



RAINFOREST PROHIBITED BUSINESSES LIST

- **Drugs**

- Illegal Drugs and related Paraphernalia
- Non-pharmaceutical synthetic Drugs
- Substances designed to mimic illegal drugs and/or other psychoactive products
- Inhalants / Amyl Nitrite
- Marijuana (Cannabis or CBD) or direct relationships to industry
- Sales of goods requiring age verification (e.g. alcohol) not in-person
- Tobacco Products (including cigars, cigarettes, chewing tobacco, ENDS (Electronic Nicotine Delivery Systems) products such as e-cigarettes and “Vape” supplies and accessories (e.g. vape pens, cartridge refills, etc.)

- **Extended Payments**

- Advanced payments greater than 1 year (any product or service)
- Extended Warranty Companies
- Lifetime Subscriptions (any product or service)

- **Financial Services**

- Cash Advances (other than regulated financial institutions), Cash Gifting, Check Cashing
- Currency, Commodity Exchange, Foreign Exchange, Money Transfer Businesses
- Credit Card Protection
- Credit Repair Agencies
- E-Cash, Digital cryptocurrency and/or cybercurrency
- Informal Value Transfer System – A currency or value transmission system whereby money is paid to an agent who instructs a remote associate to pay the final recipient
- Marketplace
- Mortgage Reduction Services / Mortgage/ Loan Modification/ Consulting services
- Payment Facilitators (PayFac)
- Payment processors
- Predatory Lenders and Payday Loans
- Prepaid Stored Value Card Companies
- Programs on how to apply for low-interest credit cards
- Quasi Cash
- Wholesale currency, which includes discounted currencies or currency exchanges
- Collection Agencies or firms involved in recovering/collecting past due receivables
- Foreclosure Protection/Guarantees (including “how to” guides)
- Investment Programs or Opportunities
- Virtual currency/cryptocurrency and non-fungible tokens (NFTs) or credits that can be monetized, re-sold, or converted to physical or digital goods or services or otherwise exit the virtual world

- **Health & Beauty**

- Massage Parlors
- Modeling Agencies
- COVID-19 (Sale of any goods or services that purports to test, cure, treat, or prevent COVID-19) (excluding licensed/genuine healthcare providers)
- Astrology/Tarot Card/Psychics
- Nutraceuticals

- **Marketing**

- “Get Rich Quick” Schemes
- Hate-related material
- Deceptive Marketing Practices
- Merchants offering free gifts, prizes, sweepstakes, incentives, or enticements, the winning of a contest as an inducement to purchase a product or service
- Multi-level / Affiliate Marketing Businesses
- Negative renewal option business models
- Inbound Telemarketing with an “Up-Sell” and “Up-Sell” Merchants
- Negative Option Billers
- Outbound Telemarketing
- Ponzi Schemes
- Sweepstakes

- **Relationships**

- Companion/Escort Services, Dating Services
- Bride Catalog /Mail Order Spouse/International Match Making Services
- Most Sexually Oriented or Pornographic Products and Services

- **Retail**

- Pawn Shops
- Counterfeit Goods / Replicas
- Weapons or Gun Dealers
- Any Product/Service considered illegal

- **Technology**

- Cyberlocker and similar storage entities
- Phone Unlocking Services
- Prepaid Access, Phone Cards, Phone Services and Cell Phones
- Resale of Social Media Activity
- Social Media “Click Farms” (e.g. the sale of clicks/likes/reviews/endorsements)
- Spyware
- Jammers
- Malware

- **Travel**

- Subscriptions to travel services or prepackaged trips
- Airlines
- Cruises

- **Other Services**

- Gambling
- Age Verification CNP: Card-not-present sales where products require age verification
- Brand or reputational damaging, potential or otherwise, activities including but not limited to Occult materials, non-consensual mutilation of a person or body part
- Fake references and other services / products that foster deception (including fake IDs and government documents)
- Immigration Services (a business entity that provides employment-based immigration services programs)
- Merchants that have ransom-like or extortion-like basis for their business model
- Paper Mills (AKA Essay or Term Paper Mill)
- Penny Auctions