

CashFlowsTM

Adult Content & Adult Dating – Acceptance Policy

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Introduction

CashFlows welcomes applications from the Adult Content and Adult Dating sectors. This document is designed to provide an overview our acceptance criteria for Adult Content and Adult Dating businesses applying for our services and defines the additional information we require for these business sectors.

We appreciate that every application has its individual characteristics and are happy to provide guidance where it is required. There may be occasions when further information is required however we strive to keep such requests to a minimum. Please contact your CashFlows Partner Relationship Manager if you have any questions.

Acceptance Documents and Website Requirements

The following documents are required for Adult Content/services businesses and receiving them at the point of application will help us process the application quickly:

- The last four months of Processing Statements from their existing acquirer
- Merchant Letter confirming compliance (Adult content letter – see appendix 1)

Please note we will require full access to the website(s) in question (including log in details) ahead of making a decision. In order for an application to be considered, the following requirements must be met:

- The site must display, at a minimum, an age-verification disclaimer i.e. U.S.C. 2257 (or in-country equivalent) or the standard footnote "all models over 18" on the homepage

Adult Content – Acceptance Criteria

As the Adult Content industry is vast and diverse, the following guidance is designed to provide partners with an overview of sub-sectors that we are and are not able to consider applications from.

CashFlows **will not** consider applications from any site that contains content relating to the below:

- Anything indicating age is below legal age
- The following terms are prohibited within the URL or content of website:

Lolita	Pedo	Preteen	Tiny	Rape	Forced
Incest	Nymph	Nymphet	Any racial slur or symbol	Extreme	Torture

- Illegal material or any material against national criminal law
- There can be no presence of either real or synthetic blood. No “pretending” or actual acts that could potentially create physical injury
- American Express do not allow their cards to be used for all adult services.
- CashFlows will disable all corporate cards for merchants providing adult services
- Our preference is one merchant ID (MID) will be allocated per website URL. Alternative approaches will be considered subject to processing history.

High-Risk Registration

MasterCard requires registration of merchants who operate adult content sites. These Customers are subject to a "High Risk Registration Fee" of \$500 per year. This fee is payable once the application has been formally approved and before the account is activated. CashFlows will send a fee request and instructions on how to make this payment once the account has been approved.

Merchant Category Code (MCC)

The following MCC will be applied to merchants operating adult content and adult dating sites:

5967 - This MCC applies to information services offered over the telephone or the Internet, as well as to products that may be sold through such services. Information services are provided for a fee and may include polls, sweepstakes, adult chat and entertainment, sports scores, stock market quotes, horoscope readings, or other audio text or videotext services that consumers listen to, view, or participate in.

Start-ups

In this sector we will only take new business start-ups under the following circumstances:

- When the direct parent company has processing history operating within the same sector. We will need a minimum of the last 4 four months processing statements coupled with a parent company guarantee

Appendix 1: Adult Content Letter

All Adult Customers should print the following on their letterhead paper and sign (by the applicant director) and return it to us:

Dear CashFlows,

We confirm that we are a legally incorporated business that complies with the laws of all jurisdictions in which we permit access to our products/services. We further confirm that we do not and will not provide any products/services/offerings/content relating to:

- Any individual that is or is implied to be under the age of 18 or use words such as Lolita/Pedo/Preteen/Tiny
- Rape/Forced/Torture
- Incest
- Bestiality
- Or use any other term that could be construed as similar to the above in intent, meaning, or inference

We further warrant that any model depicted is over the age of 18 and that we can supply proof of age upon request.

Yours Sincerely

Document Control

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