

Prohibited Category Clarifications

The information provided below is meant to assist with identifying merchants that may fall into certain prohibited categories. Not all prohibited verticals are represented here.

Affiliate Marketing	Affiliate Marketing merchants are generally responsible for directing consumers to merchant websites for purchases. The affiliate is then paid a "per click", "per sign-up" and/or "per purchase" commission. Consumer activity is tracked and may ultimately be shared with/sold to other affiliates. This merchant vertical is known to be associated with a high level of consumer harm. Any merchant whose primary business practice falls within this category is prohibited.
Lead Generation	Lead Generation merchants use consumer facing methods to gather contact information from consumers. These leads are then shared with/sold to merchants operating in the industry for which the consumer is seeking to transact business. This merchant vertical is known to be associated with a high level of consumer harm. Any merchant whose primary business practice falls within this category is prohibited.
Credit Repair	Merchants in this vertical market to consumers who are seeking to repair their creditworthiness. Credit repair companies are known to be associated with a high level of consumer harm by falsely promising to improve scores or remove negative information on a credit report. Any merchant operating in this vertical is prohibited.
Debt/Credit Counseling	Organizations that advise consumers on managing money and debt. Counselors should be properly trained and hold appropriate certification where required.
Cyberlockers	Cyberlockers offer cloud-based storage systems designed to store and share files and/or data among users. Due to the potential for sharing illegal or brand damaging content, merchants in this vertical are prohibited.
Debt Collection - debt not in collectible status	Merchants attempting to recover uncollectible debt are prohibited. Uncollectible debt may be described as one or more of the following: Debt acquired where the source/terms cannot be confirmed Debt in default or otherwise considered "bad" Debt associated or targeted at a specific demographic race, gender, age group and/or ethnicity.
Telemedicine as Primary Service	The focus of this category are medical facilities and/or professionals that provide services in a primarily non-face-to-face environment. Due to the various stringent regulatory and card brand requirements associated with this industry the vertical is considered prohibited.
Timeshare exit, deed/title transfer related services	Any timeshare related service that is not associated with a straight sale of property ownership is considered prohibited.

Restricted Merchant Categories

Merchants listed in this category may be considered by Chesapeake Bank for approval. Merchants not appearing on this list are not guaranteed approval. Requires enhanced due diligence. Additional pricing may apply.

Hemp-derived CBD products (no ingestible products permitted to include food or dietary supplements)

Certified Charitable Crowd Funding

Cloud Based Storage (no Cyberlocker merchants)

Card Present Firearm, Firearms Parts, Ammunition and Accessory Sales

CNP Business to Business Firearms, Firearms Parts, Ammunition and Accessory Sales

Debt Relief

Debt Collection (debt is in collectible status)

Direct and affiliate marketing of merchants associated with the Marijuana business

Direct and indirect sale of drug related paraphernalia and accessories

Hemp – Seeds, Oils, Cultivation (products must contain less than 0.3% THC)

Internet Providers

Medical and Dental Device Sales (Counterfeit and Expired are Prohibited)

Medical Plan Discount

Merchants appearing on MATCH

Merchants that request to modify the terms of their agreement

Mobile Payment Application/Providers/Developers

Multilevel Marketing - no physical product (must have 3 or more years good processing history)

Multilevel Marketing - physical product only

Multilevel Marketing - physical product only - affiliate marketing (must relate to physical product) Search Engine Optimization (SEO) services

Short term consumer lending

Supplements (also known as Nutraceuticals)

Tech Support (greater than 3 years history)

Telemedicine Services (as an ancillary service to routine office visits- cannot be the primary means of patient interaction) Timeshare Sales (straight sales only)

Deferred Delivery Merchants as defined by MC rule