

Acceptable Use Policy

Last Updated June 22, 2021

At the heart of Helcim is a core mission to make payments and digital commerce more transparent, fair, and welcoming for all people, and the belief technology should enhance and improve opportunity, prosperity and quality of life. There are some activities which Helcim believes run contrary to our Core Values and our mission. In conjunction with the Helcim Terms of Service ("Terms of Service") available at <https://legal.helcim.com/us/terms-of-service/> this Acceptable Use Policy (the "AUP") outlines activities that are prohibited in relation to everyone's use of Helcim's services. Capitalized terms not otherwise defined have the meaning set out in the Terms of Service.

If you feel that someone has violated the AUP, please contact us at **trustandsafety@helcim.com** or **1-877-643-5246**.

Helcim may modify the AUP at any time by posting a revised version at <https://legal.helcim.com/us/acceptable-use-policy/>. By continuing to use the Services or access your Account after a revised version of the AUP has been posted, you agree to comply with the revised AUP. In the event of a conflict between the AUP and the Terms of Service, the AUP will take precedence, but only to the extent necessary to resolve the conflict.

Helcim may, at any time, and without notice, remove any Account Content, or suspend or terminate your Account or access to the Services if you engage in activities that violate the letter or the spirit of the AUP, including activities outside your use of the Services. Helcim has the right, but not the obligation, to monitor or investigate any Account Content and your use of the Services for compliance with the AUP and the Terms of Service. Helcim's determination of whether a violation of the AUP or Terms of Service has occurred will be final and binding, and any action taken with respect to enforcing the AUP or Terms of Service, including taking no action at all, will be at Helcim's sole discretion.

Prohibited Content

You may not offer goods, services or Account Content that:

1. **Child Exploitation:** exploits or abuses children, including but not limited to images or depictions of child abuse, sexual abuse, or that presents children in a degrading or sexual manner;
2. **Harassment, Bullying, Defamation and Threats:** harasses, bullies, defames or threatens a specific individual or group;
3. **Hateful Material:** condones or promotes hatred or violence against any person or group based on race, religious beliefs, colour, gender, gender identity, gender expression, physical disability, mental disability, age, ancestry, place of origin, marital status, legal source of income, family status or sexual orientation;

4. **Illegal Activities:** contravenes or that facilitates or promotes contraventions of the laws of the jurisdictions in which you or the Services operate;
5. **Intellectual Property:** infringes on the intellectual property rights of others, including but not limited to copyrights, patents and trademarks;
6. **Malicious Practices:** transmits, hosts or promotes malware or phishing, or that may harm or disrupt the operations of the Services, other Helcim infrastructure or others, including Helcim's third-party providers;
7. **Deceptive Practices:** relies upon, enables or encourages deceptive commercial practices;
8. **Personal or Confidential Information:** contains personally identifiable information, sensitive personal information, or confidential information, unless you have consent from the person to whom the information belongs;
9. **Self-Harm:** promotes or enables self-harm;
10. **Spam:** uses the Services or other Helcim infrastructure to transmit unsolicited commercial messages; or
11. **Terrorism:** implies or promotes funding of, or membership in, a terrorist organization.

Prohibited Businesses

In addition to the above restrictions, the following products or services cannot be provided in conjunction with the Services. Providing any of the products or services listed below will result in immediate termination of your Account. This list is for

informational purposes only and does not represent a guaranteed approval for businesses outside of this list. All new accounts are subject to conditions and approval by Helcim and its partner banks as well as ongoing reviews after approval.

This list is subject to change without notice as Helcim, card brands and partner banks manage ongoing changes in risks, regulations, and law. All of Helcim's merchants must operate according to each partner bank and card brand's policies and within the laws of their jurisdiction. If you are unsure whether your business falls within this list, please contact us.

Financial

- Collection agencies, credit restoration agencies and agencies specializing in the refinancing of debt
- Consumer bankruptcy lawyers (if consumer bankruptcy is the firm's principal practice area)
- Debt resolution companies
- Protection services, including registration services against identity theft, card theft or fraud
- Payment aggregators or facilitators (i.e. businesses that intend to process payments on behalf of other businesses or charities)
- Primary money service businesses with 40% or more activity coming from currency dealing or exchange, check cashing, issuance, selling or redeeming of traveler's checks, money orders or stored value, or money transmission
- Bitcoin and other virtual currency dealers

- Shell banks and any entities who issue bearer shares
- Investment services (including buying, selling and brokering of any securities or commodities)
- Payday lenders and automobile title lenders
- Third-party payment processors
- Bill payment services
- Real Estate down payments, mortgage payments

Personal Services

- Fortune telling, including tarot card readers and mystics
- For-profit adoption

Technology

- Game console circumvention devices
- Remote technical support (without two years of established processing history)
- High-risk cyberlocker
- Prepaid phone cards or services
- Sale of social media activity including pay for followers, likes or subscriptions
- Sale of in-game items, currency, or credits except where the merchant is the operator of the digital world
- Website hosting services

Adult

- Adult entertainment, escort services and sexual encounters
- Child pornography (including terminology such as "lolita", "pedo" and "preteen")
- Internet gambling
- Government owned state lottery merchants in the US

High-Risk Businesses

- Telemarketing or infomercial sales
- Door to door water filtration system sales
- Multi-level marketing and pyramid schemes
- Counterfeit goods
- Online, mail order or telephone order guns and firearms sales (excluding accessories)
- Discount travel clubs or travel related direct marketing arrangement services including time shares
- Penny auctions
- Drop shipping or freight forwarding
- Event or event promotions where payment is taken in advance, including Fyre Festival-type events or similar businesses
- Travel: major airlines, charter airlines, cruise lines, bus tours, car rental agencies, package tours operators, tour operators, travel agencies, travel clubs, travel wholesalers
- Lead generation

Medical and Drugs

- Internet, mail or telephone order, or pharmacy referral services (where fulfillment of medication is performed without a physical visit)
- Online, mail order or telephone order e-cigarette/vape (including devices, equipment, and liquids), tobacco and nicotine product sales (except physical store sales)
- Telemedicine, except where practiced by a licensed practitioner
- Wonder drugs
- Supplements or compounds banned by Health Canada or the United States Food and Drug Administration
- Drug paraphernalia
- Chemicals, drugs, and compounds used for intoxicating effect (except alcohol)

Miscellaneous

- Online, mail order or telephone order guns and firearms sales (excluding accessories)
- Assault weapons, military grade weapons, and related accessories
- Any product, service or activity that is illegal in your jurisdiction or your customer's jurisdiction
- Business that operate arcades or amusement machines, such as video game machines, jukeboxes, pinball machines, mechanical games, instant photograph booths, and similar types of amusement equipment
- Unregistered charities or for-profit third party charitable fundraisers

- Businesses with a delayed delivery greater than one year on more than 25% of sales volume