

UNQUALIFIED LIST (Do not submit)

The following unacceptable industries are in part due to image concerns, card association prohibition, illegal or likely to be deemed illegal activity, fraud or high potential for excessive chargebacks, or where experience has generated high losses or chargebacks.

- Penny Auctions
- Adult Audiotext
- Adult Videotext
- Credit Repair Service
- Drug Paraphernalia
- Escort Services
- Firearms (via Internet/MOTO)
- Human Growth Hormones
- Get Rich Quick Products
- Lottery Sales, Sweepstakes, Grab Bags & Raffles
- Massage Parlors (Unless Licensed for Physical Therapy)
- Annual Billing
- Mailing Lists and Personal Information
- Outbound Telemarketing (no existing relationship)
- Ammunition (via Internet/MOTO)
- Pharmaceuticals (via Internet/MOTO)

- Cable Box De-Scramblers
- Pornography of Any Kind
- Racism, Violence, Abuse, Discrimination or Anything Immoral
- Roving Merchants
- Tobacco Sales (via Internet/MOTO)
- Gambling (via Internet/MOTO)
- Fireworks (via Internet/MOTO)
- Illegal Products or Services of Any Kind
- Lifetime Membership or Guarantee Products

The following businesses by nature of their transactions pose higher levels of chargeback risk. Such businesses are approved on a case-by-case basis and may be subject to a reserve and/or a DDA at NBCal.

Accounts Requiring Special Approval (High Risk Merchants)

- Adult Products
- Home-based Non-Profit Organizations
- Airline Tickets
- Charity Events/Donations
- Alcohol
- Intangible Goods/Svcs (e.g. career, financial counselors)
- As “Seen on TV” Products & Services
- Investment Opportunities
- Auto Accessories
- Jewelry (via Internet/MOTO)
- Bail Bondsmen
- Limousine Services
- Bankruptcy Lawyers/Firms
- Liquidators
- Cameras
- Long Distance Phone Service
- Cellular Phones & Pagers

- Pre-Paid Phone Cards
- Computer Software/ Downloadable Software
- Sexual Enhancement Products
- Coupon Sales
- Motivational/Self-Improvement Courses
- Credit Cards
- Moving/Storage (excluding self storage)
- Dating Services
- Multi-Level Marketing
- Electronics (e.g. computers, stereo equipment, etc.)
- Negative Option Billing
- Employment Agencies
- Paramutual Betting (e.g. Horse/Dog racing)
- Extended Warranties
- Pawn Shops (via Internet/MOTO)
- Furniture
- Seminars/Business Opportunities
- Gift Cards
- Subscription Legal Advice/Services
- Health Clubs and Country Clubs (memberships)
- Surveillance Equipment (infringing on individuals privacy)

- Theater Agencies and Ticket Companies
- Timeshares
- Travel Agencies
- Vitamins and Supplements
- Water Purification/Softener & Air Purification
- Weapons
- Custom Golf Clubs (MOTO)
- Mail/Telephone Order/Internet Businesses
- Any new merchant processing over \$100,000 monthly

Merchants that process Deposit, Reservation or Advance Payment transactions for future delivery or performance of goods or services (except Hotels)

NOTE: Any merchant found in the MATCH (formerly the VISA/MasterCard Combined Terminated Merchant File), or whose principles are found in such file, shall not normally be approved for processing on the CMS Processing Network. Exception to this policy requires senior officer approval from both CMS & NBCal.