

# Prohibited MCCs/Merchant Types

MCC	MCC DESCRIPTION
4215	Courier Services - Air or Ground
4411	Cruise Lines
4511	Airlines, Air Carriers (not listed elsewhere)
4722	Travel Agencies (Tour Operators are High Risk)
4723	Package Tour Operators - Germany Only
4829	Money Orders - Wire Transfer
5262	Marketplaces
5815	Digital Goods Media – Books, Movies, Music
5816	Digital Goods – Games
5817	Digital Goods – Applications (Excludes Games)
5818	Digital Goods – Large Digital Goods Merchant
5960	Direct Marketing Insurance Services
5962	Direct Marketing Travel-Related Arrangement Services (Excluding Travel Agencies)
5966	Direct Marketing Outbound Telemarketing Merchant
5967	Direct Marketing Inbound Teleservices Merchant
5968	Direct Marketing Continuity/Subscription Merchant
6051	Foreign Currency, Money Orders (not wire transfer), Travellers Cheques - Non-Financial Institutions
6211	Security Brokers/Dealers
6529	REMOTE STORED VALUE LOAD - MEMBER
6530	REMOTE STORED VALUE LOAD - MERCHANT
6531	PSP-MONEY TRANSFER FOR A PURCHASE
6540	Non Financial Institutions – Stored value card purchase/load
7012	Timeshares
7278	Buying/Shopping Services, Clubs
7800	Government-Owned Lotteries
7801	Government-Licensed On-Line Casinos (On-Line Gambling)
7802	Government-Licensed Horse/Dog Racing
7995	Off-Track Betting/Betting, including Lottery Tickets/Casino Gaming Chips/Wagers at Race Tracks/Betting Vouchers/Bookmakers(Tel Ord)
5999	CNP Firework Sales
7277	Credit, Financial and Debt Counseling/Education
N/A	Adoption Agencies
N/A	Adult book stores, video stores, toys
N/A	Adult entertainment (misc.)
N/A	Adult Membership, clubs, subscriptions
N/A	Adult Video (web-based sexually oriented video)
N/A	Adult Websites and Content - Including Any material containing the description or display of sexual activity, genitalia or body parts
N/A	Alcohol, powdered alcohol “palcohol”, CNP (excluding: wineries that follow age verification at the time of sale and delivery, B2B alcohol sales) Enhancement

N/A	Amyl Nitrite Inhalants
N/A	Animals and wildlife products classified as endangered or protected
N/A	Animal Research
N/A	Animals and wildlife products classified as endangered or protected –
N/A	Any products on the internet containing graphic or nude content / Pornography
N/A	Application Submitting Services (Visa, Passports, Driving Licenses, etc.)
N/A	Audio (Phone sex and adult phone conversations)
N/A	Bath Salts (Synthetic stimulant/Drugs - aka Plant Food)
N/A	Bail Bonds
N/A	Bankruptcy/Debt Consolidation Lawyers
N/A	Business/Investment opportunities operating as “get rich quick schemes” (e.g., real estate purchase with No Money Down, government grants)
N/A	Businesses selling age or legally restricted products or services (e.g., sale of alcohol and tobacco), Internet/MOTO
N/A	Bitcoin Sales, virtual currency sales
N/A	Blood Products – cross border trade
N/A	Blood Products – cross border trade (Federal Government Authorized Companies)
N/A	Business Opportunities: e.g. Merchants with “Profit”, “Work from Home” in the DBA name, Legal name and Website. including Real Estate Investment Seminars or how to “flip” properties for profit
N/A	Business physically located outside the region (offshore acquiring) - CP Only
N/A	Call Centers or fulfillment centers outside the US
N/A	Cannabidiol/CBD related products, services, and businesses. Merchants selling: – Enhancement o Products that contain CBD or derivatives of CBD for human or animal consumption and/or rapid entry into blood stream (e.g., patches, edibles, ingestible)
N/A	Cannabidiol/CBD (hemp derived) di minimis – Merchants selling CBD related products/services and are adhering to all relevant legal requirements <sup>2</sup> . CBD related sales must represent a minor portion of the merchants product/service offering or overall sales volume and should not be the merchant’s primary source of sales: – Enhancement o CBD topical products (e.g., oil, creams). Ingestible CBD products are prohibited. o CBD related services: Any service that includes topical CBD products (e.g., massages that include massage oil infused with CBD) o CBD related business: Any merchant that supports CBD related businesses/products/services (e.g., accredited university class on CBD, ticket seller selling access to a CBD-related event) <sup>2</sup> Including but not limited to Federal (e.g., Farm Bill, USDA, FTC, FDA), State, and local law requirements in all jurisdictions where the product is produced, purchased and shipped to.
N/A	CBD Oil, and Hemp Oil - Health Authorized / Government Approved
N/A	CBD Oil, and Hemp Oil, Hemp Seed - Non Health Authority / Government Approved
N/A	Charities without government registration or registration status in good standing
N/A	Chat Lines/Rooms
N/A	Closed-loop prepaid access includes gift cards, phone cards, subway cards, college campus cards, game cards and other limited-use prepaid access devices when the value can exceed \$2,000 (No Third Party)
N/A	Collection agencies or firms involved in recovering/collecting past due receivables
N/A	Commercial Assets Management / Investment management Companies
N/A	Companion/Escort Services
N/A	Counterfeit Goods ( i.e. Gucci, Cartier, Rolex, etc.) , includes “Tribute” items, such as Louis Vuitton ‘ Tribute Bag, Replicas or Reproductions of original luxury Goods

