

Prohibited Merchant Segments and Transactions

Prohibited Merchant Segments and Transactions	@	VISA		Interac	AMERICAN EXPRESS	DISCOVER	UnionPay 轻起软
Products/services prohibited by applicable law	×	×	×	×	×	×	×
Merchants without a meaningful presence in Canada	×	×	×	×	×	×	×
Products/services not lawful in the buyer's or seller's jurisdiction	×	×	×	×	×	×	×
Aggregation or load balancing to evade payment network rules	×	×	×	×	×	×	×
Aggregation, factoring, or laundering for an unapproved entity	×	×	×	×	×	×	×
Individual or entity on a government sanction list	×	×	×	×	×	×	×
Substances designed to mimic illegal drugs (e.g. synthetic or designer drugs, etc.)	×	×	×	×	×	×	×
Sale of Psilocybe, Psilocybin, Psilocin, Mycology, and Fungi products (Magic Mushrooms)	×	×	×	×	×	×	×
Sale of prescription drugs or contact lenses without a valid prescription	×	×	×	×	×	×	×
Human Growth Hormones (HGH) in any form including synthetic or products marketed as herbal	×	×	×	×	×	×	×
Cross border trade in blood products & bodily fluids	×	×	×	×	×	×	×
Counterfeit or expired medical or dental devices, products not approved by regulatory entities	×	×	×	×	×	×	×
Uncollectible, bad debt, charged-off debt, debt sold to a non-financial institution or refinancing uncollectible debt	×	X ¹	X ²	×	×	×	×
Virtual currency/ Cryptocurrency	×			×	×		×
Debt repayment or debt collection		X 34			×	×	×
Payday lenders & payday loans		×			×	×	×
Non-licensed massage parlours					×		
Financial Institutions – cash disbursements, merchandise & services					×	×	×
Cannabis							×
Financial / money services, funds transfer, quasi cash, foreign currency, wire transfers, money orders, & value purchases					×	×	×
Gambling (casino chips, betting, wagers, lotteries, horse/dog racing, skill games, fantasy sports, sports forecasting)					×	×	×
Securities brokers & dealers						×	×
Credit report, restoration or credit cleaning services						×	×
Collection agencies, debt consolidation / rate reduction services						×	×
Tobacco merchants selling Cuban cigars						×	
Agricultural co-operatives							×
Firearms or ammunition							×
Long distance transportation merchants & railroads							×
Merchants providing warehousing services							×

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



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VISA











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Non-current account expenditure for the purpose of investment or commercial activity (e.g. real estate down payment)							×
Time-barred debt		×					
Dishonor of a cardholder's personal check			×				
Non-regulated gambling				×			
Prepaid cards (competitive PCNO)				×			
Merchants in Amex OptBlue Appendix K - Merchant Exclusion list					×		
Airlines /air carriers, branded lodging, car rental agencies, steamships & cruise line					×		
Bail / bail bond					×		
Bullion					×		
Cash advances (cash at point of sale)					×		
Check cashing / guarantee					×		
Condo (real estate) down payments					×		
Commercial leasing merchants					×		
Door-to-door Sales					×		
Government Postal Services					×		
Indirect acceptor models (e.g. Digital wallets, bill payment providers, marketplaces, installment payment transactions)					×		
Investment for speculative purposes					×		
Licensed insolvency practitioners					×		
Mortgage payments					×		
Person-to-person payments					×		
Stored value card purchase / load / Top-up wallet					×		
Timeshares					×		
Telecommunication services					×		
Unregulated charities					×		
Merchant operating solely from a post-office box number	×				×		
Shell banks (financial institution without a physical presence)	×						
Individual or entity on negative list (i.e., Moneris, MATCH, other)	×						
Adult services (e.g. exotic massage parlours, escorts, prostitution), adult media, pornographic, or obscure content – including sale, rental or subscription to website/app access, streaming, audio, video, images, and digital games	×				×	×	×
Cross-border pharmaceuticals/nutraceuticals	×						
Cyberlockers / Digital File Hosting Services	×						
Free trial offers, continuity billing, and negative option marketing for nutraceuticals, health, skin care, cosmetics & beauty products	×						
Mug-shot websites, defamatory reputation/credit repair service	×						
CNP cross-border gambling, skill gaming & lottery courier services	×						
Research chemicals, drug testing, or research kits	×						
Circumvention copyright devices, software or services	×						
High-Risk Financial Trading Platforms – binary options and synonymous products, rolling spot forex trading, financial spread betting, contracts for difference, cryptocurrency options trading, initial coin offerings	×						
Home-based computer technical support call centres	×						
Promotion of hate, violence, or discriminatory intolerance	×						
Threatening, inciting, or promoting a crime	×						