

Without prejudice to the condition that the merchant is only authorised to submit payments relating to the nature of business as listed in the "Merchant agreement – Commercial terms", the following is a complete list of activities that are prohibited under the merchant agreement. Exceptions may be made for activities listed under the Restricted Categories list if explicitly authorised by Bank of Valletta and sanctioned in the "Merchant agreement – Commercial terms".

PROHIBITED CATEGORIES

General Business Types	Description of Prohibited Activity Types
Adoption Agencies - for Profit	Agencies that take payment for the placement of babies with adoptive parents
Adult Entertainment	Includes all activities associated with adult products and services, including dating agencies and escort services, etc.
Bankruptcy Attorneys	Legal firms or lawyers whose principal business is counselling debtors through consumer bankruptcy
Chat Lines/Chat Rooms	
Cheque cashing institutions	The purchase of foreign currency, money orders, travellers cheques or money transfer
Child Pornography	
Collectibles and high market value items	Merchants falling within this category sell items with an arbitrary market value that is largely dependent on what the going rate is and what consumers are willing to pay, which results in frequent customer disputes. Also, fraud is frequently involved in these types of businesses - the product is a fake or its value is deliberately overestimated. Includes stamp and coin dealers.
Collection Agencies/ Refinancing of Debt, Mortgage/Debt refinancing, third party payment service providers	Collection agencies and/or debt refinancing merchants, processing of transactions by service providers acting under contract to card issuers or acquirers. These are Prohibited unless they are a major bank or a reputable financial institution
Non-Licensed Counselling Centres	Merchants that provide a variety of counselling services such as debt and financial counselling, marriage and family counselling, alcohol and drug abuse counselling, and other personal counselling
Credit restoration	Any company that assists clients to rebuild their credit
Direct Marketing - Questionable products	Direct marketing of cosmetics, vitamins, water purification systems, solar heat dryers, diet products, pay per call information services
Direct Marketing - Travel related arrangement services	Merchants that typically offer their services via outbound telemarketing calls in which the merchant initiates direct contact with the consumer to generate a sale. The merchant may also use mailings, magazine or TV ads. Travel-related services may also consist of discount travel clubs and subscriptions to travel services and/or travel-related newsletters.
Drug Paraphernalia	Any business whose products are solely intended for aiding the consumption of illegal drugs
Fortune tellers	Includes fortune tellers, tarot card readers and mystics
Gun Sales on the Internet	Any sale of firearms over the Internet
Investor services/investment clubs/Sale of stocks, securities, options and other investments	Merchants that buy, sell and broker securities, stocks, bonds, commodities, and mutual funds
Outbound Telemarketing Services	Merchants that contact prospective buyers by telephone or mail instructing the cardholder to call the Merchant to generate sales
Pyramid Sales	Includes sales structures where multiple levels of sales people are making money off one another with no real product or a questionable product to sell
Timeshare	Merchants that sell, lease and rent timeshare real estate, and arrange timeshare condominium exchanges

RESTRICTED CATEGORIES

General Business Types	Description of Restricted Activity Types
Adoption Agencies non Profit	Generally affiliated with main line religious organisations
Advertising Services	Merchants that prepare advertising and place it in periodicals, newspapers, radio and television or other advertising media for clients on a contract or fee basis
Airlines	To be underwritten with IATA guidelines
Annual Memberships and Recurring Charges	Any situation where a cardholder pays a scheduled charge over a period of time for a service or membership - Example: country club dues, health club memberships, golf club fees etc.
Auction Houses	Sales via an auction format of antiques, fine arts and premium collectables to dealers, private buyers, museums and other institutions
Bail Bondsmen	Merchants that post bail to the court system as security for the appearance of the arraigned individual
Business, secretarial and foreign language schools	Merchants that are business and secretarial schools that offer general business training, offering training certificates but not academic degrees
Buying and Shopping services and clubs	Merchants that provide buying and shopping services to individuals and businesses on a fee basis, as an intermediary in the buying process
Car Sales / Car Hire	
Check Cashing Institutions/ Currency Exchanges	Merchants involved in the funding of an account, the purchase of foreign currency, money orders, travellers' cheques or the transferring of value to a stored card value occurring at non-financial institutions such as currency exchanges, money order merchants and hotels
Computer hardware and software sales, maintenance and repair	Merchants that sell, service computer hardware and programming software services for personal and business use
Computer network or information services	Merchants that provide electronic bulletin board access or online services via computers
Computer programming, data processing and integrated systems design services	Merchants that provide computer programming services, system design and data processing services on a contract or fee basis. They provide a variety of services such as computer software design and analysis, software or systems modifications, data entry or data processing and training in the use of custom software
Conference organisers	
Direct Marketing	Catalogue merchants also operating retail outlets, merchants who sell subscription products or services via direct mail, or direct response methods
Discount coupon sales	
Door-to-door sales	Merchants that sell products through door-to-door sales, such as Cosmetics, household items and magazine subscriptions.
Flea markets	
Fortune tellers	Includes fortune tellers, tarot card readers and mystics
Fulfilment houses	Businesses that fill subscriptions or orders on behalf of third parties
Furniture stores/Oriental Rug sellers	Merchants selling home furnishings and accessories, and Merchants selling floor coverings, specialising in oriental rugs
Gambling / Gambling advice and forecasting / Sports betting / Odds- making, etc.	Operations of gaming or betting establishments that occur on the internet. These may or may not be associated with hotels, restaurants, riverboats and resorts
Health and Beauty Spas	
Inbound telemarketing	Merchants that provide one or more audio-text/video-text services that customers access via telephone, fax or internet. The contacts with the merchant and subsequent transactions are initiated by the customer
Medical massage therapists	Licence or certification must be provided
Modelling agencies/schools	
Pawn Shops	Merchants that lend money in exchange for personal property left with the merchants as security, which is sold if loan is defaulted upon

Pharmaceuticals via Internet	The sale of prescription and non-prescription medicine, proprietary drugs and vitamins over the Internet
Prepaid phone cards, prepaid cell phone (stand-alone sellers)	Merchants who primarily sell prepaid phone cards and cell phones
Real Estate brokers	
Stocks, shares, options and other investments	Merchants that buy, sell and broker securities, stocks, bonds, commodities and mutual funds
Seminar marketers / planning	
Single vehicle services	
Telecommunication products and services / telegraph services	Merchants providing telecommunication services including local and long-distance telephone calls, Merchants providing telegraph and other non-verbal message communications services such as cablegrams
Ticket brokers / agencies	Ticketing agencies are not considered direct marketing merchants. Not restricted to the entertainment industry
Travel Agencies - bonded only	Business primarily providing travel information and booking services
Used car and truck dealers	Sales of used automobiles and motor homes only
Wire transfer - money orders	Merchants that allow customers to transfer funds via a wire transfer money order, whether or not in a face-to-face transaction