N/A	Credit Repair, Credit Restoration, Debt Relief, Reputation Repair, Credit Insurance - Includes how to Improve FICO/Credit Scores business models, card protection (including identity theft protection)
N/A	Cryptocurrency related businesses (excluding cryptocurrency exchanges)
N/A	Cyber Lockers
N/A	Daily Deals ( i.e. Groupon)
N/A	Data pass (merchants upselling or cross-selling products or other merchants and then sharing the cardholder data with the third party or receiving cardholder data from third parties)
N/A	Debt consolidation and mortgage reduction/consulting services, loan modification
N/A	Decryption and descrambler products including mod chips
N/A	Degree / Diploma Mills
N/A	Embassy, Foreign Consulate, or Other Foreign Government Essay mills/paper mills (i.e., ghostwriting services that sell essays, term papers, etc. With intent that the purchaser will submit documentation as their own)
N/A	Extended Warranties (third party companies)
N/A	Fake id's services
N/A	Fake references and other services/products that foster deception (including fake ids and government documents)
N/A	File sharing services
N/A	Fireworks, CNP (e.g., firecrackers, aerial bombs, bottle rockets)
N/A	Gambling involving: Legal gambling where the cardholder is not present when the bet is made as well as for direct purchase of wagers/chips via payment card. Lotteries, Illegal gambling, including internet gambling, Sports forecasting or odds making, Internet gambling
N/A	Genetically Modified foods - Non Health Authority / Government Approved
N/A	Ghost writers / essay mills
N/A	Gimmicky products ( unrealistic guarantees)
N/A	Gold bullion dealers
N/A	Hallucinogenic mushrooms
N/A	Hazardous materials, CNP including but not limited to: Hydrofluoric acid • Products containing cyanide • Prohibited ozone-depleting substances (ODS) - prohibited by EPA • Nitric Acid • Peptides, research chemicals • Bacteria cultures or other products containing E-coli or Escherichia coli • Human body parts or bodily fluids (excluding hair, teeth) • Intravenous therapy (e.g., IV drip bar, vitamin infusions, hang over cures) While IV Therapy is on the unqualified list - it is intended to address merchants operating IV Drip Bars or mobile services, commonly used for hangover cures, dehydration etc. Bank has no concerns with a hospital and licensed physician
N/A	HD DVD and Blu-ray Disc Decryption Devices
N/A	Illegal products/services or any service providing peripheral support of illegal activities
N/A	Illegal drugs, substances designed to mimic lottery drugs, and/or other psychoactive products (e.g., K2, salvia divinorum, nitrate inhalers, bath salts, synthetic cannabis, herbal smoking blends, herbal incense, and HCG/HGH-like substances)
N/A	Infomercials
N/A	Intravenous therapy (e.g., IV drip bar, vitamin infusions, hang over cures)
N/A	Investment Opportunities, purchase of stock/securities/commodities, etc. And other investments such as gold bullion
N/A	Investments, Real Estate and Financial Seminars

