

Citizens Bank - RISO Unqualified List <i>Version 031125.01</i>	
Unqualified/Unacceptable Business	Description
Advanced payments greater than 1 year (any product or service)	Merchant accepts payment for a product or service that will be delivered, partially or fully, one year or more from the initial payment. This includes merchants that fulfill part of the product or service within a year but the completion of the agreed upon product or service occurs over one year from the initial purchase. For example, the merchant accepts payment upfront for three years of lawn care. Another example, the merchant sells a kit to build a train whereby parts of the kit are shipped over a two year period. Each month the cardholder is charged, and shipped, for parts to build the train but the train requires all parts to be received in order to function. Example # 3, a contractor agrees to build a home that will take 18 months to complete. The agreement calls for the credit card to be charged in 18 equal installments as progress payments toward the completion of the home.
Age or legally restricted products/services (not addressed elsewhere), CNP	Merchants that sell products or services not mentioned elsewhere in this document that are either illegal or illegal depending on the customer's age
Airlines	Merchants that provide scheduled passenger air service. Payments are normally taken far in advance of the flight. This includes both national, regional and charter airlines. This does not include merchants that offer day trips with limited prepayment (for example, day tour over the Grand Canyon). Does include merchants that offer fractional ownership in corporate jets whereby the cardholder is required to prepay for services. This also includes Travel Agents who purchase tickets on behalf of their customers, either as part of a Vacation Package or individually. Travel Agents are permitted to charge fees for the booking of a trip, but it is Unqualified for them to purchase the tickets.
Alcohol sales, Internet/MOTO (excluding wineries that follow age verification at the time of sale and delivery and business to business & following all Federal & State laws as well as Card Brand rules)	Merchant that sell alcohol in a card not present environment are Unqualified/Unacceptable unless the merchant's sales are business to business/wholesale or they operate a winery and provide documentation at the time of application that outlines how they validate the age of the purchaser at time of sale and delivery.
All adult products and services	<ul style="list-style-type: none"> •Adult book stores, •video stores, •toys, •Adult websites and content, •Adult entertainment (misc), •Audio (phone sex and adult phone conversations), •Companion/escort services, •Dating services (sexually oriented), •Fetish products, •Massage parlors (sexually oriented), •Prostitution, •Gentleman's clubs, •topless bars and strip clubs, • Memberships, clubs, subscriptions, • Any products on internet containing graphic or nude content, • Illegal activity (e.g., child pornography, bestiality), • Video (web-based sexually oriented video)
Animals & Wildlife products classified as endangered or protected	Merchants that sell animals or wildlife that are deemed endangered or protected by the Endangered Species Act and the US Fish and Wildlife Service
Any form of illegal Gambling	Is any type of gambling that is specifically prohibited by state law.
Any illegal products/services or providing peripheral support of illegal activity	Any product or service deemed illegal including any product or services that may, in themselves, be legal, but can be used to "aid and abet" illegal activity. For example, merchants that do not accept online gambling transactions but facilitate payments to online gambling websites or merchants that sell products or services or how to books on passing drug tests, evading law enforcement detection, or arrest for growing marijuana plants would fall in this category.
Any product that contains CBD, Hemp Oil that is not in compliance with the Farm Act	<p>The Farm Bill ensures that any set of chemical compounds found in the cannabis plant—that is derived from hemp will be legal, if and only if that hemp is produced in a manner consistent with the Farm Bill, associated federal regulations, association state regulations, and by a licensed grower.</p> <ul style="list-style-type: none"> 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)
Background Search Businesses	Businesses that conduct background searches on individuals or entities.
Bail Bonds*	Merchants that offer surety and pledge money and/or property to act as bail for the appearance of a defendant in court.
Bankruptcy lawyers accepting payments for the debt included in the bankruptcy.	Lawyers that accept payment for debts included in a bankruptcy filing.
Bearer Share entities	A bearer share is equity security wholly owned by the person or entity that holds the physical stock certificate. Bearer shares are unregistered equity securities. The issuing company pays out dividends to owners of the physical coupons.
Bidding fee auctions (a.k.a. penny auctions)	Merchants that charge a fee to bid on a product or service. For example, the merchant places an item up for auction. Each time the bidder places a bid, the consumer is charged a fee regardless of whether they are the winning bidder. If the consumer placed ten bids, they are charged ten times.

