

### LEVEL 1

**LEVEL 1 - LOW RISK:** Level 1 merchants are any retail location merchants operating in a card present environment, where 70% or greater of all transaction are card present swiped transactions.

#### SALES PROFILE

- Average transaction < \$2,500
- Average monthly volume < \$250,000
- Sales profile ≥ 70% Card Present Swiped
- See Level 1 MCC Code List

#### APPLICATION REQUIREMENTS

- Merchant Application Completed and Signed
- Personal Guarantee/Social Security Number
- Valid Bank Account
- Valid Personal Information
- Valid Government Issued ID Number on Application and/or a Copy of a Valid Government Issued ID
- New businesses will require additional documentation

### LEVEL 2

**LEVEL 2 - MODERATE RISK:** Level 2 merchants are any merchant whose sales profiles exceeds that of the Level 1 Sales Profile and/or where 30% of all sales transactions are a card not present environment and e-commerce merchants.

#### SALES PROFILE

- Average transaction ≥ \$2,500
- Average monthly volume ≥ \$250,000
- Delayed Delivery
- See Level 2 MCC Code List

#### APPLICATION REQUIREMENTS

Same as Level 1 PLUS:

- Last 3 Processing Statements
- Last 3 Bank Statements
- Credit Score above 550

### LEVEL 3

**LEVEL 3 - HIGH RISK:** Level 3 merchants are any retail location merchants operating in a card present environment, where 70% or greater of all transaction are card present swiped transactions.

#### SALES PROFILE

- High Risk Products
- Recurring Billing Options
- See Level 3 MCC Code List

#### HIGH RISK PREMIUMS & RESERVE

- Up to 25% Risk Premium
- Up to 20% Rolling Reserve

#### APPLICATION REQUIREMENTS

Same as Level 1 PLUS:

- Last 6 Processing Statements
- Last 6 Bank Statements
- Credit Score above 600
- Last 2 Years Audited Financials
- Fully Operational Website
- MOTO/E-Commerce Addendum

### PROHIBITED

**PROHIBITED:** Prohibited merchants sell illegal products or services. They may also be businesses that have been closed or canceled for Prior Fraud.

- See Prohibited Business List for more.

#### LIST OF UNACCEPTABLE INGREDIENTS/PRODUCTS

- THC (Tetrahydrocannabinol)
- Additional ingredients/products considered illegal by card schemes, federal and/or state laws, and US FDA's Unapproved Drug List.

**PLEASE REFER TO THE MCC LIST FOR MERCHANT LEVEL CATEGORIZATION**



**FIREARMS:** Sells firearms, ammunition and custom parts.

#### SALES PROFILE

- Level 2 Requirements

#### MCC LIST

- 5941 - Sporting Goods Stores
- 5723 Firearms & Ammunition Stores (CA/CO/NY)

#### AVAILABLE BANKS

- Esquire Bank (CP and eCommerce)
- CBCal & Chesapeake (CP)

#### APPLICATION REQUIREMENTS

- Level 2 Requirements PLUS
- 1+ year business history
- 6 months of prior processing statements
- Current, valid Federal Firearm License (FFL), updated annually
- Non-face-to-face sales must ship to licensed FFL retailers
- All necessary licenses from regulatory agencies
- Completed Firearm Affidavit

#### PROHIBITIONS

- Trade-shows
- Merchants without an FFL
- Illegal weapons or accessories (e.g., bump stocks, trigger modifiers)
- Website must state in Terms & Conditions and Checkout that items ship only to licensed FFL dealers



**CBD:** CBD products are any cannabidiol products with less than 0.3% THC.

#### SALES PROFILE

- Retail & eCommerce
- Chargebacks less than 0.75% of Total Monthly Volume
- Digestibles and topicals are allowed.

#### MCC LIST

- 5499 - CBD Only

#### AVAILABLE BANKS

- CBCal (Peptides with LegitScript Certification Allowed)

#### APPLICATION REQUIREMENTS

- Level 2 Requirements PLUS
- CBD Merchant Addendum with Schedule A
- Site Inspection
- Current COA's (less than 1 year old)
- MOTO Addendum (if applicable)
- Bank Risk Premium

#### PROHIBITIONS

- Products with over 0.3% THC
- Delta 8/10 (Primary Product)
- Male/Female Enhancement Honey
- Rhino
- Any claims to prevent, treat or cure any illness, disease, ailment or condition, etc. Including any blogs, consumer reviews or testimonials.
- Kratom



**CIGAR STORE:** Merchant sells tobacco, cigarettes, electronic cigarettes, cigars, pipes and smoker's supplies.

#### SALES PROFILE

- Level 2 Requirements

#### MCC LIST

- 5993 - Cigar Stores

#### AVAILABLE BANKS

- Esquire Bank
- Commercial Bank of California.

