

Restricted / Prohibited Business Categories

Note: This list is not intended to be exhaustive and will be updated from time to time at processor's discretion

Merchants Requiring Pre-Approval

Provider shall not solicit or sign agreements with merchants (i) in any of the following categories/businesses, or (ii) engaging in any of the following activities unless the Provider is entering into a broad based program with a recognized referral, technology or marketplace partner that specializes in these types of activities or businesses and such program is pre-approved by Processor in its sole discretion:

- Age Restricted Products or Services
- Any merchant where the anticipated % of International Card Sales is expected to be greater than 20% of total sales
- Auto Dealerships, new and used when accepting loan payments (loan payments on a Credit Card are Prohibited)
- Bail Bond Services or Bankruptcy Lawyers
- Business Payment Solution Providers (BPSP)
- Career Placement or Advice Center Merchants
- Consumer Bill Payment Service (CBPS) Providers
- Consumer Financing
- Crowd Sourced Fundraising, as defined by Processor from time to time, except however, Crowd Sourced Fundraising shall not be allowed for the purchase of stock or equity, a promise is made to deliver a good or service in the future, or there is no consideration in return for the payment or donation
- Delayed Delivery Merchants where the good or service the merchant is providing the cardholder is not shipped, delivered or fulfilled when the card transaction is processed but is to occur at a future date
- Marketplaces (MCC 5262)
- Massage Parlors
- Online Personal Computer Technical Support (not Direct Marketed in nature)
- Personal Enhancement Products and/or Nutraceuticals where there is not any consumer present retail option
- Sexual Aids/Toys
- Shipping or Forwarding Brokers
- Solar Panel Companies
- Travel Agencies or Tour Operators except however those Agencies or Operators servicing Sanctioned locations (Cuba, Iran, North Korea, Sudan, Syria) are prohibited
- Warranty Companies

Prohibited Merchants

Provider shall not solicit or sign agreements with merchants (i) in any of the following categories/businesses, or (ii) engaging in any of the following activities prohibited by Processor or Operating Regulations (as may be updated from time to time):

- Any product, service or activity that is deceptive, unfair, predatory or prohibited by one or more Card Brands
- Any merchant selling goods or services that represent a violation of any law, statute or regulation
- Any merchant operating outside the United States or Canada, as applicable
- Any merchant submitting sales for payment that resulted from another commercial entity providing goods or services to the cardholder, including those businesses that may otherwise qualify themselves as a Payment Service Company or Payment Facilitator
- Any merchant selling products that infringe on the intellectual property rights of others, including counterfeit goods or any product or service that infringes on the copyright, trademark or trade secrets of any third party
- Merchants or Collection Agencies may not accept a card as payment for a dishonored check or for an item deemed uncollectible by another merchant
- Loan payments transacted on Credit Cards

Types of Prohibited Businesses

We will carefully review all merchants and merchant activity for compliance with our policy of not soliciting or signing merchant agreements with the following categories of businesses:

- Adult entertainment and/or adult content websites including Electronic Commerce adult content (videotext) merchants including MCCs 5967, 7273 and 7841
- Any merchant that accepts a card at a scrip-dispensing terminal
- Airlines including Charter Airlines
- Bestiality
- Bidding Fee Auctions including Penny Auctions
- Brand or Reputational damaging, potential or otherwise, activities including Child Pornography, Escort Services, Mail Order Brides, Occult
- Background Check Services
- Card-not-present (CNP) Tobacco, e-Cigarettes and "Vape" supplies and accessories
- CBD products
- Collection Agencies
- Commodity Trading or Security Trading
- Covid Testing
- Credit Counseling or Credit Repair Services
- Credit Protection or Identity Theft Protection Services
- Cruise Lines

- Cryptocurrencies (Bitcoin, Ethereum, etc.)
- Currency Exchanges or Dealers
- Dating Services
- Debt/Tax Elimination, Debt/Tax Reduction or Debt Consulting Services
- Direct Marketing; Continuity or Subscription services or merchants including MCCs 5968 and 5969
- Direct Marketing – Travel Related Arrangement Services including MCC 5962
- Direct Marketing – Inbound Telemarketing including videotext services and MCC 5967
- Discount Medical or Dental Plans including Discount Insurance
- Discount Coupon merchants or Online Sites
- Digital Wallets (requires card/bank info to be stored on file, as opposed to pre-loading of funds) or Prepaid Companies
- Discount Buying Clubs / Membership Clubs
- Distressed Property Sales and/or Marketing
- Drug Paraphernalia
- e-Cigarettes
- e-Wallets (entail pre-loading of actual funds)
- Firearms, Ammunition
- Gambling Activities and Establishments including MCC 7995, including lotteries, internet gaming, contests, sweepstakes, or offering of prizes as an inducement to purchase goods or services
- High Interest rate non-bank consumer lending including payday lending and title loans
- Investment or “get rich quick” merchants, businesses or programs
- Infomercial merchants
- Internet Pharmacies
- Multi-Level Marketing Businesses
- Merchants utilizing negative option, renewal or continuity subscription practices
- Marketing Activities involving “pay only for shipping” and/or “free trial” periods
- Marijuana dispensaries and related products or services that contain CBD or provide access to CBD products
- Merchants offering Special Incentives
- Money Transfer, Wire Transfers, Money Orders, Transmitters, and Check Cashing including merchants required to be registered as Money Service Business
- Outbound Telemarketers and Telecom merchants including MCCs 4814, 4816, and 5966
- Pawn Shop
- Payment Facilitators
- Prepaid Phone Cards
- Prepaid Phone Services (Airtime)
- Pseudo Pharmaceuticals
- Psychic Services and "occult" businesses
- Quasi Cash or Stored Value
- Rebate-Based Businesses
- Real Estate Flipping
- Sale of Mobile Minutes
- Selling or Sales of Social Media Activity
- Short term rentals
- Software Resellers
- Sports Forecasting or Odds Making
- Staged Digital Wallets
- Substances designed to mimic illegal drugs (ex. Kratom, Kava, etc.)
- Telehealth/Telemedicine
- Timeshares including resale's and related marketing
- Transacting Virtual Currency or credits that can be monetized, re-sold or converted to physical or digital goods or services or otherwise exit the virtual world
- Up-Selling merchants
- Vacation Rentals
- Products or materials that promote or glorify hate, violence, sexual or religious intolerance (ex. merchants selling Nazi or KKK memorabilia and apparel)
- Merchants accepting payment for membership dues, events admissions or donations to organizations that promote or glorify hate, violence, sexual or religious intolerance