



Visa Merchant Data Standards Manual

Visa Supplemental Requirements

November 2016

Visa Public

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Visa Merchant Data Standards Manual – Summary of Changes for this Edition

This edition of the *Visa Merchant Data Standards Manual* has been revised to provide more detailed information on merchant data requirements, merchant category code descriptions and include the following changes:

Non-Financial Institutions – Stored Value Card Purchase/Load

NEW MCC

MCC	MCC TITLE/ MCC DESCRIPTION	NOTE
6540	NON-FINANCIAL INSTITUTIONS – STORED VALUE CARD PURCHASE/LOAD	<i>Effective with October 2016 VisaNet Release</i>
	This MCC must be used for the initial purchase and/or any subsequent reloads of stored value cards occurring at non-financial institutions. This MCC should be used by merchants whose primary line of business in both the card-present and card-not-present environments is the sale and/or loading of stored value cards. The face-to-face purchase or load of stored value cards at financial institutions such as banks, savings and loans, thrifts, and credit unions must be classified under MCC 6012 – <i>Financial Institutions – Merchandise and Services</i> .	

Airlines

NEW MCC

MCC	MCC TITLE/ MCC DESCRIPTION	NOTE
3300	AZUL AIR	<i>Effective with October 2016 VisaNet Release</i>

MCC Requests

Visa members must complete a *Merchant Category Code (MCC) Request Form* to request a new MCC or a change to an existing MCC, name, or description. Visa will notify the member when a decision is made. If approved, the new MCC will be included in the next edition of the *Visa Merchant Data Standards Manual*.

The *Merchant Category Code Request Form* is located at the back of this manual.

Table of Contents

Table of Contents	i
About This Guide	1
Section One: Determining Whether an Entity is a Merchant or Payment Facilitator	3
Section Two: Merchant Data Requirements	5
Determining a Merchant Location	6
General Rules	10
Assigning Proper MCCs.....	11
Merchant Descriptors	14
Optional and Required Data Formats	20
Section Three: Digital Wallets	30
Section Four: Merchant Category Code Listing	33
Alphabetical Merchant Category Code Listing.....	34
Numeric Merchant Category Code Listing	94
Section Five: Travel and Entertainment (T&E) Merchants	190
Alphabetical T&E Merchant Listing	191
Numeric T&E Merchant Listing	212
Section Six: Business-to-Business Merchants	231
Section Seven: Merchant Data Resources	234
Common Abbreviations.....	234
Country Codes	240
Section Eight: New MCC Requests	244
Visa Merchant Category Code (MCC) Request Form	245

About This Guide

This document is a supplement of the *Visa Core Rules and Visa Product and Service Rules*. In the event of any conflict between any content in this document, any document referenced herein, any exhibit to this document, or any communications concerning this document, and any content in the *Visa Core Rules and Visa Product and Service Rules*, the *Visa Core Rules and Visa Product and Service Rules* shall govern and control.

Introduction

The *Visa Merchant Data Standards Manual* has been created to assist members in selecting the appropriate Merchant Category Code (MCC) for a particular merchant and formatting other merchant data that must be entered into the VisaNet authorization and clearing processing systems. In particular, the manual provides detailed requirements for allocating a merchant name to merchants. The manual includes a complete listing of MCCs and their definitions, as well as general guidelines for required merchant data. It has been organized as follows:

- **Section One: Determining whether an Entity is a Merchant or Payment Facilitator** – Provides guidance to ensure that the appropriate entity is identified as the merchant of record in a Visa transaction. Also provides insight on how to differentiate between a merchant and a payment facilitator.
- **Section Two: Merchant Data Requirements** – Provides Visa transaction data monitoring procedures, general rules for assigning proper MCCs, and the many “best practices” employed by acquirers related to establishing merchant data. This section also presents optional and required merchant data formats that are typically used at the time the merchant data is initially set up, and includes guidelines for requesting new MCCs.
- **Section Three: Digital Wallets** – Provides information about digital wallet functionality and the rules related to digital wallet operators (DWOs).
- **Section Four: Merchant Category Code Listing** – Includes updated listings of non-T&E merchant types and their corresponding MCCs. The listings are presented in alphabetical order by merchant name and numeric order by MCC.
- **Section Five: Travel and Entertainment (T&E) Merchants** – Includes updated listings of T&E merchant types and their corresponding MCCs. The listings are presented in alphabetical order by merchant name and numeric order by MCC.
- **Section Six: Business-to-Business Merchants** – Covers the MCCs that should be used for merchants that transact the majority of their business with other businesses.
- **Section Seven: Merchant Data Resources** – Contains two quick references that outline the abbreviations commonly used when establishing merchant descriptors. While use of these abbreviations is not required, it is recommended that members adopt them to ensure consistency within their operations, and within the Visa system.
- **Section Eight: New MCC Requests** – Contains guidelines to request a new MCC.

Any new MCCs and changes to MCC titles or descriptions have been incorporated into this edition of the manual and are denoted by a change bar next to it. Business-to-Business MCCs are indicated with the symbol ◆.

Who Should Use This Manual

This manual is intended for Visa members who work with merchant information on a regular basis and use it to assign MCCs, develop merchant descriptors, underwrite merchant applications, and/or structure the merchant data that will be entered into the authorization and clearing processing systems.

Issuing and acquiring quality assurance, sales, marketing, and risk management staff may also find the manual useful when referencing MCCs or merchant-specific data requirements.

Visa Rules Compliance

This document is a supplement of the *Visa Core Rules and Visa Product and Service Rules*. In the event of any conflict between any content in this document, any document referenced herein, any exhibit to this document, or any communications concerning this document, and any content in the *Visa Core Rules and Visa Product and Service Rules*, the *Visa Core Rules and Visa Product and Service Rules* shall govern and control.

Section One: Determining Whether an Entity is a Merchant or Payment Facilitator

A merchant is an entity that sells services or goods to cardholders. An entity that is not the vendor cannot be classified as a merchant in a Visa transaction; and it is very important to ensure that only the appropriate entity is classified as the merchant. Reasons for this include cardholder recognition of the transaction, cardholder audit trail, dispute resolution, fraud tracking and transparency, and prevention of illegal transactions.

An entity that is not the merchant but deposits transactions or receives settlement on behalf of the merchant must be classified as a payment facilitator.

As set out in the *Visa Core Rules and Visa Product and Service Rules*, to be classified as the seller of the goods and services (and therefore a merchant) an entity must:

- **Primarily use its name to identify the merchant outlet.** This often refers to the brand or name on the sign outside a face-to-face merchant, or the name displayed on a website. For example, a franchisee, department store, or consignment shop displays its name as the name of the merchant outlet to cardholders. On the other hand, a website that acts as an online marketplace typically displays its own name and the names of the vendors. When a search of goods/services using the marketplace search engine yields multiple vendors, each showing its own price and customer rating, the vendor name is the name identifying the merchant outlet.
- **Represent itself as selling the goods and services to the cardholder.** Sometimes there are multiple names shown at the point of sale. The most prominent name may not always be the name of the merchant. For example, an online marketplace might have its own brand displayed prominently on the website's home page and in the check-out process. The shops selling on the site are all small vendors, and some sell similar goods to other shops. The vendors' names appear after a search for a specific item, ratings are displayed alongside the names, and the price for the item varies by seller. Although customers may be attracted to the venue by the marketplace's reputation, the individual shop is representing itself as selling the item, and it is the shop (not the marketplace) that must be the merchant in a Visa transaction.
- **Provide recourse in the event of a dispute.** This is more than just responding to the first line of customer inquiry. Viewing the terms and conditions of the sale is a strong guide as to who this entity is. The entity will only be considered a merchant if it is financially responsible to the cardholder for resolving disputes.

All of these criteria must be met for an entity to be considered a merchant. If there are any doubts about the application of these rules, Visa may take into account additional criteria to make the determination, such as the entity name on the transaction receipt, and whether the entity owns or takes possession of the goods or services; books the sale as revenue; or provides customer service and handles returns.

Notes

It should be noted that Visa looks at each transaction from the perspective of the cardholder. Accordingly, the merchant does not necessarily need to be the same legal entity as the merchant outlets it represents.

If an entity does not qualify as a merchant in its own right but enters into merchant contracts or receives settlement on behalf of a merchant, it is a payment facilitator.

In determining whether an entity is a merchant or a payment facilitator, Visa looks at each transaction separately. There are a number of entities that operate as the merchant for some transactions and operate in a different capacity for other transactions. Such entities must process each transaction according to the rules that apply to the type of transaction.

Examples**Franchise:**

ABC Inc. owns the franchise for The Ultimate Hamburger. ABC's name is displayed on a printed sheet of paper in the office window, per government requirements. Everything else—including the large sign in corporate colors outside the shop, the menu boards, and the staff uniform—displays the Ultimate name. ABC's location is indistinguishable from locations owned and run by Ultimate and locations owned by other franchisees. Any disputes are resolved with cardholders by Ultimate's head office. To cardholders, Ultimate is representing itself as selling the goods. Ultimate qualifies as the merchant.

Department Store:

DJS is a department store and leases some areas on its ground floor to perfume companies that own the perfume they sell. The signage outside the shop is DJS, and the entire store is in their corporate design and color. A customer can take goods from any counter and pay for them at any cash register in the store. The customer sees the perfume brand being sold at a unique counter in the store, but they also see unique counters for different brands of jeans, which are owned and sold by DJS. Any disputes are resolved with cardholders by DJS customer service division. For the purpose of the test, DJS is representing itself to the cardholder as selling all the goods in the store, and DJS qualifies as the merchant.

Online Marketplace:

Corriedale's runs an online marketplace specializing in sales to sheep farmers. There are several hundred sellers represented on the website, some are major retailers and some are individual sellers. Corriedale does not purchase or supply the goods. Customers using the website can search for a specific item or a specific seller. In each case, the names of the vendors are clearly displayed along with the price of the goods (which can vary by vendor) and ratings assigned by customers. The look and feel of each web page remains that of Corriedale. It is possible to combine and pay for goods from multiple vendors in the same transaction. Corriedale sets the returns policy, but customer disputes are handled by individual vendors. Corriedale is not a merchant—it does not represent itself to the cardholder as the seller of the goods, and does not provide recourse. Visa would view the individual vendors as the merchants and Corriedale as a third party, and Corriedale must comply with Visa's requirements associated with a third party. It will be classified as a payment facilitator if it signs merchant contracts on behalf of the acquirer, deposits transactions with the acquirer on behalf of the vendors, or receives settlement from the acquirer on behalf of the merchants.

Section Two: Merchant Data Requirements

This section contains guidelines for determining a merchant location, along with a set of general rules for ensuring the selection of a Merchant Category Code (MCC) that best reflect a merchant's primary type of business. It also provides best practices for assigning MCCs, as well as basic guidelines for establishing and formatting accurate merchant data elements.

Determining a Merchant Location

(New provisions with this issue)

Each acquirer must follow Visa's requirements to accurately determine the location of each merchant outlet. The same location must be disclosed to the cardholder at the time of the transaction, be used in the authorization request and clearing record, and be accurately reflected in the VisaNet record and in fulfilling any merchant reporting requirements.

Card-Present Transactions

For card-present transactions at a merchant with a fixed location, the acquirer must assign the location of the merchant outlet as the location where the transaction took place.

Some merchants do not operate from a fixed location. For an in-transit merchant, particularly a plane or a ship, the place where the transaction took place is not always clear. Accordingly, the rules set out a choice of places that the merchant may use as the merchant location for the purposes of Visa processing. For other such merchants (such as a merchant that travels between different locations), the location must be either the location where the transaction takes place, or the merchant's principal place of business (the fixed location where a merchant's executive officers direct, control, and coordinate the entity's activities).

Only the type of merchant outlet, and not the acceptance device/terminal type, is relevant in determining whether a merchant is or is not in a fixed location. For example, an electronics merchant may use mPOS devices inside its store. The store is a fixed location, so the merchant location must be the address of that store.

