

## PROHIBITED (RESTRICTED) PRODUCTS AND ACTIVITY LIST AND POLICY / BANNED LIST

As a Merchant (Seller / Service Provider), you're always responsible for ensuring that you comply with all applicable laws and regulations, in addition to Zaakpay's internal policies. The guidelines below are intended to help highlight some areas where we've seen Merchants (Seller / Service Provider) violate legal requirements in the past. However, this is not an exhaustive list of legal issues that you as a Merchant ( Seller / Service Provider ) may need to consider, so we urge you to do your own research before listing your item and or services on Zaakpay.

Make sure we allow it on Zaakpay, and find out if we have specific rules and conditions on how you should list it. Check the list of prohibited and restricted items below. You also need to make sure that the sale of your item complies with all laws.

Make sure your listing follows these guidelines. If it doesn't, it may be removed, and you (Merchant Account) may be subject to a range of other actions, including restrictions of transactions and selling privileges and suspension (Temporary and or Permanent) of your account. If we determine that a seller's account has been used to engage in illegal activity, remittances and payments may be withheld or forfeited. The sale of illegal or unsafe products can also lead to legal action, including civil and criminal penalties.

In cases where you're promoting products or services that appear to violate local and or international laws or regulations, we may notify you that the same appear to violate legal requirements and take action to stop the said products and or services from being offered, such as by temporarily disabling the Merchant Account. We generally err on the side of caution in applying this policy because we don't want to allow any services / products / goods and or similar of questionable legality.

As with all violations of our policies, when we find products and or services that violates these requirements, we may disapprove your Merchant Account, and in cases of repeated or egregious violations, we may suspend your account.

### Business or Product Registration

**Requirements:** Some countries require that your business or product is registered with a local authority before you're eligible to sell. Examples include immigration services in certain countries and financial services business (like banks and credit card companies) in some.

**Regulated Products & Services:** A variety of restrictions may apply to your product or service depending on where in the location / world you sell it. You should make sure you understand any restrictions that apply to the products and services you are selling and or providing services of.

### Understanding the rules

Our policies are often based on country and state laws, although in some cases, we may also base our policies on input from our members and our own discretion, especially for dangerous or sensitive items.

Read and understand our policies before selling and or listing items. Follow our guidelines and review our examples so you know beforehand what you can and can't sell on Zaakpay.

When selling internationally, please read the applicable international trading policy. Although certain items may be legal to sell in your country, they might be illegal elsewhere.

The list of prohibited and restricted items below covers items you can list under certain conditions, and items that we don't allow at all. In our medical drugs and devices policy, for example, while we don't allow many items (such as contact lenses), we do allow other items under certain conditions (including certain types of medical instruments).

To find out if we have other guidelines that might affect the Merchant Account, read our rules available on [www.Zaakpay.com](http://www.Zaakpay.com) and our rules about intellectual property.

Customers trust that they can always buy with confidence on or via Zaakpay. Products offered for sale via Zaakpay must comply with all laws and regulations and with Zaakpay's policies. The sale of illegal, unsafe, or other restricted products listed on Merchant Websites, including products available only by prescription, is strictly prohibited.

We are constantly innovating on behalf of our customers and working with regulators, third party experts and vendors to improve the ways we detect and prevent illegal and unsafe products from reaching the end-users. We work hard on this issue every day because we know that our customers trust that they are buying safe and legal products when they shop via Zaakpay.

Certain Merchant categories are required to obtain pre-approval from Zaakpay. If you are selling products that are prohibited in certain jurisdictions, you must inform customers of such conditions and or restrictions. In addition, there are restrictions on the import and export of many products. If you wish to sell items for international purchase, you are responsible for conducting proper research to ensure that the items listed comply with all applicable laws and regulations.

We encourage you to consult with your legal counsel if you have questions about the laws and regulations concerning your products. In addition, any links provided here are for informational purposes only, and Zaakpay does not warrant the accuracy of any information provided in these links.

Many laws, regulations and policies, in a variety of jurisdictions, regulate the goods and services that may be bought and sold. For your convenience, we have prepared a list of some of the types of prohibited and restricted items the sale of which is not permitted on Zaakpay.