#### APPLICATION REQUIREMENTS

- Level 2 Requirements PLUS
- 1+ year business history (eCommerce)
- G2 monitoring
- HBR Merchant Addendum
- BRAM Registration on CNP over 5% (\$500 annually)
- VIRP Registration on all CNP (\$950 annually)
- Risk Premium

#### PROHIBITIONS

- Male/Female Enhancement Honey
- Rhino



**DATING:** Merchants provide dating and services, including online services.

#### SALES PROFILE

- Level 2 Requirements

#### MCC LIST

- 7273 - Dating & Escort Services

#### AVAILABLE BANKS

- Esquire Bank

#### APPLICATION REQUIREMENTS

- Level 2 Requirements PLUS
- Card Not Present transactions only
- Preferred: Previous processing history (subject to Bank's discretion)
- 1+ year business history
- Merchant Acknowledgment and Addendum for Dating Services
- Anti-human-trafficking program

- with law-enforcement protocols
- Risk Premium up to 25 BPS
- Rolling Reserve up to 20%
- BRAM Registration (\$500 annually)
- VAMP Registration (\$950 annually)
- VAMP under 70bps
- RDR Registration (CB 1% or lower count)
- Verifi Order Insight



**ADULT:** Adult novelty stores that adult games, toys, and clothing. Magazines and videos prohibited.

#### SALES PROFILE

- Level 2 Requirements

#### MCC LIST

- 5967 - Gift Card, Novelty

#### AVAILABLE BANKS

- Esquire Bank
- Commercial Bank of California

#### APPLICATION REQUIREMENTS

- Level 2 Requirements PLUS
- Risk Premium up to 5 BPS
- Site inspection upon Bank request.
- VAMP under 70bps
- RDR Registration (CB 1% or lower count)
- Verifi Order Insight

#### PROHIBITIONS:

- Male/Female Enhancement Honey
- Rhino



**CREDIT REPAIR:** Provides a variety of personal consulting services, such as debt and financial consulting.

#### SALES PROFILE

- Level 2 Requirements

#### MCC LIST

- 7277 - Counseling Services

#### AVAILABLE BANKS

- Esquire Bank
- Commercial Bank of California

#### APPLICATION REQUIREMENTS

- 500+ credit score
- 3 months of prior processing statements
- Excellent processing history and reputation
- 1+ year in business
- G2 Monitoring

- Risk premium up to 25 BPS
- Rolling Reserve up to 20%
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#### PROHIBITIONS

- Dispute Bombing



**COLLECTIONS:** Merchants collect payments on overdue receivables they own or have purchased.

#### SALES PROFILE

- Level 2 Requirements

#### MCC LIST

- 7322 - Adjustment and Collection Services

#### AVAILABLE BANKS

- Esquire Bank
- Commercial Bank of California

#### APPLICATION REQUIREMENTS

- Full approval requires 48 hours and includes:
- Level 2 Requirements
- Signed Collections Acknowledgment + FDCPA Certification (if <1 year in business)
- Collection call script

- Collection agreement signed by agency and customer
- SignaPay MOTO Addendum
- Risk Premium



**TELEMEDICINE:** Merchants that offer face-to-face services with additional Zoom, phone, or other remote service options.

#### SALES PROFILE

- Level 3 Requirements

#### AVAILABLE BANKS

- Esquire Bank
- Commercial Bank of California

#### APPLICATION REQUIREMENTS

- Medical license copies for all physicians
- Bank login required
- LegitScript or similar certification required
- Subject to BRAM Registration (\$500 annually)
- VIRP Registration (\$950)
- Risk Premium

#### PROHIBITIONS

- Questionnaire only businesses.



**PHARMACIES:** Sells prescription and other proprietary drugs, nonprescription (over-the-counter) medicines, and vitamins.

