

Business Type	MCC	Risk Level	Industry-Specific Requirements	Volume Requirements
*Betting [7995] *Wagering / Lotteries [7800, 7801, & 7802]	7995 7800 / 7801 / 7802	High	<ul style="list-style-type: none"> Website Logins Gaming Related Verticals Addendum Legal opinion letter (with provision stating Visa/ MC can rely on the opinion) with officer certificate/attestation Licenses from states/territories in which they operate List of all the states in which they currently allow play Third party compliance reviews/audits Program and policy docs (KYC, AML monitoring, compliance, geofencing, payouts, etc.) Contracts with 3rd party compliance entities such as TSEVO, IDology, etc. Recent tax return or YTD financials Card Brand Registration Required (Visa, Mastercard, Discover) 	\$250k 6 Months Processing History
*Dating [CNP]	7273	High	<ul style="list-style-type: none"> No explicit adult content Dating and Related Verticals Addendum and Negative Option Addendum (if offering trial billing) Card Brand Registration Required (Visa only) 	\$25k 3 Months Processing History
*Negative Option / Free Trial	5968	High	<ul style="list-style-type: none"> Comply with applicable billing rules/ requirements Fulfillment Agreement CRM Agreement Negative Option Addendum Card Brand Registration Required (Digital products: Visa only Physical products: Visa and Mastercard) 	\$50k 3 Months Processing History
*Pharmacy / Prescription Products [CNP] (may include telemedicine)	5912 / 5122	High	<ul style="list-style-type: none"> Licensed in all states they ship to Card-Absent Pharmacy Addendum Card Brand Registration Required (Visa and Mastercard) 	N/A
*Skilled Games / E-Games / Fantasy Sports	5816	High	<ul style="list-style-type: none"> Legal Opinion Letter Gaming and Related Verticals Addendum Licenses from states/territories in which they operate, if applicable Program and policy docs (KYC, AML monitoring, compliance, geofencing, payouts, etc.) Card Brand Registration Required (Visa, Mastercard, Discover) 	N/A
*Tobacco / Nicotine [CNP]	5993	High	<ul style="list-style-type: none"> Tobacco/Nicotine and Paraphernalia Addendum Age verification (21+) on website (pop-up and footer) FDA Disclaimer (footer) Card Brand Registration Required (Visa and Mastercard) 	N/A

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Adult Novelty [CNP]	5947	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum No explicit adult content No prohibited supplements 	N/A
Advanced Event Ticket Sales	TBD in UW	High	<ul style="list-style-type: none"> Fulfillment timeframe 	N/A
Affiliate Marketing Offers (includes nutra, gadgets, digital goods, etc.)	TBD in UW	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum \$10K MID (exceptions may apply for established merchants) RDR enrollment Reserve required No trial/negative option billing 	N/A
Alcoholic Beverages [CNP]	5921	High	<ul style="list-style-type: none"> Age verification on website Marketing Practices Agreement Addendum 	N/A
Amanita Muscaria	5499	High	<ul style="list-style-type: none"> COAs confirming no Psilocybin or Psilocin Geofencing (Louisiana) Marketing Practices Agreement Addendum (unless another high risk product addendum is required) 	N/A
Auctions [CNP]	8999	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Bail Bonds	9223	High	<ul style="list-style-type: none"> State license and surety bond (may be verified internally) 	N/A
Cannabis-Related Business [CRB / MRB] (Tier 2 and Tier 3 only)	TBD in UW	High	<ul style="list-style-type: none"> Cannabis-Related Business Addendum Excludes Tier 1 CRB (plant touching) 	N/A
CBD / Hemp	5999	High	<ul style="list-style-type: none"> Fulfillment/vendor agreement or proof of inventory (if manufacturing) COA's (All CBD products) Hemp/CBD Addendum Age verification (pop-up) FDA disclaimer on website (footer) 	\$25k 3 Months Processing History
Coaching & Seminars (includes online educational services, courses, etc.)	7392	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) Logins/access to any online content libraries/courses 	N/A
Credit Repair	7277	High	<ul style="list-style-type: none"> Credit Repair Addendum 	N/A
Debt Collections	7322	High	<ul style="list-style-type: none"> Collection Agency Addendum Call Script List of debt sources & agreements/contracts 	N/A
Debt Consolidation	7277	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) Sample customer agreement/contracts 	N/A
Doc Prep	7399	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) Sample customer agreement/contract 	N/A
Elevated Disputes, Fraud, and/or Returns	TBD in UW	High	Case by Case	N/A