Zaakpay Merchants remain responsible for complying with all applicable laws, regulations or restrictions on items, services, or manner of sale, payment or exchange, that may apply to transactions in which they participate – including but not limited to those imposed by the state government, Central Government and Internationally. We encourage you to research the applicable laws and regulations that may apply to your transaction.

**Zaakpay encourages everyone to report Merchants that violate Zaakpay's policies or applicable law by emailing us at [compliance@Zaakpay.com](mailto:compliance@Zaakpay.com) (Subject: "Report a Violation Rules" and include all relevant information). We will investigate each report thoroughly and take any appropriate actions.**

**Additional information and resources for Zaakpay on our Restricted Products and Services policy are available here.**

1. Use Of Zaakpay (Including All Associated Services) Principally As A Virtual Terminal (E.G., Submitting Card Transactions By Manually Inputting Card Information); Processing Where There Is No Bona Fide Good Or Service Sold, Or Donation Accepted; Card Testing; Evasion Of Card Network Chargeback Monitoring Programs; Sharing Cardholder Information With Another Merchant For Payment Cross-Sell Product Or Service And Or Similar Activities.
2. Any Item That Is Prohibited By Any Law, Statute Or Regulations Of The Country Of Origin Or Destination, Or Of Any Country Through Which The Shipment May Transit.
3. Any Good, Service, Or Content That Violates The Law Or Legal Rights Of Others
4. Counterfeit Currency And Stamps And Or Copies Of Old Denominations Or Pre Decimalisation Postage Stamps Which Are Now Obsolete And Worthless Except For Collectable Value And May And Or May Not Be Passed As Tender AND OR Fake Documents AND OR Currency And

