

CSG Forte PROHIBITED LIST

At CSG Forte, we are committed to providing our partners with a safe and secure platform for processing payments. We take our commitment to compliance very seriously and have a strict policy against processing payments for prohibited businesses. This document outlines the types of businesses that we do not process payments for.



Broad List

1. Customers Who Pose Reputational Risk
2. Sexually Oriented and Pornographic Businesses, Materials/Services
3. Customers Whose Product/Service May Be Illegal
4. Customers Whose Domiciled or Home Country is an OFAC Sanctioned Country (i.e., Iran, Cuba, Sudan, etc.)
5. Originators Located Outside the United States

PROHIBITED MERCHANT TYPES

CSG Forte understands that certain types of industries, products or services carry excessive risk, and any merchants identified in the Prohibited categories, or providing any prohibited goods or services in whole or in part, should not be pursued for merchant processing relationships. This industry listing also incorporates sponsor bank's prohibited merchant types, as well as the categories considered unacceptable by the card brands. For these reasons, the following business types listed within the Prohibited categories will not be considered for processing:

Accounts Receivable or Billing Companies (Credit Cards) – Restricted for Wells Fargo

Adult or Pornographic Businesses – Novelties, Products, Books, Videos, Stores, Strip Clubs, Memberships, Websites, Bestiality, etc.

Adult Chat Lines or Audio Text (i.e., "900" numbers)

Advance Fee Credit Cards

Age Verification Required for Legally Restricted Products or Services (Card Not Present) – Extremely Restricted for Wells Fargo

Airlines – Charter, National and International

PROHIBITED MERCHANT TYPES

Airports, Airport Terminals	All Prohibited Card Brand Merchant Types (Credit Cards)
Alternative Money Remittance Systems / Informal Value Transfer Systems – Prohibited for BMO	Animal Breeding and Animal Sales
Animals and Wildlife Products Classified as Endangered or Protected	Any Merchant Operating within the United States that is not Subject to the State or Federal Jurisdiction of the United States
Any Product, Service or Activity that is Deceptive, Unfair, Predatory or Prohibited by a Card Brand	ATM (Automated Teller Machine) Owners or Operators
Bearer Share Entities	Bidding Fee Auctions including Penny Auctions
Businesses Offering “Free” or “Discounted” Trial Periods with Negative Option Renewals	Businesses Offering “Pay for Shipping Only” Models
Businesses that Heavily Promote “Up-Selling” Services or Products	Businesses that May Increase Brand or Reputational Risk
Buying or Shopping Services and Clubs	Cannabidiol / CBD Related Products and Services (Includes Products that Contain CBD, CBD Derivatives or Where CBD Related Sales are a Material Portion of Sales)
Centralized Reservation Services	Chain Letters
Charitable Organizations without 501(c)(3) or Equivalent Non-Profit Status	Check Cashing and Payment Facilitating Services
Coin Dealers, Stamp Dealers or Merchants Selling Precious Metals or Stones	Collection Agencies or Related Services (Credit Cards)
Commodity Trading or Security Trading	Counterfeit Goods
Credit Card Protection or ID Theft Protection Services or Products	Credit Counselling, Credit Repair or Credit Restoration Services