Card-Absent Transactions

The location of a card-absent transaction takes into account additional factors. The cardholder is not present at the merchant outlet when the transaction takes place, and the activities needed to complete the transaction may occur in different locations, perhaps in different countries.

The acquirer of a card-absent merchant must assign as the merchant outlet location the country in which the merchant's principal place of business (the fixed location where a merchant's executive officers direct, control, and coordinate the entity's strategy, operations, and activities) is located.¹ A merchant may have only one principal place of business for it and its direct subsidiaries.

In the case of a corporate group, the merchant location is determined at the corporate group level (i.e., as a single entity). For example, this means that a multinational merchant must use its principal place of business as the merchant location, and may not use the country of a subsidiary unless that country qualifies as an *additional* merchant location.

¹ The exception to this is when a travel agent is used to purchase travel or lodging; in this case, the merchant outlet location is the country in which the travel agent is located (regardless of whether the merchant is the travel agent or the travel merchant).

Card-Absent Transactions (continued)

The merchant may also use outlets *in addition to* its principal place of business, if it meets either of the following criteria:

- The merchant conducts the business activity and operations directly related to the provision of the purchased goods or services to the cardholder at that location. To assign an additional country to a merchant in this situation for the purpose of a Visa transaction, the acquirer must ensure that the merchant meets all of the following criteria:
 - The merchant has a permanent location at which the merchant’s employees or agents conduct the business activity and operations required to provide the cardholder with the goods or services purchased in the specific transaction. This location must be both:
 - The actual location where the merchant conducts business activities (not a post office box, a mail-forwarding address, the address of the merchant’s law firm, agent, or vendor, or an email address)
 - The country in which those accountable for the development, manufacture, management, and sale/distribution of the goods or services purchased in the specific transaction work
 - The merchant assesses sales taxes on the transaction activity. Such taxes must be assessed on the total amount of the sale of the goods or services.
 - The location is the legal jurisdiction, for the transaction, that governs the contractual relationship between the merchant and the purchaser of the goods or services (the cardholder).

For clarity, if a card-absent merchant (except a travel/lodging merchant; see below) qualifies for one or more additional merchant outlet locations, it may assign the location for a transaction only as the location where the underlying business activity occurs *for that specific transaction*.

- The merchant is a travel/lodging merchant, and a travel agent does not conduct the transaction.
The additional location may be one of the following:
 - For airlines, passenger railways, cruise lines, and other travel merchants, the country from which the first leg of travel originates
 - For lodging merchants, the country in which the stay occurs
 - For car/vehicle rental merchants, the country in which the vehicle is rented
 - For taxi/ride services, the country in which the journey originates

Acquirers of digital goods merchants that qualify for MCCs 5815, 5816, 5817, or 5818 may be granted additional locations after submitting proof of *additional* relevant business activity to Visa (including, but not limited to, the location of servers).

Accurate Disclosure

A card-absent merchant must disclose the location of the transaction to the cardholder at the time of the transaction. An e-commerce merchant must prominently display the merchant outlet country to the cardholder on the same screen as the check-out screen or on a page immediately prior to the check-out screen. It must not be contained only via a hyperlink.

Other Location-Related Requirements

Acquirers are responsible for ensuring their merchants / sponsored merchants undergo an adequate due-diligence review to establish the proper merchant outlet location.

Visa reserves the right to dispute merchant locations and make a final determination based on the criteria set out in the *Visa Core Rules and Visa Product and Service Rules* or any other information available to Visa.

Acquirers must ensure that the merchants they sign are legitimately located in their country of domicile. Acquirers of card-absent merchants should look at additional factors (for which a merchant would already have needed to demonstrate to carry out the business activity that enabled the sale) to validate that the merchant location is genuine, including:

- The country in which those accountable for the development, management, and delivery of the goods or services work
- Any other country of domicile claimed by the merchant / sponsored merchant
- The country of domicile for the merchant / sponsored merchant's agent or payment facilitator
- The country most connected to the merchant / sponsored merchant's website, marketing material, and transaction activity with reference to:
 - The currency selected to settle transactions
 - The language used to explain the terms and conditions
 - The percentage of international transactions
- The country of the tax authority in which the merchant assesses sales taxes
- The legal jurisdiction of any laws to which the merchant is subject
- The fixed address where the merchant's executive officers direct, control, and coordinate the entity's strategy, operations, and activities, or of operational facilities where the merchant's core business processes are managed (for example: product development and management, research and development, accounting, finance, human resources, information technology)
- The location of customer support facilities where orders are taken/processed and inquiries/complaints are processed

Compliance

Acquirers that fail to assign the proper merchant outlet location remain responsible for any costs incurred by Visa to ensure compliance with the *Visa Core Rules and Visa Product and Service Rules*. Acquirers or agents that facilitate the improper assignment of merchant outlet locations will be subject to the imposition of corporate risk-reduction measures, which may include termination of related merchants and agents and the imposition of non-compliance assessments. Visa may hold accountable any member in any jurisdiction for any of the member's affiliates, subsidiaries, parent companies, agents, merchants, sponsored merchants, and payment facilitators that acquire a merchant with an improperly assigned merchant outlet location.

The Rules in Action: Examples

Example 1:

A cardholder makes a purchase on board a ferry traveling between Singapore and Malaysia. There is no need to determine in which country's territory the vessel is travelling at the time of the transaction. Under the Visa requirements, the merchant outlet is an in-transit merchant outlet, and the merchant may choose the country where the trip commenced (Singapore), the destination (Malaysia), or the merchant's principal place of business.

Example 2:

A cardholder purchases an air ticket online from the airline website for travel from the U.S. to Japan. The airline is a U.S. airline. In this case, the merchant outlet location must be the U.S., as it is both the principal place of business for the airline and the place the journey begins.

Example 3:

A cardholder purchases an air ticket online from the airline website for travel from Japan to the USA. The airline is a Singaporean airline. In this case, the merchant may choose the merchant's principal place of business (Singapore) or the place the journey begins (Japan).

Example 4:

A cardholder purchases an air ticket from a Canadian travel agent for a flight between Australia and South Africa. The airline is an Australian airline, and the merchant name in the transaction record is that of the airline. The merchant location is Canada, as that is the country of the travel agent.

Example 5:

A merchant headquartered in the U.S. hires drivers in Uzbekistan to carry Visa cardholders, competing against taxis. Cards are lodged with the merchant's app and payment is made as a card-absent payment. The merchant outlet location must be the USA, which is the merchant's principal place of business, or Uzbekistan, which is the location where the ride began.

Example 6:

A merchant using MCC 5817 or 5818 sells software, downloaded through its website. The merchant's principals work and reside in Manila. Unless Visa approves an exception, the merchant must use the Philippines as its merchant outlet location, because that is the merchant's principal place of business. The same company has a regional hub in Singapore and a call center in Brazil. Both the Singapore and Brazil offices assess sales taxes on software sold. The Singapore office also has people who control the pricing and the product design for sales in Asia, and the jurisdiction for the customer contract is Singapore. The merchant may use Singapore as an additional merchant location to sell the goods priced and designed there. Unless Visa approves an exception, Brazil does not qualify as a merchant location, because the employees there do not manage the development, pricing, and sale of the goods sold in the specific transaction.

Example 7:

A merchant sells shoes online to consumers all over the world. The merchant's executive officers work and reside in the UK. The merchant must use the UK as the merchant location, because it is the merchant's principal place of business. The same merchant has a regional hub in Brazil for all of its Latin America operations, and has a local management team and call center staff, determines pricing, determines marketing strategy and conducts marketing campaigns, ships merchandise from a warehouse to all of Latin America, and assesses sales taxes based on Brazilian law. The merchant may claim Brazil as an additional merchant location, because business activity is occurring in Brazil. Furthermore, because the business activity is occurring in Brazil for all of its Latin America activity, the merchant may use Brazil as an additional merchant location for all countries in Latin America.

General Rules

The MCC is a four-digit number assigned to describe a merchant's primary business based on annual sales volume measured in local currency. In addition, some MCCs identify a specific merchant or type of transaction. Because Visa and its members use MCC data for a range of purposes, including activity tracking, reporting, and risk management purposes, it is crucial that acquirers assign the proper MCC to each merchant.

Basic Rules to Remember

The following rules should be considered when assigning MCCs:

1. Select the MCC that most accurately describes the merchant's business. The MCC, in most cases, should reflect the primary type of business in which the merchant is engaged. If the merchant has more than one line of business and may qualify for more than one MCC, the merchant must either:
 - Use the MCC that describes the business with the highest sales volume (measured in local currency) to process all Visa sales
 - Use different MCCs for each line of business.
2. Use MCCs termed "miscellaneous" only if there is no MCC specific to the merchant's business. MCC descriptions are very accurate, and merchants must only be assigned a "miscellaneous" MCC when no other MCC applies to its business. Miscellaneous MCCs generally end in the number 99. Examples are MCC 5499 – Miscellaneous Food Stores and MCC 5999 - Miscellaneous and Specialty Retail Shops. MCCs are used for a variety of purposes by acquirers, issuers, and Visa. It is important that a merchant be assigned the MCC that most accurately describes its business. When there is such an MCC, the merchant must not be assigned a "miscellaneous MCC."
3. Merchants with multiple merchant outlets must choose the appropriate MCC for each individual outlet: Companies that have multiple merchant outlets must consider the best MCC for each individual outlet. Accordingly, a merchant with multiple outlets may need to use different MCCs in different outlets. Electronic commerce websites are considered a different merchant location if they have either a different merchant name or a different check out process.
4. When applicable, use the unique merchant-specific MCCs that have been designated for major Travel and Entertainment (T&E) merchants. If an airline, car rental, or lodging merchant has a merchant-specific MCC, it must be used for all transactions related to travel or entertainment. For example, an airline with an assigned MCC should use the MCC for ticket purchase, baggage fees, upgrade fees, and purchases made on the aircraft. Airline, car rental, and lodging merchants that do not have a merchant-specific MCC must use the "generic" MCC for that merchant type. For airlines, it is MCC 4511 – Airlines, Air Carriers (Not Elsewhere Classified), for car rental agencies, it is MCC 7512 – Car Rental Agencies (Not Elsewhere Classified), and for lodging merchants, it is MCC 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified).

5. Merchants with multiple business operations on their premises must use more than one MCC. If there are different businesses operating on the same merchant premises, each business must be assigned its own MCC if (1) they operate under different merchant names, (2) they operate in distinct areas and (3) have separate points of sale. For example, lodging merchants often operate other types of businesses on the premises (i.e., restaurant, flower shop, gift shop, etc.) with separate business names and payment terminals from the hotel. Visa requires the merchant classify these other businesses as a separate business under a unique and separate MCC that describes the specific business operation. For example, a flower shop in a hotel should be classified under the Florist MCC, whether or not it is affiliated with the hotel property.
6. Treat Direct Marketing and Wholesale Club MCCs as unique in that they are the only ones that do not describe the merchant's product or service. Direct Marketing MCCs and the Wholesale Club MCC describe how the merchant conducts its business. For example, a Direct Marketing merchant sells through "direct contact" with the consumer using catalogs, brochures, telemarketing, direct mailings, etc and conducts card-not-present transactions. Therefore, a Direct Marketing merchant can sell any type of product or service. Note that direct marketing MCCs only apply to merchants that market to consumers, and does not include business-to-business merchants.

Assigning Proper MCCs

All acquirers are responsible for making sure that each merchant business is identified using the most appropriate MCC. That's why it's so important that staff members who assign MCCs have a clear understanding of different merchant business types and their proper MCC designation. Listed below are different business classifications, along with definitions and examples of appropriate MCC assignments

Merchants That Sell More than One Product

Multiple MCCs are Optional

Merchants often sell more than one type of merchandise, each of which may be described by a Visa MCC. For merchants like this, you must use the appropriate MCC that best describes the majority of the merchant's business, by number of goods sold. The acquirer, in conjunction with discussions with the merchant, may determine that an additional MCC and merchant identifier is appropriate, based on the merchant's different lines of business.