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Extended Delivery – 30 days or more (may include furniture, appliances, etc.)	TBD in UW	High	<ul style="list-style-type: none"> Fulfillment timeframe 	N/A
Extended Warranty	TBD in UW	High	<ul style="list-style-type: none"> Sample Contracts Agreements with any third party provider Marketing Practices Agreement Addendum (CNP) 	N/A
Financial Aid / Scholarships / Grants	7399	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) 	N/A
Firearms and Related Products [CNP]	5941	High	<ul style="list-style-type: none"> Federal Firearms License (FFL) Firearm Addendum 	N/A
Fireworks [Retail]	5999	High	Low	N/A
Kava	5499	High	<ul style="list-style-type: none"> - Marketing Practices Agreement Addendum (CNP) 	N/A
Kratom	5499	High	<ul style="list-style-type: none"> Kratom Addendum Geofencing for prohibited jurisdictions 	N/A
Lead Generation	7311	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Medical Marijuana Cards	8099	High	<ul style="list-style-type: none"> Cannabis-Related Business Addendum Doctor/physician license 	N/A
Membership Discount Clubs (includes medical, travel, etc.)	TBD in UW	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Money Services Business [MSB] (money transfer services)	4829	High	<ul style="list-style-type: none"> Money Service Business and Related Verticals Addendum BSA/AML/OFAC policies Risk assessments State filing documents All state and federal licensing Third party/independent compliance audit Recent tax return or YTD financials 	N/A
Moving Companies (direct and broker)	4214	High	<ul style="list-style-type: none"> FMCSA Required 	N/A
Multi-Level Marketing [MLM]	TBD in UW	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum Compensation Plan 	N/A
Precious Metal Sales [CNP] (includes coins, gold, bullion, etc.)	5094	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Prepaid Phone Cards	4814	High	<ul style="list-style-type: none"> Case by Case 	\$100k Start-ups allowed if well capitalized
Reputational and/or Compliance Risk per Bank	Vary	High	<ul style="list-style-type: none"> Case by Case 	N/A

Business Type	MCC	Risk Level	Industry-Specific Requirements	Volume Requirements
Short Term Non-Bank Lender	6051	High	<ul style="list-style-type: none"> Short Term Loan Addendum Policies and Procedures State filing documents Truth in Lending Act documents State and federal licensing Third-party/independent compliance audit 	N/A
Smoking Accessories / Paraphernalia (without tobacco / nicotine products)	5993	Low – Retail Moderate – CNP	<ul style="list-style-type: none"> Tobacco/Nicotine and Paraphernalia Addendum 	N/A
Sports Forecasting / Handicapping	7392	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Sweepstakes & Raffles (includes Alternative Method of Entry or AMOE)	TBD in UW	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) 3rd party compliance/administration agreement 	\$50k Start-ups allowed if well capitalized
Tech Support [CNP] (includes SEO, website design, etc.)	7379 / 7372	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Teledoc (without prescriptions – medical services only)	8099	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum 	N/A
Timeshare Sales / Marketing / Relief / Exit	7311 / 7012	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) Sample Contract Agreements with attorneys or paralegals, if applicable 	\$50k Start-ups allowed if well capitalized
TMF / MATCH Merchants	TBD in UW	High	<ul style="list-style-type: none"> Case by Case 	N/A
Travel Agencies & Tour Operators (includes airlines, cruise lines, etc.)	4722 / 4411 / 4511	High	<ul style="list-style-type: none"> Marketing Practices Agreement Addendum (CNP) Fulfillment timeframes 3rd party contracts Surety/ARC information verified internally 	N/A
Merchants Located in U.S. Territories	TBD in UW	TBD in UW	<ul style="list-style-type: none"> TBD Based on Business Model 	N/A



Card Brand Registration Required

All registered merchants require the following:

- ▶ Bank Statements (showing liquidity to cover registration fees)
- ▶ Driver's License
- ▶ Corporate Documents
- ▶ Bank Account Verification Document