


# Bokhari: The Terrifying Rise of Financial Blacklisting by the DNC biased PayPal, Patreon, Visa and others



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**It is the most totalitarian form of blacklisting: not just to be prevented from speaking on a university campus, or to be kicked off social media, but to be shut out of the entire financial system. That is the terrifying new threat to freedom that western societies must now contend with.**

Financial blacklisting doesn't just rob you of a chance to spread your message: it robs you of your ability to do business, your livelihood, your very means of functioning in a capitalist society. Thanks to the encroachment of progressive ideology into the financial industry — including major credit card companies like Visa, Discover, and Mastercard — it has now become a reality.

[I first wrote about the rise of financial blacklisting in July](#), in a column for Breitbart News in which I highlighted the growing tendency of online financial platforms — as well as Visa and MasterCard — to deny service to customers for political reasons. I was surprised to receive a strongly worded comment from the liberal Electronic Frontier Foundation (EFF), who bluntly [warned that banks and credit card companies had become “de facto internet censors.”](#) That even liberal groups had raised the alarm signaled the seriousness of the problem.

Since then, financial blacklisting has only gotten worse. In August, [Mastercard](#) and [Discover](#) deplatformed conservative and Islam critic Robert Spencer. In the same month, [Visa and Mastercard](#) ceased service to David Horowitz. While credit card

processing service to Horowitz was eventually restored, Spencer remains financially blacklisted.

Crowdfunding platforms like Patreon, which allow online content creators to collect donations from their supporters, are frequently cast as the primary villains in financial blacklisting. Patreon's recent ban of YouTuber Carl Benjamin, better known by his moniker Sargon of Akkad, [triggered a crisis for the platform](#). Both donors and creators — including prominent atheist Sam Harris — quit the platform in protest, while Jordan Peterson and Dave Rubin pledged to create an alternative platform that is pro-free speech.

But Patreon and other crowdfunding platforms are not the real villains. They are dependent on the whims of the credit card companies, something that was already apparent in August when Mastercard forced them to withdraw service from Robert Spencer. We now know that the credit card companies were also a factor in Patreon's decision to boot Benjamin.

YouTuber and Patreon creator Matt Christiansen recently released a [transcript](#) of his conversation with Jacqueline Hart of Patreon about Benjamin's ban. Hart frankly admits that the sensibilities of credit card companies play a key role in Patreon's decisions.

Here's an excerpt of that transcript (emphasis ours):

**JACQUELINE:** The problem is is Patreon takes payments. And while we are obviously supportive of the first amendment, there are other things that we have to consider. Our mission is to fund the creative class. In order to accomplish that mission we have to build a community of

creators that are comfortable sharing a platform, and if we allow certain types of speech that some people would call free speech, then only creators that use Patreon that don't mind their branding associated with that kind of speech would be those who use Patreon and we fail at our mission.

But secondly as a membership platform, payment processing is one of the core value propositions that we have. Payment processing **depends on our ability to use the global payment network, and they have rules for what they will process.**

**MATT:** Are you telling me that this was Patreon's decision then, or someone pressured you into this?

**JACQUELINE:** No – this was entirely Patreon's decision.

**MATT:** Well then I don't understand passing the buck off to somebody else.

**JACQUELINE:** No, I'm not passing the buck off. The thing is we have guidelines, but I'm trying to explain, #1 it is our mission to fund the creative class and **obviously some people may not want to be associated.**

**MATT:** Well if it's your mission, then payment processors are irrelevant. It's your mission. That's what you're pursuing.

**JACQUELINE:** **We're not visa and mastercard ourselves – we can't just make the rules. That's what I'm saying – there is an extra layer there.**

This "extra layer" places platforms like Patreon in an impossible position: abandon free speech or lose your ability to process

payments. That's also why so many free-speech alternatives to Patreon have failed: FreeStartr, Hatreon, MakerSupport, and SubscribeStar all tried to offer a more open platform, and were promptly dumped by the credit card companies. All are unable to do business.

This exposes the emptiness of establishment conservative arguments about the free market. Those who oppose Silicon Valley censorship aren't allowed to just build their own alternative platforms. They must build their own global payment processing infrastructure to have any hope of restoring free speech online.

That, or they must find a way to stop Visa, Mastercard and Discover from taking advice from the far-left Southern Poverty Law Center (SPLC) and Color of Change. The former was allegedly responsible for the blacklisting of Robert Spencer, while the latter [claims to have removed 158 funding sources](#) from "white supremacist sites" — although as the group won't list what those sites are, we don't know if they really are "white supremacist." The far left typically includes regular Trump supporters under the label.

Another thing the credit card companies will have to avoid — listening to the *New York Times*, which is [currently](#) pressuring them to blacklist gun purchasers.

The only other option is to find an alternative to Visa, MasterCard, and Discover that is indifferent about American social justice politics. There's only one card which has a similar level of global coverage — [China's UnionPay](#). It remains to be seen if a company at the whim of Chinese Communists is better

than Visa, Discover, and Mastercard — all of which currently appear to be at the whim of American communists.

Visa, Mastercard, Discover and Patreon did not return requests for comment.

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