



Prohibited Merchant Segments and Transactions

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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 Psilocybe, Psilocybin, Psilocin, Mycology, and Fungi products (Magic Mushrooms)	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 (HGH) 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 ¹	X ²	X	X	X	X
Virtual currency/ Cryptocurrency	X			X	X		X
Debt repayment or debt collection		X ³⁴			X	X	X
Payday lenders & payday loans		X			X	X	X
Non-licensed massage parlours					X		
Financial Institutions – cash disbursements, merchandise & services					X	X	X
Cannabis							X
Financial / money services, funds transfer, quasi cash, foreign currency, wire transfers, money orders, & value purchases					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
Credit report, restoration or credit cleaning services						X	X
Collection agencies, debt consolidation / rate reduction services						X	X
Tobacco merchants selling Cuban cigars						X	
Agricultural co-operatives							X
Firearms or ammunition							X
Long distance transportation merchants & railroads							X
Merchants providing warehousing services							X

¹ Visa permits Overdue Receivable and is defined as: 1) not a debt and 2) is one of the following: 120 days past the payment due date, classified by the receivable owner as non-collectible, subject to court order as the result of a bankruptcy or insolvency, written off and/or sold to a third party.

² Mastercard only permits a Transaction that represents the refinancing or transfer of an existing Cardholder obligation that has been deemed uncollectible may be effected with a Debit Mastercard or Maestro Card, including any prepaid Card.

³ Visa only permits Debt Repayment and Debt Collection on Visa Debit and Visa Prepaid products. It is not permitted on Visa Credit products.

⁴ Requires the development of the Visa Debt Repayment indicator

