

Excluded Business List

Adult content, adult-related products	Locations outside the US
Aggregation or Factoring	Call Centers or fulfillment centers outside the US
Airline reservations	Long distance / VOIP service brokers
Bail Bonds	Marijuana, marijuana products and services and marijuana-related businesses
Bankruptcy Lawyers	Merchants in Bankruptcy
Bidding fee (penny) auctions	Merchants listed on the MATCH file
Business Investment Opportunities operating as “get rich quick schemes” such as real estate purchase with No Money Down, government grants, etc.	Merchants selling age or legally-restricted products or services via the Internet and or MO/TO
Card Brand prohibited activity (brand-damaging activities)	Merchants offering substantial rebates or special incentives as inducement to purchase products or services, e.g. free gift prize, sweepstakes, etc.
Chain Letter businesses	Merchants that have ransom-like or extortion-like basis for business, e.g. mug shot removal
Collection agencies	Merchants utilizing tactics to evade Card Brand Excessive Chargeback Programs (ECP)
Counterfeit goods, unauthorized sale of brand name goods such as Nike, Apple, Gucci, etc.	Money service businesses such as money transfer, money transmitter, quasi-cash, check cashing, currency exchange/dealers, payday loans, title loans, non-banking loans, etc.
Credit repair services	Mortgage companies (except application fees)
Credit card ID theft protection and credit monitoring	Occult material, hypnotism, psychic readings, tarot cards, healing potions, voodoo, etc.
Cyberlockers are any entity that provides access to or accepts payments on behalf of file lockers	Outbound telesales
Data Pass (merchants upselling or cross-selling products to or for other merchants and then sharing the cardholder data with a third party of receiving cardholder data from third parties)	Pharmacies non-face-to-face via internet and or MO/TO
Dating services, escort services, mail-order brides	Pre-paid cards and pre-paid calling cards
Deceptive marketing practices, including hidden disclosures, bogus claims and endorsements, pre-checked opt-in, negative options	Payment Facilitators (PF), Aggregators, and Internet Payment Service Providers (IPSP)
Door to door sales	Products that promote hate violence, abuse, or harassment
Employment services	Pyramid schemes or Multi-Level Marketing (MLM)
Embassy, Foreign Consulate or other Foreign Government	Pseudo pharmaceuticals such as anti-aging pills, sexual stimulants, weight loss, diet, etc.
Fake References and other services/products that foster deception (fake ID's, government documents)	Real estate purchases
Firearms and ammunitions, any Card Not Present sales (internet / MOTO)	Shipping / forwarding brokers
Fortune tellers	Shipping of live animals
Future services longer than 1 year	Social media uses of the sale of clicks/likes/reviews/endorsements on websites
Gambling, includes advice or tips on gambling	Speculative investment / buying and selling of stocks and bonds
Illegal products or services	Sports forecasting or odds-making betting
Illicit drugs, tools, hookahs or other paraphernalia designed to mimic illegal drugs, e.g. K2, salvia, kratom, divinorum synthetic cannabis, HCG or HGH-like substances, etc.	Timeshare sales or advertising services
Inbound telemarketing companies that receive calls as the result of post cards or similar mailings (as opposed to catalog or media advertising)	Tobacco sales that are non-face-to-face (via internet and or MOTO), including merchants with websites selling or showing e-cigarettes
Insurance Brokers	Travel (agents, brokers)
Import/export wholesalers	Virtual Currency that can be monetized, resold or converted to physical/digital goods/services, e.g. bitcoins
IP or copyrighted products or materials	Warranties
Jammers or devices that are designed to block, jam or interfere with cellular and personal communication devices or signals	
Loan renegotiation services, foreclosure mitigation services, debt reduction/consolidation	