Multiple MCCs are Mandatory

There are a number of cases where a merchant must use multiple MCCs.

- **Automated Fuel Dispensers:** A merchant that deploys Automated Fuel Dispensers (AFD) and sells goods and services face-to-face must use MCC 5542 - Automated Fuel Dispensers for AFD transactions and the appropriate MCC for the face-to-face transactions.
- **Cash Disbursements:** A member that deploys ATMs must use MCC 6011- Financial Institutions, Automated Cash Disbursements for ATM cash disbursements. All other transactions (for example, sale of stamps) at an ATM must use the appropriate MCC. A member that provides manual (face-to-face) cash disbursements must use MCC 6010 - Financial Institutions, Manual Cash Disbursements for those transactions. All other transactions in the face-to-face environment at the same merchant location must use the appropriate MCC (such as MCC 6012 – Financial Institutions – Merchandise and Services).

- **Merchants with different businesses in one location:** a merchant must assign different MCCs to different businesses on the same premises if:
 - There are distinct areas in the location for each business.
 - Each has its business name / type clearly shown to cardholders.
 - The businesses have their own points of sale.

Examples would include a nightclub and restaurant owned by the same company in separate, but adjacent areas; a coffee shop inside a supermarket, with its own branding and payment system; a restaurant inside a hotel that is in its own separate area, has its own name, branding, and payment system.

- **An electronic commerce site that has a link to a different website:** each is treated as an individual merchant and must use the appropriate MCC for each website.
- **Payment Facilitator:** A Payment Facilitator is a third party. Accordingly, it must evaluate the business of every sponsored merchant, and assign the MCC most appropriate to the sponsored merchant's business.
- **Gambling:** a merchant that conducts gambling transactions in a card-present environment must use MCC 7995 – Betting for those transactions and not for any other transactions. Accordingly, a merchant that conducts gambling and sells other goods or services must use MCC 7995 for gambling and the appropriate MCC for other services. If the merchant conducts online gambling transactions, however, it must use MCC 7995 for all transactions, even if gambling is not the merchant's primary business.
- **A merchant with multiple lines of business, one or more of which is qualifies for a "High-Brand Risk Merchant Category Codes":** The merchant must assign the high-risk MCC to the line of business that qualifies and another MCC to other businesses that do not qualify. High-risk MCCs are:
 - 5962, "Direct Marketing – Travel-Related Arrangement Services"
 - 5966, "Direct Marketing – Outbound Telemarketing Merchants"
 - 5967, "Direct Marketing – Inbound Telemarketing Merchants"
 - 7995, "Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks"
 - 5912, "Drug Stores, Pharmacies"
 - 5122, "Drugs, Drug Proprietaries, Druggist Sundries"

Examples

The following examples describe some common scenarios:

Example One:

A merchant sells books, stationery, newspapers, and also has a music CD department. The Visa Merchant Data Standards Manual lists a different MCC for each product: Books are MCC 5942 (Book Stores), Stationery is MCC 5943 (Stationery Stores, Office and School Supply Stores), Newspapers are MCC 5994 (news dealers and newsstands), and Music is MCC 5735 (record stores). In this case, you would assign the MCC that best describes the majority of the store's sales volume. For this particular merchant, books sales make up the majority of the business, so the assigned MCC is 5942. Additionally, if the merchant name implies that it is a bookstore, it creates less confusion for the cardholder.

Examples
(continued)**Example Two:**

A merchant operates a restaurant and nightclub. Upstairs, customers are served dinner; in the downstairs part of the restaurant, you'll find the nightclub, which charges a cover and serves drinks. Each floor has its own business name on the door, and they have separate places to pay and separate card-acceptance terminals. Accordingly, Visa requires the merchant use two different MCCs: MCC 5812 – Eating Places, Restaurants, and MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs, and Discotheques for downstairs.

Example Three:

A merchant has a beauty salon that sells hair products in the front of the store, and operates a day spa in the rear of the building. Both businesses carry the same DBA name, and both operate using the same point of sale near the front door of the shop. Initially, the salon did the majority of the business, with an MCC of 7230 (Beauty and Barber Shops). Recently, the spa has actually done more in total sales, and the potential for growth is apparent. For this business, the merchant may choose to use a second MCC 7298 (Health and Beauty Spas) to reflect the spa business, or may continue to use a single MCC. If it chooses to continue using a single MCC, it must change MCC to reflect the change in business. It may be in the merchant's best interest to establish the spa under MCC 7298 (Health and Beauty Spas), with its own sales register. If it uses its own name (e.g., xxx Spa) and starts using its own point of sale, Visa will require it to use both MCCs.

Example Four:

A local county government office allows community members to pay for property taxes with a Visa card, using MCC 9311 (Tax Payments). Recently, a new ballpark has opened that is owned and operated by the county. In the spring, the county will begin accepting registrations from the youth athletic leagues for T-ball and baseball, and would like to use the same MCC. Based on the specificity of MCC 9311 for tax payments, it is inappropriate for the county to accept the ballpark registrations using this MCC. In this particular circumstance, MCC 9399 (Government Services, not elsewhere classified) would be valid because it is a payment to the county government, and this MCC supports parks and recreation registration. In the event that the ballpark is privately-owned, MCC 7999 (Recreation Services, not elsewhere classified) would be the correct category.

Example Five:

John's Walk and Carry sells shoes and luggage on the Internet. The majority of goods sold through the website are shoes, so the merchant must use MCC5661 (Shoe Stores). It may also chose to use 5948 (Luggage and Leather Goods), however Visa only requires the use of one MCC for this merchant outlet. However, the merchant decides to split the different businesses into different websites with separate check out processes. Even though there are hyperlinks between the sites, they are now considered two different merchant outlets for the purposes of the *Visa Core Rules and Visa Product and Service Rules*, and must now use different MCCs to reflect the different businesses.

Example Six:

A service station uses AFDs to sell fuel on the forecourt, and permits patrons to pay for petrol inside as well. They also sell a small amount of oil, drinks and snacks. Visa's rules state that a merchant must use the AFD MCC for those sales and a separate MCC for face-to-face sales. Accordingly, the service station must use MCC 5542 (Automated Fuel Dispensers) for the AFD sales, and MCC 5541 (Service Stations with or without Ancillary Services) for their face-to-face sales.

Use of Multiple MCCs	Merchants that use multiple MCCs must use the MCC that is relevant to the goods sold. For example: if a supermarket sells fuel and uses both MCCs 5441 (Candy, Nut, and Confectionery Stores) and 5541 (Service Stations). It must not use the Service Stations MCC for food purchases and must only use the Service Station MCC when selling fuel/gasoline.
Consistent Use	The accurate Merchant Category Code must consistently appear in all VisaNet messages, including the authorization request and the clearing
Corrections	Visa retains the right to require corrections to non-compliant Merchant Category Codes

Merchant Descriptors

Merchant Name

The merchant name is the single most important factor in cardholder recognition of transactions. Therefore, it is critical that the merchant name, while reflecting the merchant's "Doing Business As" (DBA) name, also be clearly recognizable to the cardholder. This will help minimize copy requests resulting from unrecognizable merchant descriptors, and reduce costs to acquirers, issuers, and merchants.

- Signage in the site photo,
- Advertisements or brochures, and/or
- A telephone directory listing.

It is important for cardholder recognition that the name that is used for the merchant descriptor be the name by which cardholders recognize the merchant. The merchant descriptor name must be the name primarily displayed to the cardholder.

The following examples help illustrate the requirement that the merchant descriptor be the name the merchant primarily displays to the cardholder.

- **Example One:** A fuel station is a franchisee of a large retail chain. Accordingly, the retail chain name, brand, and colors are prominently displayed on the forecourt and inside the shop. The name of the franchisee is in the window on an A4 notice for legal reasons. The merchant descriptor must be the name of the retail chain, possibly with an added description of the location.
- **Example Two:** A taxicab is part of a large taxi company chain and displays the taxi company name and is painted in its colors. The taxi is owned by an individual, and is leased to a driver who has his own acceptance contract. For legal reasons, the driver's name is on a plate on the dashboard. The merchant descriptor must be the name of the taxi company, optionally with the cab number to differentiate it from other taxis that use the same company. It must not be the taxi driver, nor may it be the owner of the car.
- **Example Three:** A magazine offers annual subscriptions through postcards inserted in every issue. Although the magazine is one of several published by the same company, the publisher is not mentioned on the postcard. The merchant descriptor must be the name of the magazine, as that is the name that was displayed to the cardholder. It may only be the name of the publishing house if the publisher's name was clearly shown on the postcard as the merchant.

Length and Abbreviations

Visa authorization and clearing systems provide 25 characters in which to describe the merchant name. Acquirer’s internal or processor’s systems may provide fewer than the 25 characters required by Visa. Regardless of internal or external constraints, Visa requires that acquirers be able to use the full 25 characters.

Merchant names longer than 25 characters (this includes letters, spacing, and all symbols) will not fit into the Merchant Name field and must be abbreviated.

Visa requires that the merchant does not abbreviate the part of the name that uniquely identifies the merchant to the cardholder. The *Visa Core Rules and Visa Product and Service Rules* also require that the merchant name must not simply be truncated after the 25th character. Information in the Merchant Name field must permit the cardholder to accurately identify the specific merchant. The example below shows how to abbreviate a merchant name that exceeds the 25 characters of the Merchant Name field:

Name: NEW YORK HOME HARDWARE DISTRIBUTORS (35 characters)

Possible abbreviations:

N	Y		H	O	M	E		H	A	R	D	W	A	R	E		D	I	S	T	R	.				
N	E	W		Y	O	R	K		H	O	M	E		H	D	W		D	I	S	T	R	.			

For merchant names written in English, where applicable, Visa also requires merchants to use *Common Business Word Abbreviations* as set out in this manual. This will ensure that you use an abbreviated merchant name that the customer will readily recognize. A clear and discernible name is required. Keep in mind that the purpose of this field is to identify the merchant to the cardholder and any other data not required is only permitted if the space is available.

Misleading Names

Merchants may sometimes use names that do not cause confusion when viewed at the merchant premises, but may confuse the cardholder viewed in isolation on a cardholder statement. Examples of such names would include a parking garage named John’s Farm – no longer the site of a farm – or a restaurant named Ship Chandler.

When the content of the merchant name is inconsistent with the MCC properly assigned to the merchant outlet, the merchant descriptor must contain extra information that identifies the type of merchant to the cardholder. In the example above, the merchant descriptor for John’s Farm must be John’s Farm Parking; the descriptor for Ship Chandler must be Ship Chandler Restaurant.

It is important to note that the Visa requirements relating to abbreviations apply if the merchant name is long and the merchant name and descriptor will not fit the 25-character merchant name field.

Supplementary Information

In general, the merchant descriptor field must only contain the merchant name, as set out above. However, Visa permits a number of specific exceptions to this rule, which are set out in the table below.