- Or Collectible And/or Irreplaceable Items (Any Item Worth More Than Its Original Purchase Price Or That Is Not Commonly Available), Including But Not Limited To Antiques, Fine Art, Or Collectible Coins And Stamps. / Bullion.
5. False, Misleading, Deceptive, Or Fraudulent Content; Bait And Switch; Keyword Spam
  6. Offensive, Obscene, Defamatory, Threatening, Or Malicious Postings Or Email / Postings Or Email The Primary Purpose Of Which Is To Drive Traffic To A Website / Postings Or Email Offering, Promoting, Or Linking To Unsolicited Products Or Services
  7. Anyone's Personal, Identifying, Confidential Or Proprietary Information
  8. Spam; Miscategorised, Overposted, Cross-Posted, Or Nonlocal Content
  9. Human Or Animal Material Including, But Not Limited To, Excreta, Secreta, Blood And Its Components, Tissue And Tissue Fluids AND OR Human Corpses, Human Organs Or Body Parts, Human And animal Embryos, Or Cremated Or Disinterred Human Remains.
  10. Alcoholic Beverages (E.G., Beer, Wine, Spirits).
  11. Indian Postal Articles And All Items That Infringe The Indian Postal Act Of 1898
  12. Precious And Semi-Precious Stones, Gems, Jewellery And Equivalent Items
  13. Perishables / Perishable Foodstuffs And Foods/Beverages Requiring Refrigeration Or Other Environmental Control
  14. Radioactive Or Magnetic Material / Explosives And Incendiary Devices / Firearms, Weaponry, And Their Parts Or Ammunition / Weapons; Firearms/Guns And Components; Bb/Pellet, Stun, And Spear Guns; Etc / Ammunition, Clips, Cartridges, Reloading Materials, Gunpowder, Fireworks, Explosives / Military Items Not Demilitarized In Accord With Defense Department Policy / Military Weapons, Special-Use Military And Police Equipment, Technical Facilities, Devices And Means (Including Badges, Ranks, Force Badges Of The Army And The Police), Military Gear For The Armed Forces; Particular Components, Parts, Spare Parts, Supplies And Equipment, And Special-Use Technologies For Manufacture Thereof / Weapons And Related Items, Including But Not Limited To Firearms, Disguised, Undetectable Or Switchblade Knives, Martial Arts Weapons, Scopes, Silencers, Ammunition, Ammunition Magazines, Bb Guns, Tear Gas Or Stun Guns / Fireworks, Including But Not Limited To "Safe And Sane" Fireworks Or Any Destructive Devices Or Explosives / Pyrotechnic Devices, Combustibles, Corrosives And Hazardous Materials Which Includes Explosives, Fireworks And Related Goods; Toxic, Flammable, And Radioactive Materials And Substances.
  15. Online Gaming And Or Goods And Currency / Lottery Tickets And Gambling Devices Where Prohibited By Local, State, Provincial, Or National Law. / Lottery Or Raffle Tickets, Sweepstakes Entries, Slot Machines, Gambling Items / Lotteries; Bidding Fee Auctions; Sports Forecasting Or Odds Making; Fantasy Sports Leagues With Cash Prizes; Internet Gaming; Contests; Sweepstakes; Games Of Chance / Gambling Items, Including But Not Limited To Lottery Tickets, Sports Trading Card 'Grab Bags', Raffle Tickets, Sweepstakes Entries Or Slot Machines / Organization Of Gambling Activities In All Forms / Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Races
  16. Negotiable Instruments (Bearer Form) / Money (Coins, Cash, Currency, Paper Money And Negotiable Instruments Equivalent To Cash Such As Endorsed Stocks, Bonds And Cash Letters).
  17. All Restricted Items As Per Guidelines Of IATA
  18. All Restricted Items As Per Govt. Of India - Ministry Of Commerce And Or DGFT And Or Central Government Including But Not Limited To Commodities Banned By Law At Any Given Time Without Prior Notice
  19. Collect On Delivery (C.O.D.) Shipments. (This is subject to Approval by Zaakpay)
  20. Live Animals, Eggs, Larva, Live Insects, Live Spiders / Ivory And Endangered Animals / Plants And Plant Material, Including Cut Flowers / Wildlife Products That Require Clearance from authorities / Processed Or Unprocessed Dead Animals, Including Insects And Pets / Household Pets Of Any Kind Including But Not Limited To Dogs, Cats, Primates, Cage Birds, Rodents, Reptiles, Amphibians, Fish. Re-Homing With Small Adoption Fee / Pet Animal Parts, Blood, Or Fluids - Including But Not Limited To Stud/Breeding Service / Restricted Or Regulated Plants And Insects, Including But Not Limited To Noxious Weeds, Endangered Plant Species, Or Live Insects Or Pests.
  21. Cigarettes (Including Roll-Your-Own Tobacco) And Smokeless Tobacco Products, As Defined By Applicable Postal Service Regulations For Domestic Or International Mail / Alcohol Or Tobacco; Unpackaged Or Adulterated Food Or Cosmetics
  22. Pornographic And/Or Obscene Material / Offer Or Solicitation Of Illegal Prostitution.
  23. Hazardous Waste, Including, But Not Limited To, Used Hypodermic Needles Or Syringes Or Other Medical Waste / Pesticides Or Hazardous Substances, Or Items Containing Hazardous Substances Including But Not Limited To Contaminated Toys, Or Art Or Craft Material Containing Toxic Substances Without A Warning Label.
