Prohibited & Restricted Business Policy

Publication date: 15.06.2026
Last updated: 18.06.2026

List of prohibited and restricted business and transaction categories.

WHITECAPITAL does not service illegal, non-transparent, prohibited or unacceptably risky business categories.

Prohibited categories

WHITECAPITAL does not service activities related to:
illegal activity;
fraud;
money laundering;
terrorist financing;
sanctions evasion;
illegal gambling;
betting;
adult content and adult services;
drugs;
weapons;
counterfeit goods;
malware;
stolen data;
phishing;
unlicensed financial services;
crypto exchange;
token issuance;
investment schemes;
anonymous transfers;
operations without an underlying transaction;
goods and services prohibited by law, a bank or payment infrastructure.

Restricted categories

The following categories may require additional review, limits or approval by a bank:
gaming;
digital goods;
marketplaces;
gift cards;
VPN/proxy;
software/subscriptions;
fulfillment;
shopping assistance;
cross-border e-commerce;
travel;
high-volume merchants.

Client obligations

The client must:
not conceal the real activity;
not process payments for third parties without approval;
not change the business model without notice;
not sell prohibited goods or services;
provide documents upon request.

Consequences of violation

Violation of this policy may result in:
refusal of onboarding;
suspension of operations;
blocking of payouts;
termination of agreement;
notification of a bank or competent authorities where required.