Transaction	Supplementary Data	Required	Optional
Goods and services purchased at a passenger travel merchant (<i>Ancillary Purchase Transaction</i>)	<p>Effective through 16 October 2014, if merchandise or service is purchased aboard an aircraft, this field may contain a description of the merchandise in place of the passenger’s ticket number.</p> <p>Effective 17 October 2014, for any ancillary purchases (goods or services other than a passenger ticket), the Merchant Name field may contain a general description (e.g., beverage, meals, etc.) of the purchase if the transaction is completed at any of the following merchants:</p> <ul style="list-style-type: none"> • An airline merchant • A US passenger railway merchant <p>Information in the Merchant Name field must use the following format:</p> <ul style="list-style-type: none"> • Merchant name in the first 11 or 12 positions • A blank in position 12, if applicable • A general description of the goods or services beginning position 13 <p>See examples on Page 17.</p>		X
Airline Ticket Transactions	<p>Effective through 16 October 2014, the abbreviated airline name as specified in Visa Merchant Data Standards Manual must appear in the first 11 or 12 positions of this field. For Transactions with an Airline Ticket Identifier, this field must contain a blank in position 12 (if applicable) and the Airline Ticket Identifier in the remaining 13 positions. The Airline Ticket Identifier consists of either:</p> <ul style="list-style-type: none"> • The 3-digit servicing carrier code and a 10-digit transmission control number, excluding the check digit • A 3-digit carrier number, a 3-digit form number, and a 7-digit serial number, excluding the check digit <p>Effective 17 October 2014, this field must contain all of the following:</p> <ul style="list-style-type: none"> • An abbreviated airline name in the first 11 or 12 positions • A blank in position 12 if applicable • Airline Ticket Identifier beginning position 13 <p>See examples on Page 17.</p>	X	
Passenger Railway Ticket Transactions – <i>US Region</i>	<p>This field must contain all of the following:</p> <ul style="list-style-type: none"> • An abbreviated passenger railway merchant name in the first 11 or 12 positions • A blank in position 12 if applicable • Railway Ticket Identifier beginning position 13 <p>See examples on Page 17.</p>	X	
Chargeback/Representation	The Chargeback or Representation record must include the Merchant name as shown in the original Presentment.	X	
Domestic Convenience Fee – <i>CEMEA Region only</i>	If the Transaction takes place at an Unattended Terminal in Russia operated by a Third Party, the Third Party’s name (or an abbreviation of the Third Party’s name) in conjunction with the associated Merchant name must be included.	X	

Transaction	Supplementary Data	Required	Optional
Merchants with multiple Merchant Outlets	A Merchant with multiple Merchant Outlets may add the city, store number, or other unique identifier to distinguish the Merchant Outlet.		X
Money Transfer Original Credit Transaction	<ul style="list-style-type: none"> For US domestic and all cross-border participants, must contain the sender's name. For non-US domestic transactions, must contain the sender's name, client's name, name of a third-party agent (if applicable), or a generic identifier, such as "Visa Money Transfer." 	X	
No-Show Transactions	In addition to the T&E Merchant name, this field may also include the words "NO SHOW."		X
Payment Facilitator	<p>The Payment Facilitator name (or an abbreviation) must appear with the Sponsored Merchant name. The Payment Facilitator must register the name it will use in the merchant descriptor with Visa as part of the third party registration program.</p> <p>This field must contain (i) the name of the Payment Facilitator (or an abbreviation) (ii) followed by an asterisk (*) and (iii) the Sponsored Merchant name (e.g., Payment Facilitator name*Sponsored Merchant name). An Acquirer must ensure that the Payment Facilitator or Sponsored Merchant name remains consistent for all Transactions.</p>	X	
Service Fee – US Region only	The Merchant name field of the Service Fee Transaction Clearing Record must contain the words "Service Fee" after the merchant name.	X	
Wire Transfer Money Order Transactions – US Region only	For Wire Transfer Money Order Transactions, this field must contain (i) the name of the wire transfer operator used to identify itself to its customers in the first 3, 7, or 12 positions, (ii) an asterisk (*) in the next position, and (iii) the name of the location at which the money order is issued, as promoted or displayed to the Cardholder, in the remaining positions.	X	

Airline or US Passenger Railway Transaction Examples

For the purchase of an airline ticket the merchant must include the Airline Ticket Identifier in the Merchant Name field, as follows:

- Airline name or recognized abbreviation in the first 11 or 12 positions
- A blank in position 12, if applicable
- Airline Ticket Identifier beginning in position 13. For an IATA formatted code, the ticket identifier is a 13-character value

In the US Region, this requirement also applies to the purchase of a passenger rail ticket.

A	I	R	L	I	N	E	N	A	M	E		1	2	3	4	5	6	7	8	9	0	1	2	3
---	---	---	---	---	---	---	---	---	---	---	--	---	---	---	---	---	---	---	---	---	---	---	---	---

For the purchase of ancillary goods or services, it is recommended that merchants include in the Merchant Name field a general description of the goods or services (example: beverage, meals, seat upgrade, lounge access, duty-free, etc.) in place of the Airline Ticket Identifier. This should be a description of the type of purchase (such as "beverage" or "on board"), not a description of the actual goods sold (such as "Soda").

If the description is entered in the Merchant Name field, it should appear as follows:

A	I	R	L	I	N	E	N	A	M	E		D	U	T	Y	-	F	R	E	E				
---	---	---	---	---	---	---	---	---	---	---	--	---	---	---	---	---	---	---	---	---	--	--	--	--

Overriding Rules

1. **Avoid Confusion:** It is important to note that even for the categories set out below, supplementary data is not permitted if it makes the content of the merchant descriptor field confusing.
 - **Example 1:** A shoe shop’s name is simply its street number – 4456. Although Visa permits merchants to include the telephone number in the merchant name field, it would create confusion if the telephone number followed the numerical name
 - **Example 2:** Merchant descriptor names must comply with the abbreviation rules set out above. Supplementary information must not be added if it requires the merchant name to be abbreviated in a way that is inconsistent with the abbreviation requirements
2. **The Merchant Outlet must Always Use the Same Supplemental Data:** The supplemental data must be static, and must appear in all transactions. For example, if a merchant outlet chooses to include a location descriptor in the merchant descriptor name, it must be the same in every transaction. Two exceptions to this rule are (1) airline ticket numbers and (2) No Show – which need only appear in No Show transactions
3. **The Merchant must use Similar Supplementary Information across all Merchant Outlets:** For example, a merchant with multiple merchant outlets chooses to include a location descriptor in the merchant descriptor field. It must use the same descriptor type (for example, city name) for all its outlets. It is not permitted to use city name for some outlets, store number for some outlets and no information for others.

Consistent Use

The merchant name must appear on the transaction receipt in compliance with the requirements set out above. The same descriptor must be used in all VisaNet messages, including the authorization request and the clearing record.

Corrections

Visa retains the right to require corrections to non-compliant or confusing merchant descriptors.

Merchant City

The merchant city field reflects the location at which the transaction occurred and, for most transactions, must reflect the city in which the merchant outlet is located. (See Exceptions noted below.)

Visa authorization and clearing systems provide 13 characters in which to place the merchant city information. Whenever possible, the merchant city should be completely spelled out and not abbreviated. Again, a clear and discernible city name is required. Section Six of this manual contains a *Common Location Abbreviations* quick reference that includes abbreviations for words most typically used in city names.

Transit Merchant MCCs 4111, 4112, and 4131 only:

For transit merchants properly assigned MCC 4111, 4112, or 4131, in addition to the merchant city, this field may include a telephone number or Merchant URL through which a cardholder may obtain transaction information.

Listed below are four merchant city field entry examples. The first three are incorrect, the last one is correct.

- X

S	A	I	N	T		P	E	T	E	R	S	B
---	---	---	---	---	--	---	---	---	---	---	---	---
- | | | | | | | | | | | | | |
|---|---|---|---|---|--|---|---|---|---|---|--|--|
| S | A | I | N | T | | P | E | T | E | S | | |
|---|---|---|---|---|--|---|---|---|---|---|--|--|
- X

S	A	I	N	T		P	E	T	E	R	S	
---	---	---	---	---	--	---	---	---	---	---	---	--
- ✓

S	T					P	E	T	E	R	S	B	U	R	G
---	---	--	--	--	--	---	---	---	---	---	---	---	---	---	---

Exceptions

Some transaction types may contain information other than the city name in the merchant city field. For those merchants engaging in these transactions, the placement of specific merchant-related or transaction-related information in the merchant city field can improve cardholder recognition of transactions and provide enhanced customer service.

The following transaction types must contain specific information in the merchant city field:

- **Military Base, Embassy, or Consulate Transactions** – The merchant city field must contain the name of the country in which the military base, embassy, or consulate is located.
- **Card-Not-Present Transactions** – The merchant city field must contain the merchant's customer service telephone number, the merchant's universal resource locator (URL) or internet/e-mail address
- **Wire Transfer Money Order Transactions** – The merchant city field must contain the city location where the money order was issued.

The following transaction types may contain specific information in the merchant city field:

- **Traveling Merchant Transactions** – The merchant city field may contain an appropriate descriptive phrase (such as "Seminar" or "Crafts Fair") or one of the following:
 - ABOARD TRAIN (PLANE) (SHIP)
 - HOME SALE
 - SERVICE CALL
- **Airline/Passenger Rail Mail/Telephone Order Transactions** – The merchant city field may contain the words: TICKET MAILED
- **Travel Agency Transactions** – The merchant city field may contain the name of the travel agency.

Visa reserves the right to disallow any descriptive phrase that causes operational or customer service problems and to require the merchant to use the actual city name in the merchant city field.

Merchant State – US Only

The state field reflects the location at which the transaction occurred and, for most transactions, must reflect the state in which the merchant outlet is located. (See Exceptions noted below.)

Visa authorization and clearing systems provide 2 characters in which to place the merchant state information.

Traveling Merchants:

When the Merchant Outlet is in the 50 United States or the District of Columbia and not fixed, as described in for the "Merchant City" field, insert "XX" (for BASE II Transactions) or "99" (for Single Message System Transactions) in this field.

Military Bases, Embassies, or Consulates:

When the Transaction is effected at a US military base, embassy, or consulate located outside the 50 United States and the District of Columbia, insert "XX" (for BASE II Transactions) or "99" (for Single Message System Transactions) in this field.

Merchant Country

The merchant country field reflects the country in which the transaction occurred and must reflect the country in which the merchant outlet is located. The correct merchant country code must be included for merchants and sponsored merchants.

Optional and Required Data Formats

Accurate merchant data is important to many aspects of bankcard operations, including qualification for the best interchange reimbursement fee. Keep in mind:

- Merchant names appearing on cardholder statements are critical to cardholder recognition of transactions.
- Proper MCC assignments help issuers clearly identify the merchant's primary business and assist them in properly assessing transaction risk, reducing unnecessary referrals, and providing timely authorization responses.
- Other transaction data elements, such as geographic location and POS acceptance-device type, may be used by issuers to assess risk and provide good customer service.

These data elements, which are consistent across all of a merchant's transactions, are contained in the acquirer's master file and established when the merchant information is initially entered into it. This section details the data format options and requirements for the MCC designation, merchant name, merchant city, and other key data elements. The formats have been organized by these specific merchant types:

- Automated Fuel Dispensers
- Direct Marketing or High-Risk Internet Payment Facilitators
- Manual Cash
- Travel and Entertainment (T&E)
- Visa ATM Network

2.1 Automated Fuel Dispensers

Applicable MCCs: 5542 *Automated Fuel Dispensers*

Special Data Requirements:

Field Name	Length	Type	Data Requirements and Formats, if Available						
Merchant Name	25	Alphanumeric	The merchant name should be the “Doing Business As” (DBA) name of the merchant and comply with the <i>Visa Core Rules and Visa Product and Service Rules</i> and requirements set out above. Most fuel is sold under large retail brands, and that brand must be the merchant descriptor. Given the brand often has multiple locations in a city, the merchant is likely to include a place descriptor such as a city name or a location number. The required merchant name <i>must not</i> be abbreviated or truncated in order to place supplemental information into the Merchant Name field.						
Merchant City	13	Alphanumeric	This must be the city location of the merchant outlet where the transaction occurred.						
Unattended Cardholder-Activated Terminal Indicator	1	Alphanumeric	<table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>2</td> <td>Transactions at an Unattended Cardholder-Activated Terminal with EMV Chip and PIN (requirement in VE only)</td> </tr> <tr> <td>3</td> <td>Recommended for general use</td> </tr> </tbody> </table>	Value	Description	2	Transactions at an Unattended Cardholder-Activated Terminal with EMV Chip and PIN (requirement in VE only)	3	Recommended for general use
Value	Description								
2	Transactions at an Unattended Cardholder-Activated Terminal with EMV Chip and PIN (requirement in VE only)								
3	Recommended for general use								

Name and Location Format Example:

	1	5	10	15	20	25																
MERCHANT NAME	B	I	G	B	R	A	N	D	P	E	T	R	O	L	#	3	2	2				
MERCHANT CITY	P	I	N	E	R	I	D	G	E													

2.2 Direct Marketing or High-Risk Internet Payment Facilitators

Applicable MCCs:	5960	<i>Direct Marketing – Insurance Services</i>	5966*	<i>Direct Marketing – Outbound Telemarketing Merchant</i>
	5962*	<i>Direct Marketing – Travel-Related Arrangement Services</i>	5967*	<i>Direct Marketing – Inbound Teleservices Merchant</i>
	5964	<i>Direct Marketing – Catalog Merchant</i>	5968	<i>Direct Marketing – Continuity/Subscription Merchant</i>
	5965	<i>Direct Marketing – Combination Catalog and Retail Merchant</i>	5969	<i>Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)</i>

* These merchants must be registered with the Visa High-Brand Risk Merchant Registration Program.

