

# Working with Adyen restricted and prohibited products & services

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# Our eligibility criteria:

To meet internal and external obligations, some industries may be prohibited or restricted from working with Adyen. This is based on a range of factors including but not limited to the following:

- Local, national and international laws
- Requirements of our payment partners (e.g. card networks)
- Level of assessed risk (e.g. chargebacks, fraud)
- Reputational impact to Adyen and cost aspects associated with this

## 1. Business model

Depending on your business model product or services restrictions or prohibitions may apply. First, define if you are operating a **'Merchant'** business model or a **'Platform / Partner business'**. Then check if any restrictions or prohibitions are applicable to your business in the list in the next section.

Merchant	Platform / Partner business
A business that sells products/services to its customers in its own name and on its own responsibility.	Any partner or platform merchant connected to Adyen enabling another party (third party or Adyen sub-merchant) to use the Adyen services to sell their products and services through the services of such platform or partner.  If your business is connected to Adyen through a Platform / Partner business, the restrictions in this category also apply to you.
E.g. a grocery store or online retailer that sells products from various brands. Includes franchisees.	E.g. a marketplace / platform, staged digital wallet operator, payment facilitator. Restrictions also apply to sub-sellers.

*Note that if you are onboarded to operate as a 'Platform / Partner business model' requirements apply based on the business model itself. For instance, Payment Facilitators require registration with the Card Schemes.*

If you are in doubt about what business model applies to your business, talk to your Adyen representative or get [in touch](#).

## 2. Restricted and Prohibited Products and Services

The list below shows all the products and services that are restricted or prohibited from using Adyen services for **'Merchant'** business models and **'Platform / Partner business'** models.

R

This symbol indicates that your products or services offering is **restricted**. We will require additional documentation prior to onboarding. When Adyen agrees to provide its services for a broad category of services (e.g. DVDs) it does not imply that consent is given for subcategories within that category which are prohibited or restricted as per this list (e.g. counterfeit DVDs).

The fact that Adyen agrees to provide its services for a particular product or service should not be interpreted as an advice or opinion as to the legality of a merchant's products and services and of the intended use of the services therefore. The merchant is and remains solely responsible to ensure that their products and services and those of their affiliates are compliant with applicable laws, regulations and scheme rules.

P

This symbol indicates that the business or service is **prohibited** from using Adyen's services. When entering into an agreement with Adyen and using Adyen's services you are confirming that you are not offering or are affiliated to the products or services listed as prohibited.

The scheme owners of local payment methods may have more stringent restrictions with respect to certain products or services. Businesses should check current restrictions or prohibitions applicable to the relevant payment method when using it to ensure compliance.

If you require additional information about the onboarding requirements and restrictions applicable to your business talk to your Adyen representative or get [in touch](#).

## Adult

	Merchant	Platform / Partner Business
Adult goods (excluding fetish products)	R	R
Fetish products	P	P
Content: Books, magazines, audio, videos, websites, streaming services and other content formats deemed offensive or of a sexual nature	P	P
Entertainment: Gentleman's clubs, topless bars, strip clubs, sexually oriented massage parlors, saunas, escort agencies or any sexually-related services	P	P

## Financial Businesses

	Merchant	Platform / Partner Business
Bearer share entities	P	P
Binary options	P	P
Buy now pay later / Instalment payment methods	R	P
Credit repair and credit protection business	P	P
Debt repayment and collection agency	R	R
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	R	P
Financial service or money service business, including but not limited to: <ul style="list-style-type: none"> <li>• traveler checks</li> <li>• money orders</li> <li>• Foreign Exchange</li> <li>• check cashing</li> <li>• virtual currencies</li> <li>• cash advances by non-financial institutes</li> </ul>	R	P
Fines or penalty collections of any kind	R	R
Independent or unlicensed financial advisors	P	P
Insurance sales and services (life)	R	P
Insurance sales and services (non-life)	R	R
Money transfer & remittance businesses	R	P
Payday loans, unsecured loans and loans originating from non FDIC insured banks	P	P

Payroll, invoice & business services	R	P
Provider or seller prepaid access/stored value	R	P
Shell banks	P	P

## Intellectual Property (IP)

	Merchant	Platform / Partner Business
Counterfeit products, replicas or designed infringements of them including products designed to circumvent IP	P	P
Essay mills, paper mills where the intent is to falsely submit documents as their own work	P	P
Products designed to circumvent copyright protection techniques or to otherwise facilitate the unlicensed use of copyrighted material	P	P
The use of Adyen's logo and IP without express permission or in a way that creates reputation risk for Adyen	P	P