PROHIBITED MERCHANT TYPES

Cross-Border Acquiring	Crowd Sourced Fundraising (Restricted for Worldpay)
Cruise or Steamship Lines	Cryptocurrency Exchanges or Related Businesses
Currency or Commodity Exchange Services	Data Pass (Merchants Sharing or Collecting Cardholder Data with Third Parties)
Dating and Escort Services – Prohibited for Worldpay	Debt Servicing – Consolidation, Elimination, Reduction, Repair, Management, Consulting, Modification, Tax Elimination or Reduction, etc.
Deceptive Marketing Practices	Decryption or Descrambler Products (includes Mod Chips, Cable Box Descramblers, and IP Masking Services)
Delayed Delivery Merchants (includes Deposits for Future Goods or Services) – Restricted for Worldpay	Digital Wallet or Prepaid Services Companies
Direct Marketing – Inbound and Outbound Not Elsewhere Classified	Discount Buying Memberships or Clubs
Discount Coupon Merchants or Online Sites	Discount Medical or Dental Plans including Discount Insurance
Discriminatory, Hate-Related, or Racist Content	Distressed Property Sales and/or Marketing
Drug Paraphernalia	E-Cash Products or Services
Embassy, Foreign Consulate or Other Foreign Government	Essay or Paper Mills (Ghost writing Services that Sell Essays, Term Papers, etc.)
Facsimile (Fax) Services	Fake References, Services, Products, etc. that Foster Deception
Fantasy Sports	File Sharing Services
Firearms, Weapons and Firearm Related Products Including Ammunition (Card Not Present)	Fireworks or Related Products

PROHIBITED MERCHANT TYPES

Foreclosure Workout or Defense Programs

Foreign Financial Institutions Not Regulated within the United States

Foreign Governments or Foreign Government-Owned Entities

Foreign-Owned Entities

Fortune Tellers, Psychic or Occult Services, etc.

Gambling – All Forms Including Lotteries, Internet Gaming, Contests, Sweepstakes, Prizes, Off-Track Betting, Sports Forecasting, Games of Skill, etc.

Government Grants (Restricted for Wells Fargo)

Hazardous Materials (Card Not Present)

High Interest Rate Non-Bank Consumer Lending (e.g., Payday Lending, Title Loans, etc.)

Human Body Parts or Bodily Fluids

Identity Theft Products or Services

Illegal Drugs or Substances Designed to Mimic Illegal or Psychoactive Products

Illegal Goods or Services (Represents or Mimics a Violation of Any Law, Statute or Regulation)

Inbound Telemarketing Companies that Solicit Calls with Postcards or Similar Mailings

Individuals for the Purpose of Person-to-Person Transactions

International Sales

International Shipping and Forwarding Brokers

Intravenous (IV) Therapy (Extremely Restricted for Wells Fargo)

IT (Information Technology) or Help Desk Support - Consumers Only

International Match-Making Services

Investment or “Get Rich Quick” Merchants, Businesses, Programs or Other Opportunities that Offer a Return on Investment

Investments in Futures, Options, Derivatives, etc.

Jammers or Devices that Interfere with Personal Communication Devices

Leasing Merchants

Licensed Insolvency Practitioners

Loan Payments (Credit Cards)

PROHIBITED MERCHANT TYPES

Loan Modification, Consulting Services or Forensic Loan Audit Services

Mail Order Clubs - Catalog Orders, Mail Order Houses, Book, and Record Clubs, etc.

Mail Order Spouse or International Match Making Services

Marijuana and Cannabis Related Businesses (Goods and Services including Medical Marijuana)

Marketplaces (Restricted for Worldpay)

Massage Parlors (Non-Franchised)

Medical Benefits Packages (Restricted for Wells Fargo)

Medical Testing Services and Related Products (Not Administered by a Health Practitioner)

Memberships or Subscriptions in Excess of One Year (Restricted for Wells Fargo)

Merchants Accepting Credit Cards as Payment for a Dishonoured Check or for an Item Deemed Uncollectable by Another Merchant (Prohibited for Worldpay)

Merchants Accepting Payments on Behalf of Other Merchants as Merchant of Record

Merchants in or Meeting Requirements of Card Brand Excessive Chargeback Programs

Merchants Located or Operating Outside of the United States (Diverting Money out of U.S.)