Special Data Requirements:

Field Name	Length	Type	Data Requirements and Formats, if Available																								
Merchant Name	25	Alphanumeric	<p>For Direct Marketing Merchants, the Merchant Name field should contain the “Doing Business As” (DBA) name of the merchant and be the name most recognizable to the cardholder. The Merchant Name field must not be used as a description field in lieu of the required, recognizable name.</p> <p>In addition, the Merchant Name field may contain a merchandise description, order number, reference number, or other information that will further identify the transaction and assist cardholder recognition. If additional information is used, the Merchant Name field must conform to one of the following formats:</p> <table border="0"> <thead> <tr> <th><i>Format</i></th> <th><i>Field Position</i></th> <th><i>Data</i></th> </tr> </thead> <tbody> <tr> <td rowspan="3">Option 1:</td> <td>Pos. 1-3:</td> <td>Merchant name or abbreviation</td> </tr> <tr> <td>Pos. 4:</td> <td>Asterisk (*)</td> </tr> <tr> <td>Pos. 5-25:</td> <td>Descriptive Information</td> </tr> <tr> <td rowspan="3">Option 2:</td> <td>Pos. 1-7:</td> <td>Merchant name or abbreviation</td> </tr> <tr> <td>Pos. 8:</td> <td>Asterisk (*)</td> </tr> <tr> <td>Pos. 9-25:</td> <td>Descriptive Information</td> </tr> <tr> <td rowspan="3">Option 3:</td> <td>Pos. 1-12:</td> <td>Merchant name or abbreviation</td> </tr> <tr> <td>Pos. 13:</td> <td>Asterisk (*)</td> </tr> <tr> <td>Pos. 14-25:</td> <td>Descriptive Information</td> </tr> </tbody> </table> <p>If the transaction represents an installment payment, installment information (e.g., 1 of 2, 2 of 2, etc.) must appear after the asterisk.</p> <p>For High Risk Internet Payment Facilitators, the Payment Facilitator’s name should be followed by an asterisk, then the sponsored merchant name (e.g., Payment FacilitatorName*SponsoredMerchantName).</p>	<i>Format</i>	<i>Field Position</i>	<i>Data</i>	Option 1:	Pos. 1-3:	Merchant name or abbreviation	Pos. 4:	Asterisk (*)	Pos. 5-25:	Descriptive Information	Option 2:	Pos. 1-7:	Merchant name or abbreviation	Pos. 8:	Asterisk (*)	Pos. 9-25:	Descriptive Information	Option 3:	Pos. 1-12:	Merchant name or abbreviation	Pos. 13:	Asterisk (*)	Pos. 14-25:	Descriptive Information
<i>Format</i>	<i>Field Position</i>	<i>Data</i>																									
Option 1:	Pos. 1-3:	Merchant name or abbreviation																									
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	Pos. 5-25:	Descriptive Information																									
Option 2:	Pos. 1-7:	Merchant name or abbreviation																									
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	Pos. 9-25:	Descriptive Information																									
Option 3:	Pos. 1-12:	Merchant name or abbreviation																									
	Pos. 13:	Asterisk (*)																									
	Pos. 14-25:	Descriptive Information																									

2.2 Direct Marketing or High-Risk Internet Payment Facilitators (continued)

Special Data Requirements:

Field Name	Length	Type	Data Requirements and Formats, if Available																				
Merchant City	13	Alphanumeric	This field must contain the merchant’s city location, customer service telephone number or URL, as applicable.																				
POS Entry Mode	4	Alphanumeric	<p>This field indicates how cardholder account information was actually entered into the point-of-sale terminal, and the first two positions must contain one of the following value:</p> <table border="0"> <thead> <tr> <th><i>Value</i></th> <th><i>Description</i></th> </tr> </thead> <tbody> <tr> <td>[spaces]</td> <td>Not Specified</td> </tr> <tr> <td>0</td> <td>Key-entered</td> </tr> </tbody> </table>	<i>Value</i>	<i>Description</i>	[spaces]	Not Specified	0	Key-entered														
<i>Value</i>	<i>Description</i>																						
[spaces]	Not Specified																						
0	Key-entered																						
Mail/Telephone Order, Recurring, Installment Billing, or Electronic Commerce Transaction Indicator	1	Alphanumeric	<p>This field <i>must</i> contain the appropriate value listed below:</p> <table border="0"> <thead> <tr> <th><i>Value</i></th> <th><i>Description</i></th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Single transaction for a mail/telephone order</td> </tr> <tr> <td>2</td> <td>Recurring transaction – Use to indicate a recurring transaction that originates from an acquirer in the US region.</td> </tr> <tr> <td>3</td> <td>Installment payment – Use to indicate an installment transaction that originates from an acquirer in the US region.</td> </tr> <tr> <td>4</td> <td>Unknown</td> </tr> <tr> <td>5</td> <td>Secure Electronic Commerce Transaction</td> </tr> <tr> <td>6</td> <td>Non-Authenticated Security Transaction and the Merchant attempted Cardholder authentication using 3-D Secure</td> </tr> <tr> <td>7</td> <td>Non-Authenticated Security Transaction</td> </tr> <tr> <td>8</td> <td>Non-Secure Transaction</td> </tr> <tr> <td>9</td> <td>For optional regional use only</td> </tr> </tbody> </table>	<i>Value</i>	<i>Description</i>	1	Single transaction for a mail/telephone order	2	Recurring transaction – Use to indicate a recurring transaction that originates from an acquirer in the US region.	3	Installment payment – Use to indicate an installment transaction that originates from an acquirer in the US region.	4	Unknown	5	Secure Electronic Commerce Transaction	6	Non-Authenticated Security Transaction and the Merchant attempted Cardholder authentication using 3-D Secure	7	Non-Authenticated Security Transaction	8	Non-Secure Transaction	9	For optional regional use only
<i>Value</i>	<i>Description</i>																						
1	Single transaction for a mail/telephone order																						
2	Recurring transaction – Use to indicate a recurring transaction that originates from an acquirer in the US region.																						
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7	Non-Authenticated Security Transaction																						
8	Non-Secure Transaction																						
9	For optional regional use only																						
POS Environment Code	1	Alphanumeric	<p>This field must contain the appropriate value listed below:</p> <table border="0"> <thead> <tr> <th><i>Value</i></th> <th><i>Description</i></th> </tr> </thead> <tbody> <tr> <td>R</td> <td>Recurring transaction</td> </tr> <tr> <td>I</td> <td>Installment payment</td> </tr> </tbody> </table> <p>A value of “R” in field 126.13 is required for recurring transactions originating from a non-US acquirer outside the US region and optional for US acquirers.</p> <p>A value of “I” in field 126.13 indicates the message is for an installment payment in non-US-acquired transactions.</p>	<i>Value</i>	<i>Description</i>	R	Recurring transaction	I	Installment payment														
<i>Value</i>	<i>Description</i>																						
R	Recurring transaction																						
I	Installment payment																						

2.2 Direct Marketing or High-Risk Internet Payment Facilitators (continued)

Name Format Examples:

Option 1: 1 5 10 15 20 25

MERCHANT NAME	H	P	P	*	3	0		D	A	Y	S		T	O		A		N	E	W		Y	O	U	
MERCHANT CITY	8	1	0		5	5	5		1	2	3	4													

Option 2: 1 5 10 15 20 25

MERCHANT NAME	T	H	E	S	H	O	P	*	B	E	S	T		B	L	O	O	P	E	R	S				
MERCHANT CITY	3	1	3		5	5	5		1	2	3	4													

Option 3: 1 5 10 15 20 25

MERCHANT NAME	U	L	T	I	M	A	T	E	C	H	E	F	*	C	O	O	K		W	E	A	R			
MERCHANT CITY	7	0	8		5	5	5		1	2	3	4													

Option 4: 1 5 10 15 20 25

MERCHANT NAME	H	P	P	*	S	T	O	P		S	M	O	K	I	N	G		1		O	F		3		
MERCHANT CITY	5	4	1		5	5	5		1	2	3	4													

Option 5: 1 5 10 15 20 25

MERCHANT NAME	T	H	E		U	P	S	T	A	I	R	S		B	O	O	K		S	T	O	R	E		
MERCHANT CITY	9	1		1	1	2	3	4	5	6	7	8	9												

Option 6: 1 5 10 15 20 25

MERCHANT NAME	S	U	B	M	A	R	I	N	O	.	C	O	M	.	B	R									
MERCHANT CITY	0	1	1		3	9	5	7		0	0	1	1												

Option 7: 1 5 10 15 20 25

MERCHANT NAME	L	I	V	E	R	P	O	O	L	.	C	O	M	.	M	X									
MERCHANT CITY	5	3	8	7		4	1	5	3																

2.3 Manual Cash

Applicable MCCs: 6010 *Financial Institutions – Manual Cash Disbursements*

Special Data Requirements:

FIELD NAME	LENGTH	TYPE	DATA REQUIREMENTS AND FORMATS, IF AVAILABLE
Merchant Name	25	Alphanumeric	<p>The following name requirement applies to disbursing member locations only:</p> <p>Cash – The member’s name must appear first in the field, and must be followed by the disbursing location’s branch or office number (or other unique identifier).</p> <p>The following name format must be used for disbursing <i>merchant locations</i>, and may be used for disbursing member locations: Travelers Cheques or Foreign Currency – In addition to the merchant name, this field <i>must</i> also include either the words: “TRCH-CURR” or “TRAV FUNDS”</p>
Merchant City	13	Alphanumeric	This must be the city location of the member’s branch or office or merchant location where the transaction occurred.

