

發卡機構 PayPay 禁止商品/服務及業務類別清單

序號	交易類型	品項 (英文)	品項 (中文)
1	線上/線下	Sales of weapons and tools for criminal use	武器和犯罪工具
2	線上	High-risk cloud services	高風險電子檔案雲端儲存服務
3	線上	Real Money Trading (RMT)	線上遊戲真實貨幣交易
4	線上	Online game boosting/power-leveling services	線上遊戲代練升級服務
5	線上	Online gambling games	線上賭博遊戲
6	線上	Online games involving prize exchanges	涉及獎品兌換的線上遊戲
7	線上/線下	All dating-related services	約會/相親相關服務
8	線上	Adult content	色情內容
9	線上/線下	Child pornography, bestiality, rape/violent expressions	兒童色情、獸交等性暴力內容
10	線上/線下	Mutilation/dismemberment	身體肢解
11	線上/線下	Medical practices outside of medical institutions	在醫療機構外的醫療行為
12	線上/線下	Sales of PCR and antibody test kits not approved by the Ministry of Health, Labour and Welfare	非法 PCR 檢測
13	線上/線下	PCR testing outside of medical institutions	在醫療機構外的 PCR 檢測
14	線上/線下	Payments to mutual aid associations for funerals and weddings	向互助會支付葬禮和婚禮費用
15	線上/線下	Products, etc., intended for cashing out credit card shopping limits	用於兌現信用卡購物限額的商品
16	線上/線下	Items that violate the Swords and Firearms Control Act, Narcotics Control Act, CITES (Washington Convention), and other related laws and regulations	違法物品
17	線上/線下	CBD products containing narcotic components and designated poisonous substances under the Pharmaceuticals and Medical Devices Act	含麻醉成分和大麻二酚(CBD)產品
18	線上/線下	Products that unfairly infringe or may infringe upon a third party's portrait rights, copyrights, intellectual property rights, or other rights	侵犯第三人肖像權、版權、智慧財產權或其他權利的商

			品
19	線上/線下	All acts of donation	捐贈
20	線上/線下	Items equivalent to crypto assets such as NFTs, DeFi, etc.	加密資產相關商品 (如 NFT 等)
21	線上/線下	Investment guidance/advice	投資指導/建議
22	線上/線下	Gambling prediction services	賭博預測服務
23	線上/線下	Special detective/undercover operations	特別偵探/臥底行動
24	線上/線下	Other items contrary to public order and morals	任何違反公共秩序 及道德的商品及服 務
25	線上/線下	Restaurants/bars involving personal escort services	涉及伴遊服務的餐 廳/酒吧
26	線上/線下	Crowdfunding (donation-based)	募資 (捐贈類型)
27	線上/線下	Pesticides classified as poisonous/deleterious substances	有毒/有害物質的農 藥
28	線上/線下	Items for which transfer or resale is prohibited, or which are at risk of being misused	禁止轉讓或轉售的 商品, 或有被濫用風 險的商品
29	線上	Video chat services (for adults)	成人視訊聊天服務
30	線上/線下	Offerings, monetary donations, and collections for religious corporations	宗教團體捐贈
31	線上/線下	Stocks and securities	股票及證券
32	線上/線下	Investment trusts	投資信託
33	線上/線下	Investment-type insurance and savings-type insurance	投資保險與儲蓄保 險
34	線上/線下	Software or products related to financial product and information transactions	與金融產品和資訊 交易相關的軟體或 產品
35	線上/線下	Foreign currency exchange services	外幣兌換服務
36	線上/線下	P2P (Peer-to-Peer) lending services	P2P 借貸服務
37	線上/線下	Virtual currency/cryptocurrency transactions	虛擬貨幣/加密貨幣 交易
38	線上/線下	Services that promote plagiarism and cheating on exams/inspections	剽竊抄襲和考試作 弊相關服務
39	線上/線下	Smuggled goods	走私物品
40	線上/線下	Payments related to real estate sales (including fees, etc.)	與房地產銷售相關