Merchants Offering Fake Products or Services that Foster Deception

Merchants Offering Free Gifts, Incentives, Prizes, Contests, Enticements, or Rebates

Merchants Offering "Mugshot" Removal Services ("Extortion-Like" Business Model)

Merchants on MATCH

Merchants Prohibited by Customer Identification Program (CIP) and Due Diligence Policies

Merchant Submitting Factored Sales (Payments Originating from Other Commercial Entities)

Merchants that Infringe on Copyrights, Trademarks, or Intellectual Property Rights

Merchant that Accepts a Card at a Scrip-Dispensing Terminal

Merchants Utilizing Negative Response Options, Renewals, Continuity Subscription Practices or Excessive Termination Fees Over US\$500.00

Merchants Utilizing Any Deceptive Practices (or to Evade Card Brand Excessive Chargeback Programs)

Mobile Minutes Sales

PROHIBITED MERCHANT TYPES

Money Service Businesses – Transfers, Wires, Money Orders, Currency, Transmitters, Check Cashing, etc.

Mortgage Reduction or Modification Services

Mountaintop Removal Mining (Prohibited WorldPay)

Multi-Level Marketing Businesses or Pyramid Schemes

Natural Resources Extraction in UNESCO World Heritage Sites (Prohibited for WorldPay)

Nutraceuticals (Health or Medicinal Additives)

OFAC (Office of Foreign Asset Control) Restricted Territories, Companies, or Individuals

Outbound Telemarketing Merchants

Package Tour Operators

Pawn Shops and Salvage Yards

Payday Loans or Credit Lines from non-FDIC Insured Banks

Payment Network Sanctions – Entering or Residing in Card Brand Fineable Stage

Peptides and Other Research Related Chemicals

Personal Coaching and Self-Help Programs

Personal Enhancement Products (includes Nutraceuticals)

Pharmacies and Prescription Medication (Card Not Present)

Prepaid Phone Cards, Phone / Pager Services

Prepaid Credit or Debit Cards

Private Prisons and Immigration Facilities (Prohibited for WorldPay)

Prescription Drugs or Products Sold without a Prescription

Products or Services that Promote Hate, Abuse, Violence, Harassment, etc.

Programs on How to Apply for Low Interest Credit Cards

Pseudo-Pharmaceuticals or Nutraceuticals – Anti-Aging Pills, Sex Nutrients, Diet Pills, etc.

Quasi-Cash or Stored Value Services or Products

Ransom-Like or Extortion-Like Business Model

Real Estate Flipping

Rebate-Based Businesses

Security Brokers or Dealers (Credit Cards)

PROHIBITED MERCHANT TYPES

Selling or Sales of Social Media Activity	Sexually Oriented or Pornographic Products and Services
Shell Banks (Financial Institution with No Physical Presence)	Shipping or Forwarding Brokers
Social Media "Click Farms" – Sales of Clicks, Likes, Endorsements on Social Media Sites	Software Resellers (Prohibited for Worldpay)
Sports Forecasting or Odds Making (Gambling)	Staged Digital Wallets (Prohibited for Worldpay)
Substances Designed to Mimic Illegal Drugs	Synthetic Drug Sales
Telemarketing Companies or Merchants Operating as an Agent for a Third Party	Telemedicine, Telehealth or Medical Consultation (Card Not Present) – Prohibited for Worldpay
Third Party Processors or Payment Aggregators Outside of Card Brand Approved Payment Facilitators	Timeshares and Timeshare Related Businesses
Tobacco Sales (Card Not Present)	Virtual Currency or Merchants Offering Virtual Currency that can be Monetized and Exited as Real Currency
Travel Agencies and Travel Brokers – Third Party Agencies	Travel Related Membership Clubs
Vacation Planners	Warranty Companies and Extended Warranty Companies or Services Plans (Restricted for Wells Fargo and Worldpay)
Weapons (3D Printers) – Accessories, Equipment or Programs for the Creation of Firearms.	

We understand that this list of prohibited businesses is not exhaustive, and we may refuse to process payments for other businesses that we believe pose a risk to our platform or our partners. We encourage our partners to be aware of the types of businesses that we do not process payments for and to carefully screen their clients before referring them to us.

Thank you for your cooperation in helping us to maintain a safe and secure payment processing environment for all our partners.