  24. Products and or Services That Is Required To Obtain Any Special License Or Permit For Transportation, Importation Or Exportation.
  25. Products / Services Whose Carriage, Importation Or Exportation Is Prohibited By Any Law, Statue Or Regulation.
  26. Drugs/Narcotics (Illegal) Or Drug Paraphernalia / Prescription Drugs, Medical Devices; Controlled Substances And Related Items / Narcotics And Or Sale Of A Legal Substance That Provides The Same And Or Similar Effect As An Illegal Drug (E.G., Salvia, Kratom) / Any Equipment Designed For Making Or Using Drugs, Such As Bong, Vaporizers, And Hookahs / Pharmaceuticals And Other Products That Make Health Claims That Have Not Been Approved Or Verified By The Applicable Local And/Or National Regulatory Body / Marijuana Dispensaries And Related Businesses; Sale Of Tobacco, E-Cigarettes, And E-Liquid; Online Pharmacies; Age Restricted Goods Or Services; Weapons And Munitions; Gunpowder And Other Explosives; Fireworks And Related Goods; Toxic, Flammable, And Radioactive Materials; Products And Services With Varying Legal Status On A State-By-State Basis / Prescription Drugs And Medical Devices, Including But Not Limited To Prescription Or Contact Lenses, Defibrillators, Hypodermic Needles Or Hearing Aids / Non-Prescription Drugs That May And Or Make False Or Misleading Treatment Claims Or Treatment Claims That Require FDA And Or Necessary Approval / Blood, Bodily Fluids Or Body Parts / Controlled Substances Or Illegal Drugs, Substances And Items Used To Manufacture Controlled Substances And Drug Paraphernalia / Drugs And Drug Paraphernalia Which Includes Illegal Drugs And Drug Accessories, Including Herbal Drugs Like Salvia And Magic Mushrooms / Drug Test Circumvention Aids Which Includes Drug Cleansing Shakes, Urine Test Additives, And Related Items / 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 / Goods / Products And Or Services That Are Not Fully Compliant With The Applicable Provisions Of The Drugs And Cosmetics Act, 1940, The Drugs And Magic Remedies (Objectionable Advertisements) Act, 1954 And Rules Thereunder As Applicable And As Amended From Time To Time And Also All Applicable Laws, Rules And Regulations (Including, But Not Limited To Sales Tax/ Vat, Income Tax, Octroi, Service Tax, Central Excise, Custom Duty, Local Levies Etc.) Regarding Your Use Of Service And Purchase, Solicitation Of Offers To Purchase, And Sale Of Items Or Services On The Website. Merchant Shall Not Engage In Any Transaction In An Item Or Service, Which Is Prohibited By The Provisions Of Any Applicable Law Including Drugs And Cosmetics Act, 1940, The Drugs And Magic Remedies (Objectionable Advertisements) Act, 1954 Or Regulations For The Time Being In Force.
  27. Gases That Are Compressed, Liquefied Or Dissolved Under Pressure, Permanent Gases Which Cannot Be Liquefied At Ambient Temperatures, Liquefied Gases Which Become Liquid Under Pressure At Ambient Temperatures, Dissolved Gases Which Are Dissolved Under Pressure In A Solvent.
  28. Category A Infectious Substances Are Prohibited E.G. Ebola, Anthrax, Foot And Mouth Disease As Detailed In The Latest Edition Of The International Civil Aviation Organization's (ICAO) Technical Instructions. For More Information Please See The IATA Guidance Document On Infectious Substances.
  29. Mixtures Of Liquids Or Liquids Containing Solids In Solution Or Suspension Which Give Off A Flammable Vapour And Includes Acetone, Benzene, Cleaning Compounds, Lighter Fuel, Paint Thinners And Removers, Petroleum, Solvents, Varnishes, Enamels And Nail Varnish Removers.
  30. Child Pornography; Bestiality; Offers Or Solicitation Of Illegal Prostitution / Obscene Material Or Child Pornography And Or Pornography And Other Obscene Materials (Including Literature, Imagery And Other Media); Sites Offering Any Sexually-Related Services Such As Prostitution, Escorts, Pay-Per View, Adult Live Chat Features
  31. Pet Sales (Re-Homing With Small Adoption Fee Ok), Animal Parts, Stud Service
  32. Food Stamps, Wic Vouchers, Snap Or Wic Goods, Governmental Assistance
  33. Recalled Items; Hazardous Materials; Body Parts/Fluids; Unsanitized Bedding/Clothing
  34. Stolen Property, Property With Serial Number Removed/Altered, Burglary Tools, Etc.
  35. Id Cards, Licenses, Police Insignia, Government Documents, Birth Certificates, Etc./ Counterfeit, Replica, Or Pirated Items; Tickets Or Gift Cards That Restrict Transfer
  36. Affiliate Marketing; Network, Or Multi-Level Marketing; Pyramid Schemes / Multi-Level Marketing And Or Pyramid Schemes, Network Marketing, And Referral Marketing Programs / Investment Opportunities Or Other Services That Promise High Rewards / Engaging In Any Form Of Licensed Or Unlicensed Aggregation Of Funds Owed To Third Parties, Factoring, Or Other Activities Intended To Obscure The Origin Of Funds
  37. Sale Of Twitter Followers, Facebook Likes, YouTube Views, And Other Forms Of Social Media Activity