## Marketing practices

	Merchant	Platform / Partner Business
Business investment opportunities operating as 'get rich quick schemes'	P	P
Business models that use ransom- or extortion like practices	P	P
Business practices that are designed to evade excessive chargeback monitoring programs	P	P
Data Pass	P	P
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	P	P
Fake references and other services or products that foster deception	P	P
Inbound telemarketing for postcard or mailings	P	P
Products or services that promote hate, violence, discrimination, terrorism, harassment or abuse in any shape or form	P	P
Pyramid selling, chain letters or other financial scams	P	P

## Not-for-Profit

	Merchant	Platform / Partner Business
Charities	R	R
Crowdfunding	R	R

## Other products & services

	Merchant	Platform / Partner Business
Airlines	R	P
Ancestry research	R	R
Animals and wildlife products classified as endangered or protected	P	P
Art dealers and galleries	R	R
Auction houses	R	R
Bail bonds and bankruptcy lawyers	P	P
Bidding fee and penny auctions	P	P
Casual dating services	R	P
Car and truck rental / sales / importers / car parts	R	R
Certain social media business (e.g. click farms)	P	P
Cloud storage, VPN, file sharing, (high-risk) cyber lockers	R	P
Cruise Lines	R	P
Direct Marketing – Inbound teleservices, outbound telemarketing and travel-related arrangement services, Insurance services, catalog merchants, door-to-door sales	R	P
Drop shipping	R	R
Governmental services, such as embassies or consulates	R	P
Hazardous materials (B2B), including but not limited to: <ul style="list-style-type: none"> <li>- Hydrofluoric acid</li> <li>- Products containing cyanide</li> <li>- Prohibited ozone-depleting substances (ODS)</li> <li>- Nitric acid</li> <li>- Peptides, research chemicals</li> <li>- Bacteria cultures or other products containing E-coli or Escherichia coli</li> </ul>	R	P
Hazardous materials (B2C), as described above	P	P
Health practitioners, private medical practices, e-doctors, dental/medical services and facilities	R	R
Human body parts or bodily fluids (excluding hair and teeth)	P	P

Internet product and service providers	R	R
Intravenous therapy (e.g .IV drip bar, vitamin infusions, hang over cures)	P	P
Jewelry, watch, precious stones, metals and silverware stores	R	R
Key-entry telecom merchant	P	P
Live-streaming Services without in-app currency	R	R
Live-streaming Services with in-app currency	R	P
Live-streaming Services with in-app donations functionality	R	P
Mail order spouse or international match-making services	P	P
Medical, dental, ophthalmic and hospital equipment and supplies	R	R
Medical benefit packages	R	P
Multi-level marketing	R	P
Nutraceuticals and food products, including, but not limited to CBD and Hemp seed related products	R	R
Pawn shops	P	P
Political, religious or Social Campaigning	R	P
Real estate services	R	R
Services associated with pseudoscience (e.g. clairvoyance, horoscopes)	R	R
Telemarketing companies selling products or services as an agent for a third party	P	P
Ticket agencies	R	R
Timeshare and timeshare maintenance	R	R
Travel agents and tour operators	R	R
Veterinary practices	R	R

## Regulated (non-financial) products & services

	Merchant	Platform / Partner Business
Alcohol sales	R	R
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	P	P
Illegal products or services or any service providing peripheral support of illegal activities, including illegal gambling services	P	P
Legal gambling or Game of Skill where participants receive cash or cash equivalents or prizes with/of material value: including but not limited to:	R	P

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	P	P
Pharmaceuticals, prescription medicine and medical devices (including animal pharmaceuticals)	R	P
Tobacco, smoking supplies, e-cigarettes, e-liquids, vaping liquid, vaping accessories	R	P
Trade of fireworks, flammable or radioactive materials	P	P
Trade of weapons, ammunitions, military arms, explosive devices and firearm parts	P	P
Any type of US based gambling services	P	P

## Securities & Trading

	Merchant	Platform / Partner Business
Cryptocurrency exchange	R	P
High-risk securities such as: <ul style="list-style-type: none"> <li>contract for difference (CFD)</li> <li>financial spread betting</li> <li>initial coin offering (ICO)</li> <li>forex currency options</li> <li>cryptocurrency options</li> <li>trading and purchases</li> </ul>	R	P
Security brokers /investments of any kind including the purchase of: <ul style="list-style-type: none"> <li>securities</li> <li>currencies</li> <li>derivatives</li> <li>commodities</li> <li>shares</li> <li>options</li> <li>precious metals</li> <li>other financial instruments</li> </ul>	R	P

## Third party Payment Processing

	Merchant	Platform / Partner Business
Aggregators, including but not limited to marketplaces, platforms	R	P
Staged Digital Wallet Operators	R	P
Payment Facilitators or other internet payment or member service providers (IPSP or MPS)	R	P
Payment service companies, including but not limited to peer-to-peer, bill payments, commissary accounts	R	P

## Technology

	Merchant	Platform / Partner Business
Decryption and descrambler products and services, devices designed to block, jam or interfere with cellular and personal communications		