

Cash Intensive Businesses			
424940	Tobacco Product and Electronic Cigarette Merchant Wholesalers	458210	Shoe Retailers
444110	Home Centers	459110	Sporting Goods Retailers
444120	Paint and Wallpaper Retailers	459120	Hobby, Toy, and Game Retailers
444230	Outdoor Power Equipment Retailers	459130	Sewing, Needlework, and Piece Goods Retailers
444240	Nursery, Garden Center, and Farm Supply Retailers	459140	Musical Instrument and Supplies Retailers
445131	Convenience Retailers	459210	Book Retailers and News Dealers
445132	Vending Machine Operators	459310	Florists
445320	Beer, Wine, and Liquor Retailers	459410	Office Supplies and Stationery Retailers
449110	Furniture Retailers	459420	Gift, Novelty, and Souvenir Retailers
449121	Floor Covering Retailers	459510	Used Merchandise Retailers
449129	All Other Home Furnishings Retailers	459999	All Other Miscellaneous Retailers
449210	Electronics and Appliance Retailers	722511	Full-Service Restaurants
455110	Department Stores	722513	Limited-Service Restaurants
456110	Pharmacies and Drug Retailers	722514	Cafeterias, Grill Buffets, and Buffets
457110	Gasoline Stations with Convenience Stores	812930	Parking Lots and Garages
458110	Clothing and Clothing Accessories Retailers	813219	Other Grantmaking and Giving Services
HIGH RISK			
441110	New Car Dealers	561510	Travel Agencies
441120	Used Car Dealers	713210	Casinos (except Casino Hotels)
441210	Recreational Vehicle Dealers	811111	General Automotive Repair
441222	Boat Dealers	811114	Specialized Automotive Repair
441227	Motorcycle, ATV, and All Other Motor Vehicle Dealers	811121	Automotive Body, Paint, and Interior Repair and Maintenance
441330	Automotive Parts and Accessories Retailers		
MSBs (Money Services Businesses)			
522291	Consumer Lending	522390	Other Activities Related to Credit Intermediation
522320	Financial Transactions Processing, Reserve, and Clearinghouse Activities	523160	Commodity Contracts Intermediation
NBFIs (Non-Bank Financial Institutions)			
423940	Jewelry, Watch, Precious Stone, and Precious Metal Merchant Wholesalers	522299	International, Secondary Market, and All Other Nondepository Credit Intermediation
458310	Jewelry Retailers		

***NAICS Association Disclaimer**

This Document does not constitute an officially sanctioned list. This list has been compiled through the cooperative association with various professionals in the banking industry as a working guideline only. Many Organizations will create their own High Risk NAICS List based on the types of Risk that concern them (Economic, Environmental, Medical, COVID, Political, etc.). We suggest that your compliance efforts be guided by a lawyer or other specialized professionals. We do not guarantee the accuracy of this list