

Operating Regulations

Appendix J Prohibited Merchant Industries and Categories — Do Not Sign

Appendix J

Prohibited Merchant Industries and Categories — Do Not Sign

Participant must not sign any Program Merchant Prospect that falls into one of the following categories and/or engages in one of the prohibited activities/businesses appearing in the following list:

| Prohibited Merchant Industries (Coded)-DO NOT SIGN | | | |
|---|-----------------|---|------------|
| Description | MCC | Description | MCC |
| Airlines & Air Carriers (including Charter Airlines) <i>(Not Elsewhere Classified)</i> | 3000-3300; 4511 | Non-Financial Institutions – Stored Value Card Purchase/Load | 6540 |
| Car Rental Agencies | 3351-3441 | Government-Licensed Online Casinos (Online Gambling) | 7801 |
| Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks | 7995 | Government-Licensed Horse/Dog Racing | 7802 |
| Branded Lodging – Hotels, Motels, Resorts | 3501-3999 | Government-Owned Lotteries | 7800 |
| Debt Collection Agencies | 7322 | Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfer), and Travelers Cheques | 6051 |
| Direct Marketing – Inbound Telemarketing Merchant | 5967 | Postal Services – Government Only | 9402 |
| Direct Marketing – Outbound Telemarketing Merchant | 5966 | Security Brokers/Dealers | 6211 |
| Direct Marketing – Travel-Related Arrangement Services | 5962 | Steamships & Cruise Lines (including on-Board Cruise Shop) | 4411 |
| Door-to-Door Sales | 5963 | Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services | 4814 |
| Financial Institutions – Automated Cash Disbursements | 6011 | Timeshares | 7012 |
| Financial Institutions – Manual Cash Disbursements | 6010 | Wire Transfer Money Orders (WTMOs) | 4829 |
| Financial Institutions – Merchandise & Services | 6012 | | |

Prohibited Merchant Industries and Categories — Do Not Sign

Participant must not sign any Program Merchant Prospect that falls into one of the following categories and/or engages in one of the prohibited activities/businesses appearing in the following list:

| Prohibited Merchant Categories/Activities/Businesses (Non-Coded)-DO NOT SIGN | |
|--|---|
| Merchant Category | Definition of Prohibited Activity |
| Adult Entertainment | Internet adult digital content sites. |
| Cash Advances | Establishments that accept the Card in connection with repayment of cash advances, including, but not limited to payday loans, pawn loans, or payday advances. |
| Check Cashing/Guarantee | Cardmember cashes a check using the Card as a check guarantee. |
| Child Pornography | Any written or visual depiction of a minor engaged in obscene or sexually explicit conduct. |
| Condo (Real Estate) Down Payments | Payments to other debt-related real estate products. |
| Credit Restoration Services | A service that promises to remove negative factors from a consumer's credit report by disputing it with the credit bureau and correcting errors like outdated or incorrect claims. |
| Debt Collection | Collection agencies, payday lenders, factoring companies, liquidators, bailiffs, bail bondsmen, and bankruptcy lawyers. <i>Exceptions: bail bondsmen fees (i.e., Merchant must not accept Cards to pay for a bail bond but Merchant may accept the Card to pay the fee to the bail bondsman).</i> |
| Door-to-door Sales | Unsolicited vendors with immediate payment expected. |
| Escort Services and Non-Licensed Massage Parlors | Payment of potentially sexual related services. |
| Financial Services | Banks, credit unions, savings and loans associations, equities (defined as an instrument that signifies an ownership position, or equity, in a corporation, and represents a claim on its proportionate share in the corporation's assets and profits, e.g., stocks, bonds, and securities), unit trusts, mutual funds, foreign exchange, Bureau de Change, and payday lenders. |
| Foreign Exchange Bureaus | Any establishment that allows the purchase of foreign exchange currency using an American Express Card product. |
| Future Services | Investments made on futures maturity of goods and/or services with an intention of gaining return on investment (e.g., stock market, wine future, horse breeding, timber investment, precious metals). |
| Gambling | Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks, Gambling Services, Internet Gambling Sites. <i>Exceptions: Accommodations, restaurant, bar or gift shop facilities within a casino complex.</i> |
| Lottery Sales | Sale of lottery tickets. |
| Marijuana Dispensaries | Sellers of marijuana, whether sold for recreational or medicinal purposes. |
| Mortgage Payments | Payments to other debt related real estate products. |