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Business/investment opportunities operating as get rich quick schemes/Home based internet businesses (e.g. real estate investment with no money down, work from home etc.)	<p>Characteristics include but are not limited to merchants offering/stating one or more of the following:</p> <ul style="list-style-type: none"> o Immediate riches o Unrealistic profits o Promises or guarantees of significant wealth o Large wealth with a limited amount of effort or time o Great wealth requiring limited real skills o “Secret Formulas” for building wealth o Earn thousands of dollars a month starting your own internet business o “Guaranteed” income o Multi-level marketing where the marketing is primarily focused on recruiting additional members of the pyramid and not in actually selling a real product or service. o No experience is necessary because merchant has a program, system or plan to teach or train the consumer to establish or operate their own home based internet business o Time sensitive offers/pressure to pay for the product/services/opportunity right away o Any indication that consumer won't succeed without paying more for additional products/services <p>When it sounds too good to be true it probably is. That should tip the consumer that the outcome described by the merchant is not realistic</p>
Buy Now Pay Later (BNPL)	Merchants that allow cardholders to make purchases and pay back over time, usually with no interest.
Cannabidiol/CBD related products, services & businesses.	<p>These merchants sell or offer access to cannabidiol/CBD. This includes entities that provide services to obtain cannabidiol/CBD as well as entities that provide instructions, products or services designed to plant, cultivate, distribute or profit from the use or sale of cannabidiol/CBD.</p> <ul style="list-style-type: none"> 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) o CBD related products or services representing a material portion of the merchant's sales or product offering.
Cash gifting	A ponzi scheme similar to chain letters where consumers are encouraged to “gift” a payment to another party and then solicit others to gift funds to them. These schemes are primarily internet based activities.
Chain letters	A ponzi scheme where consumers are encouraged to “gift” a payment to another party and then solicit others to gift funds to them. These activities and solicitations are primarily mail or face to face activities and solicitations.
Charities without evidence/proof of 501(c) (3) or equivalent status	Charities must provide a copy of the 501 (c)(3) tax exempt status form issued by the IRS at the time of application in order to be considered acceptable. Not all charities have a tax exempt status as evidenced by a 501 (c)(3) exemption and those without such status are considered Unacceptable.
Closed Loop stored value cards*	Prepaid cards that can only be used for a specific company's products or services. Closed loop prepaid includes giftcards, phone cards, subway cards, college campus cards, game cards and other limited use prepaid access devices.
Coin Dealers*	Businesses that buy and sell coins and other currency, typically dealing in rare items for collectors.
Collection agencies or firms involved in recovering/collecting past due receivables	Collection agencies or firms that collect past due receivables on behalf of other businesses.
Companion/escort services (adult and non-adult oriented)	Entities that offer companion services. Generally, these firms will offer their companion services at an hourly or daily rate and typically are of an “adult” nature. This includes entities that primarily offer advertising or forums for companion/escort services. Firms that offer home care services for the elderly or physically challenged or non-sexually oriented dating sites are excluded from this definition.
Compounding Pharmacies with NABP Accreditation*	Compounding pharmacies prepare custom medications for patients for whom traditional prescription drugs may not be suitable. Only those compounding pharmacies who are NABP accredited will be considered.
Computer software (e.g. anti-virus) sold via inaccurate advertisements; Home Based Computer Software, anti-virus with scareware/spyware/tracking software	These firms may induce cardholders to purchase software by provide false information regarding the status of their computer or the capabilities of their existing software. For example, the merchant may infer that the cardholder's computer is infected with a virus and is required to purchase anti-virus software from the merchant to remove the virus. The merchants may also falsely claim to increase the computer's speed. Furthermore, these merchants may also infer that they are the manufacturer or operating system provider of the cardholder's computer
Counterfeit goods/replicas	Business that sell replicas or fake products designed to look like the designer name products. This definition includes merchant that disclose upfront that their product as replicas or fakes.
Credit card protection or identity theft service	Businesses that offer to assist cardholders in protecting their credit cards from theft/fraud or will assist cardholders in notifying issuers of theft. This definition includes entities that offer to monitor a consumer's credit bureau, prevent the theft of their identity or assist in the restoration of their identity.

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Credit repair/restoration	Includes but is not limited to merchants that offer services designed to repair a consumer's credit report, correct or remove negative information on the credit report or assist a consumer in restoring their credit history or score. This includes merchants that offer "How To" guides on this subject.
Crowd Funding	The practice of funding a project or venture by raising small amounts of money from a large number of people, typically via the Internet.
