Operating Regulations

Appendix J
Prohibited Merchant Industries and Categories —
Do Not Sign

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	мсс	Description	мсс		
Airlines & Air Carriers (including Charter Airlines) (Not Elsewhere Classified)	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				



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.		
	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).		
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. Exceptions: Accommodations, restaurant, bar or gift shop facilities within a casino		
	complex.		
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: 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> : 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> : 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).	

Appendix K

Operating Regulations

Appendix K Merchant Exclusion List



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

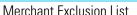
7-Eleven*

Α

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

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 TransitChevy'sConrad HotelsCapriotti's Sandwich Shop, IncChic-fil-ACopthorne HotelCaptain D'sChicago Transit Authority (CTA)Corporate Caterers Inc.

Car2go Chicken Express Cottman Transmissions
Carey Limousine Choice Hotels Country Inns & Suites by Carlson

Cargo Airport ServicesChristian Brothers Automotive CorpCourtyard MarriottCarl's Jr.CinnabonCox Target MediaCarlson HotelsCircle K*Crabtree & EvelynCarlson Wagonlit TravelCitgo*Crown Brands

Carpet One CKE Restaurants Crowne Plaza

CarquestClarion InnCubic Transportation SystemCarvelClark BrandsCulver 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

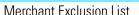
Е

E & I Holdings, Inc. Enterprise Car Rental Even Hotels

EconoLodgeEnterprise Car ShareExclusive Charter ServiceEdible ArrangementsEnterprise Ride ShareExecutive ResidencyEdition HotelsEnterprise Truck RentalExotic Car Collection

Element Hotels Epic Pharmacy ExxonMobil (Exxon, Mobil)*

Embassy Suites Europear Eye Care Centers





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 Florida SunPass FastSigns International 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** Grand Mercure **Gaylord Hotels** GLO Hotel

General Nutrition Center (GNC) Goddard School. The Greene Turtle Franchising Corporation

Greyhound Bus Lines Inc. Georgia Regional Transportation Goddard Systems, Inc.

Authority (GRTA) Gulf Oil* Gold's Gym GetGo Convenience Stores* Goodwill Industries Gymboree

н

H&R Block Hilton Garden Inn Houlihan's

Hilton Grand Vacations Howard Johnson Haagen-Dazs Shoppe Company, Inc. Hilton Hotels & Resorts Huazhu Hotels Hampton Inn

Hurricane AMT LLC Hannoush Holiday Inn

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 Hoseasons Hotels

Hyatt Residence Club Hertz Car Rental Hotel F1 Hyatt Zilara

Hertz Truck & Van Rental Hotel Indigo Hyatt Ziva

Herman Miller

Ibis Budget Intercontinental Hotel InterRent Car Rental

Ibis Hotels International Design Guild Island Global Yachting (IGY) Marinas Ibis Styles International House of Pancakes

International Rail LLC Intelligent Electronics





J

Jack in the Box James Villa Holidays Jimboy's Tacos Jackson Hewitt Jason's Deli Jimmy Johns Jamba Juice Franchise – Jamba Juice JW Marriott Jenny Craig

Company Jiffy Lube*

K

Kentucky Fried Chicken Kimpton Hotels & Restaurants Knights Inn

Krispy Kreme Doughnuts Corp. Kidville Franchise Company LLC Kingsgate Hotels

Lake Express LLC Le Meridien Los Angeles County Metropolitan Transportation Authority (LA Metro) Lakeside Oil*

Leading Hotels of the World Love's Travel Stops* Landal GreenParks Lighting One

Luby's Fuddruckers Las Vegas Monorail Long Island Railroad (LIRR) Luxury Collection

M

M Gallery Massage Envy Limited, LLC Metropolitan Transit Authority of Harris County, Texas (METRO) MAB Paints

Maverik Country Stores Microtel Maggiore Car Rental McAlister's

Microtel Inns & Suites by Wyndham Mailboxes Etc. - UPS Store McDonald's

Millennium Hotel MainStay Suites Medical Management Intern Moe's Southwest Grill Mama Shelter Medicap Pharmacy

Monkey Joe's Mandarin Oriental Medicine Shoppe Pharmacy

Morongo Band of Mission Indians Mapco Express Medifast Inc.