| Prohibited Merchant Categories/Activities/Businesses (Non-Coded)-DO NOT SIGN | |
|--|---|
| Merchant Category | Definition of Prohibited Activity |
| Multi-level Pyramid Sales | Multi-level marketing system using one or more of the following practices: <ul style="list-style-type: none"> ○ Participants pay for the right to receive compensation for recruiting new participants. ○ Participants are required to buy a specific quantity of products, other than at cost, for the purpose of advertising before participants are allowed to join the plan or advance within the plan. ○ Participants are sold unreasonable quantities of the product or products (also known as inventory loading). ○ Participants are not allowed to return products on reasonable commercial terms. |
| Payday Lenders | Payday lenders are companies that provide short-term loans at high rates of interest to consumers to help them meet short-term expenses (e.g., repayment of cash advances, including payday loans and payday advances). |
| Prostitution | Payment for sexual services. |
| Timeshares | Selling partial ownership of a property for use as a holiday home, whereby a Cardmember can buy the rights to use the property for the same fixed period annually. |
| Travel Tour Operators | Travel Tour Operators without membership to a Travel Industry Bonding Agency or not an authorized ticket agent (e.g. ARC/IATA/ABTA). |
| Unlawful Sale of Prescription Drugs | Online sale of prescription drugs to U.S. consumers by a pharmacy that is <u>not</u> : <ul style="list-style-type: none"> ○ Certified by VIPPS® (Verified Internet Pharmacy Practice Sites); or ○ Licensed by a board of pharmacies (or its equivalent) in the jurisdiction in which it is located. |
| Unlawful Sale of Tobacco and Smokeless Tobacco | Online sale of tobacco and smokeless tobacco products to U.S. consumers by a retailer that is <u>not</u> : <ul style="list-style-type: none"> ○ Certified to pay state taxes; and/or ○ Preventing sale of tobacco products to underage consumers. |
| Unregulated Charities | Merchant that does not have a tax exemption or local council registration number. |
| Virtual Currency | Card acceptance to purchase virtual currency that can be exchanged for real currency (e.g., Bitcoin). |

Operating Regulations

Appendix K Merchant Exclusion List

Appendix K

The changes in Appendix K are effective April 13, 2018.

Merchants – Do Not Sign

The following merchants are not eligible to participate in from the OptBlue® Program. The names may be represented by the legal name or the DBA name. In the event Participant solicits a prospective merchant for Card acceptance that appears on this list, then Participant must refer such merchant to American Express' 'Want-to-Honor' Program at 1.855.TAKE.AXP or 1.855.825.3297. Participant may be subject to Non-Compliance fees if a merchant listed below is acquired under the Program; as well, such merchant may be converted or moved from the Program to a direct Card acceptance relationship with American Express.

United States (excluding Puerto Rico and the U.S. Virgin Islands)

0-10

7-Eleven*

A

| | | |
|--|-------------------------|--|
| Abbey Carpet | Alamo Car Rental | Amtrak/National Railroad Passenger Corporation |
| AC Hotels | Alaska Railroad Corp. | Andaz Hotels |
| Academy Bus LLC | Alcatraz Cruises LLC | Another Broken Egg |
| AccorHotels | All Tune & Lube | Apex Car Rental |
| Adagio Access | Allegra Network | Arby's |
| Adagio City Aparthotel | Aloft Hotels | Ascend Hotels |
| Adagio Premium | Aloha Petroleum* | Au Bon Pain |
| Agway | Alphagraphics | Auntie Anne's |
| Airport Connection, Inc. | American Fastsigns | Autograph Collection Hotels |
| Alameda – Contra Costa Transit District (AC Transit) | American Home Shield | Avis Car Rental |
| | Americas Best Value Inn | |

B

| | | |
|----------------------------------|-----------------------------|---------------------------|
| B&B Burger & Beer Joint | BillyBey Ferry Company LLC | Buffalo Wild Wings |
| Barberitos Franchising, Inc | Blimpie's | Bulgari Hotels |
| Batteries Plus | Blue and Gold Fleet LP | Burger 21 Inc. |
| Baymont Inn & Suites | Bojangles Restaurants, Inc. | Burger King |
| Beef "O" Brady' | BP Amoco (BP, Amoco)* | BW Best Western |
| Best Limousines & Transportation | Bruegger's Bagel Bakery | BW Best Western Plus |
| Best Western Hotels | Budget Car Rental | BW Premier Collection |
| Bicycle Solutions | Budget Truck Rental | BWP Premier Western Union |