Cruise lines	Merchants that provide scheduled passenger service lasting multiple days. Payments are normally taken far in advance of the cruise. This does not include merchants that offer day trips with limited prepayment (for example, day tour of New York Harbor or evening dinner/dance cruises, day fishing charter or ferries). This also includes Travel Agents who purchase tickets on behalf of their customers, either as part of a Vacation Package or individually. Travel Agents are permitted to charge fees for the booking of a trip, but it is Unqualified for them to purchase the tickets.
Cryptocurrency and related businesses	Merchants that sell or offer access to cryptocurrency, a form of digital asset based on a network secured by strong cryptography.
Data pass (merchants up-selling or cross selling products or other merchants and then sharing the cardholder data with the third party or receiving cardholder data from third parties)	Merchants engaged in this type of Unqualified/Unacceptable behavior will attempt to have the consumer purchase a product or service provided by another entity. Often this product or service is only displayed at check out or noted in the terms and conditions. Often the consumer is required to uncheck or opt out in order not to be charged. Upon check out the merchant the cardholder visited passes the cardholder data to another entity for processing of the sale. For example, a cardholder may attempt to purchase shoes on a website and upon check out have a subscription to a magazine about shoes appear in the shopping cart – often the consumer must uncheck the magazine subscription in order to avoid purchasing the subscription. The merchant offering the shoes and the merchant offering the magazine subscription are two different entities. The merchant selling the shoes passes the cardholder data to the merchant offering the magazine subscription for processing. The consumer does not easily understand that they have inadvertently purchased a magazine subscription and is unlikely to recognize the entity that processes the magazine subscription. In this example, the merchant with the shoe website as well as the merchant selling the magazine subscription would both be classified as Unqualified. The merchant websites must be carefully reviewed with special attention directed to the checkout process and the (or lack of) terms and conditions. In addition, we must clearly understand how merchants solicit cardholder
Dating Services (adult and non-adult oriented)	Is a system that enables people to find and introduce themselves to potential connections over the Internet, usually with the goal of developing personal, romantic, or sexual relationships. An online dating service is a company that provides specific mechanisms (generally websites or software applications) for online dating through the use of Internet-connected personal computers or mobile devices. Such companies offer a wide variety of unmoderated matchmaking services, most of which are profile-based
Debt/interest consolidation or reduction services	Business that offer consumers the ability to consolidate or reduce debt and/or reduce their interest rate. These merchants are generally not the lender but rather charge a fee to submit paperwork to, or to advocate for the cardholder with, the cardholder's lender.
Decryption and descrambler products including mod chips	Merchants that offer products or software that allow a user to bypass the restrictions set by a manufacturer thereby allowing a user to use the product outside of what the manufacturer allows. For example, the installation of chips or software that allows a user to play video games of one manufacturer on another manufacturer's console. Also included in this category are merchants that sell products or software that allows a user to descramble cable or video signals or downloads without the original provider's permission.
Discount buying clubs/home shopping clubs	These merchants charge a membership fee and provide access to discounted products or services. In general, these merchants do not sell the actual discounted products or services but rather offer access, for a membership fee, to discounts offered by various parties. Specifically, excluded from this definition are national point of sale retailers that sell both membership and products.
Drug paraphernalia of any form	Merchant selling any items used in the illicit growth, manufacture, distribution or consumption of illegal drugs. For example: crack pipes, roaches, bongs, ingredients/precursors, or where the equipment offered encourages individuals to engage in the illicit growth, manufacture, distribution or consumption of illegal drugs.
Embassy, foreign consulate, or other foreign government, Foreign (non-US) government owned entities (partially or fully)	Merchant accounts owned by foreign governments including their embassies and consulates is prohibited. Including but not limited to: agency, consulate, embassy, foreign ministry, government pension funds, honorary consult, military, sovereign wealth fund, state-owned entity, trade office, or trust. An FFI is defined as any non-U.S. financial institution. The FATCA legislation contains an extensive definition of FFI and includes entities such as banks, custodian institutions, investment funds and certain types of insurance companies. ... withholding and reporting requirements for US account holders
Essay mills/paper mills	These are entities that sell term papers, book reports or essays.
Extended warranty companies	Companies that offer warranties designed to repair, service or replace improperly operating products and the warranty extends for a period of one year or greater. In general, these entities will charge an upfront or monthly fee but may also incorporate the price into the purchase price of the original product or service.
Fake references and other services/products that foster deception (including fake IDs and government documents)	This includes but is not limited to such products or services as fake diplomas, unofficial or official identification cards, fabricated social media "likes" or "followers". Also included in this category are merchants offering business or personal credit references designed primarily to increase the user's credit score or profile or merchant offering any service designed to assist a user in fostering deception.

