

Internal Policy

Spend.net cannot provide services to citizens or residents of the following countries:

- Islamic Republic of Afghanistan
- Republic of Albania
- American Samoa (Territory of the United States)
- Republic of Belarus
- Bosnia and Herzegovina
- Republic of Burundi
- Canada
- Central African Republic
- Republic of Cuba
- Democratic Republic of the Congo
- Guam (Territory of the United States)
- Hong Kong Special Administrative Region of the People's Republic of China
- Islamic Republic of Iran
- Republic of Iraq
- Republic of Kosovo
- Lebanese Republic (Lebanon)
- Republic of Liberia
- State of Libya
- Montenegro
- Republic of the Union of Myanmar (Burma)
- Republic of Nicaragua
- Commonwealth of the Northern Mariana Islands (Territory of the United States)
- Democratic People's Republic of Korea (North Korea)
- Commonwealth of Puerto Rico (Territory of the United States)
- Republic of North Macedonia
- Russian Federation (Russia)
- Republic of Serbia
- Federal Republic of Somalia
- Republic of South Sudan
- Republic of the Sudan
- Syrian Arab Republic
- Ukraine
- United States of America
- United States Virgin Islands (Territory of the United States)
- Bolivarian Republic of Venezuela
- Republic of Yemen
- Republic of Zimbabwe

Our virtual debit card solution does not support merchants from the following countries:

- Islamic Republic of Afghanistan
- Republic of Belarus

- Republic of Burundi
- Central African Republic
- Republic of Cuba
- Democratic Republic of the Congo
- Hong Kong Special Administrative Region of the People's Republic of China
- Islamic Republic of Iran
- Republic of Iraq
- Lebanese Republic (Lebanon)
- Republic of Liberia
- State of Libya
- Republic of the Union of Myanmar (Burma)
- Republic of Nicaragua
- Democratic People's Republic of Korea (North Korea)
- Russian Federation (Russia)
- Federal Republic of Somalia
- Republic of South Sudan
- Republic of the Sudan
- Syrian Arab Republic
- Ukraine
- Bolivarian Republic of Venezuela
- Republic of Yemen
- Republic of Zimbabwe

Prohibited Items and Services for Sale or Purchase:

- Cultural Artifacts: Items classified as archaeological heritage.
- Prescription Medications: Prescription-only drugs, raw materials/ingredients, and instructions for their production.
- Forgery Items: Identification documents, government papers (original or counterfeit), or any tools for creating counterfeit documents.
- Security Equipment: Devices specifically made for law enforcement or military use, including police uniforms.
- Confidential Information: Items or services involving unauthorized access to state, banking, or trade secrets.
- Hacking Devices: Tools or software used for hacking or bypassing protective measures on physical locks or electronic systems.
- Weapons and Explosives: Weapons of any kind, ammunition, defensive products, and devices/instructions for creating such items.
- Defamatory or Invasive Content: Items that disrespect individual or organizational privacy, integrity, or reputation.
- Official State Symbols: State honors, awards, and badges.

- **Human Parts:** Sale of human organs and any types of human remains.
- **Illegal Substances:** All forms of illegal drugs, drug-like substances including plants, and their components or production instructions.
- **Copyright Violation Tools:** Equipment or software intended to bypass copyright protection or regional restrictions.
- **Unverified Financial Instruments:** Financial tools, including electronic payments, which lack proper identification systems to prevent illegal transactions.
- **Modified Products:** Items with altered or missing serial numbers.
- **Illicit Electronic Equipment:** Electronic devices prohibited in the user's country or region.
- **Counterfeit Goods:** Fake or imitation products unlawfully replicating original items.
- **Morally Questionable Materials:** Items violating public morality, including pornography involving minors, items that promote hateful ideologies (e.g., Nazi items), escort services, and prostitution.
- **Telecommunications:** Transactions involving VoIP communication systems, mobile communication.
- **Incitement Tools:** Products or services promoting or inciting illegal activities, hatred, violence, or discrimination.
- **Hazardous Materials:** Goods containing explosive, toxic, poisonous, or radioactive materials.
- **Personal Data & Spam:** Personal data or tools for illegal activities like unsolicited bulk emails.
- **Gift card:** Purchase of digital and physical gift cards.
- **Delivery Services:** postal and delivery services.
- **Gambling:** Internet gambling or platform that accepts the placement of bets.

Additional Guidelines and Restrictions:

1. **Platform Compliance:** Upholding Visa and Mastercard guidelines, as well as our platform's terms, is essential. Failure to do so will result in immediate suspension of your account.
2. **Restricted Resale Activities:** Unauthorized resale of our cards is strictly prohibited. Any breach will result in account termination and forfeiture of any remaining balances.

3. **Finality of Platform Transactions:** Once completed, transactions between users on this platform are irreversible. Carefully verify all transaction details beforehand.
4. **Proper Use of Virtual Debit Cards:** These cards should only be used for direct transactions with merchants. They are not to be used for peer-to-peer transactions or to receive incoming funds. Unauthorized use may lead to declined transactions and potential fund loss.
5. **Card Transaction Limits and Practices:** Avoid conducting transactions that exceed your card balance by 50% or more. Additionally, using merchant accounts to manipulate transaction patterns, such as chargebacks or micro-transactions, is prohibited. Violations may result in card blocking and account termination.
6. **High Reversal Ratios:** Accounts exhibiting a transaction reversal rate beyond 50% will be terminated, leading to a forfeiture of any balances.
7. **Chargeback Policy:** Our platform disallows chargeback requests on transactions made with virtual cards.
8. **Postal and Delivery Restrictions:** Transactions involving postal or delivery services are not allowed when using virtual cards.
9. **Gift Card Purchases:** The procurement of gift cards via virtual cards is strictly prohibited and may result in account termination.
10. **Telecommunications and Related Services:** Transactions involving VoIP, mobile communication services, or remote management software are expressly forbidden when using virtual cards.

We appreciate your cooperation in adhering to these guidelines to ensure the security and continued compliance of your account.