

# QuickBooks Payments: Prohibited Business Types

Business Types	Description (Note: this list is not exhaustive and we may, at our sole discretion, modify this list without notice.)
Adult Services	Lingerie or passion parties; adult DVD rentals/sales; adult novelties; massage parlors (without licensed massage therapists); escort services; adult digital content; mail order bride services; dating/match-making services
Aggregated Merchant Accounts Money Service Business	Payment facilitators; e-wallets; crowd funding products; money transmission services
Auctions/Consignment	Online penny auctions; bid-to-bid; auction services; online consignment shops
Bankruptcy Services	Bankruptcy attorneys; collection attorneys; factoring companies; liquidation services
Check Cashing/Guarantee	Check cashing services; check guarantee services
Credit Repair/Counseling, Credit/Identity Protection	Credit repair services; credit counseling or credit repair services; credit protection or identity theft protection
Debt Collection	Collection agencies and any business engaged in the collection of debt; factoring companies; third party medical billing
Diplomatic Mission	Permanent or semi-permanent diplomatic missions, high commissions, consulates, embassy and related services including: government issued ID, passport, diplomas
Drug Paraphernalia	Equipment, or material that is for making, using, or concealing legal drugs
Financial or other Regulated Products, Services, Securities, and Stored Value	Banks, credit unions, shell banks, saving and loans associations, including services such as the sale of equities, trusts, mutual funds offered through a financial institution, stock brokerage, manual cash disbursements, transfers involving virtual currency, stored value cards, credit services, bearer shares
Hazardous Materials and Pyrotechnic Devices	Automated fuel dispensers; toxic, flammable, and radioactive materials and substances; gunpowder; explosives
Gambling	Casino chips; bookmakers; federal, state and local lotteries; bingo; internet gambling; off-track betting; racetracks; casinos.
Marijuana Dispensaries	Marijuana in any form for the sale of any purpose including medicinal/homeopathic
Multi-Level Marketing/Pyramids	Online payment randomizers; pyramid and Ponzi schemes; wealth creation programs; paid to click schemes and other similar programs
Occult Services/Goods	Mail order, phone or online palm readers; psychic services; astrology services
Pawn Shop	Stores that offer loans in exchange for personal property as equivalent

Regulated Business sales by Online, Phone, or Mail Order ( <i>Firearms, weapons, tobacco, pharma, alcohol, etc</i> )	Business that are not conducted face-to-face and are regulated by state and federal authorities including: mail order, phone or online ("MOTO") animal/pet sales; MOTO tobacco sales (cigars, flavored/loose or synthetic tobacco, electronic cigarettes, nicotine, smoking paraphernalia); MOTO firearms and weapons sales; MOTO pharmacies and pharmacy referral sites; MOTO alcohol sales; and MOTO fireworks and related goods
Travel	Travel packages and offers; travel services, including third party booking sites, flight, cruise; travel clubs/certificates; timeshares and resellers of timeshare; airlines
Telephone/Telecommunications	Local/long distance services or software; VOIP; pre-paid phone cards; pre-paid phone service
Other High Risk Business Types	<p>Any business whose business type has had historically high occurrence of fraud or disputed charges/transactions. Examples of such high-risk business types are listed below. This list is not exhaustive and we may, at our sole discretion, modify this list without notice.</p> <ol style="list-style-type: none"> <li>1. Miracle cures, unsubstantiated remedies or other items marketed as quick health fixes; designer supplements; nutraceuticals, muscle mass/proteins; weight gain or loss; HGH or HCG sales.</li> <li>2. Sale of K2, spice or similar psychoactive herbal and chemical products including but not limited to JWH-0113 and HU-210.</li> <li>3. Sale of bath salts, incense or potpourri for the purpose of ingestion, synthetic stimulants with psychoactive effects; sale of Salvia Divinorum, Amyl, Butyl, and Isobutyl Nitrite, sale of psilocybin mushrooms or derivatives including spores.</li> <li>4. Sale of email or direct marketing lists enabling unsolicited contacts, telemarketing merchants (inbound or outbound).</li> <li>5. Sale of manuals, how-to guides or equipment to disable or "hack" or modify access controls on software, servers, phones or websites, including but not limited to mod-chips, drive chips, or access cards.</li> <li>6. Sale of devices that are designed to block, jam, or otherwise interfere with cellular and personal communication services, police radar, global positioning systems, and wireless networking services.</li> <li>7. Items that encourage, promote hate, violence or racial intolerance</li> <li>8. High risk cyberlockers – a cyberlocker is an Internet hosting service specifically designed to host user files which can contain prohibited content.</li> <li>9. Large digital merchants – digital goods merchants (goods delivered via electronic format) with a minimum of 25 million transactions annually.</li> </ol>