

Industry	Accepted	Details on Type of Business	Comments	
Alcohol Beverages	Yes		Wineries Ok, Distributors okay B2B or Face to Face GLI Prohibits online alcohol sales	
Ammunition/ Firearms/ Explosives	Yes		Retail Sporting Goods Only	
Animal Shipping/ Animal Sales	Yes			
Anti-Aging Products	Yes		Up-Front Reserve/ Discount Rate for GLI and Products sold Online are prohibited	
ATM Owners/ Operators	Yes		Requires Executive Management Approval	
Bankruptcy Services	Yes		Law office Only. May require Reserve	
Benefit Incentive Programs	Maybe		Requires Full business model, TAC, sufficient formation documentation	
Buying/ Shopping Clubs	Yes			
Car/Boat/ Plane Dealership	Yes		GLI requires 2 months bank statements, full year of financials, copy of customer agreement terms	
Debt Collection	Yes		Will Accept Law Offices ONLY. Will not acct third party service providers	
Direct Marketing	Maybe		Requires Management Approval. Direct Ads, Marketing via Mobile, email, etc.	
Distressed Property Sales and Marketing	Yes			
Drop Shipping	Yes	See definition in column E	Non-International, Credible drop shipper acceptable with Management approval. NO INTERNATIONAL Must provide complete business formation documentation, financials, bank letter, Signor DL, copy of customer ware house application and agreement	Drop Shipping means that the business does not own inventory but instead takes orders and passes the order to a warehouse that is owned seperately, which does the shipping
ebooks, DVDs	Yes			
Furniture	Yes		Must keep inventory, financials needed. Full timing payment details between payment and receiving furniture	
Fulfillment Houses	Yes		Requires business plan/model. Full TAC doc. Additional detail may ne required	
General Contractors	Yes		Must provide 2 months bank statements, detailed financials, formation documentation, copy of customer agreement, copy of drivers license.	
Government	Yes		Low Risk, must be in business 2 years	
Home Improvement/ Construction	Yes		Agreement TAC must be provided. 3 months bank statements required	
Hospitals and Medical Facilities	Yes		Low Risk, must be in business 2 years	
Informercials	Yes		Upfront Reserve/ Discount Rate	
Insurance	Yes		Requires Executive Management approval. Must be in business for >1 year. Annual financials and TAC required	
Large Publically Held Companies	Yes		Must be in business > 6 months. TAC Required for review	
Legal Services	Yes		Considered High Risk. Additional review necessary	
Memberships	Yes			
Mortgage Companies/ Services	Yes		Appraisal Services Okay. Prohibits >36% APR on loans	
Moving Companies	Yes			
Multi Level Marketing	Yes		Additional Review necessary. High Risk	
Negative Option Renewal Practices	Yes		High Risk. Reserve likely required, along with extended funding.	
New Business	Maybe	See definition in column E	If credit is <600 Financials may be needed. Need business formation docs, Signor DL, Agreement, Bank Letter	New business is defined as open less than two years
Nutritional Supplements	Yes		Considered High Risk. Additional review necessary. Online sales prohibited	
Pharmaceuticals	Yes		Considered High Risk. Online Sales Prohibited	
Pre-Paid Cards/ Digital Wallet	Maybe		High Risk. Mamangement Approval Required	
Property Management	Yes			
Puerto Rican Businesses	Yes		Must be able to provide all supporting documentaion, including AOI and valid US banking detail	
Real Estate/ Land Sale	Yes		Need full disclosure of contract and land details; appraisal fees/ services okay	
Rebate Based Business	Yes			
Roadside Assistance	Yes			
Scholarship Finding Services	Yes		No direct financing	
Securites	Yes		Considered High Risk, Minimum of 1 year in business. Must provide annual financials, TAC and business plan	
SEO/ PPC Marketing, Lead generation	Yes			
Social Networking/ Social Media	Yes		Very much depends on what they are doing. If creating social media page (Twitter, FB) ok.	
Software	Yes		No if the product is industry prohibited	
Stored Value Products	Yes			
Supplements	Yes		Will likely reserve or discount rate. No online sales	
Talent Agencies	Maybe		High Risk. Reserve Liekly Required, along with extended funding.	
Teeth Whitners	Yes		High Risk. No Online Sales, Through Licensed medical provider/ entity	
Telemarketing Inbound	Yes		High Risk. Must provide complete business formation docs, financials, Bank Letter, Signor DL and copy of customer App and Agreement	
Telephone CO/ Cell Service- IP/PBX/ LD	Maybe		No International	
Travel Agencies	Maybe		Must be in business at least 25 years. Will need financials, current processing statements, contract. Upfront Reserve Discount Rate. Must PG Full disclosure on payment structure. Must provide complete business formation documentation, financials, Bank Letter Signor DL, and copy of TAC	
Universities and Schools	Yes			
Unlicensed Massage Parlors	Yes			
Utilities	Yes			
Video Text Services	Yes			
Water Purification Systems	Yes			
Wealth Management/ Financial Advice	Yes	See definition in column E		Charges for advice/guidance only. Need to be specific on what exactly providing. No specific gain advice
Webhosting/ Website Development	Yes			
Wineries	Yes		B@B only. Monthly wine club might be ok. Full disclosure on age verification system, billing structure, and negative opt in.	