#### SALES PROFILE

- Level 3 Requirements

#### MCC LIST

- 5912 - Drug Stores/Pharmacies
- 5122 - Drug, Drug Properties, Druggist Sundries

#### AVAILABLE BANKS

- Esquire Bank
- Commercial Bank of California

#### EXCEPTIONS

- Peptides Allowed

#### APPLICATION REQUIREMENTS

Level 3 Requirements PLUS

- 1+ year in business
- Full approval requires a minimum of 48 hours
- Card Not Present transactions only
- Registration with Card Brands
- 2 years of audited financials
- Full compliance with all federal and state laws
- All necessary licenses from regulatory agencies
- LegitScript and/or National Association of Boards of

Pharmacy accreditation (VIPPS for retail, VAWD for wholesale)

- Geo-fencing to prevent dispensing medication in unlicensed jurisdictions
- G2 Monitoring
- BRAM Registration (\$500 annually)
- VIRP Registration (\$950)
- Risk Premium

#### PROHIBITIONS

- Controlled substances.
- GLP-1's

MCC	MCC TITLE/ MCC DESCRIPTION	MCC	MCC TITLE/ MCC DESCRIPTION	MCC	MCC TITLE/ MCC DESCRIPTION
4119	Ambulance Services	5311	Department Stores	7210	Laundry, Cleaning, and Garment Services
7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers	8011	Doctors and Physicians (Not Elsewhere Classified)	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)
7998	Aquariums, Seaquariums, Dolphinariums, and Zoos	5813	Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques	5948	Luggage and Leather Goods Stores
5970	Artist's Supply and Craft Shops	5912	Drug Stores and Pharmacies	5211	Lumber and Building Materials Stores
5542	Automated Fuel Dispensers	7216	Dry Cleaners	4468	Marinas, Marine Service, and Supplies
5533	Automotive Parts and Accessories Stores	5099	Durable Goods (Not Elsewhere Classified)	7297	Massage Parlors
7538	Automotive Service Shops (Non-Dealer)	7841	DVD/Video Tape Rental Stores	8099	Medical Services and Health Practitioners (Not Elsewhere Classified)
5532	Automotive Tire Stores	5812	Eating Places and Restaurants	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5462	Bakeries	5997	Electric Razor Stores – Sales and Service	5611	Men's and Boys' Clothing and Accessories Stores
7230	Beauty and Barber Shops	7629	Electrical and Small Appliance Repair Shops	5691	Men's and Women's Clothing Stores
5940	Bicycle Shops – Sales and Service	5065	Electrical Parts and Equipment	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing
5942	Book Stores	5732	Electronics Stores	5999	Miscellaneous and Specialty Retail Shops
5192	Books, Periodicals and Newspapers	8211	Elementary and Secondary Schools	5699	Miscellaneous Apparel and Accessory Shops
7933	Bowling Alleys	5651	Family Clothing Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
8244	Business and Secretarial Schools	5814	Fast Food Restaurants	5399	Miscellaneous General Merchandise
4899	Cable, Satellite and Other Pay Television/Radio/ Streaming Services	9222	Fines	5719	Miscellaneous Home Furnishing Specialty Stores
5946	Camera and Photographic Supply Stores	5718	Fireplace, Fireplace Screens and Accessories Stores	2741	Miscellaneous Publishing and Printing
5441	Candy, Nut, and Confectionery Stores	5992	Florists	7699	Miscellaneous Repair Shops and Related Services
7542	Car Washes	5193	Florists Supplies, Nursery Stock and Flowers	7832	Motion Picture Theaters
7217	Carpet and Upholstery Cleaning	5422	Freezer and Locker Meat Provisioners	5013	Motor Vehicle Supplies and New Parts
8398	Charitable Social Service Organizations	5681	Furriers and Fur Shops	5733	Music Stores – Musical Instruments, Pianos, and Sheet Music
8351	Child Care Services	5947	Gift, Card, Novelty and Souvenir Shops	5994	News Dealers and Newsstands
5641	Children's and Infants' Wear Stores	5231	Glass, Paint, and Wallpaper Stores	5199	Nondurable Goods (Not Elsewhere Classified)
8041	Chiropractors	5950	Glassware/Crystal Stores	5261	Nurseries and Lawn and Garden Supply Stores
5993	Cigar Stores and Stands	9399	Government Services (Not Elsewhere Classified)	8043	Opticians, Optical Goods, and Eyeglasses
7296	Clothing Rental – Costumes, Uniforms, Formal Wear	5411	Grocery Stores and Supermarkets	8042	Optometrists and Ophthalmologists
8220	Colleges, Universities, Professional Schools, and Junior Colleges	5251	Hardware Stores	8031	Osteopaths
5139	Commercial Footwear	5072	Hardware, Equipment and Supplies	5921	Package Stores – Beer, Wine, and Liquor
5734	Computer Software Stores	7298	Health and Beauty Spas	5198	Paints, Varnishes and Supplies
8241	Correspondence Schools	1711	Heating, Plumbing, and Air Conditioning Contractors	7523	Parking Lots, Parking Meters and Garages
5977	Cosmetic Stores	5945	Hobby, Toy, and Game Shops	5933	Pawn Shops
4215	Courier Services – Air and Ground, and Freight Forwarders	5200	Home Supply Warehouse Stores	5995	Pet Shops, Pet Foods and Supplies Stores
9211	Court Costs, Including Alimony and Child Support	5722	Household Appliance Stores	5172	Petroleum and Petroleum Products
5451	Dairy Products Stores	780	Landscaping and Horticultural Services	7395	Photofinishing Laboratories and Photo Developing
8021	Dentists and Orthodontists	7211	Laundries – Family and Commercial	7221	Photographic Studios

