



## Prohibited & Restricted Merchants

**Prohibited** – VeriCheck would be unable to process for these merchant types.

Adoption services  
Age-restricted products via the Internet  
Age-verification services  
Aggregating  
Airlines  
Alcohol sales online  
Animals by mail order  
Audiotext  
Benefit/Incentive programs  
Check cashing service  
Coin dealers  
Collection agencies (Except Attorneys)  
Companion/Escort services  
Coupon/Gift certificates  
Credit card protection  
Currency/Commodity exchanges  
Dating/Match-making services via the Internet  
Debt consolidation/Credit counseling/Restoration  
Direct Marketing  
Employment Agencies/Recruiters  
E-payments/E-cash  
Financial aid  
Firearms other than retail sporting goods store  
Freight forwarding  
Future fulfillment beyond three months  
Gambling/Lottery/Raffles/Contests  
Home Improvement  
Horoscopes/psychics via phone or Internet  
Illegal products  
Import/Export  
Investment opportunities  
Merchant cash advances  
Mortgage payment/Reduction services  
Multi-level or pyramid marketing  
Outbound marketing  
Pay-day loan companies  
Precious metals  
Prescription drugs online  
Replica products  
Sexually explicit product/services  
Stamp collections  
Stored value products



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Tobacco sales online  
Timeshare programs  
Travel Agencies/Packages/Coupons/Certificates/Clubs  
Videotext  
Warranty programs/Warranty sales

**Restricted** – VeriCheck traditionally would not consider processing for the following merchant types, but if we can properly mitigate our risks, we may consider them.

Art dealers  
Auction houses online  
Bail-bond issuers  
Barter associations  
Business opportunities consulting/ Prepaid Credit lines  
Cars - used dealers  
Car rental  
Collectables - rare & high ticket  
Computer Systems used/ Computer repair  
Debt Collection (unless law firm)  
Discounted health services- plans and cards  
Lawn Service/ Maintenance  
Electronics online  
Human growth hormone products  
Hotel-reservation services  
Jewelry stores online  
Long-distance carriers  
Massage parlors  
Pre-paid phone cards  
Satellite dish service  
Water/Air purification services