



Paylance Restricted and Prohibited List ACH, RCC, RTP 8.13.25

	<i>ACH</i>	<i>RCC</i>	<i>RTP</i>
Adoption Agencies – For Profit	Prohibited	Prohibited	Prohibited
Adult content (Video, Webchats, Escort Services)	Prohibited	Prohibited	Prohibited
Aircraft Dealers (Engaged in the business of buying, selling or exchanging aircraft)	Acceptable	Acceptable	Acceptable
Animal Breeding- including Animal and Wildlife products classified as endangered or protected	Prohibited	Prohibited	Prohibited
Bandwidth or Data Transfer/Allied Services	Prohibited	Prohibited	Prohibited



Bankruptcy Attorney accepting payments for the debt included in the bankruptcy	Prohibited	Prohibited	Prohibited
Bearer Shares (An equity security wholly owned by the person or entity that holds the physical stock certificate)	Prohibited	Prohibited	Prohibited
Bitcoin/Crypto/Virtual Currencies	Prohibited	Prohibited	Prohibited
Cannabidiol/CBD (hemp derived) di minimis: Merchants selling CBD related products/services and are adhering requirements to all relevant legal CBD related sales must represent a minor portion of the merchants product/service offering or overall sales volume and should not be the merchant's primary source of sales: –	Extremely constrained/ exceptions are rare	Extremely constrained/ exceptions are rare	Extremely constrained/ exceptions are rare
Cannabis Oil and Products and CBD related products	Restricted	Restricted	Restricted
Collection Agencies	Restricted	Restricted	Restricted



Computer Repair/Remote Tech Support	Restricted	Restricted	Restricted
Consumer Credit Agencies	Restricted	Restricted	Restricted
Credit Counseling/Reduction Services/Credit Repair (including Identity theft protection)	Non-profit only	Non-profit only	Non-profit only
Currency Sales/Exchange	Prohibited	Prohibited	Prohibited
Decryption and descrambler products	Prohibited	Prohibited	Prohibited
Firearms, Weapon Dealers (including ammunition and 3D Printers designed to create firearms)	Prohibited	Prohibited	Prohibited
For Profit Credit Repair/Counseling Services	Prohibited	Prohibited	Prohibited



Foreclosure Assistance	Prohibited	Prohibited	Prohibited
Foreign Based Charities	Prohibited	Prohibited	Prohibited
Funds or loss recovery (Services offered to help consumer recover funds from loss)	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Betting, Casino Sports, Contests, Internet and Fantasy Sports	If state or tribal licensed	If state or tribal licensed	Prohibited

Gambling activities in physical establishments and online, Illegal gambling	Restricted	Prohibited	Prohibited
Gambling activities in physical establishments and online, Legal gambling where the Cardholder is not present when the bet is made as well as for direct purchase of wagers/chips via payment card	If state or tribal licensed	If state or tribal licensed	Prohibited
Gambling activities in physical establishments and online, Lotteries	Acceptable	Acceptable	Acceptable



Gambling activities in physical establishments and online, Memberships/enrollment in online gambling sites	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Off Track Betting	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Online purchase of wagers/Poker Chips or gambling credits via payment card	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Poker (Intra-state) from a Legal and Regulated Casino	Acceptable	Acceptable	Acceptable

Gambling activities in physical establishments and online, Raffles	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Skill Games	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Sports Forecasting/Odds Making	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Sweepstakes	Acceptable	Acceptable	Acceptable
Gambling activities in physical establishments and online, Wagers at races	Acceptable	Acceptable	Acceptable



Gambling services in jurisdictions where this is illegal or (where applicable) offering gambling services without a valid license to the relevant jurisdiction	Prohibited	Prohibited	Prohibited
Grant Assistance (Including Governmental Grant Programs)	Prohibited	Prohibited	Prohibited
Identity Theft Protection	Prohibited	Prohibited	Prohibited
Import/Export Companies	Acceptable	Acceptable	Acceptable
include on-going billing for the product/service)			
Internet based work from home plans or business opportunities	Acceptable	Acceptable	Acceptable
Internet Wallets	Prohibited	Prohibited	Prohibited
Jewel, Gem and Precious Metal Dealers	Restricted	Restricted	Prohibited
Kratom	Restricted	Restricted	Restricted
Legal Services (discounted and pre-paid)	Prohibited	Prohibited	Prohibited
Lending	Restricted	Restricted	Restricted
Loan Modification Consulting	Prohibited	Prohibited	Prohibited
Marijuana Products: Substances or chemicals that contain	Prohibited	Prohibited	Prohibited

marijuana/cannabis or derivatives of marijuana/cannabis for human or animal use (e.g., oil, creams, patches, edible marijuana products)			
Marijuana related Business: Any merchant that engages or participates in the growing, manufacturing, producing, distributing or selling marijuana or marijuana products	Prohibited	Prohibited	Prohibited
Marijuana Services: Any service that supports the marijuana industry (e.g., products used for growing marijuana, tickets for marijuana related trade shows/events)	Prohibited	Prohibited	Prohibited
Massage Parlors (not associated with salons or chiropractic care)	Acceptable	Acceptable	Prohibited



Medical Discount Plans and Medical Benefits Programs	Prohibited	Prohibited	Prohibited
Merchant Operating/Banking Outside of the U.S.	Prohibited	Prohibited	Prohibited
Money Service Business/Peso Brokers	Restricted	Restricted	Prohibited
Nested MSB's/Nested Money Transmitters/Nested Payment Processors	Acceptable	Acceptable	Acceptable
Non-Governmental Organizations and Charities (foreign and domestic)	Acceptable	Acceptable	Prohibited
Non-Regulated Investment Products	Prohibited	Prohibited	Prohibited

Nutraceuticals (Dietary supplements, male enhancements, weight loss, hair loss, etc.)	Restricted	Restricted	Restricted
Offers of free items if you pay shipping costs (Services to entice consumers to try a product/service and pay for shipping only but may	Acceptable	Acceptable	Acceptable
Online Pharmacies	Prohibited	Prohibited	Prohibited
Online Tobacco Sales/E-Cigarettes/E-Liquid Sales	Prohibited	Prohibited	Prohibited
Opt-Out Offers	Prohibited	Prohibited	Prohibited
Payday Loans (Typically are small dollar, high interest loans payable in two to four weeks (less than 30 days)	Acceptable	Acceptable	Acceptable
Pharmaceutical Sales without a prescription	Acceptable	Acceptable	Acceptable



Prepaid Cell Phone Minutes/ Prepaid phone cards	Restricted	Restricted	
Pseudo Products (mock, simulated or phony products. This would include knock-off products)	Acceptable	Acceptable	Acceptable
Pyramid Schemes/ Multi-Level Marketing/Direct Marketing	Prohibited	Prohibited	
Tattoo Parlors	Acceptable	Acceptable	Acceptable
Tax Anticipation Programs (A loan from a lender usually repaid by an anticipated federal income tax refund)	Acceptable	Acceptable	Acceptable
Telemarketers	Prohibited	Prohibited	Prohibited
Travel Related Services (including travel Agents/Times share Sales and Memberships)	Restricted	Restricted	Restricted



Travel Vouchers	Prohibited	Prohibited	Prohibited
Tribal (sovereign immunity and can include, but is not limited to, any person or entity that engages in commerce with a tribe)	Prohibited	Prohibited	Prohibited
Up Front fees for credit lines	Prohibited	Prohibited	Prohibited