

Keap Pay Prohibited Businesses List

This article applies to:

The following business types are not eligible for card or ACH processing due to card brand limitation or other applicable laws or regulations:

1. [Drugs](#)
2. [Extended Payments](#)
3. [Financial Services](#)
4. [Health & Beauty](#)
5. [Marketing](#)
6. [Relationships](#)
7. [Retail](#)
8. [Technology](#)
9. [Travel](#)
10. [Other Services](#)

Drugs

- E-Cigarettes
- Illegal Drugs and related Paraphernalia
- Non-pharmaceutical synthetic Drugs
- Nutraceuticals, including pseudo-pharma products such as testosterone or hormone pills
- Online and/or Non-face-to-face Pharmacy or Pharmacy Referral
- 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. tobacco, alcohol) not in-person

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
- Mortgage Reduction Services / Mortgage/ Loan Modification/ Consulting services
- Payment Facilitators (PayFac)
- Payment processors
- Predatory Lenders and Payday Loans
- 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 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 tests, cures, treatment, and prevention (excluding licensed/genuine healthcare providers)
- Astrology/Tarot Card/Psychics

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 pre-packaged trips

Other Services

- Gambling
 - 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)
 - Merchants that have ransom-like or extortion-like basis for their business model
 - Paper Mills (AKA Essay or Term Paper Mill)
 - Penny Auctions
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