeback Levels and/or fraud levels), reputational impact and costs aspects related to providing Adyen's Services for the relevant categories of products or services.

The Scheme Owners of specific Payment Methods, the use of which Adyen enables via its Services, may have more stringent restrictions with respect to certain products or services. Merchant should check then current restrictions or prohibitions applicable to the relevant Payment Method when using a Payment Method to ensure compliance.

The fact that Adyen generally or on an exceptional basis agrees to provide its Services for a particular product or services type should not be interpreted as an advice or opinion of Adyen as to the legality of Merchant's Products and Services and of its intended use of the Services therefore. Merchant is and remains solely responsible to ensure the Merchant Products and Services sold are compliant with the applicable Scheme Rules and applicable laws in its country of origin and the countries its customers are based in.

Where Adyen agrees to provide its Services for a broad category of services (e.g. DVDs), this does not imply that this consent also covers subcategories within that category which are prohibited or restricted as per this list (e.g. counterfeit DVDs).

PROHIBITED FOR ALL TRANSACTION TYPES

Merchant may never use the Adyen Services in relation to any of the following:

- Drugs, and tools specifically intended for the production of drugs
- Pyramid selling or multi-level marketing
- Escort agencies / massage parlors / sexual services
- Timeshare and timeshare maintenance
- Independent financial advisers (IFA)
- Bureaus (other Internet Payment Service Providers (IPSP) / Member Service Providers (MSP)) / Fulfillment houses (so no use for third party products or services)
- Bureau de change / money transfer
- Counterfeit goods, goods infringing on third party intellectual property rights
- Trade of weapons or military arms or explosive devices
- Product or Services invoking or supporting hatred, discrimination, violence or terrorism.
- Products designed to circumvent copyright protection techniques or to otherwise facilitate the unlicensed use of copyrighted materials (e.g. 'mod-chips' to break the encryption of game computers to enable the playing of unlicensed copies of games).
- Products and services specifically offered or intended to be used to create drugs or grow ingredients for drugs (e.g. 'grow shop' products, seeds for cannabis plants etcetera)
- Providing gambling services in jurisdictions where this is illegal or (where applicable) offering gambling services without a valid license to the relevant jurisdiction.

RESTRICTED FOR ALL TRANSACTION TYPES

Merchant may only use the Adyen Services in relation to any of the following with the express written approval of Adyen, which approval Adyen may withhold or revoke in its discretion where it finds this to pose a risk to Adyen's business and/or reputation:

- Adult content
- Private medical practices
- Betting and gambling
- E-money and e-wallet companies
- Auctions
- Paying fines or penalties of any kind
- Charities
- Computers
- Car sales / importers and car advertising publications
- Buying of shares, foreign currencies, options, other financial instruments or precious metals
- Investments of any kind
- Other products and/or services that under applicable law subject to age or other restrictions
- Products or services related to political or social campaigning

RESTRICTED FOR E-COMMERCE/CNP ONLY

Merchant may only use the Adyen Services in relation to any of the following with the express written approval of Adyen, which approval Adyen may withhold or revoke in its discretion where it finds this to pose a risk to Adyen's business and/or reputation:

- Travel and holidays
- Ticket agencies
- Tobacco and alcohol
- Prescription medicines and pharmaceuticals
- Food Supplements, Vitamins, Diet products, Muscle Enhancers
- Specific cosmetic products that claim extreme results (Anti-wrinkle, Skin Repair etcetera)

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