

3.0. Restricted Merchants & High-Risk Merchants

AFS recognizes that business opportunities may be presented by merchant types which pose increased risks through higher chargebacks and refunds due to the nature of the product or service provided (e.g., items that are easily sold on the black market, items that have little or no value which may be easily disputed, etc.). The risk presented by these business opportunities can be closely monitored and controlled, and therefore mitigated, to present an acceptable level of processing risk.

Businesses on the Restricted List (Sections 3.1) should be reviewed with greater scrutiny. When reviewing a business, the merchant should show greater ability to control the risk inherent to its business type.

Section 3.1 is not meant to be all-inclusive. Other types of merchants or products may fall under the restricted category due to the type of business as determined on a case-by-case basis.

3.1 Restricted Merchant List

- **All** Restricted Card Brand merchants and merchant types
- **All** Restricted Acquiring Bank or processor merchants and merchant types
- Advice Centers
- Adoption Agencies - Non-profit
- Alcohol or alcoholic beverages sales (Internet/MOTO), including wineries that follow age verification at the time of sale and delivery and business to business (AVIDIA ONLY)
- Amusement Parks
- Any merchant using "Pay" or "Payment" **in** either OBA or Legal Names
- Auction Houses (penny bidding auctions are prohibited)
- Automated Referral Services
- Automobile clubs
- Benefit programs
- Books, E-Books, Periodicals, and Newspapers (subscriptions)
- Cable and other pay TV programs
- Cablegrams and Telegrams
- Career Placement or Advice Center Merchants



- Carpet, Rugs, and Floor coverings with future delivery
- Charitable organizations related to Civic, Political, and other Registered Organizations (not including organizations related to religious, disaster recovery, or other unregistered causes)
- Collectible, and Memorabilia stores
 - Faces, Names and Signatures
 - No special orders

- Computer Hardware Equipment/Supplies (Online only)
- Computer Maintenance/Repair Services/ Personal Computer Technical Support (Online only)
- Correspondence Schools
- Delayed Delivery Merchants where the good or service the merchant is providing the cardholder is not shipped, delivered, or fulfilled when the card transaction is processed but is to occur at a future date
- Detective Services/Private Investigators
- Donations/Charities (Political)
- DVD Converters
- Electronics including: (Future Delivery or Online)
 - Stereo Sales, Home and Auto
 - Telecommunication Equipment and Telephone Sales - beepers, pagers, paging equipment, cell phones
- Embassy, Foreign Consulate, or Other Foreign Government
- Employment Agencies
- Fantasy Sports (Avidia Only)
- Hair Restoration (non-medical)
- Hardware Equipment with installation or future delivery
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- Import/Export of any type
- Information Retrieval Services
- Insurance Brokers
- Insurance Sales/Underwriting/Premiums
- Internet Malls
- IT (Information Technology) Services
- Merchants with the anticipated % of International Card Sales is expected to be greater than 20% of total sales



- Merchants that are on any Card Brand chargeback program
 - Visa Merchant Chargeback Monitoring Program (MCMP)
 - Mastercard Excessive Chargeback Program (ECP)
- Motion Picture and Video Tape Production/Distribution
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- Moving Companies or Auto Transport Services (Out-of-State)
- Multi-Level Marketing businesses
- Prepaid Legal Services
- Printing/Publishing services; future delivery or online
- Protective Services and/or Security Services
- Public Relations Services
- Pyrotechnic devices and Hazardous materials, which includes fireworks and related goods; toxic, flammable, and radioactive materials and substances
- Real Estate Agents and Brokers
- Registry Cleaners
- Sweepstakes (Avidia Only)
- Ticket Agencies/Events/Concerts
- Trade Schools
- Trailer Rentals
- Water Purification Systems
- Weapons, which includes firearms, ammunition, knives, brass knuckles, gun parts, and other armaments (Online Only)
- Web Hosting & Web Design

3.2 High Risk Merchant List

- Art and Art Dealers
- Alterations/Mending Shops
- Bail bonds
- Bill Payment Services (Non-Third Party only)
- Catering
- Coin Dealers, Stamp Dealers, or those who sell precious metals and/or precious/semi-precious stones
- Contractors, Carpentry
- Contractors, General
- Contractors, Residential Building
- Contractors, Special Trade
- Contractors, Decorating
- Contractors, Stonework and Masonry
- Donations/Charities (Registered Charitable, Civic, Religious, and other Organizations (Non-Profit))
- Educational Services
- Flea Markets/Kiosks
- Furniture/Home Furnishings - all types
- Health Clubs, Health/Beauty spas, Gyms, Sports Clubs, Golf Courses, and other Sports Memberships
- Heating and Cooling equipment with installation or future delivery
- Home based companies (note: this does not include Licensed professionals) Jewelry Sales and Repair Stores
- Medical/Therapy Services and Equipment - Hospital, Medical, and Dental
- Motor Vehicle Supplies/Parts - new & used (Online only)
- Pawn shops (FD Only)
- Petroleum and related products: excluding Petrol Stations (FD Only)
- Postal Services
- Recreation Services
- Sanitation, Polishing and Specialty Cleaning Preparations
- Seminars, Educational
- Smoke Shops (Avidia Only) Retail F2F; must provide Letter Attestation for all smoke shops
- Tobacco, Cigar Sales (Avidia Only) Retail F2F; No Online or CNP Sales
- Tour Operators
- Used Car and Truck dealers