



ISO Sponsorship Program

Prohibited List⁽¹⁾⁽²⁾⁽³⁾

- (1) Please consider this document proprietary to BBVA Compass (BBVAC).**
- (2) This prohibited list is considered a sample and is subject to change or amendment.**
- (3) This prohibited list does not qualify or unqualify any merchant category nor is it binding. Full due diligence must be completed for acceptance into the program.**

***Please contact us for more information.
Sales or Service 1 – 800 – 313 - 8815**

Prohibited Business

- All Adult products and services
- Advance payments greater than 1 year (any product or service)
- Any illegal products/services or any service providing peripheral support of illegal activities (ie. Ponzi schemes, Pyramid schemes, etc.)
- Business/Investment opportunities operating as “get-rich-quick” schemes (including Internet search/ad optimization/pay per click web merchants)
- Cash advances (other than regulated Financial Institutions which are acceptable)
- Cash gifting
- Chain letters
- Charities (without evidence of 501C (3) status)
- Check cashing establishments
- Collection agencies or firms involved in recovering/collecting past due receivables on a credit card (debit card ok)
- Companion/escort services
- Computer Software (i.e. anti virus) sold via inaccurate advertisements
- Counterfeit/replicas of designer name products
- Credit repair/Credit restoration
- Crowd Funding
- Currency exchanges
- Debt consolidation or reduction services
- Decryption and descrambler products including mod chips
- Discount buying clubs/home shopping clubs
- Drug paraphernalia of any form
- Escort Services/Adult Dating Services
- Extended warranty companies
- Fake references and other services/products that foster deception (including fake ID’s and Government Documents)
- File sharing services/cyberlockers (including Vault Services for Foreign Businesses without US Operations)
- Foreclosure protection/guarantees
- Fortune Tellers
- Funds/Loss Recovery (assisting in the recovery of funds from escheatment, fraud...etc)
- Gambling including gaming machines (8 liners), Casinos, Online/Internet gambling Illegal gambling, Card not Present gambling, and all Lotteries
- Herbal smoking blends & herbal incense
- How to books, newsletter, subscription or online access for any industry shown on this Prohibited List
- Illegal gambling or card not present gambling
- IT services/Help Desks
- Jammers or devices that are designed to block, jam or interfere with cellular and personal communications devices/signals
- Lifetime subscriptions/memberships (any product or service)
- Lottery Clubs
- Marijuana dispensaries and affiliated services (including Medical Marijuana)
- Medical benefit packages (including medical discount cards)
- Merchants engaged in activity prohibited by MasterCard and Visa

- Merchants offering rebates or special incentives (ie. **Free Trials**, Free gifts, prize, sweepstakes or contest as an inducement to purchase a product/service) (**BANK will review for and prohibit MCC's 5960 and 5967 – Free Trials**)
- Merchants or principals listed on MATCH
- Merchants, principals or related entities previously identified by any Card Brand for Deceptive practices or any violation of Card Brand rules
- Merchants physically located outside of the U.S. (offshore acquiring)
- Merchants in a Card Brand excessive chargeback or fraud program
- Merchants operating as a front for other businesses
- Merchants that have ransom-like or extortion-like basis for their business model (i.e. Mug Shot removal)
- Merchants that use tactics to evade Card Brand excessive chargeback or fraud monitoring programs
- Merchants up-selling or cross selling products of other merchants and then sharing the cardholder data with the third party or receiving cardholder data from third parties (Data Pass)
- Merchants engaged in any form of deceptive practices including but not limited to:
 - Hidden disclosures
 - Bogus claims & endorsements
 - Pre-checked opt in boxes
 - Refund/Cancellation avoidance
- Money services businesses (including International Remote Deposit Capture and Financial Institutions outside of Correspondent Banking)
- Money transfer services
- Mortgage or loan modification services
- Mortgage reduction services
- Multi-level marketing or pyramid schemes where the primary objective and processing transaction volume is the solicitation of new distributors and not the sale of products/services
- Negative renewal option following a free or low cost purchase (including but not limited to payment for shipping only model, free or discounted trial periods, etc.)
- Non-face to face Firearms/Weapons (no waivers allowed)
- Non-face to face sale of tobacco products (includes non-face to face e-Cigarettes) (Ok w/ proof of ISO/cardbrand registration.)
- Non-face to face prescription drug sales (non-institutional) (Ok w/ proof of ISO/cardbrand registration.)
- Payday loan companies
- Privately owned ATMs
- Quasi-cash
- Social Media “Click farms” (i.e. the sale of clicks/likes/reviews/endorsements on social media sites)
- SOFOMEs (A multi-purpose financial company (*sociedad financiera de objeto múltiple* (SOFOM) may carry out all types of credit operations, including factoring and financial leases among other services.)
- Substances designed to mimic illegal drugs (including herbal smoking blends and herbal incense, K2, Salvia divinorum, nitrate inhalers, bath salts, kratom, synthetic cannabis)
- Third party payment processors , Payment Facilitators, Aggregators, ISO's or Data Storage Entities (DSEs)
- Virtual currency (that can be monetized, resold, converted, traded into physical/digital goods & services outside the virtual world)