

### **Appendix 3**

## **List of High-Risk Industries & Non Target Market**

1. Direct Marketing - Travel-Related Arrangement Services
2. Direct Marketing - Outbound Telemarketing Merchants
3. Outbound telemarketers
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. Drugs, Drug Proprietors, and Druggists Sundries
23. Drug Stores, Pharmacies
24. Drugs, drug paraphernalia and drug test circumvention aids
25. Miracle Cures
26. Internet pharmacies / Internet pharmacy referral site
27. Counterfeit pharmaceutical products
28. Cigar Stores and Stands
29. Tobacco / Cigar / Electronic Cigarette / Nicotine content products
30. Counterfeit tobacco products (e.g. cigarettes, cigars)
31. Alcohol

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 Counseling / 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 traveler'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 nonconsensual sexual behavior, sexual exploitation of a minor, nonconsensual mutilation of a person or body part, and bestiality)
48. Payment aggregator
49. Items promote hatred, racism, religious persecution or contain offensive content
50. Items encouraging illegal activity
51. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent