

Appendix B

Non-exhaustive list of Banned and High-Risk Industries

1. Direct Marketing - Travel-Related Arrangement Services
2. Direct Marketing - Outbound Telemarketing Merchants
3. Direct Marketing - Other Direct Marketers - not elsewhere classified
4. Direct Marketing - Continuity / Subscription Merchants
5. Direct Marketing - Other Direct Marketers - not elsewhere classified
6. Direct Marketing - Inbound Telemarketing Merchants
7. Multi-level marketing businesses, Unlicensed Multi-level marketing
8. Rebate-based business and up-selling merchants
9. Pyramid or ponzi scheme, matrix program and other "get rich quick" schemes
10. Telemarketing
11. Time sharing
12. Gold bar
13. Investment scheme
14. Buyers' Club / Membership clubs
15. Key-entry Telecom Merchant providing single local and long-distance phone calls using a central access number in a non-face-to-face environment using key entry
16. Telecommunication Services including but not limited to prepaid phone services and recurring phone services.
17. File sharing services.
18. Illegal downloads of movies, music, computer and video games or software
19. Items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction
20. Counterfeit designer/luxury goods
21. Stolen goods including digital and virtual goods
22. Used / Pre-loved Products
23. Drugs, Drug Proprietors, and Druggists Sundries
24. Drug Stores, Pharmacies
25. Drugs, drug paraphernalia and drug test circumvention aids
26. Miracle Cures
27. Internet pharmacies / Internet pharmacy referral site
28. Counterfeit pharmaceutical products
29. Cigar Stores and Stands
30. Tobacco / Cigar / Electronic Cigarette / Nicotine content products
31. Counterfeit tobacco products (e.g. cigarettes, cigars)

32. Video Entertainment Rental Stores
33. Gambling transaction, gaming and/or any other activity with an entry fee and a prize, includes casino games, sports betting, horse, dog or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery), sweepstakes and non-sports intrastate internet
34. Credit Counselling / Credit repair services
35. Credit repair or debt settlement services, credit transactions or insurance activities
36. Credit protection / Identity thief protection
37. Associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card
38. Associated with the sale of traveller's checks or money orders
39. Check cashing businesses
40. Currency and forex
41. Firearms / weapons
42. Fireworks and hazardous materials
43. Pornography and adult content
44. Sexually oriented materials or services
45. Items that are considered obscene
46. Human remains and body parts
47. Sale of a good or service, including an image, which is patently offensive and lacks serious artistic value (such as images of non-consensual sexual behaviour, sexual exploitation of a minor, non-consensual mutilation of a person or body part, and bestiality)
48. Payment aggregator
49. Prepayment business
50. Auction business including Penny Auction and/or bidding
51. Real estate agency / Brokers
52. Items promote hatred, racism, religious persecution or contain offensive content
53. Items encouraging illegal activity
54. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraud.