

PROHIBITED MERCHANT TYPES

ANY OF THE FOLLOWING MERCHANT TYPES ARE PROHIBITED FROM BOARDING

- » Adoption Agencies (non or for profit)
- » Adult Entertainment / Pornographic / Adult Material
- » Collection Agencies
- » Companies headquartered outside the United States
- » Companion or Escort Services / Sexual Encounter Agencies
- » Consulting Firms Operating in get rich schemes, credit repair, & debt reduction, mortgage reduction services, investment programs
- » Credit Restoration / Repair Services
- » Door-to-Door Sales
- » Drug Paraphernalia
- » E-Cigs / Tobacco Distributor
- » Factoring
- » Flea Markets
- » Gambling / Lotteries / Raffles
- » Gun Sales
- » Law Firms engaged in bankruptcy
- » Mailing Lists
- » Massage Parlors
- » Mortgage Companies
- » Neighborhood Party Sales
- » Nutraceutical Companies
- » Online Customer Finance
- » Online Dating Services
- » Outbound Telemarketing
- » Payday Lending
- » Protection Services
- » Pseudo - Pharmaceuticals
- » Psychics
- » Pyramid / Mid-Level Sales
- » Sports Forecasting
- » Tattoo Parlors
- » Tax Anticipation Programs
- » Time Share
- » Travel Agencies
- » Virtual Coin / Bit Coin

RESTRICTED MERCHANT TYPES

ANY OF THE FOLLOWING MERCHANT TYPES ARE RESTRICTED AND WILL REQUIRE ADDITIONAL RISK/UNDERWRITING:

- » Airlines
- » As Seen on TV / Lifetime Guarantees
- » Auctions
- » Auto Rental Agencies & Auto Sales
- » Bail Bond Services
- » Bars / Tavern (not serving food)
- » Business Loans B2B Lending
- » Cable Boxes
- » Checking Cashing Institutions
- » Computer Hardware & Software (Retail)
- » Consignment Stores
- » Consumer Loans / Leases
- » Contractors / Home Repairs
- » Cooperative Discount Groups
- » Credit Card Protection
- » Employment Agencies
- » Forward Delivery Providers
- » Freight Forwarders
- » Furniture Sales
- » Hair Growth and/or Replacement / Vitamin & Supplement Sales
- » Health Spas / Clubs (Except Country Clubs)
- » Home Based Charities
- » Import/Export
- » Inbound Telemarketing
- » Internet Fulfillment Houses
- » Investment Opportunities
- » Limousine or Tax Services
- » Long Distance Providers / Network Providers
- » Mall Kiosks
- » Merchant Cash Advance
- » Modeling Agencies / Talent Booking Agencies
- » Network Providers
- » Novelty/Replica Collectibles
- » Pawn Shops
- » Precious Metal or Stamps
- » Prepaid Services
- » Real Estate Services
- » Resort Land Promotions / Sale of Real Estate
- » Resume Preparers
- » Student Loan Assistance Companies / Government Grants
- » Talent Booking Agencies
- » Telephone Cards
- » Third Party Processor / Third Party Sender
- » Water Purification

