

## **Banned List:**

- 1) Adult goods and services which includes 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
- 2) Alcohol which includes Alcohol or alcoholic beverages such as beer, liquor, wine, or champagne
- 3) Body parts which includes organs or other body parts
- 4) Bulk marketing tools which includes email lists, software, or other products enabling unsolicited email messages (spam)
- 5) Cable descramblers and black boxes which includes devices intended to obtain cable and satellite signals for free
- 6) Child pornography which includes pornographic materials involving minors
- 7) Copyright unlocking devices which includes Mod chips or other devices designed to circumvent copyright protection
- 8) Copyrighted media which includes unauthorized copies of books, music, movies, and other licensed or protected materials
- 9) Copyrighted software which includes unauthorized copies of software, video games and other licensed or protected materials, including OEM or bundled software
- 10) Counterfeit and unauthorized goods which includes 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
- 11) Drugs and drug paraphernalia which includes illegal drugs and drug accessories, including herbal drugs like salvia and magic mushrooms
- 12) Drug test circumvention aids which includes drug cleansing shakes, urine test additives, and related items
- 13) Endangered species which includes plants, animals or other organisms (including product derivatives) in danger of extinction
- 14) Gaming/gambling which includes lottery tickets, sports bets, memberships/ enrollment in online gambling sites, and related content
- 15) Government IDs or documents which includes fake IDs, passports, diplomas, and noble titles
- 16) Hacking and cracking materials which includes manuals, how-to guides, information, or equipment enabling illegal access to software, servers, websites, or other protected property

17) Illegal goods which includes materials, products, or information promoting illegal goods or enabling illegal acts

18) Miracle cures which includes unsubstantiated cures, remedies or other items marketed as quick health fixes

19) Offensive goods which includes literature, products or other materials that:

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

b. Encourage or incite violent acts

c. Promote intolerance or hatred.

20) Offensive goods, crime which includes crime scene photos or items, such as personal belongings, associated with criminals

21) Prescription drugs or herbal drugs or any kind of online pharmacies which includes drugs or other products requiring a prescription by a licensed medical practitioner

22) Pyrotechnic devices, combustibles, corrosives and hazardous materials which includes explosives, fireworks and related goods; toxic, flammable, and radioactive materials and substances

23) Regulated goods which includes 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

24) Securities which includes stocks, bonds, or related financial products

25) Tobacco and cigarettes which includes cigarettes, cigars, chewing tobacco, and related products

26) Traffic devices which includes radar detectors/jammers, license plate covers, traffic signal changers, and related products

27) Weapons which includes firearms, ammunition, knives, brass knuckles, gun parts, and other armaments

28) Wholesale currency which includes discounted currencies or currency exchanges

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

30) Multi Level Marketing collection fees

31) Matrix sites or sites using a matrix scheme approach

32) Work-at-home approach and/or Work-at-home information

33) Drop-shipped merchandise

34) 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.

35) The Merchant providing services that have the potential of casting the EBS and/or Payment Gateway facilitators in a poor light and/or that may be prone to "Buy & 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.

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

37) Businesses outrightly 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.

38) The Merchant who deal in intangible goods/ services (eg. Software download/ Health/ Beauty Products), and businesses involved in pyramid marketing schemes or get-rich-quick schemes. Any other product or Service, which in the sole opinion of either the EBS or the Payment Gateway facilitators , 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 Merchant from time to time. This shall be without prejudice to any other terms & conditions mentioned in this Agreement.

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

40) Web-based telephony/ SMS/Text/Facsimile services or Calling Cards. Bandwidth or Data transfer/ allied services. Voice process /knowledge process services.

41) Mailing lists

42) Matrimonial Sites

43) Astrology, Horoscope, Numerology websites.

44) Real Jewellery & Gem stone sites

Following are Products / Services can be approved on Case to case basis:

- Music Downloads (case to case basis)
- Software Downloads (case to case basis)
- Auction Site (case to case basis)