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File sharing services/cyberlockers	These merchants allow users to store, transfer or share computer files, videos, music and other software via the merchant's own servers. While file sharing services/cyberlockers may be operating for legitimate purposes, these merchants often inadvertently allow illicit activities such as the sharing of pirated movies, pirated songs or child pornography to occur due to their inability to ensure any content that is stored, transferred or shared among its users does not involve illicit content or illegal activity.
Firearms, Weapons, and Explosives, Card Not Present including but not limited to: Firearms, Ammunition, Firearms Parts, other weapons such as crossbows, machetes, etc, explosives (e.g., black powder, explosive fuses, caps for toy guns) and information on how to make explosive devices, including Accessories/equipment or plans/programs for the creation of firearms using 3D printers	Any entity that sells guns, firearms, firearm or gun parts or ammunition, explosives, or other weapons whereby the credit card transaction occurs in a non-face to face (non-swiped) environment.
Fireworks, CNP (e.g., firecrackers, aerial bombs, bottle rockets)	Any Fireworks sold in a card not present environment (a class of low explosive pyrotechnic devices used for aesthetic and entertainment purposes)
For-Profit Higher Education	Any higher education, including but not limited to colleges and trade schools, that is for profit.
Foreclosure protection/guarantees	These merchants assist the consumer in preventing or stopping foreclosures and charge a fee to file paperwork or advocate on behalf of the consumer. Also included in this definition are merchants that do not provide the foreclosure protection/guarantee service but rather provide "How To" guides instructing consumers and how to complete these services themselves.
Fortune tellers	Any business providing horoscope readings, palm readers, tarot card readers and related services. This includes both card and card not present transactions.
Funds/loss recovery	These businesses offer to help a cardholder recovery abandoned/eschewed property or assist in recovering losses incurred due to bad investments, timeshares sales, or the pursuit of claims against other entities that deceived the cardholder. This includes merchants that sell "Hot To" books, videos, seminars, CDs or website access regarding this topic.
Futures, Options & Swaps	A derivative in which two parties agree to exchange one stream of cash flows against another
Gambling advice/sports forecasting or odds making	Companies that offer advice on the outcomes of certain events. For example, they may provide a forecast as to the winner of a sports event.
Gambling-internet and other card not present gambling	Any merchant processing an illegal gambling transaction including illegal gambling via the Internet or mail order telephone order. This definition includes the loading of value to an account for later use in an illegal gambling transaction. This definition includes card not present pari-mutuel betting and state lotteries.
Gambling-legal/regulated brick and mortar/point of sale gambling	This includes but not limited to legally operated bingo halls, casinos, gambling parlors, and racetrack betting.
Games of Skill where participants receive cash or cash equivalents	Is a game where the outcome is determined mainly by mental or physical skill, rather than chance and the participants are rewarded with cash or cash equivalents for their award. Including but not limited to gaming/fantasy leagues.
Get rich quick schemes	<p>Characteristics include but are not limited to merchants offering/stating one or more of the following:</p> <ul style="list-style-type: none"> o Immediate riches o Unrealistic profits o Promises or guarantees of significant wealth o Large wealth with a limited amount of effort or time o Great wealth requiring limited real skills o "Secret Formulas" for building wealth o Earn thousands of dollars a month starting your own internet business o "Guaranteed" income o Multi-level marketing where the marketing is primarily focused on recruiting additional members of the pyramid and not in actually selling a real product or service. o No experience is necessary because merchant has a program, system or plan to teach or train the consumer to establish or operate their own home based internet business o Time sensitive offers/pressure to pay for the product/services/opportunity right away o Any indication that consumer won't succeed without paying more for additional products/services <p>When it sounds too good to be true it probably is. That should tip the consumer that the outcome described by the merchant is not realistic</p>
Government grants	These merchants charge a fee to assist in obtaining government grants or provide access to information detailing how to obtain government grants.

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Hazardous Materials, Card Not Present, including but not limited to: Hydrofluoric Acid, Products containing cyanide, prohibited ozone – depleting substances (ODS) – Prohibited by the EPA, Nitric Acid, Peptides, research Chemicals, Bacteria cultures or other products containing E-coli or Escherichia coli.	Merchants engaged in the card not present sale of hazardous materials.
Hemp (Excluding sterilized hemp seeds or hemp textiles)	Merchants selling hemp, part of the cannabis family of plants. This does not include sterilized hemp seeds or hemp-based textiles.