Name Format Examples:

	1	5	10	15	20	25																
MERCHANT NAME	G	R	E	A	T	B	A	N	K	W	E	S	T	S	I	D	E					
MERCHANT CITY	L	O	N	D	O	N																

Or

	1	5	10	15	20	25																	
MERCHANT NAME	E	U	H	O	S	P	I	T	A	L	I	T	Y	T	R	A	V	F	U	N	D	S	
MERCHANT CITY	M	I	L	A	N	O																	

2.4 Travel and Entertainment (T&E)

Applicable MCCs:	3000 – 3350	<i>Airlines, Air Carriers</i>	4511	<i>Airlines, Air Carriers (Not Elsewhere Classified)</i>
	3351 – 3500	<i>Car Rental Agencies</i>	7512	<i>Car Rental Agencies (Not Elsewhere Classified)</i>
	3501 – 3999	<i>Lodging – Hotels, Motels, Resorts</i>	7011	<i>Hotels, Motels, Resorts, Central Reservations Services (Not Elsewhere Classified)</i>

Special Data Requirements:

FIELD NAME	LENGTH	TYPE	DATA REQUIREMENTS AND FORMATS								
Merchant Name	25	Alphanumeric	<p>The Merchant Name field <i>must</i> contain the Required Name as found in the T&E Section of this Guide. For merchants that do not have a Required Merchant Descriptor or a Required Name, or are not promoted by a chain name, please see the data format described under “Miscellaneous.”</p> <p>Airline Format:</p> <table border="0"> <tr> <td><i>Field Position</i></td> <td><i>Data</i></td> </tr> <tr> <td>1-11/12:</td> <td>Required Name from the T&E Section of this Manual</td> </tr> <tr> <td>12:</td> <td>Blank (if applicable)</td> </tr> <tr> <td>13-25:</td> <td>Airline Ticket Identifier* or (for non ticket sales) information on the purchase, using approved language</td> </tr> </table> <p>Hotel No Show Format:</p> <p>For No Show transactions, the <i>last 7 positions</i> of this field may also contain the words: “NO SHOW”</p> <p>Car Rental and Hotel Format:</p> <p>For Car Rental and Hotel merchants, additional information describing the merchant location may be placed in the Merchant Name field <i>after</i> the Required Merchant Name. The Required Merchant Name <i>must not</i> be abbreviated or truncated in order to place supplemental information into the Merchant Name field.</p>	<i>Field Position</i>	<i>Data</i>	1-11/12:	Required Name from the T&E Section of this Manual	12:	Blank (if applicable)	13-25:	Airline Ticket Identifier* or (for non ticket sales) information on the purchase, using approved language
<i>Field Position</i>	<i>Data</i>										
1-11/12:	Required Name from the T&E Section of this Manual										
12:	Blank (if applicable)										
13-25:	Airline Ticket Identifier* or (for non ticket sales) information on the purchase, using approved language										
Merchant City	13	Alphanumeric	This field must contain the city location of the merchant outlet where the transaction occurred.								
Lodging/Car Rental No Show Indicator	1	Alphanumeric	<p>This field can be used to indicate that the transaction was a No Show Hotel or Car Rental transaction.</p> <table border="0"> <tr> <td><i>Value</i></td> <td><i>Description</i></td> </tr> <tr> <td>0</td> <td>Not applicable</td> </tr> <tr> <td>1</td> <td>“No Show” transaction</td> </tr> </table>	<i>Value</i>	<i>Description</i>	0	Not applicable	1	“No Show” transaction		
<i>Value</i>	<i>Description</i>										
0	Not applicable										
1	“No Show” transaction										

2.4 Travel and Entertainment (T&E) (Continued)

Name Format Examples:

Airlines:

		1			5					10					15						20						25
MERCHANT NAME	T	H	Y		A	I	R	L	I	N	E				1	2	3	4	5	6	7	8	9	0	1	2	3
MERCHANT CITY	A	N	K	A	R	A																					

Airline Merchandise:

		1			5					10					15						20						25
MERCHANT NAME	U	N	I	O	N		A	I	R						M	E	A	L									
MERCHANT CITY	A	B	O	A	R	D		P	L	A	N	E															

Car Rental:

		1			5					10					15						20						25
MERCHANT NAME	R	E	N	T		A		W	R	E	C	K															
MERCHANT CITY	S	A	N		F	R	A	N	C	I	S	C	O														

Or:

		1			5					10					15						20						25
MERCHANT NAME	R	E	N	T		A		W	R	E	C	K			C	I	V	I	C		P	L	A	Z	A		
MERCHANT CITY	S	A	N		F	R	A	N	C	I	S	C	O														

Lodging:

		1			5					10					15						20						25
MERCHANT NAME	H	O	L	I	D	A	Y		I	N	N	S															
MERCHANT CITY	G	L	A	S	G	O	W																				

Or:

		1			5					10					15						20						25
MERCHANT NAME	H	O	L	I	D	A	Y		I	N	N	S			E	L	M	B	A	N	K						
MERCHANT CITY	G	L	A	S	G	O	W																				

2.5 Visa ATM Network

Applicable MCCs: 6011 *Financial Institutions – Automated Cash Disbursements*

Special Data Requirements:

FIELD NAME	LENGTH	TYPE	DATA REQUIREMENTS AND FORMATS
Card Acceptor Name/Location	40	Alphanumeric	<p>Merchant Name: The Merchant Name portion of this field is 25 positions in length, and must contain a transaction descriptor such as “CASH”. It also must contain at least one of the following names which appear on the transaction receipt:</p> <ul style="list-style-type: none"> Disbursing member name Name of the disbursing member’s affiliated domestic, regional, or national network The 3-digit servicing carrier code and a 10-digit transmission control number, excluding the check digit A 3-digit carrier number, a 3-digit form number, and a 7-digit serial number, excluding check digit <p>Merchant City: The Merchant City portion of this field is 13 positions in length, and must contain the city location of the ATM where the <i>transaction</i> occurred.</p> <p>Merchant Country: The Merchant Country portion of this field is 3 positions in length, and must contain the standard country abbreviation provided in the VisaNet User’s Manual.</p>

Name Format Examples:

Option 1:

	1	5	10	15	20	25																			
MERCHANT NAME	B	A	N	C	O	L		C	A	S	H		1	2	3	1	2	3	4	5	6	7	8	9	0
MERCHANT CITY	B	O	G	O	T	A																			

Option 2:

	1	5	10	15	20	25																			
MERCHANT NAME	B	A	N	C	O	L	U	M	B	I	A		C	A	S	H									
MERCHANT CITY	B	O	G	O	T	A																			

Option 3:

	1	5	10	15	20	25																			
MERCHANT NAME	B	A	N	K		O	F		I	N	D	I	A		C	A	S	H							
MERCHANT CITY	M	U	M	B	A	I																			

2.5 Visa ATM Network

Applicable MCCs: 6011 *Financial Institutions – Automated Cash Disbursements*

Special Data Requirements:

FIELD NAME	LENGTH	TYPE	DATA REQUIREMENTS AND FORMATS
Card Acceptor Name/Location	40	Alphanumeric	<p>Merchant Name: The Merchant Name portion of this field is 25 positions in length, and must contain a transaction descriptor such as “CASH”. It also must contain at least one of the following names which appear on the transaction receipt:</p> <ul style="list-style-type: none"> • Disbursing member name • Name of the disbursing member’s affiliated domestic, regional, or national network • The 3-digit servicing carrier code and a 10-digit transmission control number, excluding the check digit • A 3-digit carrier number, a 3-digit form number, and a 7-digit serial number, excluding check digit <p>Merchant City: The Merchant City portion of this field is 13 positions in length, and must contain the city location of the ATM where the <i>transaction</i> occurred.</p> <p>Merchant Country: The Merchant Country portion of this field is 3 positions in length, and must contain the standard country abbreviation provided in the VisaNet User’s Manual.</p>

Name Format Examples:

Option 1:	1	5	10	15	20	25																			
MERCHANT NAME	B	A	N	C	O	L		C	A	S	H		1	2	3	1	2	3	4	5	6	7	8	9	0
MERCHANT CITY	B	O	G	O	T	A																			

Option 2:	1	5	10	15	20	25																			
MERCHANT NAME	B	A	N	C	O	L	U	M	B	I	A		C	A	S	H									
MERCHANT CITY	B	O	G	O	T	A																			

Option 3:	1	5	10	15	20	25																			
MERCHANT NAME	B	A	N	K		O	F		I	N	D	I	A		C	A	S	H							
MERCHANT CITY	M	U	M	B	A	I																			

Section Three: Digital Wallets

(New provisions with this issue)

A digital wallet is functionality that stores and presents a payment account to a merchant or retailer. It may operate in any environment, for example through an NFC interface, through a dedicated app on a phone, or perhaps in the e-commerce environment.

Under Visa rules, the functionality must be usable at multiple merchants for it to be classified as a digital wallet. This means that a merchant is not a wallet if it stores a Visa account or token on file in a way that can only be used at that merchant's outlets. There are two types of digital wallets under the Visa Rules: pass-through and staged.

Pass-through Digital Wallets and DWOs

Pass-through digital wallets present the cardholder's Visa account to the merchant (either the actual account number or a token), and the merchant processes the transaction as usual through its acquirer. The pass-through digital wallet operator takes no part in processing the transaction or in settling the transaction. In effect, a pass-through wallet is an envelope that contains the Visa account details in a secure manner, and passes those details to a Visa merchant. Note that Visa does not treat a marketplace acting as a payment facilitator as a pass-through wallet when the marketplace holds a Visa account on file to facilitate quicker check out.

Face-to-Face Environment:

An example of a pass-through digital wallet in the face-to-face environment is a digital wallet loaded onto a mobile phone where:

- The Visa account is provisioned onto the phone, typically by a request from the cardholder to the card issuer through an app on the phone.
- During a transaction, the phone interacts with a POS terminal and presents the provisioned Visa account (or a token) to the terminal.

E-commerce Environment:

An example in the e-commerce environment is a digital wallet in which the cardholder details are loaded, which is used at check-out to automatically fill in the Visa account number and other cardholder information. In both examples, the merchant's usual acquirer processes the transaction, and the digital wallet operator (DWO) plays no part in submitting the transaction to VisaNet.

Staged Digital Wallets and SDWOs

With a staged digital wallet, the cardholder provides the DWO with the Visa account details, and the staged digital wallet operator (SDWO) issues the cardholder a different account, which the staged digital wallet uses to initiate transactions at retailers. Under the Visa Rules, the account issued by the SDWO to the cardholder must not be a non-Visa general-purpose payment network account (such as Visa, local debit scheme, or a Visa competitor).

As the SDWO draws on the cardholder's Visa account to fund a purchase with the SDWO account, a defining feature is that the SDWO processes Visa transactions through its own acquirer. Visa requires that the SDWO be located within the acquirer's jurisdiction, and there are detailed rules for how to determine the location of an SDWO.

Staged Digital Wallets (continued)

An SDWO acts differently than a payment facilitator. The SDWO provides acceptance services related to a proprietary acceptance brand and always stores a cardholder's Visa account on file. In the SDWO model, the seller is not a Visa merchant for a SDWO transaction; and, for this reason, the Visa rules refer to the seller as a "retailer." On the other hand, a payment facilitator that provides Visa acceptance service to the seller is referred to in the Visa rules as a sponsored merchant (a category of Visa merchant).

It is important to note that:

- Some entities act as a payment facilitator for some transactions and a staged digital wallet for others. These entities must register with Visa under both categories. They must follow Visa's payment facilitator rules when acting as a payment facilitator, and the SDWO rules when acting as a staged digital wallet.
- A prepaid card tied to a Visa account for automatic top-ups is not normally a SDWO.

Merchant Verification Value:

The acquirer of an SDWO must apply to Visa for a Merchant Verification Value (MVV) for the SDWO, and must use the MVV for every transaction with the SDWO. It must also use the appropriate identifier to signal that the payment is to a staged digital wallet. Within VisaNet this is a business application indicator of WT.

Funding:

The transaction that draws funds from the Visa account may take place before, during, or after a purchase, and each transaction is treated differently.

- If funding occurs before the purchase with the DWO account, the transaction is considered an account funding transaction and must be processed with the account funding indicator. There are special rules about how a DWO must treat a prepayment that is used at a high-risk merchant.
- If the funding transaction occurs at the same time as the transaction with the DWO account, the transaction is considered a purchase transaction. The timing of the two transactions does not have to coincide perfectly, but it should be close. Also, the amount of the funding transaction should be the same as, or less than, the transaction with the DWO account for it to be considered a purchase. If it is greater, it will be considered an account funding transaction. Visa has specific rules for use of MCC, merchant name, and receipts during a purchase transaction.

As the funding of the SDWO from the Visa card is in the card-absent environment, fraudulent transactions may qualify for chargeback Reason Code 83 (fraud, card-absent environment). As back-to-back transactions are treated as a purchase, the SDWO is responsible to the Visa cardholder for purchase-related disputes such as Reason Code 30 (services not provided or merchandise not received).

