

BLUEPAY PROHIBITED AND HIGH RISK INDUSTRIES	06.15.2017			
*High Risk Option for Credit-Merchant types may be accepted with additional requested support/restrictions.				
Business Model	BluePay - FDR - FDR Canada	ACH/PAD	High Risk Option for Credit*	Requested Support / Restrictions
ADULT PRODUCTS, SERVICES, OR ONLINE CONTENT OF ANY KIND, including but not limited to: adult toys, video and book stores, websites with adult content, phone sex, companion/escort services, dating services, fetish products, massage parlors, prostitution, strip clubs, adult memberships or subscriptions, any product containing graphic or nude content, adult video of any kind.	Prohibited	Prohibited	Yes	
ADVANCED PAYMENTS/ANNUAL BILLING				
Advanced Payments Greater Than One Year for Any Product or Service	Prohibited	Prohibited	Yes	
Annual Billing in Business Less Than Five Years	Prohibited	Prohibited	Yes	
Annual Billing with Evidence of Business History (5 Years or More) and Financial Stability	High Risk - Support Required	High Risk - Support Required	Yes	5 years minimum in business, most recent financials/tax returns, 2 months of checking statements, 2 months of processing statements
AGGREGATORS - Aggregation, factoring, or facilitating payments for another entity that is responsible for fulfillment of services	Prohibited	Prohibited	NONE	
AIRLINES - including national, regional, charter airlines, private jet service, and fractional ownership in corporate jets	Prohibited	Prohibited	Yes	
ALCOHOL SALES				
Retail locations with NO INET/MOTO sales	OK	OK	Yes	
Retail locations that include INET/MOTO sales	Prohibited	Prohibited	Yes	
INET/MOTO Wineries that are compliant with age verification laws at the time of sale and delivery	OK - Support Required	OK - Support Required	Yes	Age Verification Policy required
INET/MOTO Business to Business sales exclusively	OK - Support Required	OK - Support Required	Yes	Website cannot allow public orders
ALTERNATIVE CURRENCY SALES - including, but not limited to, BitCoin	Prohibited	Prohibited	NONE	
AMMUNITION - INET/MOTO	Prohibited	Prohibited	Yes	
ARRANGED MARRIAGES	Prohibited	Prohibited	NONE	
"AS SEEN ON TV" PRODUCTS - INET/MOTO	Prohibited	Prohibited	Yes	
AUTO RIMS	Prohibited	Prohibited	Yes	
AUCTIONS				
Bidding Fee Auctions, Penny Auctions	Prohibited	Prohibited	Yes	
Live Auctions / Auctioneer Services	OK	OK	n/a	
AUTO FINANCING - SEE DEBT REPAYMENT AND AUTO FINANCING TAB	See Debt & Financing Tab	See Debt & Financing Tab		
BANKRUPTCY LAWYERS AND FIRMS	Prohibited	Prohibited	Yes	
BILLING SERVICES - MEDICAL BILLING, BILL PAYMENT SERVICE	Prohibited	Prohibited	Yes	
BUSINESS PRACTICES OR PRODUCTS PROMOTING RACISM, VIOLENCE, ABUSE, DISCRIMINATION, HATE, HARASSMENT OR OTHER IMMORAL, ILLEGAL, OR PATENTLY OFFENSIVE ACTIVITY OR PRODUCTS	Prohibited	Prohibited	NONE	
CABLE BOX DESCRAMBLERS	Prohibited	Prohibited	NONE	
CASH CONTESTS	Prohibited	Prohibited	NONE	
CASH GIFTING	Prohibited	Prohibited	Yes	
CHAIN LETTERS	Prohibited	Prohibited	NONE	
CHARITIES WITHOUT 501 (c)(3) OR EQUIVALENT STATUS	Prohibited	Prohibited	Yes	
CHECK CASHING SERVICES	Prohibited	Prohibited	Yes	
COLLECTIBLE COINS	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
COLLECTION AGENCIES	Prohibited	Prohibited	Yes	
CONTINUITY BILLING - Small initial fee followed by charges that were deceptively authorized	Prohibited	Prohibited	NONE	
COMPANION / ESCORT SERVICES	Prohibited	Prohibited	Yes	
COMPUTER HARDWARE / LAPTOPS - INET/MOTO	Prohibited	Prohibited	Yes	
COMPUTER SOFTWARE SOLD THROUGH DECEPTIVE PRACTICES (ANTI-VIRUS etc)	Prohibited	Prohibited	NONE	
CONTRACTORS	High Risk - Support Required	High Risk - Support Required	Yes	Contractor license, Proof of liability insurance
