



Prohibited & Restricted Merchant Guide



**Merchant
Industry**



PROHIBITED MERCHANTS

- Activities known to be in violation of laws, regulations and rules
- Activity that could cause measurable reputational damage to the Bank/MSP
- Activity that could measurably affect the safety and soundness of the Bank/MSP
- Activity pursued for the purpose of circumventing the intent of Card Brand or regulatory rules
- Activity initiated by foreign-owned entities, or entities based outside the United States
- Activity materially conducive to money laundering or criminal exploitation
- Activity that could constitute load balancing

BUSINESS TYPE

Adul Media entertainment (Streaming/Phone Sex Operators)	Aggregators	Any BRAM/Brand Violation Merchant
Any Services considered Illegal or prohibited by the card Associations, or State/Federal Law	Audio Text	Binary Options Trades
Check cashing services	Child Pornography	Circumventions Devices
Copyright & trademark infringement	Counterfeit /replica	Crypto-Currency Processing (Bitcoin)
Decryption & Descrambler products	Digital Wallet	Extended Warranty Companies
Factoring Transactions	Foreign Currency Exchange/FOREX Trading/Stock Market Trading/Asset Protection/Venture Capital	Get Rich Quick Schemes
Government grant or funds Public/Private	Government Service Assistance	Illegal products/Illegal content (rape, hate, violence, bestiality etc.)
Illegal Substances and products (drugs, human organs etc.)	Immigration Services-Non- governmental	Investor Services
Lead Generation Services/Lead List	Loan/Debt Modification/ Reduction/Refinancing Services	Marijuana (medical and recreational)
Marketplaces -Online	Massage Businesses Unlicensed	Money Transfer/MSB's
Mugshot Removal Services	offshore/international Merchants	Online Auctions/Online Malls/Penny Auctions

BUSINESS TYPE

Online/Virtual file/data storage and/or transfer/Cyber-lockers/-Cloud Based Storage	Outbound Telemarketing	Payday Loans
Payment Facilitators	Prepaid Phone Cards	Prize Giveaways
Products with unreasonable Guarantees	Pseudo/Synthetic designer drugs (Incense, bath salts, etc.)	Pyramid/Ponzi Schemes
Securities	Tax Relief/Fine or Penalty Reductions assistance.	Third Party Debt Collectors
Timeshare Sales		



RESTRICTED MERCHANTS

DOCUMENT TO REQUEST

- Four most recent months previous processing
- Four most recent months business checking statements
- Two years tax returns or audited financials (Accounts over \$100K/monthly volume)
- Contract with full terms and conditions (refund & deposit policies) if applicable
- Verify parameters on application with previous processing statements or industry standard (e.g. Construction/ Home Improvements with \$1K high ticket)
- Merchant Application Request must match previous processing statements.

BUSINESS TYPE

Adult Products	Alcoholic Beverages (CNP)	Bail Bonds and Bond Payments
CBD/Hemp	Collections/Debt Repayment	Computer Network
Continuity/Subscription	Counseling/Coaching	Credit Repair
Dating Sites (CNP)	Digital Goods	Document Prep
Employment Agencies	Firearms (CNP)	Furniture/Home Furnishings
Gambling/Gaming	Insurance Services	Legal Services
Massage Parlors (Licensed)	Motorhome Dealers	Negative Option Continuity (NOC/Trials)
Nutraceuticals Straight sales	Passenger Railways	Pawn Shops
Pharmacies (CNP)	Psychic/Horoscope Readings (CNP)	Recreational Vehicles
SEO Services	Taxicabs/Limousines	Tech Support
Telemed/Telehealth	Theatrical Producers	Tobacco Sales (CNP)
Video Amusement Game Supplies	Web Hosting	