Rules Relating to SDWOs

Visa has detailed rules relating to SDWOs, which include:

- A requirement that a retailer must be in the same country as the SDWO and its acquirer for the purchase must be funded by a Visa account;
- Rules relating to the agreement between the DWO and the acquirer; and
- A requirement for the SDWO to treat the retailer similarly to a merchant for a number of important purposes when the wallet is funded by a Visa account:
 - In countries where merchant reporting to Visa is mandatory, the DWO with an acceptance network must report details of these retailers to Visa.
 - Any Visa fees relating to merchants apply to the SDWO's retailers.
 - The staged digital wallet may not be used at a retailer unless the retailer is located in the same country as the SDWO. In other words, using an SDWO does not relieve an entity of the need to comply with cross-border acquiring rules.

Section Four: Merchant Category Code Listing

In this section, you'll find two helpful charts that can be used to assign and/or select MCCs. It is specifically designed to assist in locating and assigning MCCs. The first chart presents merchant types in alphabetical order, along with their corresponding MCCs.

The second chart lists the MCCs in numeric order and provides a full definition for each merchant type. It can be used to help locate an assigned MCC and determine if it is the most appropriate selection for the merchant.

Alphabetical Merchant Category Code Listing

The *Alphabetical Merchant Category Code Listing* chart on the following pages has been organized to help you quickly and easily look up and locate a specific MCC. More than one merchant type alphabetical listing appears for each MCC. For example, for MCC 5921 – *Package Stores – Beer, Wine and Liquor*, you will find alphabetical merchant type listings including *Beer Stores*, *Liquor Stores*, and *Wine and Liquor Stores*, in addition to *Package Stores – Beer, Wine and Liquor*.

Merchant Type	MCC	MCC Title
A		
ATM Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Accessories – Automotive	5533	Automotive Parts and Accessories Stores
Accessories – Home Furnishings	5719	Miscellaneous Home Furnishing Specialty Stores
Accessories – Men’s, Boys’ Clothing	5611	Men’s and Boys’ Clothing and Accessories Stores
Accessories – Recreational Vehicles	5561	Camper, Recreational and Utility Trailer Dealers
Accessories – Women’s Accessory, Specialty Shops	5631	Women’s Accessory and Specialty Shops
Accessory Shops (<i>Not Elsewhere Classified</i>)	5699	Miscellaneous Apparel and Accessory Shops
Account Funding – Financial Institution	6012	Financial Institutions – Merchandise and Services
Account Funding – Non-Financial Institution	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), Stored Value Card/Load, and Travelers Cheques
Accounting, Auditing, Bookkeeping Services	8931	Accounting, Auditing, and Bookkeeping Services
Active Wear – Sports Apparel	5655	Sports and Riding Apparel Stores
Ad Agencies	7311	Advertising Services
Advertising Services	7311	Advertising Services
Agencies – Advertising	7311	Advertising Services
Agencies – Consumer Credit Reporting	7321	Consumer Credit Reporting Agencies
Agencies – Detective Agencies	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Agencies – Employment, Temporary Help Services	7361	Employment Agencies and Temporary Help Services

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

Merchant Type	MCC	MCC Title
A		
ATM Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Accessories – Automotive	5533	Automotive Parts and Accessories Stores
Accessories – Home Furnishings	5719	Miscellaneous Home Furnishing Specialty Stores
Accessories – Men’s, Boys’ Clothing	5611	Men’s and Boys’ Clothing and Accessories Stores
Accessories – Recreational Vehicles	5561	Camper, Recreational and Utility Trailer Dealers
Accessories – Women’s Accessory, Specialty Shops	5631	Women’s Accessory and Specialty Shops
Accessory Shops (<i>Not Elsewhere Classified</i>)	5699	Miscellaneous Apparel and Accessory Shops
Account Funding – Financial Institution	6012	Financial Institutions – Merchandise and Services
Account Funding – Non-Financial Institution	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Accounting, Auditing, Bookkeeping Services	8931	Accounting, Auditing, and Bookkeeping Services
Active Wear – Sports Apparel	5655	Sports and Riding Apparel Stores
Ad Agencies	7311	Advertising Services
Advertising Services	7311	Advertising Services
Agencies – Advertising	7311	Advertising Services
Agencies – Consumer Credit Reporting	7321	Consumer Credit Reporting Agencies
Agencies – Detective Agencies	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Agencies – Employment, Temporary Help Services	7361	Employment Agencies and Temporary Help Services
Agencies – Protective Services, Including Armored Cars, Guard Dogs	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Agencies – Security Services	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Agencies – Ticket, Theatrical Producers	7922	Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies
Agricultural Co-operative	0763	Agricultural Co-operatives
Air Ambulance Services	4119	Ambulance Services
Air Conditioning Contractors	1711	Heating, Plumbing, and Air Conditioning Contractors
Air Conditioning, Refrigeration Repair Shops	7623	Air Conditioning and Refrigeration Repair Shops
Air and Ground Courier Services	4215	Courier Services – Air and Ground, and Freight Forwarders
Aircraft Rentals	7999	Recreation Services (<i>Not Elsewhere Classified</i>)

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

Merchant Type	MCC	MCC Title
Airlines and Air Carriers (<i>Not Elsewhere Classified</i>)	4511	Airlines and Air Carriers (<i>Not Elsewhere Classified</i>)
Airlines, Air Carriers – Refer to the T&E Section for a complete listing of major airline merchants		
Airplane, Aircraft Dealers	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)
Airport Shuttle Transportation	4789	Transportation Services (<i>Not Elsewhere Classified</i>)
Airports, Flying Fields, and Airport Terminals	4582	Airports, Flying Fields, and Airport Terminals
Alarm Systems, Services	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Alcohol – Liquor Stores	5921	Package Stores – Beer, Wine, and Liquor
Alcohol, Drug Abuse Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Alcoholic Beverages – Drinking Establishments	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Alimony Payments	9211	Court Costs, Including Alimony and Child Support
All-Terrain Vehicle Dealers	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)
Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Alumni/Alumnae Associations	8641	Civic, Social, and Fraternal Associations
Ambulance Services	4119	Ambulance Services
Ammunition Stores	5999	Miscellaneous and Specialty Retail Stores
Amusement Parks, Circuses, Carnivals, and Fortune Tellers	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Amusement Supplies – Video, Game	7993	Video Amusement Game Supplies
Animal Boarding Services	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Animal Breeders	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Animal Doctors, Hospitals	0742	Veterinary Services
Animal Grooming Services	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Animal Training	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Animals, Pet Shops	5995	Pet Shops, Pet Foods and Supplies Stores
Answering Services – Telephone	7399	Business Services (<i>Not Elsewhere Classified</i>)
Antique Automobiles	5521	Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing
Antique Reproductions	5937	Antique Reproductions
Antique Shops – Sales, Repairs, and Restoration Services	5932	Antique Shops – Sales, Repairs, and Restoration Services

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

Merchant Type	MCC	MCC Title
Apartment Rental Services	6513	Real Estate Agents and Managers – Rentals
Apparel (<i>Not Elsewhere Classified</i>)	5699	Miscellaneous Apparel and Accessory Shops
Apparel – Children’s, Infants’ Wear	5641	Children’s and Infants’ Wear Stores
Apparel – Clothing Rental – Costumes, Formal Wear, Uniforms	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Apparel – Family Clothing Stores	5651	Family Clothing Stores
Apparel – Furriers, Fur Shops	5681	Furriers and Fur Shops
Apparel – Men’s, Boys’ Clothing	5611	Men’s and Boys’ Clothing and Accessories Stores
Apparel – Men’s, Women’s Clothing Stores	5691	Men’s and Women’s Clothing Stores
Apparel – Sports, Riding Apparel Stores	5655	Sports and Riding Apparel Stores
Apparel – Tailors, Seamstresses, Mending, and Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Apparel – Women’s Accessory, Specialty Shops	5631	Women’s Accessory and Specialty Shops
Apparel – Women’s Ready-to-Wear Stores	5621	Women’s Ready-To-Wear Stores
Appliance Rentals	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Appliance Repair Shops	7629	Electrical and Small Appliance Repair Shops
Appliance Stores – Household (<i>Not Elsewhere Classified</i>)	5722	Household Appliance Stores
Appraisers	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Aquariums, Seaquariums, Dolphinariums	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
Arboretums	7991	Tourist Attractions and Exhibits
Arcades – Video Games	7994	Video Game Arcades/Establishments
Architectural, Engineering, Surveying Services	8911	Architectural, Engineering, and Surveying Services
Arenas – Sports	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Armored Cars	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Art Dealers, Galleries	5971	Art Dealers and Galleries
Art Museums	7991	Tourist Attractions and Exhibits
Art Schools	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Art, Graphics Services	7333	Commercial Photography, Art, and Graphics
Artist’s Supply, Craft Shops	5970	Artist’s Supply and Craft Shops
Asphalt Contractors	1771	Concrete Work Contractors
Associations – Automobile	8675	Automobile Associations

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

Merchant Type	MCC	MCC Title
Associations – Civic, Social, Fraternal Associations	8641	Civic, Social, and Fraternal Associations
Athletic Apparel Stores	5655	Sports and Riding Apparel Stores
Athletic Clubs – Physical Fitness	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Athletic Fields	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Athletic Shoe Stores	5661	Shoe Stores
Atlas, Map Stores	5999	Miscellaneous and Specialty Retail Stores
Attorneys	8111	Legal Services and Attorneys
Auction Houses	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Audio-text Merchants	5967	Direct Marketing – Inbound Teleservices Merchant
Auditing Services	8931	Accounting, Auditing, and Bookkeeping Services
Auto Detailing	7542	Car Washes
Automated Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Automated Fuel Dispensers	5542	Automated Fuel Dispensers
Automated Referral Service	9700	Automated Referral Service
Automobile – Motor Vehicle Supplies, New Parts	5013	Motor Vehicle Supplies and New Parts ♦
Automobile – Parts, Accessories Stores	5533	Automotive Parts and Accessories Stores
Automobile Associations	8675	Automobile Associations
Automobile Clubs	8675	Automobile Associations
Automobile Driving Instruction	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Automobile Insurance – Sales (<i>Direct Marketing</i>)	5960	Direct Marketing – Insurance Services
Automobile Insurance – Sales (<i>Non-Direct Marketing</i>)	6300	Insurance Sales, Underwriting, and Premiums
Automobile Parking Lots, Garages	7523	Parking Lots, Parking Meters and Garages
Automobile Rentals	7512	Automobile Rental Agency
Automobile Rentals – Refer to the T&E Section for a complete listing of major car rental merchants		
Automobile Towing Services	7549	Towing Services
Automobile/Truck Dealers	5511	Car and Truck Dealers (<i>New/Used</i>) Sales, Service, Repairs, Parts, Leasing
Automobile/Truck Dealers	5521	Car and Truck Dealers (<i>Used Only</i>)
Automotive Body Repair Shops	7531	Automotive Body Repair Shops
Automotive Cleaning, Waxing	7542	Car Washes

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Merchant Type	MCC	MCC Title
Automotive Dealers, Miscellaneous (<i>Not Elsewhere Classified</i>)	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)
Automotive Glass Repair and Replacement	7538	Automotive Service Shops
Automotive Paint Shops	7535	Automotive Paint Shops
Automotive Parts, Accessories Stores	5533	Automotive Parts and Accessories Stores
Automotive Race Tracks – Non-Participatory	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Automotive Service Shops	7538	Automotive Service Shops (<i>Non-Dealer</i>)
Automotive Tire Stores	5532	Automotive Tire Stores
Aviation Fuel	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Aviation Instruction	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Awnings – Residential, Commercial	5998	Tent and Awning Shops
B		
Baby Clothing	5641	Children’s and Infants’ Wear Stores
Babysitting Services	8351	Child Care Services
Backpacking Equipment	5941	Sporting Goods Stores
Bagel Shops	5462	Bakeries
Bail, Bond Payments	9223	Bail and Bond Payments
Bait, Tackle Stores	5941	Sporting Goods Stores
Bakeries	5462	Bakeries
Ballet Schools	7911	Dance Halls, Studios and Schools
Balloon Bouquets	5992	Florists
Ballooning	7999	Recreation Services (<i>Not Elsewhere Classified</i>)
Ballroom Dance Instruction	7911	Dance Halls, Studios and Schools
Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)	7929	Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)
Banks – Financial Institutions – Automated Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Banks – Financial Institutions – Manual Cash Disbursements	6010	Financial Institutions – Manual Cash Disbursements
Banks – Financial Institutions – Merchandise, Services	6012	Financial Institutions – Merchandise and Services
Barber, Beauty Shops	7230	Beauty and Barber Shops
Bars	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Batting Cages	7999	Recreation Services (<i>Not Elsewhere Classified</i>)