COUNTERFEIT PRODUCTS / REPLICAS / KNOCK-OFFS	Prohibited	Prohibited	NONE	
COUPON, GIFT CERTIFICATE, PRE-PAID GIFT CARDS, STORED VALUE CARDS - GREATER THAN 50% OF THEIR BUSINESS	Prohibited	Prohibited	Yes	
CREDIT REPAIR SERVICES	Prohibited	Prohibited	Yes	
CRUISE LINES	Prohibited	Prohibited	Yes	
CURRENCY EXCHANGES / CHECK CASHING SERVICES / MONEY TRANSFER SERVICE	Prohibited	Prohibited	Yes	
CURRENCY SALES - ALTERNATIVE AND ESTABLISHED CURRENCIES	Prohibited	Prohibited	NONE	
DATING SERVICES	Prohibited	Prohibited	Yes	
DECEPTIVE MARKETING PRACTICES OF ANY KIND: negative option, hidden disclosures, bogus claims or endorsements, pre-checked opt-in boxes, refund/cancellation avoidance	Prohibited	Prohibited	NONE	
DEBT CONSOLIDATION AND INTEREST REDUCTION SERVICES	Prohibited	Prohibited	Yes	
DEBT REPAYMENT - SEE DEBT REPAYMENT AND AUTO FINANCING TAB	See Debt & Financing Tab	See Debt & Financing Tab		
DESIGNER IMITATION/KNOCK-OFF/COUNTERFEIT PRODUCTS: athletic shoes, handbags, sunglasses, perfume, watches etc	Prohibited	Prohibited	Yes	

DISCOUNT BUYING CLUBS/HOME SHOPPING CLUBS	Prohibited	Prohibited	Yes	
DOWNLOADABLE SOFTWARE	Prohibited	Prohibited	Yes	
DRUG PARAPHERNALIA OF ANY KIND - Including, but not limited to, pipes, bongs, hookah, ingredients or equipment used in the production, distribution, or consumption of illegal drugs	Prohibited	Prohibited	NONE	
ELECTRONICS SALES - INET/MOTO	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
EMBASSY/FOREIGN CONSULATE/FOREIGN GOVERNMENT	Prohibited	Prohibited	NONE	
ESCORT SERVICES	Prohibited	Prohibited	NONE	
ESSAY/TERM PAPER SERVICES	Prohibited	Prohibited	NONE	
EXTENDED WARRANTY SERVICES	Prohibited	Prohibited	Yes	
FACTORING	Prohibited	Prohibited	Yes	
FILE SHARING/CYBERLOCKERS - ONLINE STORAGE OF DIGITAL FILES - NORMALLY COPYRIGHTED MATERIAL	Prohibited	Prohibited	Yes	
FINANCIAL CONSULTANTS - INET/MOTO	Prohibited	Prohibited	Yes	
FINE JEWELRY - INET/MOTO	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
FIREARMS				
Retail locations with NO INET/MOTO sales and NO website with sales element	OK - Support Required	OK - Support Required	n/a	2 months of recent processing statements, Federal Firearms license
Retail locations that include INET/MOTO sales	Prohibited	Prohibited	Yes	
Firearm Parts - Defined as firearms by the Gun Control Act	Prohibited	Prohibited	Yes	
FORECLOSURE ASSISTANCE/COUNSELING/PREVENTION	Prohibited	Prohibited		
FURNITURE SALES	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements, Policies regarding custom orders
GAMBLING ESTABLISHMENTS, BETTING ADVICE - INET, MOTO, RETAIL - Casinos, Bingo Halls, Race Tracks, Restaurants/Bars with Gaming Sales, Illegal Gambling, Poker/Other Tournaments, Sports Forecasting, Odds Making	Prohibited	Prohibited	Yes, if legal	
GET RICH QUICK PROGRAMS / INVESTMENT OPPORTUNITIES & PROGRAMS	Prohibited	Prohibited	NONE	
GOLD DEALERS & PRECIOUS METALS	High Risk - Support Required	Prohibited	Yes	2 months of recent processing statements
GOVERNMENT CONTRACTORS	OK - Support Required	OK - Support Required	n/a	DUNS Number, Verification of contracts
GOVERNMENT GRANT ASSISTANCE PROGRAMS	Prohibited	Prohibited	Yes	
HAIR EXTENSIONS	Prohibited	Prohibited	Yes	
HOT AIR BALLOON RIDES	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
HUMAN GROWTH HORMONES	Prohibited	Prohibited	NONE	
ILLEGAL PRODUCTS OR ACTIVITIES OF ANY KIND OR ANY ENTITY OR SERVICE OR PRODUCT THAT PROVIDES SUPPORT FOR ILLEGAL ACTIVITY	Prohibited	Prohibited	NONE	
INTELLECTUAL PROPERTY RIGHTS VIOLATORS	Prohibited	Prohibited	NONE	
JAMMERS & JAMMING DEVICES TO INTERFERE WITH COMMUNICATION DEVICES	Prohibited	Prohibited	NONE	
LEAD GENERATION	Prohibited	Prohibited	Yes	
LEGAL SERVICES				
Law Firms/Attorneys with Bankruptcy as a Primary Practice	Prohibited	Prohibited	Yes	
