

Secure Payment Systems

Restricted / Prohibited Industry Listing

May 1, 2020

Merchant Category	(Will be accepted for review but requires extra due diligence) Restricted	(Cannot Board) Prohibited
3D Printers Specifically Designed to Create Firearms		Prohibited
Accounting and Bookkeeping	Restricted	
Adoption Agencies	Restricted	
Adult Content / Hentai / Memberships / Webcams / Phone Sex		Prohibited
Adult Products (Sex Toys)		Prohibited
Advertising For Real Estate	Restricted	
Aggregators	Requires separate contract	
Airlines	Restricted	
Alcohol - Internet Wholesale	Yes if delivery to minor controls in place	
Ammunition	Restricted	
Amyl Nitrite Inhalents (Poppers)		Prohibited
Anonymity / IP Address Masking Services		Prohibited
"As Seen on TV" Products and Services	Restricted	
Asset Protection / Venture Capital	Restricted	
Audiotext	Restricted	
Auto Detailing	Restricted	
Auto Rental Agencies	Restricted	
Auto Roadside Assistance	Restricted	
Auto Transport	Restricted	
Autoparts Online	Restricted	
Background Checks	Restricted	
Bail Bond Services	Restricted	
Bankruptcy Lawyer / Firm	Yes, but not debt collection	
Bartering Services		Prohibited
Binary Options Trading & Forex		Prohibited
Bitcoin		Prohibited
Bitcoin ATM		Prohibited
Bus Lines	Restricted	
Business Consulting (Financial)	Restricted	
Business Opportunity	Restricted	
Cannabis Seeds		Prohibited
Car Service / Limo	Restricted	
Cash Gifting		Prohibited
Casino, Gambling, or Gaming Establishments	If state or tribal licensed	
CBD Products		Prohibited (cannabis)
Chain Letters		Prohibited
Charities	Restricted	
Check Cashing Services	Subject to MSB underwriting	
Circumvention Devices (Black Boxes)		Prohibited
Coins / Collectibles / Gold / Precious Metals	Subject to MSB underwriting	
Collection Agencies / Debt Collection	Restricted	
Common Ownership (Between TPS and Originator)	Restricted	
Computer Bulletin Board	Restricted	
Consumer Lender (Payday, Title, Installment, LOC)	State Licensed	
Continuity Billing - Ingestible Products (No Trial Offers)	Restricted	
Continuity Billing - Ingestible Products (With Trial Offer)	Restricted	
Continuity Billing - Topical (Skin) Products (No Trial Offers)	Restricted	
Continuity Billing - Topical (Skin) Products (With Trial Offer)	Restricted	
Coupon / Gift Certificates	Restricted	
Credit Card Protection Services Same as ID theft	Restricted	
Credit Cards (pre-paid or not)		Prohibited
Credit Education/Credit Repair		Prohibited
Credit Repair	Non-profit only	
Credit Report Monitoring	Restricted	
CRM (Contact Relationship Manager)	Restricted	
Crowdfunding	Yes if licensed money transmitter	
Crypto / Virtual Currencies / Bitcoin		Prohibited
Currency Exchange		Prohibited
Cyber Lockers	Restricted	
Debt Collection	Restricted	
Debt Consolidation	Restricted	
Debt Counseling	Restricted	
Decryption Products	Restricted	
Detective Services	Restricted	
Discount legal combine with Pre-Paid Legal		Prohibited
Discount Shopping / Coupon Membership Club	Restricted	
Distressed Property Sales & Marketing	Restricted	
Doc Prep Non Student Loan	Restricted	
Dominatrix		Prohibited
Door to Door Sales	Restricted	
Drug Paraphernalia		Prohibited
Electronic Cigarettes / ecigs	Restricted	
Embassies / Consulates / Foreign Governments		Prohibited
Employment Agencies	Restricted	
Ephedra		Prohibited