How to books, newsletters, subscriptions or on-line access for ANY Industry shown in this unqualified list	Any merchant providing information regarding any industry on this unqualified list. This information may be accessed online, over the phone, or via books, newspaper or guides. For example, a merchant offering a guide on online gambling or how to sell illegal drugs is considered Unqualified.
Human body parts or bodily fluids (excluding hair, teeth)	Merchants selling human body parts or bodily fluids, not including hair and teeth.
Immigration services	Passport/visa/citizenship/naturalization – non governmental
Intellectual property right violators	Infringement refers to any violation or breach of protected intellectual property rights. Your IP rights may have been infringed upon if your work that is protected by IP laws is copied or otherwise used or exploited without your permission
International shipping/forwarding brokers	Typically handle international shipments and have additional expertise in preparing and processing customs documentation and performing activities pertaining to international shipments.
Intravenous Therapy (e.g. IV Drip Bar, Vitamin infusions, hang over cures)	Merchants that offer intravenous therapy in a social setting. They purport to offer health and wellness benefits but are not recognized by the FDA.
IT services help desks (home-based and offshore)	These companies offer IT support over the phone. This includes assisting consumers with fixing issues with their computer, operating systems or various third party software, removing malware or installing or de-installing software.
Jammers or devices that are designed to block, jam or interfere with cellular and personal communication devices/signals	Jammers are radio frequency transmitting devices that are designed to block, jam or otherwise interfere with cellular and personal communication services, police radar, global positioning systems (GPS), and wireless networking services (Wi-Fi). Jammers are also commonly called signal blockers, GPS jammers, cell phone jammers, or text blockers.
Lifetime subscriptions (any product or service)	These merchants promise lifetime subscriptions or membership to cardholders. For example, lifetime access to a website or consultations.
Lottery Clubs	A group of people pools their money together to buy lottery tickets. If any of the tickets they buy wins, they then split the pot. Sometimes, the pool members agree to let smaller prizes "roll over" by purchasing more tickets with them, instead of cashing out.
Mail order spouse and international match-making services	Services designed to allow users to find a spouse. Often the would-be spouse is located overseas. The merchant may also offer travel services and visa/immigration services to meet the spouse.
Male / Female sexual enhancements (Non FDA Approved)	Any merchant that offers sexual enhancements that are not FDA approved
Marijuana, marijuana products, marijuana services, and marijuana related businesses	These merchants sell or offer access to marijuana. This includes entities that provide services to obtain marijuana as well as entities that provide instructions, products or services designed to plant, cultivate, distribute or profit from the use or sale of marijuana.
Massage Parlors (Unlicensed)	A massage parlor that operates without a license, likely to participate in illicit activity
Medical discount benefits packages (including medical cards)	These entities provide a discount card that purports to offer discounts on various medical services. They are not health insurance. In generally, monthly fees are charged to be a member.
Merchant operating as a front for other businesses	These companies are not the true owners, principals or operators of the underlying business. Instead they may be set up to hide the identity of the true owners, principals or operators.
Merchant, principal or related entities previously identified by any Card Brand for deceptive practices or any other violation of Card Brand rules.	Merchant, individual or related parties that were previously identified by any Card Brand for deceptive practices or any violation of Card Brand Rules are considered unacceptable.
Merchants engaged in activity prohibited by the Card Brands	Any entity conducting an activity prohibited by any Card Brand rules or operating regulations.
Merchants engaged in any form of deceptive marketing practices including but not limited to: - Hidden disclosures - Bogus claims & endorsements - Pre-checked opt in boxes - Refund/cancellation avoidance - Poorly disclosed negative options	Merchant with marketing practices designed to deceive card holders are Unqualified. This includes merchants with confusing, contradictory or difficult to find terms and conditions; Terms and conditions with small font; options that are already pre-checked and require the consumer to opt out; Product or service claims that cannot be independently validated; the use of celebrities or third parties without their knowledge or approval; Merchants that make it difficult for a cardholder to cancel or request a refund; Failing to issue refunds in a timely manner; Giving cardholders a very short period to cancel or request a refund; lack of customer service phone numbers allowing for cancellation, poorly staffed customer service call centers.
Merchants in any Card Brand excessive chargeback or fraud program or merchants with chargeback or fraud rates over 1%	Merchant with excessive chargeback rate or fraud rate of over 1% or any merchant in any Card Brand excessive chargeback or fraud program.
