

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
 - Alcoholic beverages (beer, liquor, wine, champagne)
 - 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/measures_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
 - Drugs (controlled substances)
 - Tobacco and cigarettes /vapes
- Negative option subscriptions (auto-renew without notice)
- 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

While Mastercard’s full BRAM and GBPP list remains internal only, JPSL effectively mirrors these standards, offering transparency in their policy on its website.