38. Chemicals Of Table 1 (Under International Treaties)
39. Platforms That Facilitate The Publication And Removal Of Content (Such As Mug Shots), Where The Primary Purpose Of Posting Such Content Is To Cause Or Raise Concerns Of Reputational Harm
40. Sale Or Resale Of A Service Without Added Benefit To The Buyer; Resale Of Government Offerings Without Authorization Or Added Value; Sites That We Determine In Our Sole Discretion To Be Unfair, Deceptive, Or Predatory Towards Consumers
41. Bankruptcy Lawyers; Computer Technical Support; Psychic Services; Travel Reservation Services And Clubs; Airlines; Cruises; Timeshares; Prepaid Phone Cards, Phone Services, And Cell Phones; Telemarketing, Telecommunications Equipment And Telephone Sales; Drop Shipping; Forwarding Brokers; Negative Response Marketing; Credit Card And Identity Theft Protection; The Use Of Credit To Pay For Lending Services; Any Businesses That We Believe Poses Elevated Financial Risk, Legal Liability, Or Violates Card Network Or Bank Policies
42. Unauthorized Sale Or Resale Of Brand Name Or Designer Products Or Services; Sale Of Goods Or Services That Are Illegally Imported Or Exported
43. Securities Brokers; Mortgage Consulting Or Debt Reduction Services; Credit Counselling Or Repair; Real Estate Opportunities; Lending Instruments
44. Money Transmitters, Check Cashing, Wire Transfers, Money Orders; Currency Exchanges Or Dealers; Bail Bonds; Collections Agencies; Law Firms Collecting Funds For Any Purpose Other Than To Pay Fees Owed To The Firm For Services Provided By The Firm (E.G., Firms Cannot Use Zaakpay To Hold Client Funds, Collection Or Settlement Amounts, Disputed Funds, Etc.)
45. Virtual Currency That Can Be Monetized, Resold, Or Converted To Physical Or Digital Products And Services Or Otherwise Exit The Virtual World (E.G., Bitcoin); Sale Of Stored Value Or Credits Maintained, Accepted And Issued By Anyone Other Than The Seller
46. Sales, Distribution, Or Access To Counterfeit Music, Movies, Software, Or Other Licensed Materials Without The Appropriate Authorization From The Rights Holder; Any Product Or Service That Directly Infringes Or Facilitates Infringement Upon The Trademark, Patent, Copyright, Trade Secrets, Or Proprietary Or Privacy Rights Of Any Third Party; Use Of Zaakpay Intellectual Property Without Express Consent From Zaakpay; Use Of The Zaakpay Name Or Logo Including Use Of Zaakpay Trade Or Service Marks Inconsistent With The Zaakpay Marks Usage Agreement, Or In A Manner That Otherwise Harms Zaakpay Or The Zaakpay Brand; Any Action That Implies An Untrue Endorsement By Or Affiliation With Zaakpay
47. Illegal Telecommunications Equipment, Including But Not Limited To Access Cards, Password Sniffers, Access Card Programmers And Unloopers, Or Cable Descramblers
48. Counterfeit, Replica, Or Knock-Off Brand Name Goods.
49. Material That Infringes Copyright, Including But Not Limited To Software Or Other Digital Goods You Are Not Authorized To Sell,
50. Airline Tickets That Restrict Transfer, And Tickets Of Any Kind Which You Are Not Authorized To Sell.
51. Coupons Or Gift Cards That Restrict Transfer, And Coupons Or Gift Cards Which You Are Not Authorized To Sell.
52. Used Or Rebuilt Batteries, Or Batteries Containing Mercury.
53. Used Bedding And Clothing, Unless Sanitized In Accordance With Law.
54. Non-Packaged Food Items Or Adulterated Food.
55. Bulk Email Or Mailing Lists That Contain Names, Addresses, Phone Numbers, Or Other Personal Identifying Information
56. Reactionary, Depraved Or Superstitious Cultural Products Or Those Harmful To Aesthetical Or Personality Indoctrination
57. Firecrackers Of All Kinds
58. Dangerous Toys, Toys Harmful To Personality And Health Education For Children Or To The Social Security, Order And Safety (Including Video Games)
59. Veterinary Drugs, Plant Protection Drugs Banned From, Or Not Yet Permitted For,
