

Business type	MCC	Industry-specific requirements
*Adult content <i>(Including website subscriptions, video streaming, pictures, video/DVD, and audio-text)</i>	5967	<ul style="list-style-type: none"> - Adult content addendum - Compliance policies (content moderation, complaint/takedown policy, age verification) - Sample third-party content provider agreement, if applicable - Demo customer logins Card Brand Registration Required (Visa, Mastercard, Discover)
*Gambling and gaming [CNP] <i>(Category and MCC will be determined based on the legal opinion letter)</i>	*Games of chance Betting - 7995 Lottery - 7800 Online Casino - 7801 Horse/Dog Racing - 7802	<ul style="list-style-type: none"> - Gaming and Related Verticals Addendum - Legal opinion letter (with provision stating Card Brands can rely on the opinion) + officer certificate/attestation - Licenses from states/territories in which they operate - List of all the states in which they currently allow play - Third party certification of controls document - Compliance policies (KYC, AML, age verification, geofencing, payouts, etc.) - Recent tax return or YTD financials - Demo customer logins for the website/app Card Brand Registration Required (Visa, Mastercard, Discover)
*Games of skill - 5816 Fantasy sports & skilled games	5816	<ul style="list-style-type: none"> - Gaming and Related Verticals Addendum - Legal opinion letter - Third party certification of controls document - Licenses from states/territories in which they operate, if applicable - Compliance policies (KYC, AML, age verification, geofencing, payouts, etc.) - Demo customer logins for the website/app Card Brand Registration Required (Visa, Mastercard, Discover)
*Dating [CNP]	7273	<ul style="list-style-type: none"> - No explicit adult content - Dating and Related Verticals Addendum - Content monitoring policy and <ul style="list-style-type: none"> - Negative Option Addendum (if offering trial billing) - Demo customer logins for the website/app Card Brand Registration Required (Visa only)

*Marketplaces [CNP]	5262 if marketplaces sells a wide range of goods/services Otherwise, use MCC that aligns with majority of products/services sold	<ul style="list-style-type: none"> - Marketplace Addendum - Program policies (underwriting, risk, chargebacks, AML, prohibited industries, bank account validation, descriptor and funds settlement policies) - Sample retailer/seller agreement - Flow of funds - List of retailers/sellers - PCI attestation of compliance Card Brand Registration Required (Third Party Agent Registration - Visa only)
*Negative option / free trial [CNP]	5968	<ul style="list-style-type: none"> - Comply with applicable billing rules/requirements - Negative Option Addendum Card Brand Registration Required <i>(Digital products: Visa only)</i> <i>Physical products: Visa and Mastercard)</i>
*Pharmacy / prescription products [CNP] <i>(may include telemedicine)</i>	5912 - B2C 5122- B2B	<ul style="list-style-type: none"> - Licensed in all states they ship to - Card-Absent Pharmacy Addendum (Visa and Mastercard)
*Tobacco / nicotine [CNP]	5993	<ul style="list-style-type: none"> -Tobacco/Nicotine and Paraphernalia Addendum - Age verification (21+) on website (pop-up and footer) - FDA Disclaimer (footer) Card Brand Registration Required <i>(Visa, Mastercard, American Express)</i>
*Smoking accessories and paraphernalia <i>(without tobacco or nicotine products)</i>	5993	<ul style="list-style-type: none"> - Tobacco/Nicotine and Paraphernalia Addendum Card Brand Registration Required <i>(Visa only)</i>

***Card Brand Registration Required**
All registered merchants require the following:

- Bank Statements (showing liquidity to cover registration fees)
- Driver's License
- Corporate Documents

Volume or history minimum
<p>\$250k</p> <p>3 Months Processing History</p>
<p>Program paused</p> <p>State licensed lottery merchants may be considered</p>
<p>Fantasy sports: no minimum</p> <p>Other games of skill: \$250k/month 3 months processing history</p>
<p>\$50k</p> <p>6 Months Processing History</p>

Program paused
\$50k 3 Months Processing History
N/A
N/A
N/A