

Prohibited Merchant Classifications

Last Modified on 07/19/2022 12:52 pm PDT

Below is a list of prohibited businesses:

<p>Aggregators Airlines BRAM/Card Brand Issues Business Investment Opportunities/Get Rich Quick</p>	<p>**Merchants Requiring Registration:</p> <ul style="list-style-type: none"> • Direct Marketing-Travel (MCC 5962) • Outbound Telemarketing (MCC 5966) • Inbound Telemarketing (MCC 5967) • Online Pharmacies (MCC 5912/5122) • Online Tobacco/Tobacco Products (MCC 5993) • Online Dating (MCC 7273) • Lottery (MCC 7800) • Gambling (MCC 7801/7802) • Adult Content (MCC 7841) • Games of Skill (MCC 7994) • Online Gambling (7995) <p>Money Service Businesses Mortgage Loan Modification Online Dating Payday Lenders / Title Loans</p>
<p>Cash Gifting</p>	<p>**Payment Facilitators</p>
<p>Chain Letters</p>	<p>P2P Payments</p>
<p>Collection Agencies</p>	<p>Penny Auctions</p>
<p>Counterfeit Goods/Replicas</p>	<p>Pyramid Schemes</p>
<p>Credit Card Protection/ID Theft</p>	<p>Debt Consolidation</p>
<p>Credit Restoration Crowdfunding Cyber Lockers</p>	<p>Decryption Products</p>

Prepaid/Stored Value Cards Prohibited Deceptive Marketing Practices: <ul style="list-style-type: none"> • Forwarding of credit card numbers to 3rd party • Negative Response Model • Negative Renewal Option • Upselling for recurring memberships • Free/Discounted-Trial/Pay for Shipping Only • Unclear Terms and Conditions • Pre-Checked Boxes • Poor Refund Policy • Brand Damaging Issues • False Sense of Urgency to Purchase • Bogus/Unrealistic Claims 	Discount Buying Clubs (including membership for discounted travel) Drug Paraphernalia E-Cigarettes Embassies/Consulates/Foreign Government Extended Warranty Programs File Sharing/Cyberlockers Financial Consultants (including Stock Trading Advice/Education) Foreclosure Protection Fortune Tellers Gambling/Lotteries Government Grants Herbal Smoking Blends Illicit Drugs/Tools IT Services Help Desks Jamming Devices (Cell Phone Services) Lead Generation Services (including selling Likes & Followers on Social Media platforms) Lifetime Subscriptions/Finance companies Loans/Loan Renegotiations Marijuana/Marijuana Dispensaries/Products Medical Discount Packages Merchants located outside the U.S. Merchants on MATCH
Psychics Tax Relief Timeshares Telemedicine/TeleDoc Virtual/Digital Currency/BitCoin	

****Merchant Types that Require Registration** – These business types require registration with the Card Brands