			的付款（包括費用等）
41	線上/線下	Payments for non-public gambling such as casinos, poker, and pachinko	賭場、撲克、彈珠機等非公開賭博的費用
42	線上/線下	Services involving sexual acts	涉及性行為的服務
43	線下	Handling of state secrets, etc.	處理國家機密等
44	線下	Toxic/harmful chemical substances	有毒及有害化學物品
45	線下	Military or police equipment, batons, and electric batons	軍用或警用裝備、警棍、電擊棒
46	線下	Fetal sex determination	胎兒性別鑑定
47	線下	Aphrodisiacs	春藥
48	線下	Malware	惡意軟體
49	線下	Fraudulent issuance of certificates or engraving of fraudulent seals	偽造證明或刻製偽造印鑑
50	線下	Sales of personal information (ID card info, etc.)	個人資訊（如身分證資訊等）
51	線下	Services or products that violate personal privacy (e.g., online activity monitoring)	侵犯個人隱私的服務或產品（如線上活動監控）
52	線下	Counterfeit currency	假幣
53	線下	Academic paper ghostwriting	學術論文代寫
54	線下	Illegal sales of bank accounts, bank cards, etc.	非法買賣銀行帳戶、銀行卡等
55	線下	Rebate or cashback services	回饋或現金回饋服務
56	線下	Counterfeit or replica food products	產地、成分虛假的食品
57	線下	Human organs	人體器官
58	線下	Surrogacy services	代孕服務
59	線下	Services that promote fraudulent citation of papers and fraudulent test-taking	學術論文詐欺引用和考試作弊等欺詐行為服務
60	線下	Payments for delinquent debts, etc.	支付拖欠的債務等
61	線上/線下	Handling of cosmetic/aesthetic medicine	醫療美容

62	線上/線下	Drugs, pharmaceuticals, etc., containing specific ingredients	藥物
63	線上/線下	Payments for public gambling	公共賭博
64	線上	Tobacco, smoking cessation aids, and smoking-related products	菸草、戒菸產品及吸菸相關產品
65	線上	Handling of prescription drugs	處方藥
66	線上/線下	Specially controlled medical devices (excluding contact lenses)	特殊管制醫療器材 (隱形眼鏡除外)
67	線上/線下	Aphrodisiacs/Stamina enhancers (excluding Class 1 pharmaceuticals)	壯陽藥/增強體力藥
68	線上/線下	Postage stamps	郵票
69	線上/線下	Initial rental property fees and rent	租賃物業費用及租金
70	線上/線下	Sales of highly convertible products such as gold and platinum	黃金、白金等高度可兌現性商品
71	線上/線下	Gift certificates, prepaid cards, etc.	禮券、預付卡等
72	線上/線下	Unsolicited goods sales (Negative option billing / Inertia selling)	強迫推銷
73	線上/線下	Hypnotic sales / High-pressure group sales (SF marketing)	催眠銷售/高壓團體銷售
74	線上/線下	Dating sales scam (Romance scam)	約會推銷詐騙 (愛情詐騙)
75	線上/線下	Get-rich-quick schemes / Investment fraud	暴利/投資詐騙
76	線上/線下	Inspection Sales Scheme	免費檢查推銷
77	線上/線下	"You've won" prize scam, Prize-winning Sales Scheme	中獎推銷
78	線上/線下	Spiritual Sales Scheme	算命推銷
79	線上/線下	Sequential Sales / Excessive Sales	連續銷售/過度銷售
80	線上/線下	Employment seminar scam, Job Seminar Sales Scheme	就業研討會詐騙/推銷
81	線上/線下	Fear-based sales / Preying on anxiety, Anxiety-preying Sales Scheme	恐懼推銷/焦慮推銷
82	線上/線下	Chain Sales Transaction (Multi-level Marketing)	多層次傳銷
83	線上/線下	Business Opportunity Sales Scheme	商機推銷
84	線上/線下	Door-to-door Sales	上門推銷

85	線上/線下	Telemarketing	電話行銷
86	線上/線下	Payments assuming installment transactions	分期付款
87	線上/線下	B2B (Business-to-Business) transactions	B2B (企業對企業) 交易
88	線上/線下	Payment for down payment	分期付款首付款
89	線上/線下	Exaggerated advertising and sales methods that mislead consumers	誇張廣告和誤導消費者的銷售方式
90	線上/線下	Personal Import Agency	個人進口代理
91	線上/線下	Unincorporated associations without legal capacity	未依法設立法人資格的團體
92	線上/線下	Specified Continuous Services Provision : - Aesthetic Services / Esthetic Salon Services - Cosmetic Medical Services / Beauty-related Medical Services - Language Instruction Services / Language Schools - Home Tutoring Services - Tutoring Schools / Supplementary Tutoring Services - Personal Computer Skills Instruction / Computer Schools - Matchmaking Services / Marriage Partner Introduction Services	提供特定持續性服務： -美容/沙龍服務 -醫美相關服務 -語言教學服務/語言學校 -家庭家教服務 -補習班/課後輔導服務 -個人電腦技術教學/電腦學校 -媒合服務/婚姻介紹服務