



**Easy, safe and private online payments
for everyone**

STANDARD MERCHANT ACCEPTANCE POLICY

**Ukash is an established international company that provides an
alternative way for people to pay for goods and services online.**



Introduction

The Ukash payment system enables a consumer to make payments without the need for individual accounts or credit or debit cards, through the use of individually encoded Ukash voucher codes issued in exchange for cash or other cleared funds. Ukash provides an online validation of the presented Ukash voucher code to Participating Merchants enabling the payment to be confirmed.

At Ukash we are guided by a value system that is steadfastly focused on building relationships with companies who do business with trust and integrity.

Only merchants who comply with this policy, and the guidelines reflected below, will be approved. These guidelines will be updated and varied periodically. In addition, where a merchant is already approved, Ukash may suspend or withhold their service from merchants if they no longer meet the criteria required, as may be determined from time to time.



The Ukash Service will not approve a merchant if:

1. The website or activity undertaken will be deemed oriented to any sensitive and negative subjects such as politics, religion, promoting hate or illegal activities.
2. The merchant has not provided all the information required for KYC (Know Your Customer) purposes to the complete satisfaction of Ukash.
3. All rights, licenses, permits and authorisations necessary to enable the merchant to operate the business and comply with all relevant laws and regulations are not obtained. For gaming merchants this will include a valid gambling licence issued by a recognised authority. All companies will need to submit a copy of the Certificate of Incorporation as a minimum.
4. There is significant derogatory background information about the merchant and/or any person, body or organisation associated directly or indirectly with the merchant. This will include directors, employees, partners, principals and shareholders. Ukash has the right to request any information in this regard from the appropriate sources including using credit reports, trade and bank references, criminal records, PEP, OFAC and other sanction data bases, personal and business financial statements and tax returns.
5. A valid URL address is not linked to a working website or will not exist prior to the merchant being activated. The URL must link directly to web pages that contain information about the merchant's service or products. Links that redirect through or to domains other than the one specified in the Ukash merchant account settings will not be accepted.
6. Ukash is not given full and unfettered access to the merchant's web site at any time as reasonably determined by Ukash.
7. In the sole opinion of Ukash, false, confusing or misleading statements are made directly or indirectly by the merchant or if there is a failure to disclose a material fact about their programs, products or services, or any aspect thereof.
8. The procedures and controls required by Ukash, including Anti Money Laundering and Anti Terrorist Funding controls, are not implemented.



Monitoring and Compliance

The Ukash Operations Department will, on an ad hoc basis, review live merchants to monitor compliance with the above guidelines. Ukash will suspend or terminate a non-complying merchant, subject to the terms of the merchant's contract.

A Merchant must not be involved or associated with any activities or materials which may infringe, dilute, denigrate, or impair the goodwill and/or reputation of the Ukash brand.

Ukash **will not** under any circumstances knowingly approve Merchants associated directly or indirectly with the following products or services:

- a. Terrorism, Racism and Violence: products and associated websites which in any way promote violence or advocate violence against a target group. A target group is distinguished by its race or ethnic origin, colour, national origin, religion, disability, sex, age, veteran status or sexual orientation/gender identity.
- b. Body parts: promotion, sale or dealings of nature in body parts or human remains or the non-consensual mutilation of a person or body part.
- c. Copyright unlocking devices: mod chips or other devices designed to circumvent copyright protection.
- d. Abusing copyright or counterfeit goods: All products and services presented by merchants must respect copyright and trademark law. Unauthorised or "bootleg" copies of media, software, or other licensed or protected material will not be acceptable. In addition products that are replicas or imitations of designer goods; products without a celebrity endorsement that would normally require such an association, fake autographs, counterfeit stamps, and other potentially unauthorized goods will also fall into this category.
- e. Drugs, drug paraphernalia, and drug test circumvention aids: promotion of illegal drugs and drug accessories, including herbal drugs such as salvia and magic mushrooms and drug test circumvention aids and products such as drug cleansing shakes and urine test additives.
- f. Illegal goods and services: materials, products, or information promoting illegal goods or enabling illegal acts e.g. illegal knives or other illegal weapons. Other examples included in this category are manuals, how-to guides, information or equipment enabling illegal access to software, servers, websites, or other protected property and products that descramble cable and satellite signals in order to obtain free service.
- g. False representation: fake IDs, passports, diplomas, and noble titles.



Monitoring and Compliance - continued

h. Personal Information: content that includes contact or personal information about another individual without their permission.

i. Adult Merchants associated directly or indirectly in either the URL or the homepage to child pornography and under age sex, bestiality, incest, rape, brutality, forced sex or prostitution

j. Pyramid Schemes are unacceptable but legitimate Multi-level Marketing businesses will be acceptable.

k. Schemes that allow a customer to transfer value loaded into his account with Ukash, onto a card or any other financial product which would facilitate/permit accessing this value in cash without the full verification of the customer's identity.



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