Merchants offering rebates or special incentives (ie, free gift, prize, sweepstakes, the winning of a contest as an inducement to purchase a product/service, cash competitions.	Any entity that induces consumers to purchase its products or service by offering a significant rebate or opportunity to win a prize. For example, a merchant sells a toaster for \$500 but allows consumers to send in a request for a rebate of \$450. Another example, the consumer is enrolled in a contest or sweepstake upon the purchase of an item. Also, included in this definition are merchants that charge an entrance or membership fee that allows the purchaser to receive a cash prize. Merchants that offer a nominal rebate on their products are excluded from this definition. This definition includes fantasy sports leagues or games of skill that offer cash or prizes of material value.

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Merchants or principals listed on MATCH	Any merchant or individual listed on MasterCard's MATCH file.
Merchants physically located outside the United States (offshore/cross border acquiring)	Card brand rules do not allow us to sign merchants located outside of the 50 U.S. states. U.S. territories such as Puerto Rico, Guam, US Virgin Island are not considered part of the U.S. Merchants must have real operations occurring in the United States. Incorporation, a mail box and a U.S. bank account are not sufficient.
Merchants primarily engaged in the card not present sale of coupons, certificates, prepaid, giftcards and stored value cards (card not present sales represent 50% or more of merchant's sales), Excludes Gift	Business primarily engaged in the card not present sale of stored value cards such as coupons gift cards, gift certificates or prepaid debit cards in a card not present environments are Unqualified. This excludes card not present merchants where stored value cards are a minor portion of their sales or merchants that sell stored value cards via point of sale/swiped sales. Gift sales excluded from this definition.
Merchants splitting the sale across multiple transactions	Merchants will attempt to split the true value of the product or service by charging the cardholder over a short period of time (often measured in days or weeks). The product or service is often available to the cardholder upon the initial purchase but the cardholder is not charged in full upon purchase. Unscrupulous merchants will initiate the multiple charges (instead of one charge) in an attempt to circumvent Card Brands excessive chargeback or fraud programs. For example, a cardholder will purchase, and have immediate access to, a "how to" guide and be charged an immediate fee of \$1.99 followed by a subsequent charge of \$35.99 seven days later and another \$35.99 seven days after that.
Merchants that have ransom-like or extortion-like basis for their business model (e.g. mugshot removal)	These companies have business practices that are ransom like in nature. This includes but is not limited to merchants that require a cardholder to pay a fee to remove/delete information from the internet regarding a cardholder.
Merchants that use tactics to evade any Card Brand excessive chargeback or fraud monitoring programs	Merchants using tactics designed to avoid or evade detection for excessive chargebacks or fraud. This includes, but is not limited to, merchants splitting transactions, charging a low dollar transaction, creating multiple descriptors/outlets etc.
Money Services Businesses: - Provider or seller or prepaid access/stored value, including both open-loop and closed loop whereby the value of the card exceeds \$2,000 on a day, Closed loop prepaid includes giftcards, phone cards, subway cards, college campus cards, game cards and other limited use prepaid access devices - Money transmitters/wire transfer - Currency exchange or dealer - Cash advances (except regulated financial institutions which are acceptable) - Check cashing establishments - Issuer/seller/redeemer or money orders or travelers checks - Quasi-cash - 1031 Exchange Companies (Reinvesting the proceeds from the sale of a business or investment property into a like kind investment to defer paying capital gains tax)	- Merchants that offer store value cards that allow more than \$2,000 in value to exist on the card in one day. For example, a card that allows the following scenario would be considered Unqualified/Unacceptable: a card has an initial value of \$1,500. On the same day, the user reduces the balance to \$1,000 and then latter in the day adds/deposits \$600 on to the card. The cumulative value on the card during that day totaled \$2,100 (\$1,500 initial balance plus \$600 deposit and is therefore above the \$2,000 maximum). Note that regardless of the amount, merchants would still be considered Unqualified/Unacceptable if more than 50% of their transactions are for sale of stored value in a card not present environment - Entities that allow money to be moved from one party to another. This includes entities that control the money transfer network as well as any retail establishment where one of its primary service offerings to its clients is the transfer of funds - Any establishment where one of its primary service offerings to its clients include the purchase of foreign currency or the payment for the conversion of one currency for another - Merchants that allow cardholders to obtain a cash advance on their credit card. Regulated (e.g. FDIC insured banks, S&Ls & Credit Unions) financial institutions are allowed but do require registration of cash advance activity with both MasterCard and Visa prior to boarding - Any establishment where the primary service offerings to its clients include check cashing services. These merchants are unqualified even if credit or debit cards are not being used for check cashing (e.g. selling prepaid cards, stamps etc.) - Any company that issues, sells, or cashes money orders or travelers checks - Merchants that sells stored value or script that can be used to purchase items from other merchants. For example, merchant x sells "ABC points" that can be used to shop at merchant. The consumer pays merchant with the "ABC points" instead of a credit/debit card - A 1031 exchange allows you to sell one investment or business property and buy another without incurring capital gains taxes – as long as the exchange is completed according to IRS rules and the new property is of the same nature or character (like kind)
Mortgage/credit/debt reduction/consulting services	These merchants attempt to reduce the consumer's loan/line balance or reduce the total interest paid during the life of the loan. This includes business that attempt to restructure a cardholder's loans/lines or assist the cardholder in reducing the total interest paid by accepting more frequent repayments.
