

Railsr/PayrNet Business Risk Appetite

Dated:

2024-06-06

Business Type	Rating
Anonymous or Numbered Accounts	Prohibited
Shell Banking Financial Services	Prohibited
Any industry known to be an illegal industry in its local jurisdiction	Prohibited
Financial Pyramid or Ponzi Schemes	Prohibited
Illegal Drugs and Narcotics	Prohibited
MSBs/PSPs with agents and sub agents	Prohibited
Operating a business that requires a license or special permit without obtaining such license (i.e. Unregulated Auction Houses)	Prohibited
Production or Distribution of Offensive Weapons: Ammunition, Firearms, Explosives, Complex Weapons (i.e. guided missiles), Poisons	Prohibited
Sanctioned individuals and entities	Prohibited
Selling, hosting, distributing, producing or promoting offensive materials, including materials that incites or promotes racial hatred or discrimination based on gender, race, religion, national origin, physical ability, sexual orientation, or age	Prohibited
The sale or distribution of stolen goods (including digital and virtual goods), counterfeit goods and violation of intellectual property, or items that violates individual privacy (revenge porn)	Prohibited
Transactions involving Human Organs	Prohibited
Any products harmful to human health - tobacco, e-cigarettes and e-liquid	High
Cash and Cheque Handling: Cheque Cashing, Deposit Taking, Cash Transfer Financial Services	High
Credit repair, Debt Restructuring	High
Debt recovery, Debt settlement, Debt Collections	High
Lottery, Gambling and Gaming, including payouts	High
Production of Adult or Violent content	High
Psychic services	High
Other	High
Cryptocurrency	High
Digital Currency	High
Cryptocurrency/Fiat Currency/Digital Currency	High
Extractive industries (mining and quarrying)	High
Dealers in Precious Metals, Minerals, Jewels or Stones	High