N/A	Jammers or devices that are designed to block, jam or interfere with cellular and personal communication devices/signals (e.g., GPS)
N/A	Life Memberships
N/A	Mail order spouse and international matchmaking services
N/A	Material containing incitement towards, or images associated with, racism, or violent acts of any description, including bestiality, hate and torture
N/A	Medical Marijuana/Cannabis - Federal Government Authorized Marijuana/cannabis related products and services <sup>1</sup> , (excluding sterilized hemp seeds or hemp textiles): - Enhancement of Marijuana products: Substances or chemicals that contain marijuana/cannabis or derivatives of marijuana/cannabis for human or animal use (e.g., oil, creams, patches, edible marijuana products) o Marijuana services: Any service that supports the marijuana industry (e.g., products used for growing marijuana, tickets for marijuana related trade-shows/events) o Marijuana related business: Any merchant that engages or participates in the growing, manufacturing, producing, distributing or selling marijuana or marijuana products
N/A	Merchant aggregators
N/A	Merchants engaged in activity prohibited by the Card Brands
N/A	Merchants engaged in any form of deceptive marketing practices : Bogus claims & endorsements, Hidden disclosure, Poorly disclosed negative options, Pre-checked opt in boxes, Refund/Cancellation avoidance
N/A	Merchants offering substantial rebates or special incentives (e.g., free gift, prize, sweepstakes, or contest) as an inducement to purchase products/services
N/A	Merchants that have ransom-like or extortion-like basis for their business model (e.g., mugshot removal)
N/A	Merchants utilizing tactics to evade Card Brand excessive chargeback monitoring programs
N/A	Modification Chips
N/A	Micro Finance / Peer to Peer Lending/Crowdfunding
N/A	Modification chips
N/A	Money service businesses: Provider or seller of prepaid access/stored value, including both open-loop and closed-loop* exceeding \$2000, Money transmitters, Wire Transfer, Quasi-cash, Cash advances (by non-financial institutions), Currency exchange or dealer, Issuer/seller/redeemer of money orders or traveler's checks, Check cashers, Closed-loop prepaid access includes gift cards, phone cards, subway cards, college campus cards, game cards and other limited-use prepaid access devices when the value can exceed \$2,000
N/A	Money transmitters
N/A	Multi-level marketing or pyramid schemes
N/A	Negative response marketing techniques by any type of merchant (i.e., customer is automatically charged if they don't return the merchandise at the end of a free trial period)
N/A	Nutraceuticals / Pseudo Pharmaceuticals (i.e., food products or other digestible marketed via-unsubstantiated and/or unlawful health or medical claims, frequently associated with weight loss claims, anti-aging, sexual stimulants, increased energy, weight loss, etc.)
N/A	Online Malls
N/A	Pay per click Web Merchants " Parked Websites"
N/A	Payment Facilitators and Marketplaces
N/A	Pornography - Any material containing the description or display of sexual activity, genitalia or body parts.
N/A	Prescription Drug Sales – Cross Border