60. Wild Plant And Animal Species (Including Also Live Plants And Animals And Their Processed Parts) And Precious And Rare Plant And Animal Species On The Lists Of Those Banned From Exploitation And Use / Aquatic Resources Banned From Exploitation, Aquatic Products Containing Residues Of Toxic And Hazardous Substances Exceeding The Permitted Limits, Aquatic Products With Natural Toxins Dangerous To Human Life / Fertilizers Not On The List Of Those Permitted For Production, Trading And Use / Plant Varieties Not On The List Of Those Permitted For Production And Trading; Plant Varieties Harmful To Production, Human Health, Environment And Eco-System / Livestock Breeds Not On The List Of Those Permitted For Production And Trading; Livestock Breeds Harmful To Human Health, Livestock Gene Sources, Environment And Eco-System / Special And Toxic Minerals / Imported Discarded Materials Causing Environmental Pollution / Medicinal Drugs Of All Kinds For Human Use, Vaccines, Medical Biologicals, Cosmetics, Insecticidal And Medical Use Not Yet Permitted For Use / Assorted Medical Instruments And Equipment Not Yet Permitted For Use
61. Food Additives, Food Processing Enhancers, Micronutrients, Functional Food, Food Of High Biohazard, Food Preserved By Radiation And Genetically Modified Food Not Yet Permitted By Competent State Agencies
62. Products And Materials Containing Asbestos Of The Amphibole Group
63. Trafficking In Women And Children / Goods / Products And Or Services Which May Be Obscene Or Contain Pornography Or Contain An 'Indecent Representation Of Women' Within The Meaning Of The Indecent Representation Of Women (Prohibition) Act, 1986.
64. Services Of Secret Investigation Infringing Upon The Interests Of The State, Rights And Legitimate Rights Of Organizations And Individuals
65. Brokerage Of Marriages Involving Foreign Elements For Profit Purpose
66. Brokerage Of Recognition Of Parents Or Children Or Child Adoption Involving Foreign Elements For Profit Purpose
67. Any Illegal Activity Or Goods
68. Buyers Or Membership Clubs, Including Dues Associated With Such Clubs
69. Credit Counselling Or Credit Repair Agencies / Credit Protection Or Identity Theft Protection Services / Direct Marketing Or Subscription Offers Or Services / Infomercial Sales / Internet/Mail Order/Telephone Order Pharmacies Or Pharmacy Referral Services (Where Fulfillment Of Medication Is Performed With An Internet Or Telephone Consultation, Absent A Physical Visit With A Physician Including Re-importation Of Pharmaceuticals From Foreign Countries) / Unauthorized Multi-Level Marketing Businesses
70. Inbound Or Outbound Telemarketers / Prepaid Phone Cards Or Phone Services
71. Rebate Based Businesses / Up-Sell Merchants / Bill Payment Services ( unless approved )
72. Financial Institutions Offering Manual Or Automated Cash Disbursements / Prepaid Cards, Checks Or Other Financial Merchandise Or Services
73. Sales Of Money-Orders Or Foreign Currency By Non-Financial Institutions / Wire Transfer Money Orders
74. High-Risk Products And Services, Including Telemarketing Sales
75. Automated Fuel Dispensers
76. Adult Entertainment Oriented Products Or Services (In Any Medium, Including Internet, Telephone Or Printed Material)
77. Occult Materials
78. Hate Or Harmful Products
79. Escort Services
80. Illegal And Potentially Illegal Products/Services / Adult Entertainment (Sexually Oriented) / Pre-Adult Content- Pictures, Videos, Etc. Of Individuals Under The Age Of 18
81. Pseudo-Pharmaceuticals / Medical Services And/Or Advice / Internet Pharmacies / Internet Pharmacy Referral Sites
82. Financial Services Or Advice (Including But Not Limited To)
  - a. Check Cashing / Collection Agencies Or Firms Involved In Recovering/Collecting Past Due Receivables
  - b. Credit Counselling Or Credit Repair Services
  - c. Currency Exchange
  - d. Debt Consolidation / Loan Or Mortgage Modification / Credit Card Protection (Including Identity Theft Protection)
  - e. Money Transfer Services/Cash Advance (Except For Regulated Financial Institutions Which Are Acceptable)
  - f. Quasi Cash / Buyers Clubs
  - g. Remote Access Services / Technical Support
  - h. Embassy, Foreign Consulate, Or Other Foreign Government
  - i. Travel Services, Including Airfare, Cruises, And Car Rentals
  - j. Pre-Paid Phone Card Or Services
  - k. Chain Letters
  - l. Cash Gifting
  - m. Psychic Or Astrological Readings/Consultation / Hypnosis And/Or Subliminal Recordings Or Consultation

