

# Heading Restrictions for Thryv®

## Top 5 Categories of Businesses that CANNOT purchase Thryv:

1. Pharmaceutical companies
2. Marijuana-related businesses<sup>1</sup>
3. Adult Services (includes escorts and overtly sexual-oriented businesses)
4. Dangerous product businesses (includes guns/weapons, explosives/ fireworks, tobacco/vape products, and drugs/drug paraphernalia)
5. Businesses outside of United States, Canada, Australia, Barbados, and the Cayman Islands countries are ineligible for Thryv. Also, businesses that target customers outside of those countries are ineligible for Thryv.

Businesses in other categories may purchase and use Thryv, however there may be certain feature or add-on limitations based on their type of business.

(See links listed to the right for policies of third-party sites and services used to support Thryv).

### Payments:

- Square®:  
<https://squareup.com/help/us/en/article/5089-prohibited-goods-and-services-with-square-point-of-sale>
- Stripe®:  
<https://stripe.com/us/restricted-businesses>
- Braintree/PayPal®:  
<https://www.braintreepayments.com/legal/acceptable-use-policy>
- PayPal®:  
<https://www.paypal.com/us/webapps/mpp/ua/useragreement-full#restricted-activities>

### Social:

- Facebook®:  
<https://www.facebook.com/policies/ads/>

### Text Marketing:

- May not send text marketing messages that contain "SHAFT" content (includes any references to Sex, Hate, Alcohol, Firearms, or Tobacco/Vape).

### SEO:

- Google™:  
[https://support.google.com/adspolicy/answer/6008942?visit\\_id=636876789898483663-1377544254&rd=1](https://support.google.com/adspolicy/answer/6008942?visit_id=636876789898483663-1377544254&rd=1)

### Online Listings Management:

- No short term sales – A non-permanent local business, service, or product (such as selling a house or a book).
- No online-only businesses (no consumer storefront).

**Quick Links:** [CBD Restrictions](#) | Heading Restrictions: [ThryvPay™](#) | [Square®](#) | [Stripe®](#) | [PayPal®](#)

1. CBD-related businesses permitted, with limited features. Only permitted if Low-THC, hemp-derived CBD, rather than marijuana-derived CBD that contains THC.

# Rules & Restrictions for CBD



While we understand that CBD and Marijuana are not the same thing, we also understand that many businesses who sell CBD also sell marijuana.

**Therefore, guidelines must be followed before selling Thryv to a CBD-related business.**

**The type of CBD product permitted:**

**Low-THC, hemp-derived CBD.**

## Guidelines for selling CBD-related business:

- Avoid using term "cannabis" since cannabis encompasses both hemp and marijuana.
- Cannot sell any marijuana-derived or THC related products; CBD must be kept separately from marijuana.
- Cannot sell CBD related products, along with any other non-drug related products, per the above line.
- Product features may be prevented from use, like payments or social advertising.
- Due to limited feature usage or in the event of a cancellation due to misuse, discounts and refunds are not granted.
- Cannot add marijuana type products after purchase, these will be flagged and canceled.

## Feature Limitations:

### Email and SMS text marketing:

- Cannot legally send emails or text campaigns for marijuana or to anyone who sells marijuana, even if it's not in the content of the text. If there is marijuana on the website this would be flagged and shut down.
- CBD isn't disallowed at this time, as long as the content or the links in the content don't have anything to do with Marijuana.

### Payments:

- Each Credit Card processor has their own stance on allowance, and these would need to be determined between the client and their CC processor directly.

### Social:

- Excludes content creation and boosting. Cannot purchase advertising on any social network (Facebook®) for either CBD or Marijuana. Content library and self-managed posting is available.

### Listings:

- The majority of publishers do not have CBD categories available, so a different category will need to be selected in order to participate in Listings Management.

### Websites:

- Excludes content associated to health claims. All website content must be approved before set live.

# Thryv Heading Restrictions for ThryvPay<sup>SM</sup>



## Thryv Restricted categories for businesses not authorized to establish a ThryvPay account.

Clients can still take advantage of all the other software benefits, as well as, creating and sending estimates and invoices. However, they will not be able to accept Online Payments or Mobile QuickPay options if they fall under any of the restricted categories as mentioned below.

