

## Approval Guidelines - Prohibited List

- Adult Sexually Oriented Materials:
  - Adult Book Stores
  - Adult Telephone Conversations
  - Companion Services
  - Dating Services
  - Massage Parlors
  - Topless Bars
- Air Purification Systems
- Airlines
- Attorneys/Law Firms Engaged Principally in the Practice of Bankruptcy Law
- Business/Investment Opportunity
- Businesses with Door to Door Sales
- Buying/Shopping Club
- Calling Cards
- Cellular Phone Airtime
- Check Cashing Services
- Collection Agencies/Firms Involved in Recovering Past Due Receivables
- Consulting Firms or Companies Operating for "Get Rich Schemes"
- Credit Repair/Restoration
- Cruise Lines
- Currency Exchanges
- Direct Outbound Telemarketing
- Drug Paraphernalia
- Escort Services
- Future Services > 1 Year
- Hair Restoration Products
- Gambling - Racing, Car, Dog, Horse
- Import/Export Businesses
- Investment Opportunities
- Internet Gambling
- Internet Sales of Firearms, Alcohol, or Tobacco
- Lotteries
- MLM Business Opportunities/Multi-Level Marketing Distributions
- Mortgage Reduction Services
- Online Auctions
- Pornographic Materials
- Prepaid Telephone Cards
- Products with Unreasonable Guarantees
- Pseudo-Pharmaceuticals (Anti-Aging Pills, Sex Nutrients, etc.)
- Pyramids/Ponzi Schemes
- Real Estate Seminars
- Telemarketing Companies with the Following Method of Operation:
  - Free Gift/Prize or Sweepstakes if Product or Services is Purchased
  - Chain Letters
  - Sales of any Product or Services as an Agent for a 3rd Party or As an Order Taking Party

- Sale of any Product or Service that is Prohibited or Restricted
- Solicitation with Outbound Telephone Calls or Faxes
- Telephone Airtime
- Time Shares
- Travel Agencies/Tour Operators/Travel Clubs (Other than service fees under \$50)
- Used Car Sales
- Water Purifiers

Total Merchant Services (TMS) is a registered ISO/MSP for HSBC Bank USA, National Association, Buffalo, NY