N/A	Products or Services with unreasonable claims or guarantees
N/A	Products/Services that promote hate, violence, harassment or abuse
N/A	Property Investment Companies (Real Estate Sales)
N/A	Prostitution
N/A	Protected species or products derived from them
N/A	Provider or seller of prepaid access/stored value, including both open-loop and closed-loop* exceeding \$2000.
N/A	Rechargeable Phone Cards
N/A	Recreational Marijuana/Cannabis - Non-Federal Government Authorized
N/A	Reputation management companies
N/A	Salvia Divinorum (Perennial Herb - aka Sally-D, Magic Mint, Maria Pastora)
N/A	Search Engine Optimization
N/A	Shell banks, Bearer share entities
N/A	Social media "click farms" (i.e., the sale of clicks/likes/reviews/endorsements on social media sites)
N/A	Telemedicine (e.g., medical consultation from afar)
N/A	Telemarketing Company - Selling Products/Services as an Agent for a Third Party
N/A	Terrorist activities
N/A	Third Party Payment Processors/Aggregators/Payment Service Companies (e.g., bill pay service, crowd funding, peer-to-peer payments, digital wallets, commissary accounts) falling outside of Card Brand approved requirements
N/A	Ticket touts/scalpers
N/A	Virtual currency that can be monetized, re-sold or converted to physical/digital goods/services or otherwise exit the virtual world
N/A	Virtual gift card sales - card non present
N/A	Weapons, ammunitions, and firearm parts, CNP/Internet/MOTO (exceptions for FFL dealers only) Realistic looking uns/rifles (including toy guns/rifles, air soft, pellet, replicas etc.) – Gov and Non-Government authorized / Licensed Dealer. No international Sales allowed Explosives (e.g., black powder, explosive fuses, caps for toy guns) and information on how to make explosive devices – Enhancement Weapons (3D printers) - Accessories/equipment or plans/programs for the creation of firearms using 3D printers
3000	UNITED AIR
3001	AMERICAN AIR
3002	PAN AM AIR
3003	EUROFLY AIR
3004	Dragon Airlines
3005	BRITISH AWYS
3006	JAL AIRLINE
3007	AIR FRANCE
3008	LUFTHANSA
3009	AIR CANADA
3010	KLM AIRLINE
3011	AEROFLOT
3012	QANTAS AIRWAYS
3013	ALITALIA
3014	SAUDIA AIR
3015	SWISSINTAIR

3016	SCANDINAVIAN AIRLINES SYS
3017	SAA AIRWAYS
3018	VARIG BRAZILIAN AIRLINES
3020	AIR-INDIA
3021	AIR ALGERIE
3022	Phillippine Airlines
3023	MEXICANA
3024	PAKISTAN AIR
3025	AIR NEW ZEALAND
3026	EMIRATES
3027	UTA AIRLINE
3028	AIR MALTA
3029	SNBRSSLSAIR
3030	AERO ARGENT
3031	OLYMPIC AIRLINES
3032	EL AL
3033	ANSETT AIR
3034	Eithad Airways
3035	TAP AIR
3036	VASP AIR
3037	EGYPTAIR
3038	KUWAIT AIR
3039	AVIANCA
3040	GULF AIR
3041	BALKAN AIR
3042	FINNAIR
3043	AER LINGUS
3044	AIR LANKA
3045	NIGERIA AIR
3046	CRUZEIRO AIR
3047	TURKISH AIRLINES
3048	AIR MAROC
3049	TUNIS AIR
3050	ICELANDAIR
3051	AUSTRIAN AIRLINES
3052	LAN AIR
3053	AVIACO AIR
3054	LADECO AIR
3055	LAB AIR
3056	JET AIR
3057	VIR AMER
3058	DELTA AIR
3059	DBA AIR
3060	NWA AIR
3061	CONTINENTAL

3062	HLX AIR
3063	USAIRWAYS
3064	ADRIA AIR
3065	AIRINTER
3066	SOUTHWESTAIR
3067	VANGUARD AIR
3068	AIR ASTANA
3069	SUNCNTRYAIR
3071	AIR BC
3072	CEBU PAC
3075	SINGAPOREAIR
3076	AEROMEXICO
3077	THAI AIRWAYS
3078	CHINA AIR
3079	JETSTAR AIR
3081	Nordair
3082	KOREAN AIR
3083	AIR AFRIGUE
3084	EVA AIRLINES
3085	MIDWEST EXPRESS AIRLINES, INC.
3086	CARNIVAL AIR
3087	METRO AIR
3088	CROATIA AIRLINES
3089	TRANSAERO
3090	UNIAIR
3094	ZAMBIA AIR
3096	AIR ZIMBABWE
3097	SPANAIR
3098	ASIANA AIR
3099	CATHAYPACAIR
3100	MALAYSIA AIRLINES
3102	IBERIA AIR
3103	GARUDA AIR
3106	BRAATHENS
3110	WINGS AIR
3111	BRMIDLANDAIR
3112	WINDWRDISAIR
3115	TOWERAIR
3117	VIASA
3118	VALLEY AIR
3125	TAN AIR
3126	TALAIR
3127	TACAINTL AIR
3129	SURINAM AIR
3130	SUNWORLD AIR