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5044	Photographic, Photocopy, Microfilm Equipment and Supplies	5661	Shoe Stores	2791	Typesetting, Plate Making and Related Services
5131	Piece Goods, Notions, and Other Dry Goods	2842	Specialty Cleaning, Polishing and Sanitation Preparations	5978	Typewriter Stores - Sales, Rentals, and Service
5074	Plumbing and Heating Equipment and Supplies	7032	Sporting and Recreational Camps	5931	Used Merchandise and Secondhand Stores
8049	Podiatrists and Chiropodists	5941	Sporting Goods Stores	4900	Utilities - Electric, Gas, Water, and Sanitary
9402	Postal Services - Government Only	5655	Sports and Riding Apparel Stores	5331	Variety Stores
7992	Public Golf Courses	5943	Stationery Stores, Office and School Supply Stores	742	Veterinary Services
5735	Record Stores	5111	Stationery, Office Supplies, Printing and Writing Paper	7993	Video Amusement Game Supplies
7999	Recreation Services (Not Elsewhere Classified)	5697	Tailors, Seamstresses, Mending, and Alterations	7994	Video Game Arcades/Establishments
5973	Religious Goods Stores	9311	Tax Payments	8249	Vocational and Trade Schools
8661	Religious Organizations	7276	Tax Preparation Services	7631	Watch, Clock and Jewelry Repair
8299	Schools and Educational Services (Not Elsewhere Classified)	7534	Tire Retreading and Repair Shops	5698	Wig and Toupee Stores
5541	Service Stations (With or without Ancillary Services)	4784	Tolls and Bridge Fees	5631	Women's Accessory and Specialty Shops
5949	Sewing, Needlework, Fabric and Piece Goods Stores	7033	Trailer Parks and Campgrounds	5621	Women's Ready-To-Wear Stores ..
7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops	4789	Transportation Services (Not Elsewhere Classified)	5935	Wrecking and Salvage Yards