- n. Replica And/Or Unlicensed Branded Goods
  - o. Offering A Free Gift, Prize Or Contest/Sweepstakes Entry As An Inducement To Purchase Their Product Or Service
  - p. Inbound Telemarketing Companies That Receive Calls As The Result Of Post Cards Or Similar Mailings (As Opposed To Catalogue Or Media Advertising)
  - q. Outbound Telemarketing Companies
  - r. Direct Marketing- Subscription Merchants
  - s. Infomercial Zaakpay
  - t. Selling Products/Services As An Agent For A Third Party
83. Merchants Offering Substantial Rebates Or Special Incentives That Are Awarded To The Cardholder Subsequent To The Original Purchase
  84. Negative Response Marketing Techniques By Any Type Of Seller (I.E. Customer Is Automatically Charged If They Don't Return The Merchandise At The End Of The Free Trial Period)
  85. Sites That Promote Hatred, Racism, Or Religious Persecution
  86. Non-Accredited Certification Test Exams, Academic Degrees, Or Diplomas
  87. Matrimonial Sites, "Find-A-Bride", Etc.
  88. Cultural Artifacts, Antiquities
  89. "Get-Rich-Quick" Schemes
  90. Medical Benefits Packages / Medical Marijuana / Pseudo-Pharmaceuticals (Anti-Aging Pills, Sex Nutrients, Etc.)
  91. Extended Warranty Companies
  92. Audio/Video Text
  93. Products That Promote Or Facilitate Illegal Activity
  94. International, National and Local Donations, Including Religious Or Political Contributions
  95. Newsgroups And/Or File Sharing Services
  96. Radar And/Or Cellular Jammers Or Boosters
  97. Legal Services And/Or Advice
  98. Phone Unlocking/"Jail Breaking", Modification Chips, Unlock Codes
  99. Adult Only Category
  100. Copyrighted Software Which Includes Unauthorized Copies Of Software, Video Games And Other Licensed Or Protected Materials, Including OEM Or Bundled Software.
  101. 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.
  102. Offensive Goods Which Includes Literature, Products Or Other Materials That (I) Defame Or Slander Any Person Or Groups Of People Based On Race, Ethnicity, National Origin, Religion, Sex, Or Other Factors; (Ii) Encourage Or Incite Violent Acts; Or (Iii) Promote Intolerance Or Hatred / Businesses Banned By Law Or Content That Is Likely To Be Interpreted By An Authority As Leading To Moral Turpitude Or Decadence To Incite Caste / Communal Tensions And Or Lotteries And Games Of Chance
  103. Offensive Goods, Crime Which Includes Crime Scene Photos Or Items, Such As Personal Belongings, Associated With Criminals.
  104. Goods, Products And Or Services Linked Directly Or Indirectly To Or Include Description Of Items, Goods And Services That Are Prohibited Under The Applicable Law For The Time Being In Force, Including But Not Limited To The Drugs And Cosmetics Act, 1940, The Drugs And Magic Remedies (Objectionable Advertisements) Act, 1954, The Indian Penal Code, 1860, And Any Other Item Considered Inappropriate By The ITPO
  105. Items Described As Under [http://www.indiapost.gov.in/Pdf/Customs/Country\\_List.Pdf](http://www.indiapost.gov.in/Pdf/Customs/Country_List.Pdf)
  106. 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.
  107. Services That Have The Potential Of Casting Zaakpay And/Or Payment Method Providers 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.
  108. 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, Gaming).
  109. 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).
  110. Dealing In Intangible Goods/Services (E.G. Software Download/Health/Beauty Products), And Businesses Involved In Pyramid Marketing Schemes Or Get-Rich-Quick Schemes.
  111. Web-Based Telephony/Sms/Text/Facsimile Services Or Calling Cards; Bandwidth Or Data Transfer/ Allied Services; Voice Process/Knowledge Process Services.
  112. Travel Packages and Related Services / Travel Services, Including Airfare, Cruises, And Car Rentals
  113. Engaged In Activity Prohibited By The Card Brands
  114. Seller, Principal Or Related Entities Previously Identified By Any Card Brand For Deceptive Practices Or Any Other Violation Of Card Brand Rules.
  115. Merchants In Any Card Brand ( or Partner ) Excessive Chargeback Or Fraud Program Or Merchant With Chargeback Or Fraud Rates Over 1%
  116. Merchants That Use Tactics To Evade Any Card Brand Excessive Chargeback Or Fraud Monitoring Programs
  117. Merchant Up-Selling Or Cross-Selling Products Of Other Merchant And Then Sharing The Cardholder Data With The Third Party Or Receiving Cardholder Data From Third Parties (Data Pass) / Merchants Splitting The Sale Across Multiple Transactions
  118. Merchants Providing Products/Services That Fall Under The 5967 MCC
  119. Reporting Policy Violations

