



NMA recognizes that certain types of merchants carry more risk than others, or require specialized expertise to monitor merchant activity and control risk. For these reasons, the following merchant types are generally excluded unless specific approval from Senior Management is obtained for a particular account. This is not meant to be an all-inclusive. Other types of products and services may be considered prohibited due to their nature. Accounts will be reviewed on a case-by-case basis:

X PROHIBITED MERCHANTS

- Cable Box De-Scramblers/Grey Market Satalite Dealers
- Copyright Infringing Merchandise/Materials
- Counterfeit Goods/Replicas
- Cyberlockers
- Decryption Products
- eBay Merchants
- Foreclosure Protection
- Get Rich Quick
- Government Owned Lotteries Government Grants
- Guaranteed products/services
- Hate Propaganda
- Home Based Gun Dealers
- Human Growth Hormones
- Identified or Potential Violation of:
 - Card Association Rules
 - NACHA Rules
 - Federal Regulations
 - Local/State/Federal Laws
 - ID Theft Protection Services Illegal
- Activities such as:
 - Money Laundering
 - Terrorism
- Illegal Businesses (such as Ponzi/Pyramid Schemes)
- Illicit Drugs/Tools
- Illegal Prescription Drugs
- Illegal Synthetic Stimulants (i.e. bath salts)
- Illegal Tobacco Sales
- Illicit Websites depicting violence Immigration/ Green Card Services and any other form filling assistance
- Jamming Devices (Cell Phone Services)
- Lifetime Memberships/Subscriptions
- Lottery Sales, Sweepstakes, Grab Bags & Raffles
- Mail Order Brides
- Prohibited Deceptive Marketing Practices:
 - Forwarding of Credit Card Numbers to 3rd Party
 - Unclear Terms and Conditions
 - Pre-checked Boxes
 - Poor Refund Policy
 - Brand Damaging Issues
 - False Sense of Urgency to Purchase
- Bogus/Unrealistic Claims
- Pyramid or Suspected Pyramid Schemes
- Quasi Cash
- Unauthorized Ticket Resellers Unfair/Deceptive/ Abusive/Illegal Services or Products Unlicensed Intellectual Property
- Verified MATCH or TOD Listings (Dependent upon category)

Other businesses, while presenting increased risks due to the nature of their products or services, can be structured to mitigate the exposure to loss. Special conditions and rates apply to merchants providing such products or services as detailed later. This is not meant to be an all-inclusive. Other types of products and services may be considered restricted due to their nature. Accounts will be reviewed on a case-by-case basis:

I RESTRICTED MERCHANTS

- Adult Content/Nudity or Sexual Content (Non face to face)
- Adult Live Entertainment/Live Nudity/Live Sexual Acts (face to face)
- Age Restricted Products/Products Requiring Age Verification (Non face to face)
- Air Carriers/Airlines/Charters
- Alcohol Beverages - MOTO/eComm- WHSL & Consumer
- Ammunition (non face to face)
- Companies Headquartered/Located Outside the United States
- Companies Organized Outside the United States
- Companion or Escort Services
- Consumer Lending – (Non face to face)
- Direct Marketing
- Direct Marketing/Subscription/Continuity
- Discounted Health Plans & Cards
- Discount Benefit Packages - Med/Dental/RX Card, Travel, Legal
- E-Cigarettes or Vape (non face to face)
- Fantasy Sports/Skills Games/Sports Forecasting
- Firearms - MOTO/eComm (licensed Dealers Only) - Whsl & Consumer
- Ingestible Products Containing Hemp or CBD
- Pari-mutuel Betting (e.g. Horse/Dog racing)
- Time Share Services