Law Firms/Attorneys offering Loan Modifications	Prohibited	Prohibited	Yes	
Law Firms/Attorneys processing Collections	Prohibited	Prohibited	Yes	
Legal Advice / Prepaid Legal	Prohibited	Prohibited	Yes	
LIFETIME SUBSCRIPTIONS	Prohibited	Prohibited	Yes	
LIMOUSINE SERVICES	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
LOAN FACILITATORS	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
LOAN MODIFICATION AND DEBT RESTRUCTURING (INCLUDING ATTORNEYS)	Prohibited	Prohibited	Yes	
LONG DISTANCE SERVICES	Prohibited	Prohibited	Yes	
LOTTERY SALES	Prohibited	Prohibited	Yes	
MAGAZINE SUBSCRIPTION SERVICE				
Magazine Subscription Service offering multiple magazines	Prohibited	Prohibited	Yes	
Subscriptions to a specific magazine by that magazine's publisher	OK - Support Required	OK - Support Required	n/a	2 months of recent processing statements
MARIJUANA - ALL BUSINESSES, INCLUDING MEDICAL MARIJUANA, MARIJUANA PRODUCTS, MARIJUANA SERVICES, AND ANY MARIJUANA-RELATED BUSINESS	Prohibited	Prohibited	Yes	
MESSAGE PARLORS THAT ARE NOT LICENSED FOR PHYSICAL THERAPY	Prohibited	Prohibited	Yes	
MEDICAL ADVICE	Prohibited	Prohibited	Yes	
MEDICAL BENEFITS PACKAGES / DISCOUNT CARD CLUB PROGRAMS	Prohibited	Prohibited	Yes	
MONEY SERVICES BUSINESSES - stored value cards, gift cards, phone cards, subway/train cards, bus cards, college campus cards, game cards, other limited use prepaid cards	Prohibited	Prohibited	Yes	
MONEY SERVICES BUSINESSES				
Check Cashing Service	Prohibited	Prohibited	Yes	
Currency Exchange	Prohibited	Prohibited	Yes	
Issuer, seller, or redeemer of money orders or traveler's checks	Prohibited	Prohibited	Yes	
Money/Wire Transfer Service	Prohibited	Prohibited	Yes	
Payday Loans, Title Loans, unsecured loans or lines originating from non-FDIC insured banks	Prohibited	Prohibited	Yes	
MOTIVATIONAL/SELF-IMPROVEMENT COURSES	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
MUGSHOT REMOVAL - ANY BUSINESS WITH A RANSOM OR EXTORTION-LIKE ELEMENT	Prohibited	Prohibited	NONE	
MULTI-LEVEL MARKETING - PYRAMID SCHEMES - NETWORK MARKETING	Prohibited	Prohibited	Yes	
NEGATIVE OPTION BILLING	Prohibited	Prohibited	Yes	

NEUTRACEUTICALS - Acai Berry, health-related teas, herbal remedies or drinks - INET, MOTO, RETAIL	Prohibited	Prohibited	Yes	
ONLINE COURSES	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
ONLINE PC SUPPORT & IT HELP DESKS	Prohibited	Prohibited	Yes	
OUTBOUND and INBOUND TELEMARKETING	Prohibited	Prohibited	Yes	
PAWN SHOPS	High Risk - Support Required	Prohibited	Yes	2 months of recent processing statements, cannot issue loans
PAYMENT FACILITATORS	Prohibited	Prohibited	NONE	
PENNY AUCTIONS	Prohibited	Prohibited	Yes	
PEPPER SPRAY	Prohibited	Prohibited	Yes	
PERFUME SALES - INET/MOTO	Prohibited	Prohibited	Yes	
PERSONAL INFORMATION STORAGE: backup services, credit card protection, identity theft service, any service that gathers personal information like SSN, credit card numbers etc	Prohibited	Prohibited	NONE	
PHARMACEUTICAL SALES				
Retail - Must be 100% Swiped Sales	OK - Support Required	OK - Support Required	Yes	2 months of recent processing statements
INET/MOTO - including wholesale and sales to medical facilities	Prohibited	Prohibited	Yes	
PRE-PAID PHONE CARDS	Prohibited	Prohibited	Yes	
PROPERTY				
Rental	OK - Support Required	OK - Support Required		2 months of recent processing statements, verification of property ownership
Sales	See Property Policy	See Property Policy	Yes	
PSEUDO-PHARMACEUTICALS: weight loss, diet pills, anti-aging, anti-wrinkle, teeth whitening, muscle building, sexual stimulant supplements, sexual enhancement, colon cleansers, detox products, glucose strips, HCG, HGH - INET, MOTO, RETAIL	Prohibited	Prohibited	Yes	
