



### **Prohibited Merchant List**

- Any merchant processing outside of SVB acquiring jurisdiction
- Advanced payments greater than 1 year (any product or service)
- Age Verification CNP- Card not present sales where products requiring age verification
- Any Product/Service Considered Illegal or suspicious activity
- Astrology/Tarot Card/ Psychics
- Brand or reputational damaging, potential or otherwise, activities including but not limited to Occult materials, non-consensual mutilation of a person or body part
- Bride Catalog /Mail Order Spouse/International Match Making Services
- Cash Advances (other than regulated financial institutions which are acceptable)
- Cash Gifting
- Check Cashing
- Collection Agencies or firms involved in recovering/collecting past due receivables
- Counterfeit Goods / Replicas / Gray Market Goods or Services
- COVID-19 (Sale of any goods or services that purports to test, cure, treat, or prevent COVID-19) (Excluding licensed/genuine healthcare providers)
- Credit Card Protection
- Credit Repair Agencies
- Currency, Commodity Exchange, Foreign Exchange, Money Transfer Businesses
- Cyberlocker and similar storage entities
- E-Cash, Digital and/or Cybercurrency
- E-Cigarettes (online only)
- Extended Warranty Companies
- Fake references and other services / products that foster deception (including fake IDs and government documents)
- Foreclosure Protection/Guarantees (including “how to” guides”)
- Gambling – including but not limited to:
  - Contests
  - Fantasy Sports



- Internet Gaming
- Lotteries
- Lottery clubs
- Odds Making
- Online Gaming
- Poker Chips
- Sports Forecasting/Odds Making
- State Lottery Merchants
- “Get Rich Quick” Schemes
- Hate-related material
- Illegal Drugs and related Paraphernalia
- Immigration Services-A business entity that provides employment-based immigration services programs
- Inbound Telemarketing with an Up-Sell
- Informal Value Transfer Systems- A currency or value transmission system whereby money is paid to an agent who instructs a remote associate to pay the final recipient
- Inhalants / Amyl Nitrite
- Investment Programs or Opportunities
- Jammers
- Lifetime subscriptions (any product or service)
- Malware
- Marijuana (Cannabis or CBD) direct relationships to industry – growers, dealers, or dispensaries or other marijuana sales establishments (both medical and recreational)
- Medical services in high-risk categories (CBD, cannabis, THC, non-FDA approved treatments, non-Licensed providers)
- Merchants engaged in any form of deceptive marketing practices including but not limited to hidden disclosures, bogus claims & endorsements, pre-checked opt-in boxes, refund /cancellation avoidance, and poorly disclosed negative options that violate unfair, deceptive, or abusive acts or practices (UDAAP)
- Merchants in a Card Brand excessive chargeback or fraud program or merchants with historical chargeback or fraud rates over 0.5%, based on monthly calculation (as reflected in the average of their provided processing statements, disclosed within their application, or otherwise determined).



- Merchants or their Beneficial Owners/Controlling Persons on MATCH
- Merchants that have ransom-like or extortion-like basis for their business model
- Merchants that use tactics to evade Card Brand excessive chargeback or fraud monitoring programs
- Merchants offering free gifts, prizes, sweepstakes, incentives, or enticements, the winning of a contest as an inducement to purchase a product or service
- Merchants, Beneficial Owners and Controlling Persons, or related entities previously identified by any Card Brand for deceptive practices or any violation of Card Brand rules
- Mortgage Reduction Services / Mortgage/ loan Modification / Consulting Services
- Multi-level / Affiliate Marketing Businesses Negative renewal option business models
- Negative Option Billers
- Non-pharmaceutical synthetic Drugs
- Online and/or Non-face-to-face Pharmacy or Pharmacy Referral
- Outbound Telemarketing (all) including travel merchants (MCC 5962) - including discount travel clubs, membership, or subscriptions to travel services or newsletters where subscribers may select prepackaged trips
- Paper Mills (AKA Essay or Term Paper Mill)
- Pawn Shops
- Registered Marketplace – under a PayFac
- Registered Payment Facilitators – under a PayFac
- Payment Processors with transactional processing
- Penny Auctions
- Phone Unlocking Services
- Ponzi Schemes
- Predatory Lenders
- Prepaid Access, Phone Cards, Phone Services and Cell Phones
- Prepaid Stored Value Card Companies
- Programs on how to apply for low interest credit cards
- Prohibited Card Brand merchant and merchant types (all)
- Quasi-Cash
- Resale of Social Media Activity