### Most Impacted Categories

1. Any illegal activity or goods
2. Buyer or membership clubs, including dues associated with such clubs
3. Credit counseling or credit repair agencies
4. Credit protection or identity theft protection services
5. Direct marketing or subscription offers or services
6. Infomercial sales
7. Internet/mail order/telephone order pharmacies or pharmacy referral services (where fulfillment of medication is performed with an Internet or telephone consultation, absent a physical visit with a physician including re-importation of pharmaceuticals from foreign countries)
8. Unauthorized multi-level marketing businesses
9. Inbound or outbound telemarketers

## Additional Restricted Categories

10. Prepaid phone cards or phone services
11. Rebate based businesses
12. Up-sell merchants
13. Bill payment services
14. Betting, including lottery tickets, casino gaming chips, Fantasy Football, off-track betting, and wagers at races
15. Financial institutions offering manual or automated cash disbursements
16. Prepaid cards, checks, insurance or other financial merchandise or services
17. Sales of money-orders or foreign currency by non-financial institutions
18. Wire transfer money orders
19. High-risk products and services, including telemarketing sales
20. Service station merchants
21. Automated fuel dispensers
22. Adult entertainment oriented products or services (in any medium, including Internet, telephone or printed material)
23. Sales of (i) firearms, firearm parts or hardware, and ammunition; or (ii) weapons and other devices designed to cause physical injury
24. Drug paraphernalia
25. Occult materials
26. Hate or harmful products
27. Escort services
28. Bankruptcy attorneys or collection agencies engaged in the collection of debt
29. Internet/mail order/telephone order of age restricted products (e.g., tobacco)
30. Discount shops
31. Travel related industries such as travel agencies, hotel/lodging, airline and car rentals

# Thryv Heading Restrictions for Square®



## Thryv Restricted categories for businesses not authorized to establish a Square account.

Clients can still take advantage of all the other software benefits, as well as, creating and sending estimates and invoices. However, they will not be able to accept Online Payments or Mobile QuickPay options if they fall under any of the restricted categories as mentioned below.

### Most Impacted Categories

1. Any illegal activity or goods
2. Buyer or membership clubs, including dues associated with such clubs
3. Credit counseling or credit repair agencies
4. Credit protection or identity theft protection services
5. Direct marketing or subscription offers or services
6. Infomercial sales
7. Internet/mail order/telephone order pharmacies or pharmacy referral services (where fulfillment of medication is performed with an Internet or telephone consultation, absent a physical visit with a physician including re-importation of pharmaceuticals from foreign countries)
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23. Sales of (i) firearms, firearm parts or hardware, and ammunition; or (ii) weapons and other devices designed to cause physical injury
24. Drug paraphernalia
25. Occult materials
26. Hate or harmful products
27. Escort services
28. Bankruptcy attorneys or collection agencies engaged in the collection of debt
29. Internet/mail order/telephone order of age restricted products (e.g., tobacco)

# Thryv Heading Restrictions for Stripe®



## Thryv Restricted categories for businesses not authorized to establish a Stripe account.

Clients can still take advantage of all the other software benefits, as well as, creating and sending estimates and invoices. However, they will not be able to accept Online Payments or Mobile QuickPay options if they fall under any of the restricted categories as mentioned below.

### Most Impacted Categories

1. Investment & credit services (Securities brokers; mortgage consulting or debt reduction services; credit counseling or repair; investment services; real estate opportunities; etc.)
2. Money and legal services (Financial institutions, money transmitters and money services businesses; etc.)
3. Virtual currency or stored value
4. Intellectual property or proprietary rights infringement
5. Counterfeit or unauthorized goods (Sales, distribution, or access to counterfeit music, movies, software, or other licensed materials)
6. Gambling (contests; fantasy sports; etc.)
7. Regulated or illegal products or services (Cannabis dispensaries and related businesses; sale of tobacco, e-cigarettes, and e-liquid; online pharmacies; prescription-only products)

