

## Live Payments — Payment Rules and Restrictions

Effective Date: 1 May 2025

Applies to: All users of the Live Payments Bill Payments (BPP) platform

Purpose: To ensure payments processed through our platform are secure, lawful, and within the scope of our acquiring, regulatory, and card scheme obligations.

### Prohibited Payees and Payment Types

Live Payments does not support payments to the following categories. These restrictions exist to comply with AML/CTF obligations, card scheme rules, and our acquiring agreements:

Category	Description	Permitted?	Applies to
Personal bank accounts	Payments to individuals for personal/non-business use	No	Amex, Visa, Mastercard
Self-owned payees	Payees controlled by the payer (e.g., director, shareholder, related party)	No	All methods
Gambling & wagering	Casino, lottery, betting sites	No	All
Escort or adult services	Includes online adult entertainment	No	All
Unregistered crypto dealers	Crypto exchanges not registered with AUSTRAC	No	All
Sanctioned entities	Listed by UN, OFAC, DFAT or other	No	All
Dormant/shell companies	No verifiable active business	No	All
High-risk foreign entities	Located in countries with elevated AML risk	No	All
Unregistered charities	Not listed with ACNC or state regulator	No	Amex, Visa

Bail, bond, payday loans	Includes payday lenders, bail payments	No	All
Debt collection, insolvency	Collection agencies, liquidators, bankruptcy services	No	All
Digital file hosting	Cyberlockers and unverified hosting providers	No	Amex
Multi-level marketing (MLM)	Including pyramid schemes and inbound/outbound telemarketing	No	All
Travel aggregators and cruise lines	Not permitted for Amex card usage under BPP	No	Amex
Political party donations	Donations to political organisations	No	Amex
Top-up wallets & stored value	E-wallet or reloadable wallet services	No	Amex

**Questions or concerns? Contact us 24/7 on:**

Email: [help@livepayments.com](mailto:help@livepayments.com)

Phone: 1300 780 788