

What type of merchants won't you accept?

Please find our unacceptable business list below. You will find we do not have a separate "restricted" merchant list or "high-risk" merchant list. As you know even basic retail is based on type of business, and credit. All applications are approved on this basis. We have one of the most lenient credit policies in the business, so besides what is on the unacceptable business list, keep those applications coming!

Unacceptable Merchant List

Credit Card Protection	Online Pharmacy
Credit Counseling, Restoration	Outbound Collection Agencies
Custom Golf Clubs via internet	Outbound Telemarketing
Dating or Escort Services	Pornographic or Adult in nature
Drug Paraphernalia	Third Party Billing Services
Future delivery beyond 3 months	Third Party Processors
Gaming Lottery or raffles	Timeshare Programs
Growth or Hormone supplements	Top Level MLM
Home Based Gun Dealers	Travel / Tour Agencies (Bus Tours may be considered)
Merchants on TMF list	Warranty

Do you have any merchant monthly volume limitations?

NO. We can handle the largest of merchants with no issues. For larger merchants with higher volumes or really poor credit we may require additional documents such as bank statements or tax returns.

How hard is it to place MO/TO and internet merchants?

It is not hard at all. About 40% of all applications we process are MO/TO and internet accounts. We don't look at phone and internet as severe high risk, it's just another good way of doing business. MO/TO and internet businesses do not take any longer to approve or require any standard additional documentation.