## Unsupported Businesses

**Affirm may be open to supporting merchants in the categories below, subject to Affirm's prior approval following a case-by-case review. Approval depends on the merchant meeting applicable legal, compliance, and program requirements, which vary by category.**

| Industry | Key Definition |
|---|---|
| Auctions & Bidding | Any merchant or marketplace whose pricing is not pre-set. A sale in which goods are sold to the highest bidder. |
| Collections / Past Due Balances | Any merchant wishing to use Affirm to collect on balances that were unable to be collected through other payment methods. |
| Crypto Mining & Crypto Wallets | Any business selling elements, either CPU, GPU, FPGA or ASIC that have been arranged to perform cryptocurrency mining, and wallets that store and retrieve digital assets |
| Deposits | Deposit only payments taken at time of rental.<br>Deposit only payments for special ordered or custom ordered products. |
| Donations | Any business regardless of entity type that accepts donations. |
| Firearms, knives, and weapons | Ammunition, firearms, firearm parts, firearm, weapons and certain knives regulated under applicable law |
| Gambling | Lotteries, fantasy sports leagues, internet gaming, contests, sweepstakes, games of chance |
| Gift Cards, Gift Certificates, or E-Coupons | Sale or resale of any form of open-loop gift cards or stored value currency that may be used outside of the merchant's principal business, any closed-loop gift cards that exceed $2,000 in total value, any merchant who's the total of gift card sales comprise 25% or greater of the merchant's total annual revenue. |
| High risk services businesses | Forwarding brokers; credit card and identity theft protection; consulting fees; securities brokerage; timeshares; any businesses that we believe poses elevated financial risk, legal liability, or violates card network or bank policies |
| In Home Sales & Marketing | Any business that completes sales or markets payment options at a customer's home or outside of their normal place of business. |

| | |
|---|---|
| Insurance | Any business that sells insurance or accepts payments for insurance premiums. Any company that provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium. |
| International Medical Tourism | Traveling to obtain medical treatment in another country. |
| Live Animals | The sale of live animals |
| Multi-level marketing | Pyramid schemes, network marketing, and referral marketing programs |
| Money and legal services | Money transmitters, wire transfers, money orders; currency exchange; bail bonds; legal fees or legal services |
| NFT (Non-fungible token) | Creation, Sale or Resale of NFT's |
| Precious Metals / Commodities / Speculation | Use of Affirm as a financing option for purchase of goods whose prices are linked directly to spot markets (gold bars, bullion, other precious metals). |
| Private Education Loans | Post-Secondary educational expenses.<br><br>Per Reg Z post-secondary educational expenses include items such as tuition and fees, books, supplies, miscellaneous personal expenses, room and board, and an allowance for any loan fee, origination fee, or insurance premium charged to a student or parent for a loan incurred to cover the cost of the student's attendance |
| Pseudo Medical Products & Pseudo Pharmaceuticals | Pharmaceuticals and other products or devices that make health claims that have not been approved by an applicable regulatory body |
| Psychic Reading, Tarot Card Reading, Fortune Telling | Any business that offers services based on heightened perceptive abilities, paranormal consultations or non-medical healing capabilities. |
| Sales at a Temporary Location | Sales that take place at a temporary location outside of the merchant's normal place of business. |
| Speculative fulfillment | Orders for which fulfillment is speculative (e.g., crowdfunding) |

| | |
|---|---|
| Titled Goods / Auto Loans | Any electric or gas combustible vehicle that requires state or federal registration, or are accompanied by a title / pink slip |
| Virtual currency or stored value | Virtual currency that can be monetized, resold, or converted to physical or digital products and services or otherwise exit the virtual world (e.g., bitcoin) |