

# Prohibited and Restricted Merchants

Last Updated:  
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## Prohibited Merchants

**Merchants will be prohibited from the program if any of the following applies:**

- Engagement in activity prohibited by a card brand
- The merchant type, category, or MCC is prohibited by a card brand
- In an open bankruptcy
- Operating a business without a required license
- Selling illegal products
- Located outside of the United States
- Using tactics to evade card brand chargeback or fraud monitoring programs
- Engaged in deceptive marketing practices (e.g. hidden disclosure, bogus claims & endorsements, pre-checked opt-in boxes, refund/cancellation avoidance, etc.)
- Selling products or services that represent a violation of any law, statute or regulation, or any merchant engaged in any illegal activity
- Listed on Mastercard® MATCH
- Promoting hate, violence, harassment, or abuse
- Convicted felons

**Merchants in the following types of business are prohibited from the program:**

- |  |                          |
|--|--------------------------|
| • Adult products, content, dating, escort services   | MCC: 5967/7273           |
| • Airlines, including charter airlines, and cruise lines                                       | MCC: 3000-3308/4411/4511 |
| • Business or investment opportunities   |                          |
| • Cash advances (regulated financial institutions are acceptable)                              |                          |
| • Check cashing (money orders) and banking as a service  | MCC: 4829                |
| • Computer network services and cyberlockers   | MCC: 4816                |
| • Credit card protection and identity theft services   |                          |
| • Credit counseling, repair, and restoration   |                          |
| • Crowd sourced funding  | MCC: 8398                |
| • Currency exchange, commodity exchange, dealers   | MCC: 6051                |
| • Debt consolidation or reduction services   | MCC: 7277                |
| • Devices or software designed to circumvent copyright protection                              | MCC: 7372                |
| • Gambling advice, sports forecasting, odds making, lotteries and games of skill               | MCC: 5816/7800/7995      |
| • Horoscope and fortune tellers  | MCC: 7996                |
| • Investment opportunities (all forms of securities, stocks, bonds, futures, and cash gifting) | MCC: 6211                |
| • Lifetime subscriptions, memberships, or guarantees (any product, service, or timeshare)      | MCC: 7012                |
| • Loan modification and mortgage relief services   |                          |

## Restricted Merchants

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**The following merchant types require enhanced due diligence.  
Additional information and time may be required to underwrite.**

- Advertising services & sales subscriptions MCC: 5968/5300 /7311
- Bail Bond MCC: 9223
- Bidding fee auctions
- CBD, smoke, vape, kratom, pipes, mushroom spores, psilocybin MCC: 5912/5993
- Coin dealers, stamp dealers, precious metals, stones MCC: 5094/ 5972
- Charities (proof of 501(c)(3) status is required)
- Collection agencies MCC: 6051/ 7322
- Custom-made items (e.g. furniture, hurricane shutters) MCC: 5712
- Diet programs (No guarantee of approval; detailed plan information required if not available on the website)
- Financial aid and counseling consultants (non-bank), seminars, gift cards MCC: 6012/6051/6211
- Firearms, ammunition, and weapons dealers MCC: 5723
- Forward commitment merchants
- Home-based business (outside of chiropractic)
- Merchants who import/export more than 50% of sales
- Jewelry stores MCC: 5094
- Multi-level marketing business (chain letters) MCC: 5962/5966/5967
- Renewal after a free offer or low-cost purchase on a subscription or membership
- Payment facilitators, payment service providers (proper card brand registration required)
- Politically prominent persons, action committee, NIL MCC: 8641/8651/8699
- Pseudo-pharmaceuticals, nutraceuticals, herbal remedies, supplements, mushrooms, online telehealth MCC: 5122/5912
- Rental car agencies MCC: 3351-3441
- Short-term, high-interest rate payday loans (originating from entities other than our regulated financial partners)
- Ticket brokers MCC: 7922
- Travel agents and tour operators MCC: 4722
- Tribal merchants (additional paperwork is required)