C

| | | |
|-------------------------------------|--|---|
| Cambria Hotels | Champion Auto Parts | Comfort Inn and Suites |
| Candlewood Suites | Cheddars | Computerland |
| Canopy Hotels | Chevron Corporation (Chevron, Texaco)* | ConocoPhillips(76, Conoco, Phillips66)* |
| Capital Metro/Austin Public Transit | Chevy's | Conrad Hotels |
| Capriotti's Sandwich Shop, Inc | Chic-fil-A | Copthorne Hotel |
| Captain D's | Chicago Transit Authority (CTA) | Corporate Caterers Inc. |
| Car2go | Chicken Express | Cottman Transmissions |
| Carey Limousine | Choice Hotels | Country Inns & Suites by Carlson |
| Cargo Airport Services | Christian Brothers Automotive Corp | Courtyard Marriott |
| Carl's Jr. | Cinnabon | Cox Target Media |
| Carlson Hotels | Circle K* | Crabtree & Evelyn |
| Carlson Wagonlit Travel | Citgo* | Crown Brands |
| Carpet One | CKE Restaurants | Crowne Plaza |
| Carquest | Clarion Inn | Cubic Transportation System |
| Carvel | Clark Brands | Culver Franchising System |
| Casey's General Store | Club Wyndham | Curio by Hilton |
| Catalina Restaurant Group | Cohen's Fashion Optical | |
| CBC Restaurant Corporation | Cold Stone Creamery | |

D

| | | |
|----------------------------------|--------------------------------------|-------------------|
| Dairy Queen | Denny's | Dollar Rent-A-Car |
| Dallas Area Rapid Transit (DART) | Design Hotels | Donlen Car Rental |
| Days Inn | Direct Buy (or DirectBuy) | DoubleTree |
| Del Taco | Direct Buy (or DirectBuy) Associates | Dr's Own Inc |
| Delaware River Port Authority | Do It Best | Dunkin' Donuts |
| Delta Hotels | Dolce Hotels & Resorts | |

E

| | | |
|----------------------|-------------------------|----------------------------|
| E & I Holdings, Inc. | Enterprise Car Rental | Even Hotels |
| EconoLodge | Enterprise Car Share | Exclusive Charter Service |
| Edible Arrangements | Enterprise Ride Share | Executive Residency |
| Edition Hotels | Enterprise Truck Rental | Exotic Car Collection |
| Element Hotels | Epic Pharmacy | ExxonMobil (Exxon, Mobil)* |
| Embassy Suites | Europcar | Eye Care Centers |

F

| | | |
|---------------------------|----------------------|-------------------------------|
| Fairfield Inn & Suites | Flash Foods | Flying J Inc.* |
| Fairmont Hotels & Resorts | Flooring America | Focus Brands |
| Famous Dave's | Floors to Go | Fort Worth Transit Authority |
| FastSigns International | Florida SunPass | Four Points by Sheraton |
| Fire House Subs | Florida SunRail | Four Seasons Hotels & Resorts |
| Fish City Grill | Flowerama of America | Fuzzy's Tacos |

G

| | | |
|--|----------------------------|---------------------------------------|
| Gate Petroleum* | Getty Oil (Getty, Lukoil)* | Goodwill International |
| Gators Dockside Group, Inc. | Gianni Versace | Grand Hyatt |
| Gaylord Hotels | GLO Hotel | Grand Mercure |
| General Nutrition Center (GNC) | Goddard School, The | Greene Turtle Franchising Corporation |
| Georgia Regional Transportation Authority (GRTA) | Goddard Systems, Inc | Greyhound Bus Lines Inc. |
| GetGo Convenience Stores* | Gold's Gym | Gulf Oil* |
| | Goodwill Industries | Gymboree |