3131	VLM AIR
3132	FRONTIER AIR
3133	SUNBELT AIR
3135	SUDAN AIR
3136	QATAR AIRLINES
3137	SINGLETONAIR
3138	SIMMONS AIR
3143	SCENIC AIR
3144	VIRGINATLAIR
3145	SAN JUAN AIR
3146	LUXAIR
3148	AIRLITTORAL
3151	AIR ZAIRE
3154	PRINCVLLEAIR
3156	GOFLY
3159	PBA AIRLINE
3161	ANA AIR
3164	NORONTAIR
3165	NY HELI
3167	AEROCONTINEN
3170	MT COOK AIR
3171	CANADIAN AIR
3172	NATIONAIR
3174	JETBLUE
3175	MIDEAST AIR
3176	METROFLT AIR
3177	AIRTRANAIR
3178	MESA AIR
3180	WESTJETAIR
3181	MALEV AIR
3182	LOT AIR
3183	OMANAIR
3184	LIAT AIRLINE
3185	LAV AIR
3186	LAP AIR
3187	LACSA AIR
3188	VIRGINEXPAIR
3190	JUGOSLAV AIR
3191	ISLAND AIR
3192	Iran Air
3193	INDIAN AIR
3196	HAWAIIAN AIR
3197	HAVASU AIR
3198	HARBOR AIR
3200	GUYANA AIR



3203	GOLDPAC AIR
3204	FREEDOM AIR
3206	CHINEASTAIR
3211	NORWEGIANAIR
3212	DOMINICA AIR
3213	BRAATHENS REGIONAL AIRLINES
3215	DANAIRSERV
3216	CUMBERLND AIR
3217	CSA AIRLINE
3218	CROWN AIR
3219	COPA AIR
3220	COMP FAU AIR
3221	TAME AIRLINE
3222	COMMAND AIR
3223	COMAIR
3226	SKYWAYS AIR
3228	CAYMANAIR
3229	SAETA AIR
3231	SAHSA AIR
3233	CAPITOL AIR
3234	CARIBBEAN AIR
3235	BROCKWAY AIR
3236	AIR ARABIA
3238	BEMIDJI AIR
3239	BARHARBOR AIR
3240	BAHAMAS AIR
3241	AVIATECA AIR
3242	AVENSA AIR
3243	AUST AIRSERV
3245	EASYJET AIR
3246	RYANAIR
3247	GOL AIR
3248	TAM AIR
3251	ALOHA AIR
3252	ALM AIRLINE
3254	USAIRSHUTL
3256	ALASKA AIR
3259	ATA AIR
3260	SPIRIT AIR
3261	AIR CHINA
3262	RENO AIR
3263	ASC AIRLINE
3266	AIR SEYCH
3267	AIR PANAMA

3268	AIR PACIFIC
3273	RICA HOTELS
3274	INTER NOR HOTELS
3277	AIR MADAG
3280	AIR JAMAICA
3282	AIR DJIBOUTI
3284	AERVIRGINIS
3285	AEROPERU
3286	AERONICARAG
3287	AEROCOACH AV
3291	ARIANA AIR
3292	CYPRUS AIR
3293	ECUATORIANA
3294	ETHIOPIAN AIR
3295	KENYA AIR
3296	Air Berlin
3297	TAROM AIR
3298	AIRMAURITUIS
3299	WIDEROES
3300	AZUL AIR
3301	WIZZ AIR
3302	FLYBE AIR
3501	HOLIDAY INNS