This Prohibited Products And Activities List Is Not Exhaustive And Finite And Zaakpay May At Any Time Include Other Products Into This List Or Change The List Without Your Consent. All Merchants Shall Be Informed Of These Changes Via E-Mail.

Zaakpay Reserves Its Sole Discretion In The Interpretation And Enforcement Of These Policies In Conjunction With The Merchant Agreement. Zaakpay Reserves The Right To Decline Any Product Or Website Of The Merchant That Does Not Comply With This List and its polices.

## PROHIBITED ACTIVITIES

In connection with your use of the Zaakpay Merchant Account, or the Services, or in the course of your interactions with Zaakpay, you cannot:

- Breach the Merchant Agreement (including, without limitation, opening multiple Accounts or breaching the Privacy Policy, the Prohibited Product and Activities List or any other agreement that you have entered into with Zaakpay);
- Breach any law, statute, contract, or regulation (for example, those governing anti-money laundering, consumer protections, unfair competition, anti-discrimination or false advertising);
- Infringe Zaakpay's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
- Sell or promote any Product on your website that is not approved by Zaakpay
- Act in a manner that is obscene, defamatory, libellous, unlawfully threatening or unlawfully harassing;
- Provide false, inaccurate or misleading information;
- Fail to provide us with further information about you or your business activities that we may reasonably request;
- Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
- Control the Account that is linked to another Account that has engaged in any of these prohibited activities;
- Conduct your business or use the Services in a manner that results in or may result in complaints, disputes, claims, reversals, chargebacks, fees, fines, penalties and other liability to Zaakpay, or you;

- Disclose or distribute another Merchant's or End User's information to a third party, or use the information for marketing purposes unless express consent to do so from Zaakpay
- Facilitate any viruses, Trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or information;
- Use any robot, spider, other automatic device, or manual process to monitor or copy our Website without our prior written permission;
- Use any device, software or routine to bypass our robot exclusion headers, or interfere or attempt to interfere, with our Website or the Services;
- Copy, reproduce, communicate to any third party, alter, modify, create derivative works, publicly display or frame any content from the Zaakpay Website(s) without our written consent;
- Reveal your Account password(s) to anyone else, nor may you use anyone else's password. We are not responsible for losses incurred by you including, without limitation, the use of your Account by any person other than you, arising as the result of misuse of passwords;
- Do, or omit to do, or attempt to do or omit to do, any other act or thing which may interfere with the proper operation of the Service or activities carried out as part of the Services or otherwise than in accordance with the terms of this Supplier agreement.
- If you engage in any of these activities, your Account will be terminated immediately. This Prohibited Products and Activities List is not exhaustive and finite and Zaakpay may at any time include other prohibited activities into this list or change the list without your consent.

Based on our own continuous review of the online landscape, as well as feedback from users and consumer protection authorities, we occasionally identify products or services that are prone to abuse by untrustworthy actors. If we feel that certain kinds of businesses with these characteristics pose an unreasonable risk to user safety or user experience, then we may take a more conservative position. For example, we currently don't allow solicitation of funds or donations by people or organizations who are not in the list of UN approved and recognized list of organisations.

We are constantly examining this list and aim to keep it as short as possible. We appreciate your understanding as we strive to keep our users safe.