H

| | | |
|---------------------------------|----------------------------|---------------------------|
| H&R Block | Hilton Garden Inn | Houlihan's |
| Haagen-Dazs Shoppe Company, Inc | Hilton Grand Vacations | Howard Johnson |
| Hampton Inn | Hilton Hotels & Resorts | Huazhu Hotels |
| Hannoush | Holiday Inn | Hurricane AMT LLC |
| Hardee's | Holiday Inn Club Vacations | Hurricane Grill and Wings |
| Harley Davidson Inc. | Holiday Inn Express | Hyatt |
| Hau Luxe Hotels | Holiday Inn Resort | Hyatt Centric |
| Hawthorn Suites by Wyndham | Home2 Suites | Hyatt House |
| Hawthorne Suites | Homewood Suites | Hyatt Place |
| Heavenly Hams | Hooters | Hyatt Regency |
| Herman Miller | Hoseasons Hotels | Hyatt Residence Club |
| Hertz Car Rental | Hotel F1 | Hyatt Zilara |
| Hertz Truck & Van Rental | Hotel Indigo | Hyatt Ziva |

I

| | | |
|-------------------------|---------------------------------|--------------------------------------|
| Ibis Budget | Intercontinental Hotel | InterRent Car Rental |
| Ibis Hotels | International Design Guild | Island Global Yachting (IGY) Marinas |
| Ibis Styles | International House of Pancakes | |
| Intelligent Electronics | International Rail LLC | |

J

Jack in the Box
 Jackson Hewitt
 Jamba Juice Franchise –Jamba Juice Company

James Villa Holidays
 Jason's Deli
 Jenny Craig
 Jiffy Lube*

Jimboy's Tacos
 Jimmy Johns
 JW Marriott

K

Kentucky Fried Chicken
 Kidville Franchise Company LLC

Kimpton Hotels & Restaurants
 Kingsgate Hotels

Knights Inn
 Krispy Kreme Doughnuts Corp.

L

Lake Express LLC
 Lakeside Oil*
 Landal GreenParks
 Las Vegas Monorail

Le Meridien
 Leading Hotels of the World
 Lighting One
 Long Island Railroad (LIRR)

Los Angeles County Metropolitan Transportation Authority (LA Metro)
 Love's Travel Stops*
 Luby's Fuddruckers
 Luxury Collection

M

M Gallery
 MAB Paints
 Maggiore Car Rental
 Mailboxes Etc. – UPS Store
 MainStay Suites
 Mama Shelter
 Mandarin Oriental
 Mapco Express
 Margaritaville Vacation Club
 Marriott Executive Apartments
 Marriott Hotels
 Marriott Vacation Club
 Massachusetts Bay Transportation Authority (MBTA)

Massage Envy Limited, LLC
 Maverik Country Stores
 McAlister's
 McDonald's
 Medical Management Intern
 Medicap Pharmacy
 Medicine Shoppe Pharmacy
 Medifast Inc
 Meineke Car Care Centers
 Melting Pot, The
 Mercure Hotels
 Metro-North Railroad (MTA)
 Metropolitan Atlanta Rapid Transportation Authority (MARTA)

Metropolitan Transit Authority of Harris County, Texas (METRO)
 Microtel
 Microtel Inns & Suites by Wyndham
 Millennium Hotel
 Moe's Southwest Grill
 Monkey Joe's
 Morongo Band of Mission Indians
 Motophoto
 Moxy Hotels
 MTA Bridges and Tunnels
 Murphy USA*
 Music Go Round

N

NASCAR
 National Car Rental
 Nevada Bob's Discount Golf & Tennis
 New York City Transit Authority (NYCTA)
 New York Metropolitan Transportation Authority (MTA)

NJ Transit
 Northern Indiana Commuter Transportation District (NICTD)
 Novasol
 Novotel
 Nutri System Weight Loss Centers

NY Waterway

O

Oil Express
Once Upon a Child

Orange County Transportation
Authority (CA)

Our Own Hardware

P

Packaging Plus
Packaging Store
Pandora Jewelry LLC
Papa John's
Park Hyatt
Park Inn by Radisson
Park Plaza
Party City
Payless Car Rental
Pegasus Transport Services Inc.
Perkins Family Restaurants
Petro Star*

Pie Five Pizza
Pilot Oil*
Pinch-a-Penny
Pizza Hut
Planet Fitness
Planet Smoothie
Plato's Closet / Winmark Corporation
Play it Again Sports
Popeye's Chicken & Biscuits – AFC Ent.
Port Authority of New York/New Jersey
Port Authority Trans-Hudson Authority
(PATH)

Port Authority Transit Corporation
(PATCO)
Port Imperial Ferry Corp.
Portable On Demand (PODS)
Potbelly Sandwich Works
Potomac and Rappahannock
Transportation Commission (PRTC)
Preferred Hotels
Protea Hotels
Pullman Hotels
Pure Beauty/Regis Corporation

Q

Qdoba Mexican Restaurants
Quaker State Minute Lube
Quaker Steak & Lube Franchising Corp.

