

### **Non-permitted industries – global**

- WWeapons / military-grade security
- Multi-level marketing
- Pawnbrokers [MCC: 5933 - Pawn Shops]
- Political organizations [MCC: 8651 - Organizations, Political]
- Precious metals and stones [MCC: 5094 - Precious Stones and Metals, Watches and Jewelry]
- Adult entertainment
- Drug paraphernalia
- CBD and related products
- Carbon credits
- Cryptoassets
- Gambling [MCC: 7995 - Betting (including Lottery Tickets, Casino Gaming Chips, Off - track Betting and Wagers)]
- Ponzi / pyramid schemes
- Firms involved in the servicing of illegal goods/services including but not limited to: counterfeit goods/trademark infringement, human trafficking, child labor, prostitution.
- Mining and extraction
- Speculative trading

### **Non-permitted industries – United States of America**

- ChChemicals
- FDA classified medical devices
- Medications or prescription drugs
- Alcohol [MCC: 5813 - Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail lounges, Nightclubs and Discotheques]
- Tobacco [MCC: 5993 - Cigar Stores and Stands]
- Dietary supplements
- Seeds or plants [MCC: 5193 - Florists Supplies, Nursery Stock, and Flowers]
- Regulated financial services
- Outbound telemarketing [MCC: 5966 - Direct Marketing-Outbound Telemarketing Merchants]

### **Non-permitted client types**

- Financial Institutions making payments on behalf of other financial institutions, also known as 'nested relationships' or 'layering.'
- Shell banks
- Unregistered charities

### **Non-permitted activities**

- Clients are not allowed to use our services to speculate changes in FX
- Transactions deriving from crypto currencies