PSYCHICS – READERS AND ADVISORS	Prohibited	Prohibited	Yes	
RETAIL MEMBERSHIPS - HEALTH CLUBS, TANNING SALONS, DIET CENTERS	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements, no annual billing
REMOTE IT SERVICE FOR CONSUMERS - (OK WHEN PART OF BUSINESS HOSTING SUPPORT)	Prohibited	Prohibited	Yes	
SATELLITE CARD LOOPERS	Prohibited	Prohibited	NONE	
SATELLITE DISH SALES	Prohibited	Prohibited	Yes	
SEMINARS	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
SEXUAL ENHANCEMENT SUPPLEMENTS OR PRODUCTS	Prohibited	Prohibited	Yes	
SHIPPERS/FREIGHT FORWARDING - INET, MOTO	Prohibited	Prohibited	Yes	2 months of recent processing statements, must maintain their own operations - no outsourcing and brokering
SOCIAL MEDIA CLICK FARMS - SALE OF CLICKS, LIKES, REVIEWS, ENDORSEMENTS ON SOCIAL MEDIA SITES	Prohibited	Prohibited	NONE	
SOLAR PANELS	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
STUN GUNS/TAZERS	Prohibited	Prohibited	Yes	
SUNGLASSES	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
SUPPLEMENTS				
Neutraceuticals: Acai Berry, health-related teas, herbal remedies or drinks - INET, MOTO, RETAIL	Prohibited	Prohibited	Yes	
Pseudo-Pharmaceuticals: weight loss, diet pills, anti-aging, anti-wrinkle, teeth whitening, muscle building, sexual stimulant supplements, sexual enhancement, colon cleansers, detox products, glucose strips, hcg, hgh - INET, MOTO, RETAIL	Prohibited	Prohibited	Yes	
Vitamins - INET/MOTO	Prohibited	Prohibited	Yes	
Vitamins - Retail	OK - Support Required	OK - Support Required		2 months of recent processing statements
SYNTHETIC MARIJUANA/DRUGS: herbals, botanicals, incense, "potpourri" - Kratom, K2, Kush, Spice, Salvia Divinorum, nitrate inhalers, bath salts, etc	Prohibited	Prohibited	NONE	
THIRD PARTY PAYMENT PROCESSORS/AGGREGATORS/PAYMENT SERVICES COMPANIES: bill paying services, crowd funding, money transfer, peer-to-peer payments, digital wallets, commisary accounts	Prohibited	Prohibited	NONE	
TICKET SALES				
Ticket Sales being conducted by the organization responsible for hosting the event	OK - Support Required	OK - Support Required		2 months of recent processing statements
Ticket Broker - sales of event tickets they are not responsible for	Prohibited	Prohibited	Yes	
Ticket Marketplace - ticket exchanges between individuals	Prohibited	Prohibited	Yes	
TIME SHARE SALES, ADVERTISING SERVICES, OR RESELLERS OF TIMESHARES	Prohibited	Prohibited	Yes	
TOBACCO/TOBACCO RELATED PRODUCTS - including, but not limited to: cigarettes, cigars, smokeless tobacco, vape supplies, bulk tobacco, e-cigs, electronic cigarettes				
Retail locations with NO INET/MOTO sales	OK	OK		
Retail locations that include INET/MOTO sales	Prohibited	Prohibited	Yes	
INET/MOTO sales only	Prohibited	Prohibited	Yes	
TRAFFIC LIGHT CONTROL DEVICES	Prohibited	Prohibited	NONE	
TRAVEL - SEE TRAVEL DECISION TREE				
Cruise Lines	Prohibited	Prohibited	Yes	
Time Share Sales, Advertising Services, or Resellers of Timeshares	Prohibited	Prohibited	Yes	
Tour Operators	See Travel Decision Tree	See Travel Decision Tree	Yes	
Travel Agencies	See Travel Decision Tree	Prohibited	Yes	
Travel Clubs	Prohibited	Prohibited	Yes	
VEHICLE EXTENDED WARRANTY SERVICES	Prohibited	Prohibited	Yes	
VITAMINS				

INET/MOTO	Prohibited	Prohibited	Yes	
Retail	High Risk - Support Required	High Risk - Support Required	Yes	2 months of recent processing statements
VOIP - VOICE OVER INTERNET PROTOCOL - TIER 2 ONLY	Prohibited	Prohibited	Yes	
WATCHES - INET/MOTO	Prohibited	Prohibited	Yes	
WEB HOSTING with any of the following: negative option billing, free or low cost trials, pre-checked boxes showing cardholder agreement with terms, multi-level marketing	Prohibited	Prohibited	Yes	