

Prohibited Use Cases and Industries (For Credit Processing Application)

1. Travel (for example: Airlines, Cruise Lines, Travel Agencies, Vacation Rentals, Tour Operators, Travel Clubs);
2. Online gambling, gaming, betting, sports forecasting, lotteries, card clubs, fantasy sports, and skill game merchants;
3. Dating, companion or escort services;
4. Adult entertainment;
5. Publishers or distributors engaged in the pornography trade;
6. Collection agencies;
7. Debt reduction, modification, and/or consolidation agencies (i.e. mortgage, loan and other debt);
8. Credit counseling, restoration and/or repair agencies;
9. Credit protection or identity theft protection agencies;
10. Consumer Credit Reporting Agencies;
11. Online and Mail/Telephone order pharmacies and ordering facilities or advertising for such entities;
12. Marijuana or cannabis related businesses (MRB or CRB);
13. Businesses engaged in the manufacture or sale of drug paraphernalia;
14. Any merchant that offers services or sells products directly or peripherally that mimic the effects of an illegal product or service are prohibited (e.g. K2, HCG products, HGH, etc.);
15. Online / card not present cigarette, electronic cigarette, vapor, and tobacco sales;
16. Freight forwarders;
17. Cyberlockers;
18. Cryptocurrency or digital currency related activities and business operations;
19. Money service businesses (MSBs) such as:
 1. Check cashing services
 2. Payment facilitators
 3. Currency or commodity exchanges
 4. Money transfer businesses;
 5. Money brokers and private money lenders;
20. Quasi-cash;
21. Non-bank lenders;
22. Publishers or distributors of racist or discriminatory materials;
23. Direct Marketing: a. Subscription merchants; b. Inbound telemarketing with an Up-Sell c. Outbound telemarketing;
24. Infomercials;

25. Businesses historically linked to consumer fraud schemes:
 1. Get rich products
 2. Lifetime guarantees/memberships
 3. Pyramid type sales
 4. Raffles or sweepstakes
 5. Sales of mailing lists/personal information
 6. Travel clubs
 7. Multi-level Marketing;
26. Companies that assist or facilitate in the provision of tax relief, fine and penalty reductions;
27. Buyer's clubs / discount clubs;
28. Extended Warranty Companies;
29. Nutraceutical merchants or similar product resellers;
30. Timeshares and timeshare resellers;
31. Outbound telemarketers;
32. Prepaid phone cards, phone services and cell phones;
33. Rebate-based businesses;
34. Companies that offer listings of or access to public/private grants and government funds, or any facilitation thereof;
35. Any other business activity(ies) that may be considered illegal or prohibited.

Additional restricted industries that have licensure or other documentation requirements:

1. Massage parlors;
2. All weapons dealers;
3. Any merchant providing remote tech support services;
4. Securities – Brokers/Dealers

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