

Prohibited Merchant Segments and Transactions Reference Chart

Prohibited Merchant Segments & Transactions



▪ Products/services prohibited by applicable law	X	X	X	X	X	X	X
▪ Merchants without a meaningful presence in Canada	X	X	X	X	X	X	X
▪ Products/services not lawful in the buyer's or seller's jurisdiction	X	X	X	X	X	X	X
▪ Aggregation or load balancing to evade payment network rules	X	X	X	X	X	X	X
▪ Aggregation, factoring, or laundering for an unapproved entity	X	X	X	X	X	X	X
▪ Individual or entity on a government sanction list	X	X	X	X	X	X	X
▪ Substances designed to mimic illegal drugs (e.g. synthetic or designer drugs, etc.)	X	X	X	X	X	X	X
▪ Sale of prescription drugs or contact lenses without a valid prescription	X	X	X	X	X	X	X
▪ Human Growth Hormones in any form including synthetic or products marketed as herbal	X	X	X	X	X	X	X
▪ Cross border trade in blood products & bodily fluids	X	X	X	X	X	X	X
▪ Counterfeit or expired medical or dental devices, products not approved by regulatory entities	X	X	X	X	X	X	X
▪ Uncollectible, bad debt, charged-off debt, debt sold to a non-financial institution or refinancing uncollectible debt	X	X	X	X	X	X	X
▪ Virtual currency, Crypto-currency, Bitcoin	X			X	X		
▪ Debt repayment or debt collection		X ¹			X	X	X
▪ Payday lenders & payday loans		X			X	X	X
▪ Escort services & non-licensed massage parlours					X	X	X
▪ Financial Institutions – cash disbursements, merchandise & services					X	X	X
▪ Cannabis						X	X
▪ Financial / money services, funds transfer, quasi cash, foreign currency, wire transfers & money orders					X	X	X
▪ Gambling (casino chips, betting, wagers, lotteries, horse/dog racing, skill games, fantasy sports, sports forecasting)					X	X	X
▪ Securities brokers & dealers					X	X	X
▪ Credit report, restoration or credit cleaning services						X	X
▪ Collection agencies, debt consolidation / rate reduction services						X	X
▪ Tobacco merchants selling Cuban cigars						X	

¹ Visa only permits Debt Repayment and Debt Collection on Visa Debit and Visa Prepaid products. It is not permitted on Visa Credit products.

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▪ Agricultural co-operatives								X
▪ Firearms or ammunition								X
▪ Long distance transportation merchants & railroads								X
▪ Merchants providing warehousing services								X
▪ Pornographic services & publications								X
▪ Time-barred debt		X						
▪ Dishonor of a cardholder's personal check			X					
▪ Non-regulated gambling				X				
▪ Prepaid cards (competitive PCNO)				X				
▪ Merchants in Amex OptBlue Appendix K - Merchant Exclusion list					X			
▪ Airlines /air carriers, branded lodging, car rental agencies, steamships & cruise line or travel tour operators					X			
▪ Cash advances					X			
▪ Condo (real estate) down payments					X			
▪ Direct Marketing – In/ Out telemarketing / travel related arrangement services					X			
▪ Door-to-door Sales					X			
▪ Electric car charging					X			
▪ Future services					X			
▪ Government Postal Services					X			
▪ Internet adult digital content sites					X			
▪ Marketplaces					X			
▪ Mortgage payments					X			
▪ Person-to-person payments					X			
▪ Stored value card purchase / load					X			
▪ Timeshares					X			
▪ Telecommunication services					X			
▪ Unregulated charities					X			
▪ Merchant operating solely from a post-office box number					X			
▪ Shell banks (financial institution without a physical presence)	X							
▪ Individual or entity on negative list (i.e., Moneris, MATCH, other)	X							
▪ Adult digital content websites (live streaming & video upload)	X							
▪ CNP cross-border pharmaceuticals/nutraceuticals	X							
▪ Free trial offers, continuity billing, and negative option marketing for nutraceuticals, health, skin care, cosmetics & beauty products	X							
▪ Mug-shot websites, defamatory reputation/credit repair service	X							
▪ High risk cyber-lockers	X							
▪ CNP cross-border gambling, skill gaming & lottery courier services	X							
▪ Circumvention copyright devices, software or services	X							
▪ Selling or trading binary options	X							
▪ Home-based computer technical support call centres	X							