- Sexually Oriented/Adult Entertainment/ Pornographic Products and Services – including but not limited to:
  - Magazines/Books/Video Stores
  - Audiotext
  - Bestiality
  - Companion/Escort Services, Dating Services
  - Massage Parlors
  - Modeling Agencies
  - Rape/Violence
  - Streaming/Digital Content
  - Topless Bars/Clubs
  - Videotext
- Social Media “Click Farms” (e.g., the sale of clicks/likes/reviews/endorsements)
- Spyware
- Substances designed to mimic illegal drugs and/or other psychoactive products (e.g., Apetamin, K2, salvia divinorum, nitrite inhalers, bath salts, synthetic cannabis, kratom, herbal smoking blends & herbal incense) – Non pharmaceutical synthetic drugs
- Sweepstakes
- Tobacco Products including cigars, cigarettes, chewing tobacco, ENDS (Electronic Nicotine Delivery Systems) products such as e-cigarettes and “Vape” supplies and accessories (e.g., vape pens, cartridge refills, etc.) (Internet/MOTO)- Must use MCC 5993
- “Up-Sell” Merchants
- Virtual currency/cryptocurrency and Non-fungible tokens (NFTs) or credits that can be monetized, re-sold, or converted to physical or digital goods or services or otherwise exit the virtual world
- Warranty Companies and Extended Warranty Companies
- Weapons or Gun Dealers
- Wholesale currency, which include discounted currencies or currency exchanges

### **Restricted Merchant List**

- All restricted Card Brand merchants and merchant types
- Any merchant marketing to or reflecting material sales resulting from High-Risk geographies as published by US Treasury, FinCen, OFAC or SVB



- Adult/Sex Toys/Sex Tech/Sexual Wellness and Adult Physical Products
- Animal Breeding
- Antique, Collectible, and Memorabilia Stores
- Auctions of any type (penny auctions are prohibited)
- Automated Referral Services
- Automobile Clubs
- Benefit Programs
- Books, Periodicals, and Newspapers (subscriptions)
- Buyer's / Discount clubs/membership clubs
- Cable and other pay TV programs
- Cablegrams and Telegrams
- Cameras and Photographic Supplies
- Carpet, Rugs, and Floor Coverings
- Charitable, Civic, Political, Religious, and other Organizations
- Coin / Stamp Dealers
- Computer Maintenance/Repair Services
- Credit Counseling
- Credit Protection/Identity Theft Protection
- Crowd Sourcing/Funding
- Custom Order Goods/Personalized Items
- Debt/Interest Consolidation Services or Reduction Services
- Direct Marketing – Subscription Merchants
- Donations/ Charities
- Downloadable Software or other items such as ringtones
- DVD Converter
- Employment Agencies
- Equipment – Hospital, Medical, and Dental
- Events- including but not limited to:
  - Conferences/Conventions/Seminars
  - Movie/Music/Festivals
  - Concerts
  - Wedding Services/Planning
- File-Hosting Services
- File-Sharing
- Financial Recommendations
- Furniture – all types
- Gift Certificates Marketplaces/Resellers



- Gold, Diamonds, Jewelry, Precious Metals / Stones,
- Hardware Equipment/Supplies
- Health/Beauty Spas
- Health Clubs, Gyms, Sports Clubs, Golf Courses, and other Sports Memberships (Annual Payments)
- Health Insurance Providers
- Heating Equipment/Supplies
- Import/Export of any type
- Information Retrieval Services
- Infomercial Merchants
- Insurance Sales - Premiums Underwriting
- Internet Malls
- Legal Services and Attorneys
- Loan/Lending and Finance Companies (include peer to peer funding, microfinancing, and crowd funding with processing)
- Lodging- Including but not limited to:
  - Hotels/Motels
  - Vacation Rentals
  - Timeshares
  - Hostels
- Long Distance and Teleservices
- Merchants with the anticipated % of International Card Sales is expected to be greater than 20% of total sales
- Merchants that are on any Card Brand chargeback program
  - Mastercard Excessive Chargeback Program (ECP)
  - Visa Merchant Chargeback Monitoring Program (MCMP)
  - American Express Chargeback Program
- Medical services with long delivery (i.e., rehab/treatment facilities, payments far in advance of services)
- Medical services providing Alternative Medical / Therapeutic Treatments and services ((Excluding licensed/genuine healthcare providers)
- Money Services Businesses
- Motion Picture and Video Tape Production/Distribution
- Motor Vehicle Supplies/Parts
- Movies, Music, Ringtones, etc. (Digital Downloadable)
- Nutraceuticals
- Online Marketplaces



- Online and/or Non-face-to-face Pharmacy or Pharmacy Referral
- PC Technical Support
- Petroleum and related products
- Pharmacy- Importation of pharmaceuticals from foreign countries
- Pharmacy- Internet Pharmacies – (Internet, Online, MOTO, or Non-face-to-face) that provides or enables online access to prescription or pharmacy-only medicines, either by selling, dispensing, or marketing them directly, or by facilitating their delivery through other CNP payments
- Postal Services
- Prepaid Legal Services
- Real Estate Agents and Brokers
- Rebate-Based Businesses
- Registry Cleaners
- Sanitation, Polishing and Specialty Cleaning Preparations
- Skill Games
- Specific Payment Aggregator models (i.e., registered Payment Facilitators, Registered Marketplaces)
- Streaming Video/Music Services
- Telecommunication Equipment and Telephone Sales – (including beepers, pagers, paging equipment, cell phones)
- Travel / Ticket Agencies / Events– including but not limited to:
  - Airlines
  - Car Rentals
  - Cruise Lines
  - Ferris/Boat
  - Bus Lines (non-local)
  - Timeshare Programs
  - Tour Operators
  - Travel Agencies
  - Travel Clubs
- Unlock Software/Services
- Used Car and Truck Dealers
- Vehicle Leasing
- Water Purification Systems