

# Prohibited Merchant Segments and Transactions

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▪ 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 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	×	×	×	×	×	×	×
▪ Virtual currency/ Cryptocurrency	×			×	×		×
▪ Debt repayment or debt collection		×			×	×	×
▪ Payday lenders & payday loans		×			×	×	×
▪ Escort services & non-licensed massage parlours					×	×	×
▪ Financial Institutions – cash disbursements, merchandise & services					×	×	×
▪ Cannabis						×	×
▪ Financial / money services, funds transfer, quasi cash, foreign currency, wire transfers & money orders					×	×	×
▪ 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							×
▪ Non-current account expenditure for the purpose of investment or commercial activity (e.g. real estate down payment)							×

<sup>1</sup> 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.

<sup>2</sup> 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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▪ 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					×		
▪ 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					×		
▪ Investment on futures					×		
▪ Licensed insolvency practitioners					×		
▪ Marketplaces					×		
▪ 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 media, pornographic, or obscene content – including sale, rental or subscription to website/app access, streaming, audio, video, images, and digital games	×				×		×
▪ CNP cross-border pharmaceuticals/nutraceuticals	×						
▪ 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	×						
▪ High risk cyber-lockers	×						
▪ CNP cross-border gambling, skill gaming & lottery courier services	×						
▪ Circumvention copyright devices, software or services	×						
▪ Selling or trading binary options	×						
▪ Home-based computer technical support call centres	×						
▪ Promotion of hate, violence, or discriminatory intolerance	×						
▪ Threatening, inciting, or promoting a crime	×						