Mortgage/loan modification	These merchants target cardholders having difficulty with their mortgage or loan and offer, for a large upfront fee, to represent the consumer to get the bank to "modify" the mortgage/loan terms (e.g. monthly payment, maturity date, interest rate, loan size etc.). These merchants may also offer to assist the cardholder is getting the bank to agree to a "short sell" whereby the bank is willing to accept payment in full for an amount less than the full outstanding balance, thereby allowing the consumer to sell their home. Also included in this definition are merchants that do not provide the actual mortgage/loan modification or short sell service but rather provide "How To" guides instructing consumers and how to complete these services themselves.
Multi-level marketing/pyramid/affiliate network marketing	These merchants solicits independent distributors to market the product and services. The marketing material/websites often is primarily focused on the growth of the pyramid and not the actual products and services. The leaders of the multi-level marketing organizations often obtain a large percentage of their revenue for the solicitation of next distributors and not necessarily the sale of the products.

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<p>Negative renewal option following a free or low cost purchase (including pay for shipping only offers) where any of the following apply:</p> <ul style="list-style-type: none"> - The term and conditions pertaining to the free trial and/or recurring charges do not contain clear disclosure to billing practices - Contain cancellation obstacles - Do not provide reminders prior to billing - Pre-checked opt- in boxes 	<p>Where any of the following apply:</p> <ul style="list-style-type: none"> • The term and conditions pertaining to the free trial and/or recurring charges do not contain clear disclosure to billing practices • Contain cancellation obstacles • Do not provide reminders prior to billing • Pre-checked opt- in boxes <p>This applies to any merchant in any industry selling these products via negative renewals following a free or low cost offer. Merchant will attempt to entice cardholders by offering a product or service for free, at reduced cost or only the cost of shipping & handling. However, as part of that purchase, the consumer will be required to provide their credit card and the card will be subsequently be charged for additional quantities of the product or services unless the consumer cancels. Often the notice of the automated recurring charges is not easily or clearly disclosed to the consumer. In addition, a short time period may be allowed to cancel prior to incurring additional charges. Finally, the consumer often experience difficulty in cancelling the recurring transactions.</p>
NFTs (Non-Fungible Tokens)	Non-fungible tokens (NFTs) are assets that have been tokenized via a blockchain. They are assigned unique identification codes and metadata that distinguish them from other tokens.
Nutraceuticals/Pseudo-pharmaceuticals	(e.g. acai berry, health related teas, herbal remedies or drinks, weight-loss, diet pills, anti-aging pills, anti-wrinkle creams, teeth whitening products, muscle building, sexual stimulants supplements, male enhancement products, colon cleansers, detox products, glucose strips, hCG, HGH-like substances, etc.) These merchants sell products not approved by the FDA that are designed to improve health and well-being
Nutritional Supplements/Vitamins/Herbal/Pseudo-Pharmaceuticals/Nutraceuticals sold through mail/telephone order or e-commerce and that utilize negative option/response marketing sales methods (i.e. free or low cost trial)	(e.g. acai berry, health related teas, herbal remedies or drinks, weight-loss, diet pills, anti-aging pills, anti-wrinkle creams, teeth whitening products, muscle building, sexual stimulants supplements, male enhancement products, colon cleansers, detox products, glucose strips, hCG, HGH-like substances, etc.) These merchants sell products not approved by the FDA that are designed to improve health and well-being, sold via Negative Renewal Option (free or low cost trial)
Pawn Shops*	A business that offered secured loans with items of personal property used as collateral.
Payday loans and unsecured loan/lines originating from non FDIC/NCUA insured banks/credit unions	Payday loans (also called payday advance) is a small dollar, high interest loan that is generally due on the borrower's next payday. Merchants offering payday loans as well as any unsecured loan or line originated from a non FDIC insured bank or NCUA insured credit union are Unqualified.
