

Global Prohibited Businesses

Industry	Key Definition
Counterfeit or unauthorized goods	Unauthorized sale or resale of brand name or designer products or unauthorized goods services; Sale of goods or services that are illegally imported or exported due to trade controls
Stolen goods	Sale or resale of products which have been obtained through theft or fraud
Explosives and incendiaries	Fireworks and related goods; toxic, flammable, and radioactive materials
Explicit or sexually oriented products	Any explicit, pornographic, erotic, or certain otherwise sexually oriented products or marketing of products
Crude or violent products or marketing of products	Any vulgar or crude products or marketing of products; products that promote violence, hate speech or acts, or racial intolerance
Regulated products and services	Sale of tobacco, dipping, e-cigarettes, and e-liquid; vaporizers; marijuana, schedule I-V drugs
Drug paraphernalia	Any equipment designed for making or using drugs
Fund Aggregation	Engaging in any form of licensed or unlicensed aggregation of funds owed to third parties, factoring, or other activities intended to obfuscate the origin of funds.
Intellectual property or proprietary rights infringement	Any product or service that directly infringes or facilitates infringement upon the trademark, patent, copyright, trade secrets, or proprietary or privacy rights of any third party; use of Affirm intellectual property without express consent from Affirm; use of the Affirm name or logo including use of Affirm trade or service marks inconsistent with the Affirm Merchant Agreement or in a manner that otherwise harms Affirm or the Affirm brand; any action that implies an untrue endorsement by or affiliation with Affirm.
Use of Affirm in a manner inconsistent with its intended use or as expressly prohibited in the Terms of Service	Use of Affirm where there is no bona fide good or service sold; evasion of card network chargeback monitoring programs; sharing Affirm user data with another merchant for cross-selling product or service

Unsupported Businesses

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. 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. 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)