

## NihaoPay Prohibited Businesses

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The following categories of businesses and business practices are prohibited from using the NihaoPay Service ("NihaoPay Prohibited Businesses"). Prohibited Business categories may be imposed through Network Rules or the requirements of our Financial Services Providers. The types of businesses listed in the right column are representative, but not exhaustive. If you are uncertain as to whether your business is a Prohibited Business, or have questions about how these requirements apply to you, please [contact us](#).

**By registering with us, you are confirming that you will not use the Service to accept payments in connection with the following businesses, business activities or business practices.**

1	Illegal political products and publications	Products, television or radio programs, and publications supporting political organizations, activities, or propaganda prohibited by the Chinese law or other applicable law (for example fascism, terrorism etc.).
2	Illegal political program channels	Video, television or radio programs of any kind supporting political organizations, activities, or propaganda prohibited by the Chinese law or other applicable law.
3	State secret documents and information	Unauthorized disclosure of state secrets as defined by applicable law.

4	Items and services in violation of relevant state regulations	
5	Pornographic and vulgar audio-visual products, channels, and publications	Selling, displaying, or advertising explicit sexual content as defined by applicable law and policy, including uncensored sex toys, items associated with paraphilic sexual interests.
6	Pornographic and vulgar erotic services	Providing or advertising sexual service, including but not limited to prostitution, sexual dating service.
7	Gambling	Providing gambling or betting service based on the game of luck. Advertising or displaying gambling information is also prohibited.
8	Gambling devices and accessories	Selling, displaying, or advertising devices and accessories for gambling purpose. E.g. slot machines.
9	Lottery	Selling national or private lottery.
10	Narcotics and related accessories	Selling, displaying, or advertising illegal drugs (as defined by applicable law), drug related accessories, or drug test tools.
11	Weapons of all types (including daggers, firearms and accessories, replica weapons, ammunitions and explosives)	The scope of "weapons" is defined by applicable law. Weapon accessories include bipods, gun stocks, gun grips, etc.
12	Military or police equipment	Selling, displaying, or advertising military or police equipment. E.g. police badges, military and police uniforms, tactical shields, shackles, cuffs, fetters, etc.
13	Illegally obtained proceeds or properties as result of crime	Disposal of illegally obtained proceeds or properties as result of crime.

14	Poisonous or hazardous chemicals	Selling poisonous or hazardous chemicals of any kind, as defined by applicable law. E.g. explosive chemicals, poisonous chemicals, radioactive substances, corrosive chemicals, ozone depleting substances, controlled precursor chemicals.
15	Batons and electric batons	Selling, displaying, or advertising batons and electric batons.
16	Lock picking tools and accessories	Selling lock picking sets, etc.
17	Anesthetic, psychotropic or prescription medicine; illegal unregistered medicine	Selling prescription medicine of any kind is prohibited. Merchants selling over-the-counter (OTC) drugs must have valid license.
18	Fetal gender determination	Offering fetal gender determination service.
19	Aphrodisiac	Selling oral drugs that arouse or increase sexual response or desire. Legal food supplements are allowed.
20	Online sale of medical services, including medical consulting, hypnotherapy, plastic surgery	Offering medical services online, including medical consulting, psychic service, hypnotherapy, cosmetic surgery, and paid online booking of these services, excluding pure advertising of these services. On-site medical service is allowed, provided that the merchant has valid medical service license.
21	Medical devices	Devices used for medical services.
22	Hacking services or accessories	Offering hacking service or selling hacking software.
23	Malwares	Malware refers to software used to disrupt computer or mobile operations, gather sensitive information, gain access to private computer systems, or display unwanted advertising.

24	Software or services that may jeopardize the reputation and goodwill of the payment Networks and its Affiliates	E.g. leaving forged positive customer feedbacks on Taobao.com.
25	Illegal publication of certificates or carving of stamps	E.g. forged driving license, fake stamps, etc.
26	Crowd funding	Offering crowdfunding service and using the payment Networks to raise funds.
27	Video chatting services	Video chatting services that involves pornographic, vulgar or other anti-social contents.
28	All religious websites, publication or accessories	Offering religious service (e.g. online consecration or blessing service) or raising donations for religious activity
29	Online cemeteries and ancestor worshipping	Website offering paid service where you can pay respect to your ancestors online.
30	Sales of personal information (e.g. identity card information)	E.g. sale of citizen ID information, phone number, address, websites account information, etc.
31	Espionage equipment and accessories	E.g. radio jammers, GPS trackers, through-wall-listening tools, spy cameras. Recorder Pens are allowed.
32	Services or products that infringe on personal privacy (e.g. online activity monitoring)	E.g. spy software.
33	Other personal privacy-harming articles or services	