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8931	Accounting, Auditing, and Bookkeeping Services	5817	Digital Goods – Applications (Excludes Games)	5271	Mobile Home Dealers
7311	Advertising Services	5816	Digital Goods – Games	7829	Motion Picture and Video Tape Production and Distribution
7623	Air Conditioning and Refrigeration Repair Shops	5818	Digital Goods – Large Digital Goods Merchant	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
5937	Antique Reproductions	5815	Digital Goods Media – Books, Movies, Digital artwork/ images, Music	7519	Motor Home and Recreational Vehicle Rentals
5932	Antique Shops – Sales, Repairs, and Restoration Services	5714	Drapery, Window Covering, and Upholstery Stores	5592	Motor Homes Dealers
8911	Architectural, Engineering, and Surveying Services	5122	Drugs, Drug Proprietaries, and Druggist Sundries	5571	Motorcycle Shops and Dealers
5971	Art Dealers and Galleries	5552	Electric Vehicle Charging	8050	Nursing and Personal Care Facilities
7512	Automobile Rental Agency	1731	Electrical Contractors	5021	Office and Commercial Furniture ...
7531	Automotive Body Repair Shops	7622	Electronics Repair Shops	5976	Orthopedic Goods – Prosthetic Devices
7535	Automotive Paint Shops	7361	Employment Agencies and Temporary Help Services	4112	Passenger Railways
7929	Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified)	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing	8651	Political Organizations
7932	Billiard and Pool Establishments	7342	Exterminating and Disinfecting Services	5094	Precious Stones and Metals, Watches and Jewelry
5551	Boat Dealers	5713	Floor Covering Stores	8999	Professional Services (Not Elsewhere Classified)
4457	Boat Rentals and Leasing	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum	4225	Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage
4131	Bus Lines	7261	Funeral Services and Crematories	7338	Quick Copy, Reproduction, and Blueprinting Services
7399	Business Services (Not Elsewhere Classified)	7641	Furniture – Reupholstery, Repair, and Refinishing	4011	Railroads
5561	Camper, Recreational and Utility Trailer Dealers	5712	Furniture, Home Furnishings, and Equipment Stores, Except Appliances	6513	Real Estate Agents and Managers
5511	Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing	1520	General Contractors – Residential and Commercial	1761	Roofing, Siding, and Sheet Metal Work Contractors
5521	Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing	5975	Hearing Aids – Sales, Service, and Supply	5598	Snowmobile Dealers
1750	Carpentry Contractors	8062	Hospitals	1799	Special Trade Contractors (Not Elsewhere Classified)
5811	Caterers	5085	Industrial Supplies (Not Elsewhere Classified)	5972	Stamp and Coin Stores
5169	Chemicals and Allied Products (Not Elsewhere Classified)	6300	Insurance Sales, Underwriting, and Premiums	7339	Stenographic and Secretarial Support
8641	Civic, Social, and Fraternal Associations	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores	5996	Swimming Pools – Sales and Service
7349	Cleaning, Maintenance, and Janitorial Services	8111	Legal Services and Attorneys	4121	Taxicabs and Limousines
5046	Commercial Equipment (Not Elsewhere Classified)	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries	4812	Telecommunication Equipment and Telephone Sales
7333	Commercial Photography, Art, and Graphics	7392	Management, Consulting, and Public Relations Services	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic- Stripe-Reading Telephones, and Fax Services
7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters	5262	Marketplaces	4821	Telegraph Services
5045	Computers and Computer Peripheral Equipment and Software	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors	5998	Tent and Awning Shops
1771	Concrete Work Contractors	8071	Medical and Dental Laboratories	7922	Ticket Agencies and Theatrical Producers (Except Motion Pictures)
5039	Construction Materials (Not Elsewhere Classified)	7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses	7991	Tourist Attractions and Exhibits
7277	Counseling Services – Debt, Marriage, and Personal	5051	Metal Service Centers and Offices	7549	Towing Services
7911	Dance Halls, Studios and Schools	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified)	7513	Truck and Utility Trailer Rentals
7393	Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs	7299	Miscellaneous Personal Services (Not Elsewhere Classified)	7692	Welding Services

MCC	MCC TITLE/ MCC DESCRIPTION	MCC	MCC TITLE/ MCC DESCRIPTION	MCC	MCC TITLE/ MCC DESCRIPTION
4511	Airlines and Air Carriers (Not Elsewhere Classified)	5968	Direct Marketing – Continuity/Subscription Merchant	7375	Information Retrieval Services
4582	Airports, Flying Fields, and Airport Terminals	5967	Direct Marketing – Inbound Teleservices Merchant	8699	Membership Organizations (Not Elsewhere Classified)
8675	Automobile Associations	5960	Direct Marketing – Insurance Services	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
9223	Bail and Bond Payments	5969	Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7278	Buying and Shopping Services and Clubs	5966	Direct Marketing – Outbound Telemarketing Merchant	6211	Security Brokers/Dealers
7379	Computer Maintenance, Repair and Services (Not Elsewhere Classified)	5962	Direct Marketing – Travel-Related Arrangement Services	4411	Steamship and Cruise Lines
4816	Computer Network/Information Services	5310	Discount Stores	8734	Testing Laboratories (Non-Medical Testing)
7372	Computer Programming, Data Processing, and Integrated Systems Design Services	5963	Door-To-Door Sales	7012	Timeshares
7321	Consumer Credit Reporting Agencies	5309	Duty Free Stores	4722	Travel Agencies and Tour Operators
7273	Dating Services	6011	Financial Institutions – Automated Cash Disbursements	5300	Wholesale Clubs
5964	Direct Marketing – Catalog Merchant	6010	Financial Institutions – Manual Cash Disbursements		
5965	Direct Marketing – Combination Catalog and Retail Merchant	6012	Financial Institutions – Merchandise, Services, and Debt Repayment		