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Escort Advertising		Prohibited
Escort Service		Prohibited
ESTA / Immigration / Visa Passport Services	Restricted	
E-Wallet Loans Same as Payday Loan and Cash Advance	Yes if licensed money transmitter	
Extended Warranty (Car / Auto)	Restricted	
Extended Warranty Programs (Non-Auto)combine with other extended warranty	Restricted	
Fantasy / Nude Art		Prohibited
Fantasy Sports	Restricted	
File shareing combine with cyber locker		Prohibited
Financial Consultants	Restricted	
Financial Institutions	Restricted	
Firearms combine with weapons	Restricted	
Fireworks and Explosives	Restricted	
Foreclosure Protection		Prohibited
Fortune Tellers	Restricted	
Freight Forwarders	Restricted	
Fulfillment Houses	Restricted	
Fulfillment Merchants	Restricted	
Furniture	Restricted	
Gentlemen's and Strip Clubs		Prohibited
Government Grants / Financial Aid		Prohibited
Hair Restoration Services	Restricted	
HCG Weight Loss		Prohibited
Hemp Products		Prohibited
High Ticket Coaching	Restricted	
Home Buying Assistance	Restricted	
Hoverboards	Restricted	
Human Growth Hormones (HGH)		Prohibited
ID Theft Protection	Restricted	
In Home Computer Hardware / Software Sales or Service combine with computer sales		Prohibited
Incorporation Service	Restricted	
Infomercial Merchants	Restricted	
Insurance Brokers	Restricted	
Internet / Mail-Order Gambling		Prohibited
Internet / Mail-Order Handbags or Watches	Restricted	
Internet Pawn Shop	Subject to MSB underwriting	
Investment Advice	Restricted	
IT Services/ Tech Support		Prohibited
Jail Breaker Equipment / Software	Restricted	
Jamming Devices (Cell Phone Services)	Restricted	
K2, Kratom, Spice, Genie, Kronic, Salvia Divinorum, or Incense		Prohibited
Lead Generation	Restricted	
Legal Services Online combine with Pre-Paid Legal		Prohibited
Limo Services Same as car service	Restricted	
Live Animals	Restricted	
Live Video Chat ** Adult		Prohibited
Loan Broker	Restricted	
Loan Modification / Mortgage Brokers / Reduction Services / Refinancing	Restricted	
Loan Repayment	Yes if licensed money transmitter	
Long Distance Services	Restricted	
Lottery	No	Prohibited
Magazine Subscriptions	Restricted	
Magic Supplies	Restricted	
Male Enhancement (One-Time Billing)	Restricted	
Male Enhancement (Trial / Continuity)	Restricted	
Manga Animation	Restricted	
Massage (Home Based) combine with massage parlor		Prohibited
Massage Parlor	Restricted	
Match Making Service	Restricted	
Medical Consultation Same as Tele Medicine	Restricted	
Medical Discount Plans / Insurance Substitutes		Prohibited
Medical Marijuana		Prohibited
Medical or Dental Devices	Restricted	
Merchant Cash Advance (B2B)	Restricted	
MLM (Multi Level Marketing)	Restricted	
Mobile Apps	Restricted	
Mobile Repeaters	Restricted	
Modification Chips	Restricted	
Money Service Business		Prohibited
Non-Financial Institutions: Foreign Currency, Money Orders, Script, Traveler's Checks		Prohibited
Nootropics		Prohibited
Nutraceutical / Health & Beauty (Straight Sale)	Restricted	
Nutraceutical / Ingestible (Straight Sale)	Restricted	
Online Auctions	Restricted	
Online Computer Sales	Restricted	
Online Dating/Matchmaking Service	Restricted	

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Online Incorporation Services Combine with Incorporation Service	Restricted	
Online Legal Certificates	Restricted	
Online Marketplace	Restricted	
Online Pharmacy	US Based only, no Canadian	US Based only, no Canadian
Online Sneakers	Restricted	
Online Tobacco / Cigarettes	Yes if delivery to minor controls	Yes if delivery to minor controls
Online Wheel Sales combine with Auto parts Online	Restricted	
P2P Payments	Yes if licensed money transmitter	Yes if licensed money transmitter
Pari-Mutuel Betting	Restricted	
Passenger Railways	Restricted	
Payment Facilitators	Separate contract required	Separate contract required
Penny Auctions Combine with Online Auctions	Restricted	
Peptides Combine with research chemicals	Restricted	
Pre-Paid Legal Advice /Product Authentication Services		Prohibited
Pre-Paid Phone Cards	Restricted	
Pre-Paid Prescription Drug Discount Procurement		Prohibited
Procurement Service		Prohibited
Product Authentication Services		Prohibited
Promotional Material	Restricted	
Psychic (Mail Order Telephone Order or E-Com) Same as Psychic	Restricted	
Pyrotechnic Devices Same As Fireworks	Yes if delivery to minor controls	
Radioactive Material	Restricted	
Replicas	Restricted	
Reputation Management	Restricted	
Research Chemicals	Restricted	
Scholarship Programs	Restricted	
Search Engine Optimization (SEO)	Restricted	
Self Help Books	Restricted	
Seminars (MOTO and e-commerce)	Restricted	
Shipping Services	Restricted	
Skincare/ Nutra (Straight Sale)	Restricted	
Smoking Accessories / Supplies (Online)	Restricted	
Software Downloads (Music / Movies)	Restricted	
Sports Cards	Restricted	
Sports Forecasting	Restricted	
Spread Betting		Prohibited
Stock Trading Tips Combine with investment advice	Restricted	
Stop Smoking Aids	Restricted	
Stripper Service		Prohibited
Student Loan Consolidation Document Preparation		Prohibited
Swingers Club / Dogging		Prohibited
Talent Agencies	Restricted	
Tax Relief or Fine Reduction Assistance	Restricted	
Tech Support		Prohibited
Teeth Whitening Products (Continuity / Subscription)	Restricted	
Teeth Whitening Products (One-Time Purchase)	Restricted	
Telemedicine	Restricted	
Telephony Services (VOIP)	Restricted	
Tenant Screening Services	Restricted	
Third Party Timeshare Agents	Restricted	
Ticket Brokers (Fulfillment Over 90 days)		Prohibited
Ticket Sales combine with ticket brokers	Restricted	
Travel (Including Airfare)	Restricted	
Travel Agency	Restricted	
Travel Certificates combine Travel Member Club		Prohibited
Travel Hotel Bookings	Restricted	
Travel Member Club	Restricted	
Travel MLM		Prohibited
Travel Packages (Without Airfare)	Restricted	
Travel: Cruise Lines	Restricted	
Travel: Timeshare Advertising	Restricted	
Travel: Timeshare Contract Negotiators	Restricted	
Tribal Payday / Installment Lender	Restricted	
VIAGRA Online combine with online pharmacy	No non-US Pharmacies	
Video On Demand		Prohibited
VPN Services same as Anonymity / IP Address Masking Services		Prohibited
Water Purifiers	Restricted	
Weapons	Restricted	
Web Design/Web Hosting	Restricted	
Web Hosting	Restricted	
Websites / Applications With Cash Prizes	Restricted	
Weight Loss Centers (Non-Physician Based)	Restricted	
Wheel Clampers	Restricted	
Wholesale Mobile Phone Sales	Restricted	
Wire Transfer / Quasi Cash		Prohibited