

## Restricted Merchant Services and Products List

These industries and/or product/service types are restricted. These merchants and/or industries should not be solicited. Restricted Merchants include but are not limited to:

- Adult Digital Content
- Any merchant business model for products/services that are solely based on guaranteed “rebate”, “refund” or “prize” associated with the sale of those products/services (especially those where the rebate or refund equals or exceeds the product/service purchase price or value).
- Any merchant engaged in any illegal activity
- Any merchant selling products or services promising future guaranteed results in general
- Anything promoting hate, violence, or intolerance
- Pawn Shops
- Deceptive and unfair Business Practices.
- Collection Agencies engaged in the collection of uncollectible debt as defined by the Associations
- Companies involved with chain letters of any type
- Fortune Tellers/ Astrologers
- Penny auction Merchants
- Companies involved with pyramid schemes
- Counterfeit Goods
- Embargoed Goods ([eeas.europa.eu/cfsp/sanctions/docs/asures\\_en.pdf](http://eeas.europa.eu/cfsp/sanctions/docs/asures_en.pdf))
- Terrorism individuals and organizations
- Travel merchants (without license of National Travel Industry Bonding Organization)
- Trade in animals
- Bodyparts
- E-Currency
- Bitcoin sales
- Escort Services
- Extended Warranty Companies (warranties beyond 1 year)
- Financial transactions, such as wire transfers, cash movement or transmitters, money orders, quasi-cash, prepaid gift or credit cards
- Firearm, Ammunition, or Weapon sales
- Get Rich Quick Schemes
- Goods or materials that infringe intellectual property rights
- Illegal Drugs or Paraphernalia
- Investment Programs or Opportunities
- Lifetime Memberships with membership fee exceeding €500.00
- Loan originators
- Lotteries Raffles
- Mortgage Interest Rate or Payment Reduction Services
- Money Service Business: Check Cashiers, Travelers checks, Currency Dealer & Exchanger
- Offshore Banking
- Payment Aggregators
- Sale of real property (land, building, etc.)
- Sports Forecasting or Odds Making (prohibited if it involves gambling or wagering)
- Football Ticket Sales (ticket sales for UK football matches need special approval due to legal restrictions)
- Timeshares
- Football tickets (Champion’s league, Europa league, World cup, Supercup)
- Olympic games tickets
- Solar Panel standalone business
- Any services which involved an extended fulfillment over 12 months