Quality Inn
Quik Trip*
Quizno's

Qurovus Collection

R

Radisson Blu
Radisson Red
Raffles
Ramada
Ray/Burger Fi Franchise Expansion
RCI

Relais & Chateaux
Renaissance Hotels
Rescue Rooter
Residence Inn
Ritz-Carlton Reserve
Roadrunner Shuttle and Limousine
Service

Rodeway Inn
Roger Dunn Golf Shops
Ronald McDonald House
Rotelli Pizza and Pasta
Rug Décor

S

San Francisco Bay Area Rapid Transit
(BART)
San Mateo County Transit District
(CalTrain)
Schlotzsky's
Seastreak LLC

ServiceMaster Clean
Shane's Rib Shack
Sheetz*
Shell Oil*
Shell Vacation Club
Shepler's Inc.

Sheraton
Sinclair Oil*
Sir Speedy
Sixt Car Rental
Sizzler International
Sleep Inn

Small Luxury Hotels
Smoothie King Systems Inc
Sofitel
Sonesta International Hotels Corp
Sonic
Sonny's Real Pit Bar-B-Q
South Florida Regional Transportation Authority (SFRTA)
South West GA Oil*
Southeastern Pennsylvania Transportation Authority (SEPTA)

Southern California Regional Rail Authority (METROLINK)
Southwest Ohio Regional Transit Authority (SORTA)
Speedway Super America
Sports Clips
SpringHill Suites
St. Regis
Stanley Steamer
Starwood Hotels
Staybridge Suites

Steamship Authority (Martha's Vineyard)
Stone Mountain/GCO Carpet Outlet
Stride Rite
Suburban Extended Stay Hotel
Subway
Sunoco*
Super 8
Swiss Colony Stores
Swissotel
Sylvan Learning Center – Nuguenot Ent.

T

Taco Bell
Terminix
Tesoro Refining
Texor Petroleum
Thalassa Hotels
The Body Shop
The Great Frame-Up
The Luxury Collection
The Pantry

The Registry Collection
The Ritz-Carlton
The Sebel
The Spinx Company
The Trane Company
The Unbound Collection Hotels
Thrifty Car Rental
Tilted Kilt
Tim Horton's / TDL Group

Tin Drum Asia Café LLC
TownePlace Suites
Travel Centers of America*
Travelodge
Triborough Bridge and Tunnels (MTA)
Tribute Portfolio
Tropical Smoothie Franchise
Tru by Hilton
TRYP by Wyndham

U

Ubeeqo Car Rental
United Consumer Club

United Drugs
United Oil*

Uno's Restaurant
Utah Transit Authority (UTA)

V

Valero*
Valley Metro Rail, Inc. (AZ)

Valvoline Instant Oil Change
Vib Hotels by Best Western

VPSI INC. (vRide)

W

W Hotels
Waffle House
Waldoft Astoria
Washington Metropolitan Area Transit Authority (Washington Metro)
WaWa*
Wendy's

Western Sizzlin Steakhouse
Westin
Whataburger
Which Wich
White Hen Pantry
Wiegels*
WilcoHess (Hess, Wilco)*

Wine Styles
Wingate by Wyndham
Winmark Corporation
World Fuel Service*
World Hotels
World of Beer
WorldMark by Wyndham

WOW Café and Wingery Franchising
LLC
Wyndham Club Brasil

Wyndham Garden Inn
Wyndham Grand

Wyndham Hotels & Resorts
Wyndham Vacation Rentals

X, Y, Z

Your Pie Franchising Inc
Zax, Inc.

Zipcar
Zislis – R&B

Zoup Fresh Soup Co.

* Petroleum Merchant

Puerto Rico/U.S. Virgin Islands Only

Please refer to Amex 360Connect for the latest list of excluded merchants for Puerto Rico and the U.S. Virgin Islands markets.