

Approval Guidelines - Prohibited List

- Adult Sexually Oriented Materials:
 - Adult Book Stores
 - Adult Telephone Conversations
 - Companion Services
 - Dating Services
 - Massage Parlors
 - Topless Bars
 - Home Based Parties
- Air/Water Purification Systems – MLM Business Opportunities
- Airlines/Travel Agencies (other than services fees under \$50.00)
- Attorneys/Law Firms engaged principally in the practice of Bankruptcy Law
- Auto Rentals
- Auto Warranties
- Business/Investment Opportunities/Business Consulting
- Businesses with Door to Door Sales (examples: vacuums)
- Buying/Shopping/Discount Club
- Cellular/Telephone airtime
- Charter/Tours
- Check Cashing Services
- Collection Agencies/Firms Involved in Recovering Past Due Receivables
- Computer Bulletin Boards
- Consulting Firms or Companies Operating for "Get Rich Schemes"
- Credit Repair/Restoration
- Cruise Lines
- Currency Exchanges
- Direct Outbound Telemarketing
- Drug Paraphernalia
- Escort Services
- Firearms, Alcohol, Tobacco sales – MOTO/Internet
- Free Trials, consumer pays for shipping but is later billed for product
- Future Services exceeding 1 Year
- Gambling - Racing, Car, Dog, Horse, Sports
- Hair Restoration Products
- Import/Export Businesses
- Iphone Applications
- Knockoff Merchandise – MOTO/Internet
- Lead Generator
- Liquidators - furniture/wholesale
- Lotteries
- MLM Business Opportunities/Multi-Level Marketing Distributions

- Medical Discount Benefit Cards
- Modeling Agency
- Mortgage Reduction/Modification Services
- Mortgage/Finance Payments/Grant Funding
- Online Auctions
- Pay Per Click Web Merchants "Parked Websites"
- Payday Loans
- Pharmacies - non face to face transactions
- Products with Unreasonable Guarantees
 - e-cigarettes
 - magnetic bracelets
- Psychic Services - retail and moto
- Pseudo-Pharmaceuticals
 - Anti-Aging Pills
 - Sex Nutrients
 - Herbal supplements
 - Diet Pills
 - Acai Berry
- Pyramids/Ponzi Schemes
- Real Estate Wholesale Consultants
- Sports Forecasting
- Telemarketing Companies with the Following Method of Operation:
 - Free Gift/Prize or Sweepstakes if Product or Services is Purchased
 - Chain Letters
 - Sales of any Product or Services for a 3rd Party
 - Sale of any Product or Services which are Prohibited or Restricted
 - Solicitation with Outbound Telephone Calls or Faxes
- Time Shares
- Ticket Brokers
- Used Car Sales
- Web Templates

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