

Unacceptable Merchant List

Eligible for Non- Guarantee ONLY for Check and ACH services

- Auto / Extended Warranty
- Business Lending Company (Sale of future receivables is acceptable)
- Discount Benefit Packages – [Questionnaire required](#)
(Medical / Dental/ RX card, Travel, Legal, etc. is acceptable) Will consider National brands in business for 3 years.
- Donation Acceptance / Charities (501(c)3 required)
- Electronic Transaction Equipment Leasing/ Billing
- Pawn Shop Repayment – (Regular purchases acceptable for Guarantee)
- Rent to Own
- Used Auto Financing Payments – (Down payment is acceptable for Guarantee)
- Pharmacy – Online sales environment – [Questionnaire required](#)

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- 3rd Party Accounts Receivable / Bill Payment Servicing Company
- Adult Content or Material
- Adult Entertainment / Adult Phone Services / Companion and Escort Services / Massage Parlors/ Dating Services
- Aggregation / Nested Processing / Payment Processors
- Alcohol Sales – Online / Non-face-to-face sales environments
- Auctions / Bid-to-Bid / Penny Auction – Online / Non-face-to-face sales environment
- Bail Bondsmen and Bail Payment related industry
- Bath Salts/ Herbal Incense/ or similar products
- Card Rooms / Gaming / Gambling Entities and Establishments / Fantasy Sports / Sports Forecasting
- Cash Back Accounts / Check Cashing
- Chat Lines / 900 Numbers / Fortune Tellers / Psychic Networks / Occult
- Counterfeit Goods / Fake References / Fake Documentation / Knock-offs / Infringe or Intellectual Property
- Credit Counseling Firms / Credit Repair
- Credit Card Funding and Fees
- Credit Card Protection Services / Credit Card Chargeback Monitoring Services
- Criminal & Bankruptcy Attorney
- Debt Collection Agency / Debt Consolidation Management / Debt Settlement Companies / Debt Reduction
- Deceptive Marketing / Predatory / Reputational Risk
- Door-to-Door Sales
- Firearms & Ammunition Sellers and Manufacturers – Non-face-to-face sales environment
- Give Away / Quick Money-Making Opportunities / Guaranteed Rebate, Refund, or Prize
- Identity Theft / Fraud Protection
- Indian Tribal Legal Entities
- Internet Mall / Shopping Club / Discount Buying Club – Where merchant does not own goods
- Investor Clubs or Services
- Loan / Lending / Finance Companies / Currency Exchange – Where money given to customer
 - Payday Loan
 - Short – Term Consumer Loan
 - Title Loan
- Loan Modification / Loan Consolidation Companies / Student Loan Servicing
- Lotteries / Raffles / Sweepstakes – (Bingo is acceptable)
- Mail Order Spouse / International Match Making
- Medical or Non-Medical Marijuana or related
- Mobile Wallets / Bitcoin / Digital or Virtual Currency – Adding value
- Money Service Business (MSB's) / Money Transmitter as defined: <https://www.fincen.gov/money-services-business-definition>
- Nutraceuticals / Pseudo Pharmaceuticals
- Outside of USA (expect approved US Territories) / International Payments / Foreign Exchange or Trading
- Person to Person Payments / Crowdfunding
- Political Organizations / Campaigns / Committees / Embassies / Missions / Consulates / Foreign Charities
- Pre-paid cards – (Payment or Telephone cards) or related - Adding Value
- Precious Metals Industry – Gold, Silver sales or investments
- Shell Banks / Shell Companies – Bank with no physical presence in any country
- Social Media "click farm" (Sale of "clicks" / "likes")
- Telecommunication Jammers / Descramblers / Decryption Modifiers / Cyberlockers
- Telemarketing – (Payments from Inbound calls ONLY – Will consider National brands in business for 3 years)
- Tobacco / e-Cigarettes Products – Online / Non-face-to-face sales environment
- Vacation Package and Time Share – (Property Management related is acceptable)