## Additional Restricted Categories

8. Adult content and services (Pornography and other obscene materials (including literature, imagery and other media) depicting nudity or explicitly sexual acts; sites offering any sexually-related services such as prostitution, escorts, pay-per view, adult live chat features; sexually oriented items (e.g., adult toys); adult video stores and sexually oriented massage parlors; gentleman's clubs, topless bars, and strip clubs; sexually oriented dating services)
9. Get rich quick schemes (Investment opportunities or other services that promise high rewards)
10. Mug shot publication or pay-to-remove sites (Platforms that facilitate the publication and removal of content (such as mug shots), where the primary purpose of posting such content is to cause or raise concerns of reputational harm)
11. No-value-added services (Sale or resale of a service without added benefit to the buyer)
12. Aggregation (Engaging in any form of licensed or unlicensed aggregation of funds owed to third parties, factoring, or other activities intended to obfuscate the origin of funds; payment facilitation)
13. Drug paraphernalia (Any equipment designed for making or using drugs, such as bongos, vaporizers and hookahs)
14. High risk businesses (Bankruptcy lawyers; remote technical support; psychic services; essay mills; chain letters; door-to-door sales; medical benefit packages; etc.)
15. Multi-level marketing (Pyramid schemes and multi-level marketing)
16. Pseudo pharmaceuticals (Nutraceuticals, pseudo-pharmaceuticals and other products that make health claims that have not been approved or verified by the applicable local and/or national regulatory body)
17. Social media activity (Sale of Twitter followers, Facebook likes, YouTube views, and other forms of social media activity and online traffic)
18. Substances designed to mimic illegal drugs (Sale of a legal substance that provides the same effect as an illegal drug (e.g., salvia, kratom))
19. Video game or virtual world credits (Sale of in-game currency unless the merchant is the operator of the virtual world)

# Thryv Heading Restrictions

## PayPal®



### Thryv Restricted Activities for businesses not authorized to establish a PayPal account.

Clients can still take advantage of all the other software benefits, as well as, creating and sending estimates and invoices. However, they will not be able to accept Online Payments or Mobile QuickPay options if they fall under any of the restricted categories as mentioned below.

#### Most Impacted Activities

1. Breach this user agreement, the PayPal Acceptable Use Policy, the Commercial Entity Agreements (if they apply to you), the PayPal Cash and PayPal Cash Plus Account Terms and Conditions (if it applies to you), or any other agreement between you and PayPal;
2. Violate any law, statute, ordinance, or regulation (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination or false advertising);
3. Infringe PayPal's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
4. Sell counterfeit goods;
5. Act in a manner that is defamatory, trade libelous, threatening or harassing;
6. Provide false, inaccurate or misleading information;

#### Additional Restricted Activities

7. Send or receive what we reasonably believe to be potentially fraudulent funds;
8. Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
9. Attempt to double dip during the course of a dispute by receiving or attempting to receive funds from both PayPal and the seller, bank or card issuer for the same transaction;
10. Control an account that is linked to another account that has engaged in any of these restricted activities;
11. Conduct your business or use the PayPal services in a manner that results in or may result in;
  - complaints;
  - requests by buyers (either filed with us or card issuers) to invalidate payments made to you;
  - fees, fines, penalties or other liability or losses to PayPal, other PayPal customers, third parties or you;
12. Use your PayPal account or the PayPal services in a manner that PayPal, Visa, MasterCard, American Express, Discover or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules;
13. Allow your PayPal account to have a negative balance;
14. Provide yourself a cash advance from your credit card (or help others to do so);
15. Access the PayPal services from a country that is not included on PayPal's permitted countries list;
16. Take any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or the PayPal services;
17. Facilitate any viruses, trojan horses, malware, worms or other computer programming routines that attempts to or may damage, disrupt, corrupt, misuse, detrimentally interfere with, surreptitiously intercept or expropriate, or gain unauthorized access to any system, data, information or PayPal services;
18. Use an anonymizing proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our websites without our prior written permission; or use any device, software or routine to bypass our robot exclusion headers;
19. Take any action that may cause us to lose any of the services from our Internet service providers, payment processors, or other suppliers or service providers;
20. Use the PayPal services to test credit card behaviors;
21. Harass and/or threaten our employees, agents, or other users.

Visit [thryv.com](https://thryv.com) for more information.