MCC	MCC TITLE/ MCC DESCRIPTION	MCC	MCC TITLE/ MCC DESCRIPTION	MCC	MCC TITLE/ MCC DESCRIPTION
	Adult Content /Nudity or Sexual content (CNP/TEL/WEB)		ECommerce gambling and betting – Unless deemed legal by card brands or by law		Mortgage Loan and Debt modifications
	Adult Live Entertainment / Live nudity / Live sexual Acts (Face to face)		Escort Services		Mortgage Reduction Service (CNP/TEL/WEB)
	Age Restricted Products (CNP/TEL/WEB)		Fantasy Sports/Skill Games		Negative Billing Option
	Aggregators – this occurs when one merchant processes on behalf of multiple/many merchants		Firearms (Non face to face)		Negative News Excessive or Unsatisfied
	Alcohol (CNP/TEL/WEB)		Fireworks (CNP/TEL/WEB)		Offshore Corporations Establishment Services
	Ammunition (Non face to face)		Free Offers/Opt Out Free Trials		Online auction
	Annual Billing (prepayment > 12 months)		Get Rich Quick		Online tech support
	Any BRAM Violations merchants	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)	4723	Package Tour Operators – Germany Only - NA
	Any company or individual that has a reputation for circumventing the law and/or Card Brand rules	7802	Government-Licensed Horse/Dog Racing (US Region only)		Parimutuel Betting (e.g. Horse/Dog racing)
	Any merchant that appears on MATCH.	9406	Government-Owned Lotteries (Non-U.S. region)		Payday lending /Paying off Debt with Debt / Title loans or any predatory loan offering (Non face to face)
	Any merchant that does not meet the minimum security levels defined by PCI Data Security Standards.	7800	Government-Owned Lotteries (US Region only)		Payment Aggregators (EWallets)
	Any merchant that is currently in a Card Brand chargeback monitoring program or any Merchant that repeatedly exceeds the chargeback monitoring thresholds permitted by the Card Brands.		Home Massage Service		Payment Service Providers (PSPs)
	Any merchant that may damage the reputation of SignaPay/Sponsor Bank		Human Growth Hormones		Penny Auctions
	Any merchant that represents unacceptable reputation risk to the Bank.		Identified or Potential Violation of Card Association Rules NACHA Rules Federal Regulations Local/ State/ Federal Laws		Pornography of Any Kind (Child Porn Bestiality Non-Consensual)
	Any Merchant using a known vulnerable payment application as published by the Card Brands and the PCI DSS Council.		Illegal Activities (Money Laundering Terrorism etc.)		PrePaid/Reloadable Phone Cards / Airtimeminutes
	Any product where there is a significant conflict between state and federal law.		Illegal Businesses (such as Ponzi/Pyramid schemes)		Quasi Cash
	Any sale of merchandise deemed illegal by state or federal governments		Intellectual Property/Infringing Materials		Racism Violence Abuse Discrimination
	Asset protection / Venture capital		Internet drug stores or advertising for online drug stores.		Reservation or Advance Payment transactions for future delivery or performance of goods or services (except Hotels)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value		Investment Opportunities		Resort Land Promotions
	Cable Box DeScramblers		IT Technical services		Sexual Encounter Agencies
	Cannabis		Leads (merchants selling leads)		Steamships Cruise Lines
	Companies Organized Outside the United States		Lifetime Membership/Guarantee Products		Strip Clubs
	Companies that assist or facilitate in the provision of tax relief fine and penalty reductions		Loan Modifications		Student Loan
	Companion or Escort Services		Lottery Sales Sweepstakes Grab Bags & Raffles		Sub Prime Consumer Lenders Non face to face)
	Consumer Lending (non face to face)		Mailing Lists		Telecommunication services (Long distance)
	Counterfeit Products		Marijuana		Telemarketing (Outbound)
	Credit Card Protection		Medical marijuana or any merchant in the industry or selling products within the industry		Third Party Senders (as customers of TPS)
	Credit Cards		Memberships or other services that extends beyond one year in length.		Third Party Service Providers (as customers of TPS)
	Currency Exchange (including digital currency)		Merchants selling drugs or similar items considered potentially brand damaging by the card brands such as designer drugs synthetic drugs peptides etc.		Unfair/Deceptive/Abusive/Illegal Services or Products
	Cyber locker / Tube sites / Torrent sites		Money Service Businesses (such as coin dealers, casas de cambio prepaid cards etc. Non face to face)		Verified MATCH or TOD Listings
	Debt reduction and/or consolidation	4829	Money Transfer		Weapons (Non face to face)
	Direct Marketing – Online & Inbound Telemarketing Merchants		Merchants selling drugs or similar items considered potentially brand damaging by the card brands such as designer drugs synthetic drugs peptides etc.		
	Drug Paraphernalia		Money Service Businesses (such as coin dealers, casas de cambio prepaid cards etc. Non face to face)		