Motophoto Margaritaville Vacation Club Meineke Car Care Centers Moxy Hotels Melting Pot, The Marriott Executive Apartments

MTA Bridges and Tunnels Marriott Hotels Mercure Hotels

Murphy USA* Marriott Vacation Club Metro-North Railroad (MTA) Music Go Round Massachusetts Bay Transportation Metropolitan Atlanta Rapid

Transportation Authority (MARTA) Authority (MBTA)

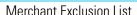
N

NASCAR NJ Transit NY Waterway

National Car Rental Northern Indiana Commuter Transportation District (NICTD) Nevada Bob's Discount Golf & Tennis

Novasol New York City Transit Authority (NYCTA) Novotel New York Metropolitan Transportation

Authority (MTA) Nutri System Weight Loss Centers





0

Oil Express Orange County Transportation Our Own Hardware

Authority (CA) Once Upon a Child

P

Packaging Plus Pie Five Pizza Port Authority Transit Corporation

(PATCO) Packaging Store Pilot Oil*

Port Imperial Ferry Corp. Pandora Jewelry LLC Pinch-a-Penny Portable On Demand (PODS) Pizza Hut Papa John's Potbelly Sandwich Works Planet Fitness Park Hyatt Potomac and Rappahannock Planet Smoothie

Park Inn by Radisson Transportation Commission (PRTC)

Park Plaza Plato's Closet / Winmark Corporation Preferred Hotels

Party City Play it Again Sports Protea Hotels

Payless Car Rental Popeye's Chicken & Biscuits – AFC Ent.

Port Authority of New York/New Jersey Pegasus Transport Services Inc.

Port Authority Trans-Hudson Authority Perkins Family Restaurants

(PATH) Petro Star*

Pullman Hotels

Sheraton Sinclair Oil*

Pure Beauty/Regis Corporation

N

Odoba Mexican Restaurants Qurovus Collection Quality Inn

Quik Trip* Quaker State Minute Lube Quaker Steak & Lube Franchising Corp. Quizno's

R

Radisson Blu Relais & Chateaux Rodeway Inn

Radisson Red Renaissance Hotels Roger Dunn Golf Shops Raffles Rescue Rooter Ronald McDonald House Ramada Residence Inn Rotelli Pizza and Pasta

Ray/Burger Fi Franchise Expansion Ritz-Carlton Reserve Rug Décor

RCI Roadrunner Shuttle and Limousine

Service

S

San Francisco Bay Area Rapid Transit ServiceMaster Clean

Shane's Rib Shack

San Mateo County Transit District

Sheetz* Sir Speedy (CalTrain) Shell Oil* Sixt Car Rental Schlotzsky's Shell Vacation Club Sizzler International Seastreak LLC

Shepler's Inc. Sleep Inn

Steamship Authority (Martha's

Stone Mountain/GCO Carpet Outlet

Vinevard)

Stride Rite





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

Suburban Extended Stay Hotel Sports Clips Subway SpringHill Suites Sunoco* St. Regis Super 8

Stanley Steamer Swiss Colony Stores

Starwood Hotels Swissotel

Staybridge Suites Sylvan Learning Center – Nuguenot Ent.

т

Taco Bell Tin Drum Asia Café LLC The Registry Collection **Terminix** The Ritz-Carlton TownePlace Suites

Tesoro Refining The Sebel Travel Centers of America*

Texor Petroleum The Spinx Company Travelodge

Thalassa Hotels The Trane Company Triborough Bridge and Tunnels (MTA)

The Body Shop The Unbound Collection Hotels Tribute Portfolio

Tropical Smoothie Franchise The Great Frame-Up Thrifty Car Rental

The Luxury Collection Tilted Kilt Tru by Hilton

The Pantry Tim Horton's / TDL Group TRYP by Wyndham

U

Ubeego Car Rental **United Drugs** Uno's Restaurant

United Consumer Club United Oil* Utah Transit Authority (UTA)

V

Valero* Valvoline Instant Oil Change VPSI INC. (vRide)

Valley Metro Rail, Inc. (AZ) Vib Hotels by Best Western

W

W Hotels Western Sizzlin Steakhouse Wine Styles

Waffle House Westin Wingate by Wyndham Waldoft Astoria Winmark Corporation Whataburger Washington Metropolitan Area Transit Which Wich World Fuel Service* Authority (Washington Metro)

White Hen Pantry World Hotels WaWa* Wiegels* World of Beer

Wendy's WilcoHess (Hess, Wilco)* 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.