



Prohibited Business Categories

The following is a listing of merchants that EVO Payments International have deemed prohibited/undesirable. These merchant types typically cause excessive Chargeback and Fraud activity. As a result, fines can be assessed which poses a reputation risk to EVO:

A

- > Adoption Services
- > Adult Content/Adult Materials/Pornography
- > Aggregators
- > Airlines/Air Carrier
- > Ammunition
- > Animals (mail order)
- > Attorneys - Bankruptcy
- > Audio text (800 and 900 Numbers)

B

- > Bail Bond Services
- > Business Opportunity
- > Buying/Shopping Clubs

C

- > Calling Cards/Phone Cards
- > Casino/Gaming Chips/Betting Activities
- > Cell Phone Airtime
- > Check Cashing Services
- > Coin & Stamp Stores
- > Coin Dealers
- > Collection Agencies
- > Computer Bulletin Board
- > Counterfeit/Replica Goods
- > Coupon/Gift Certificates
- > Credit Card Protection Services
- > Credit Repair Services/Credit Insurance
- > Cruise Lines

D

- > Dating/Escort Services/Companion
- > Dating/Matchmaking (e-commerce)
- > Debt Counseling
- > Door to Door Sales

E

- > Employment Agencies

F

- > Factoring
- > Firearms
- > Foreign Exchange (6051)
- > Freight Forwarding
- > Fulfillment House

G

- > Gambling/Gaming/Fantasy Leagues
- > Get Rich Quick Scheme
- > Government Grants

H

- > Hair Restoration Services
- > Horoscopes/Fortune Telling/Psychics

I

- > Immigration Services-Non-governmental (Passport/Visa/Citizenship/Naturalization)
- > Illegal Products
- > Import/Export
- > In Home Computer Hardware/Software Sales or Service
- > Infomercials
- > Investor Services/Business Opportunities/Clubs

L

- > Lottery/Raffles

M

- > Male/Female Enhancements (creams, pills, etc.)
- > Massage Parlor – Non Licensed
- > Medical Marijuana
- > Membership Clubs/Organizations (Annual Dues)
- > Modeling Agencies
- > Mortgage Brokers/Reduction/Modifications
- > Multi-level Marketing/Pyramid
- > Mugshot Websites

N

- > Negative Option/Free Trial Merchants
- > Non-FDA products (Acai Berry, Colon Cleanse, Detoxification, Teeth Whitening, HCG products, Peptides, Hoodia, Noni Juice, Human Chorionic Gonadotropin (HCG), Human Growth Hormone (HGH), Steroids, Testosterone & Botox)
- > Nutritional Supplements/Vitamins/Herbals/Pseudo-Pharmaceuticals/Nutraceuticals

O

- > Online Auctions/Online Malls (Aggregators)
- > Outbound Telemarketing (5966)
- > On-line/Virtual: File/Data Storage, Transfer, Sharing (Including cyber-lockers and cloud/remote storage)

P

- > Payday Loan Service (6051)
- > Prize Giveaways
- > Pay Per Click Web Merchants "Parked Websites"
- > Prescription Drugs (Non face-to-face)
- > Products with Unreasonable Guarantees/ Gimmicky Products

R

- > Real Estate Seminars
- > Rechargeable Phone Cards

S

- > Search Engine Optimization (SEO)
- > Self Help Books
- > Seminars (MOTO and e-commerce)
- > Shops That Primarily Offer to Sell or Primarily Sell Guns or Other Weapons or Where a Material Part of their Business Activities is focused on Weapons.
- > Software Downloads (Music/Movies)
- > Sports Forecasting (5967)
- > Subscriptions (yearly)

T

- > Talent Agencies
- > Telemarketing Services (inbound and outbound)
- > Telephony Services (Voice Over Internet Protocols (VOIP))
- > Tenant Screening Services
- > Third Party Billing
- > Ticket Sales
- > Timeshares
- > Tobacco Sales (Non face-to-face)
- > Travel Agencies/Tours/Clubs/Charters

V

- > Vacuums (door-to-door sales)

W

- > Warranty Programs
- > Water purifiers
- > Weapons (Knives/Swords) – non-face-to-face
- > Weight Loss Centers – non-physician based
- > Wholesale Clubs
- > Wire Transfer/Currency Service