

You are independently responsible for complying with all applicable laws in all of your actions related to your use of ExpressCa's services, regardless of the purpose of the use. In addition, you must adhere to the terms of this Acceptable Use Policy.

Prohibited Activities

You may not use the ExpressCa service for activities that:

1. violate any law, statute, ordinance or regulation.
2. relate to transactions involving (a) narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, (b) drug paraphernalia, (c) items that encourage, promote, facilitate or instruct others to engage in illegal activity, (d) stolen goods including digital and virtual goods, (e) items that promote hate, violence, racial intolerance, or the financial exploitation of a crime, (f) items that are considered obscene, (g) items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, (h) certain sexually oriented materials or services, (i) ammunition, firearms, or certain firearm parts or accessories, or (j), certain weapons or knives regulated under applicable law.
3. relate to transactions that (a) show the personal information of third parties in violation of applicable law, (b) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs, (c) are associated with purchases of real property, annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (d) are for the sale of certain items before the seller has control or possession of the item, (e) are by payment processors to collect payments on behalf of merchants, (f), are associated with the following Money Service Business activities: the sale of traveler's checks or money orders, currency exchanges or check cashing, or (g) provide certain credit repair or debt settlement services, credit transactions or insurance activities.
4. involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent.
5. violate applicable laws or industry regulations regarding the sale of (a) tobacco products, or (b) prescription drugs and devices.

6. involve gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes unless the operator has obtained prior approval from ExpressCa and the operator and customers are located exclusively in jurisdictions where such activities are permitted by law.

Activities Requiring Approval

ExpressCa requires pre-approval to accept request for payments for certain services as set out in 6 above and detailed in the chart below.

Service Requiring Pre-Approval	Contact Information
Airlines and scheduled or non-scheduled charters/jets/air taxi operators; collecting donations as a charity or non-profit organization; dealing in jewels, precious metals and stones; acting as a money transmitter or selling stored value cards; selling stocks, bonds, securities, options, futures (forex) or an investment interest in any entity or property; or providing escrow services.	Please send contact information, business website URL and a brief business summary to compliance@expressCa.ca
Offering online dating services; providing file sharing services or access to newsgroups; or selling alcoholic beverages.	Please send contact information, business website URL and brief business summary to aup@expressCa.ca

More Information

To learn more about the Acceptable Use Policy, please refer to our [Help Center](#).

Violations of the Acceptable Use Policy

We encourage you to [report](#) violations of this Acceptable Use Policy to ExpressCa immediately. If you have a question about whether a type of transaction may violate the Acceptable Use Policy, you can email ExpressCa’s AUP Compliance Department at: aupviolations@expressCa.ca