34	Pyramid schemes and multi- level marketing	Merchant that engages in pyramid schemes and multi-level marketing.
35	Gold investment	E.g. investing in physical gold, gold index, gold derivatives, etc.
36	Cashback from the payment Networks account	Offering cashback service that withdraws cash from the payment Networks account.
37	Credit card cashing service	The cardholder does not withdraw cash through normal legal procedures (ATM or counter), but uses other means to take the funds in the credit limit of the card in cash, and does not pay the cash withdrawal fee of the bank at the same time.
38	Counterfeit currency	Selling counterfeit currency of any kind.
39	Illegal sale of financial information (e.g. bank accounts, bank cards)	E.g. sale of bank account information, the payment Networks account information.
40	Stock and securities	Trading stocks and securities.
41	Mutual Funds	Selling shares of mutual funds.
42	Insurance products and platforms	Selling insurance products of any kind.
43	Financial products and services	Selling financial products of any kind.
44	Rebate or cashback services	Rebate website refers to websites offering rebate schemes, i.e. customers shop on the rebate site, and get cash back after purchase.
45	Software or products related to trading of financial products and information	Selling, displaying or advertising financial software, such as financial information software, stock trading software. E.g. Bloomberg terminal.

46	Single-purpose prepaid cards (including gift cards and other stored value cards)	Selling stored value cards, including physical cards and electronical cards.
47	Illegal or un-registered fund-raising activities	Raising funds without authorization or registration.
48	Foreign exchange services	Providing foreign exchange service of any kind.
49	Peer to peer (P2P) lending services	Offering P2P lending service that lends money to individuals or businesses through online services that match lenders directly with borrowers.
50	Payment by instalments service	Offering payment by instalments service where a customer acquires an asset or a loan and repays the cost over a period of time.
51	Trading in invoices issued within the Peoples' Republic of China	Illegal trading of invoices issued in P.R.C.
52	Trading or sale of virtual currencies (e.g. Bitcoin, Litecoin)	Websites featuring the sale of digital currency and using the payment Networks as a payment method to purchase the digital currency. Websites that allow using digital currency as an alternative payment method are allowed.
53	MCard, etc.	Using the mobile communication platform in order to develop the affiliate marketing management platform.
54	Satellites antennas	Selling, displaying or advertising satellite antenna that can receive overseas satellite TV programs.
55	Archaeological and cultural relics	Featuring illegal trade of archaeological and cultural relics as defined by applicable law.
56	Trading or distribution of currency (both RMB and foreign currencies)	A circulating currency is recognized as the legal tender by a country's government, such as RMB, US dollar, etc. Photocopy of circulating currencies is also prohibited as they might be used to forge counterfeit currencies.

57	Counterfeit or replica food products	Selling counterfeit food products.
58	Online sale of tobaccos and cigarettes	Selling tobaccos and cigarettes online. Offline sale of tobaccos and cigarettes is allowed.
59	Fireworks and firecrackers	Selling, displaying or advertising fireworks and firecrackers.
60	Crude oil	Selling, displaying or advertising crude oil.
61	Human organs	Selling, displaying or advertising human organs.
62	Foreign-related matching service	In order to meet the needs of some single young people, older men and women, or divorcees and widowed individuals, they are engaged in an activity involving foreign marriages.
63	Surrogacy services	Providing surrogacy service which refers to the arrangement whereby a woman gets paid for agrees to carry a pregnancy for another person.
64	Services to facilitate plagiarism and examination fraud	Paid ghostwriting service of dissertations, assignments; paid surrogate exam-taking service.
65	Protected species	Selling protected species or products made of protected species where the scope of protected species is defined by the Washington Convention and applicable law.
66	Smuggled goods	Selling smuggled goods.
67	Sales of distribution of event tickets without license (e.g. Olympic Games or World Expo tickets)	Illegal sale of event tickets, e.g. Olympic Games, World Expo, World Cup.
68	Seeds	Selling, displaying or advertising plant seeds of any kind.
69	Real estate	Selling real estates and using the payment Networks as a payment method.

70	Charitable Organizations	Charitable organizations that raise funds and use the payment Networks as a payment method, e.g. university charity.
71	Auction sites and services	Selling by auction and using the payment Networks as the payment method.
72	Pawn services	Offering secured loans with items of personal property used as collateral.
73	Lucky draws	Hosting paid lucky draw games, i.e. the participant pays to get lucky draw chances in the hope of winning a prize.
74	Sale of animals, plants or products with contagious and hazardous diseases	
75	Sale of animals, plants or products originating from areas declared with an epidemic outbreak of contagious diseases	
76	Services or products facilitating unlawful public gathering	Unlawful public gathering is an assembly hosted in the public space without prior approval of the government.