

Prohibited List



PROHIBITED MERCHANTS

- Collection agencies
- Card not present prescriptions
- Medical marijuana
- Card not present tobacco
- Tobacco pipes - drug paraphernalia
- Online gambling
- Credit counseling, repair, debt reduction products/service/information
- Loan modifications
- Payday loans
- eWallets
- HCG/HGH
- Tax relief/reduction - card not present
- Timeshare merchants
- Business opportunities - make money working from home , easy money etc.
- Online tech support

RESTRICTED MERCHANTS

- Online nutra (weight loss supplements etc) offering negative option billing - these must have acceptable processing history
- Travel clubs/agents - these must have good history and typically require reserves.
- E-cigarettes - only with Westamerica, and require reserve