Payment facilitators/ISOs/Marketplaces/third party payment processors/aggregators/Bill Payment Service Providers (CBPS/BPSP)/payment services companies/ (e.g., bill pay services, crowd funding, peer-to-peer payments, digital wallets, commissary accounts)	Aggregators/third party payment processors are entities that facilitate payment between buyers and sellers. The entity itself does not provide the product or service to the buyer but rather will debit the cardholder's credit card or debit card, and then transfer the payment, less fees, to the actual seller's bank account who in turn provide the goods or services. A third-party payment processor is an entity that helps you receive payments online from your customers without first setting up your own merchant account with a bank. ... In other words, third-party payments processors allow merchants to entirely bypass the need to own a merchant account.
Prescription drug sales, Internet/MOTO	Entities that sell prescription drugs in a card not present/non swiped environment.
Private Investment Companies	Investment company that does not receive funds from retail investors or the general public
Products/services that promote hate, discrimination, violence, harassment or abuse	This includes but is not limited to newsletters, books, website access or membership fees
Reverse Mortgage Assistance/Counseling/Prevention	Merchants that offer or assist in obtaining reverse mortgages and any related businesses.
Security brokers, financial trading platforms, funding portals, and other similar investment entities	Merchants in the business of buying and selling securities for its own account or on behalf of its customers. ... A brokerage acts as a broker (or agent) when it executes orders on behalf of its clients, whereas it acts as a dealer, or principal when it trades for its own account
Shell banks	A shell bank is a financial institution that does not have a physical presence in any country.
Social media "click farms" (e.g., the sale of clicks/likes/reviews/endorsements on social media sites)	These merchant sell "likes" or "followers" for a fee
Subprime Lenders	Lenders who offer high interest loans to applicants with poor or limited credit. This includes lenders who are FDIC-insured.
Substances designed to mimic illegal drugs and/or other psychoactive products (e.g., K2, salvia divinorum, nitrate inhalers, bath salts, synthetic cannabis, kratom, herbal smoking blends, herbal incense, Delta 8)	This includes products that may not be specifically banned but provide similar results as banned products. This includes poppers and video head cleaners

Citizens Bank - RISO Unqualified List <small>Version 031125.01</small>	
Unqualified/Unacceptable Business	Description
Telemarketing companies involved with the following methods of operations: o Inbound telemarketing companies that receive calls as the result of post cards or similar mailings (as opposed to catalog or media advertising) o Selling products/services as an agent for a third party	Telemarketing companies involved with the following methods of operations: o Inbound telemarketing companies that receive calls as the result of post cards or similar mailings (as opposed to catalog or media advertising) o Selling products/services as an agent for a third party o Companies that solicit orders primarily with outbound telephone calls, facsimile or email. Includes "Up-Sellers." o Audiotext or videotext that customers access via phone, fax or internet. o Including discount travel clubs, membership or subscriptions to travel services or newsletters where subscribers may select prepackaged trips.
A third-party payment processor is an entity that helps you receive payments online from your customers without first setting up your own merchant account with a bank. ... In other words, third-party payments processors allow merchants to entirely bypass the need to own a merchant account.*	A third-party payment processor is an entity that helps you receive payments online from your customers without first setting up your own merchant account with a bank. ... In other words, third-party payments processors allow merchants to entirely bypass the need to own a merchant account.
Timeshare resellers	These merchants may advertise that they will assist cardholders in selling their timeshare or may agree to buy timeshare from the cardholders
Timeshares, vacation clubs/memberships	Any merchant that offers partial ownership or usage of homes or resorts
Tobacco products (including e-cigarettes), Internet/MOTO	Any merchant that sells tobacco products including cigarettes, cigars, snuff, unpackaged tobacco in a non-face to face/non swiped transaction. This definition includes merchants that sell cigarettes often referred to a "smokeless" or "electronic cigarette" or vapes that do not contain tobacco.
Travel agents/tour operators*	Companies that sell travel packages, whether directly or as a third party.
Travel clubs*	Companies that charge a membership fee that in turn allows the cardholder to purchase travel products or services
U.S. Government Entities	Accounts for any of the federal United States government agencies are unqualified.
Virtual currency	Is Virtual currency that can be monetized, resold, converted, traded into physical/digital goods & services outside the virtual world
Webhosting companies, Internet/MOTO	Any web hosting company with card not present transactions is considered Unqualified/Unacceptable.