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Merchant Type	MCC	MCC Title
Beauty Salons	7230	Beauty and Barber Shops
Beauty Spas	7298	Health and Beauty Spas
Beauty Supply Stores	5999	Miscellaneous and Specialty Retail Stores
Bed & Breakfast Establishments	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)
Bed, Bath Shops	5719	Miscellaneous Home Furnishing Specialty Stores
Bedding, Mattress Stores	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Beer Parlors	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Betting – Casino Gaming Chips	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Betting – Lottery Tickets	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Betting – Off-Track	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Betting – Wagers	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Bicycle Rentals	7999	Recreation Services (<i>Not Elsewhere Classified</i>)
Bicycle Shops – Sales, Service	5940	Bicycle Shops – Sales and Service
Billiard Parlors	7932	Billiard and Pool Establishments
Billiard Tables – Sales	5941	Sporting Goods Stores
Billiard, Pool Establishments	7932	Billiard and Pool Establishments
Bingo Parlors	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Blood Banks	8099	Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)
Blueprinting Services	7338	Quick Copy, Reproduction, and Blueprinting Services
Boarding Services – Animal	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Boat Dealers	5551	Boat Dealers
Boat Rentals, Leases	4457	Boat Rentals and Leasing
Boating Clubs	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Body Piercing, Tattoo Parlors	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Body Repair Shops – Automotive	7531	Automotive Body Repair Shops
Bond Dealers	6211	Security Brokers/Dealers

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Merchant Type	MCC	MCC Title
Bond Payments	9223	Bail and Bond Payments
Book Stores	5942	Book Stores
Bookbinding Services	2741	Miscellaneous Publishing and Printing ♦
Bookkeeping Services	8931	Accounting, Auditing, and Bookkeeping Services
Books, Periodicals, Newspapers	5192	Books, Periodicals and Newspapers ♦
Boot Shops	5661	Shoe Stores
Botanical Gardens	7991	Tourist Attractions and Exhibits
Bottled and Distilled Water Dealers	5999	Miscellaneous and Specialty Retail Shops
Bowling Alleys	7933	Bowling Alleys
Boys' Camps	7032	Sporting and Recreational Camps
Boys' Clothing, Accessories	5611	Men's and Boys' Clothing and Accessories Stores
Breeders – Animal	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Breweries, Bars	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Bridal Shops	5621	Women's Ready-To-Wear Stores
Bridge and Tolls Fees	4784	Tolls and Bridge Fees
Brokers – Mortgage, Loan	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Brokers – Securities, Mutual Funds, Stocks, Commodities, Bonds	6211	Security Brokers/Dealers
Building Contractors – Residential, Commercial	1520	General Contractors – Residential and Commercial
Building Materials	5211	Lumber and Building Materials Stores
Burglar Alarm Companies – Home/ Business Security	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Bus Lines	4131	Bus Lines
Business Services (<i>Not Elsewhere Classified</i>)	7399	Business Services (<i>Not Elsewhere Classified</i>)
Business Supplies – Stationery, Office, Printing, Writing Supplies	5111	Stationery, Office Supplies, Printing and Writing Paper ♦
Business, Secretarial Schools (<i>Non-Graduate</i>)	8244	Business and Secretarial Schools
Business-to-Business (<i>Intra-Company</i>)	9950	Intra-Company Purchases ♦
Butcher Shops	5422	Freezer and Locker Meat Provisioners
Buying and Shopping Services and Clubs	7278	Buying and Shopping Services and Clubs
C		
CD, Cassette, Record Stores	5735	Record Stores
Cable and Other Pay Television/Streaming Services	4899	Cable, Satellite, and Other Pay Television/Radio/Streaming Services

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Merchant Type	MCC	MCC Title
Cablegrams	4821	Telegraph Services
Cabs, Taxicabs, Limousines	4121	Taxicabs and Limousines
Cafes, Restaurants	5812	Eating Places and Restaurants
Cafeterias	5812	Eating Places and Restaurants
Cake Shops	5462	Bakeries
Camcorders, Other Electronics	5732	Electronics Stores
Camcorders, Photographic Equipment	5946	Camera and Photographic Supply Stores
Camera, Photographic Supply Stores	5946	Camera and Photographic Supply Stores
Campgrounds, Trailer Parks	7033	Trailer Parks and Campgrounds
Camper Dealers	5561	Camper, Recreational and Utility Trailer Dealers
Camping – Trailer Parks, Campgrounds	7033	Trailer Parks and Campgrounds
Camping Equipment	5941	Sporting Goods Stores
Camps – Boys', Girls'	7032	Sporting and Recreational Camps
Camps – Sporting, Recreational	7032	Sporting and Recreational Camps
Candy, Nut, Confectionery Stores	5441	Candy, Nut, and Confectionery Stores
Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing	5521	Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing
Car Body Repair Shops	7531	Automotive Body Repair Shops
Car Dealers (<i>New and Used</i>)	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Car Dealers (<i>Used Only</i>)	5521	Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing
Car Paint Shops	7535	Automotive Paint Shops
Car Parking Lots	7523	Parking Lots, Parking Meters and Garages
Car Parts, Accessories Stores	5533	Automotive Parts and Accessories Stores
Car Rental Agencies (<i>Not Elsewhere Classified</i>)	7512	Automobile Rental Agency
Car Rental Agencies – Refer to the T&E Section for a complete listing of major car rental merchants		
Car Service Shops	7538	Automotive Service Shops (<i>Non-Dealer</i>)
Car Tires – New Only	5532	Automotive Tire Stores
Car Tires – Retreads	7534	Tire Retreading and Repair Shops
Car Washes	7542	Car Washes
Cardholder-Activated Fuel Dispensers	5542	Automated Fuel Dispensers

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Merchant Type	MCC	MCC Title
Carnivals	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Carpentry Contractors	1750	Carpentry Contractors
Carpet, Rug Stores	5713	Floor Covering Stores
Carpet, Upholstery Cleaning	7217	Carpet and Upholstery Cleaning
Cash – Banks, Credit Unions, Financial Institutions, Automated Cash Disbursement	6011	Financial Institutions – Automated Cash Disbursements
Cash – Banks, Credit Unions, Financial Institutions, Manual Disbursement	6010	Financial Institutions – Manual Cash Disbursements
Casino Gaming Chips	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Catalog Merchant – Direct Marketing	5964	Direct Marketing – Catalog Merchant
Catalog, Retail Merchant – Direct Marketing	5965	Direct Marketing – Combination Catalog and Retail Merchant
Caterers	5811	Caterers
Cellular Telephone Equipment	4812	Telecommunication Equipment and Telephone Sales
Cellular Telephone Service	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services
Cement Contractors	1771	Concrete Work Contractors
Central Reservation Services	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i>
Chambers of Commerce	8641	Civic, Social, and Fraternal Associations
Chapels	8661	Religious Organizations
Charitable, Social Service Organizations	8398	Charitable and Social Service Organizations
Charter Buses	4722	Travel Agencies and Tour Operators
Cheese Shops	5451	Dairy Products Stores
Chemical Dependency Treatment Centers	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Chemicals, Allied Products	5169	Chemicals and Allied Products <i>(Not Elsewhere Classified)</i> ♦
Child Care Services	8351	Child Care Services
Child Support Payments	9211	Court Costs, Including Alimony and Child Support
Children – Day Care Services	8351	Child Care Services
Children's Camps	7032	Sporting and Recreational Camps
Children's Uniforms	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing ♦
Children's, Infants' Wear Stores	5641	Children's and Infants' Wear Stores
Chimney Cleaning Service	7699	Miscellaneous Repair Shops and Related Services
China, Crystal Stores	5950	Glassware/Crystal Stores
Chiropodists and Podiatrists	8049	Podiatrists and Chiropodists
Chiropractors	8041	Chiropractors
Chocolate Shops	5441	Candy, Nut, and Confectionery Stores

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Merchant Type	MCC	MCC Title
Churches – Religious Organizations	8661	Religious Organizations
Cigar Stores and Stands	5993	Cigar Stores and Stands
Cinemas	7832	Motion Picture Theaters
Circuses, Amusement Parks, Carnivals	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Civic, Social, Fraternal Associations	8641	Civic, Social, and Fraternal Associations
Classified Ads – Newspaper	7311	Advertising Services
Classified Ads – Newspaper (Via Direct Marketing)	5969	Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)
Cleaning Preparations	2842	Specialty Cleaning, Polishing and Sanitation Preparations ♦
Cleaning, Maintenance, Janitorial Services	7349	Cleaning, Maintenance, and Janitorial Services
Cleaning, Polishing – Automotive	7542	Car Washes
Clinics – Pet	0742	Veterinary Services
Clock Repair	7631	Watch, Clock and Jewelry Repair
Clock Shop	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Clothing – Children’s, Infants’ Wear Stores	5641	Children’s and Infants’ Wear Stores
Clothing – Family Clothing Stores	5651	Family Clothing Stores
Clothing – Formal Wear	5699	Miscellaneous Apparel and Accessory Shops
Clothing – Furriers, Fur Shops	5681	Furriers and Fur Shops
Clothing – Men’s, Boys’ Clothing, Accessory Stores	5611	Men’s and Boys’ Clothing and Accessories Stores
Clothing – Men’s, Women’s Clothing Stores	5691	Men’s and Women’s Clothing Stores
Clothing – Sports and Riding Apparel Stores	5655	Sports and Riding Apparel Stores
Clothing – Tailors, Seamstresses, Mending, and Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Clothing – Women’s Accessory, Specialty Shops	5631	Women’s Accessory and Specialty Shops
Clothing – Women’s Ready-To-Wear Stores	5621	Women’s Ready-To-Wear Stores
Clothing Rental – Costumes, Uniforms, Formal Wear	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Club Stores – Wholesale Clubs	5300	Wholesale Clubs
Clubs – Automobile	8675	Automobile Associations
Clubs – Boating	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Clubs – Gun	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Clubs – Historical	8699	Membership Organizations (<i>Not Elsewhere Classified</i>)
Clubs – Professional Sports	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters

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Merchant Type	MCC	MCC Title
Clubs – Racquetball	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Clubs – Sailing	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Clubs – Sports	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Clubs – Tennis	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Clubs – Yacht	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Coach Lines	4131	Bus Lines
Coal Dealers	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Coat Stores – Furriers	5681	Furriers and Fur Shops
Coat Stores – Women’s	5621	Women’s Ready-To-Wear Stores
Cocktail Lounges	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Coffee Shops	5814	Fast Food Restaurants
Coffee Merchandise Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Coin Stores	5972	Stamp and Coin Stores
Collectibles, Memorabilia Stores – Sports and Hobby	5999	Miscellaneous and Specialty Retail Stores
Colleges, Universities, Professional Schools, Junior Colleges	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Comedy Clubs	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Commercial Artists	7333	Commercial Photography, Art, and Graphics
Commercial Clothing – Men’s, Women’s, Children’s	5137	Men’s, Women’s, and Children’s Uniforms and Commercial Clothing ♦
Commercial Cooking, Food Service Equipment	5046	Commercial Equipment (<i>Not Elsewhere Classified</i>) ♦
Commercial Equipment (<i>Not Elsewhere Classified</i>)	5046	Commercial Equipment (<i>Not Elsewhere Classified</i>) ♦
Commercial Footwear	5139	Commercial Footwear ♦
Commercial Furniture	5021	Office and Commercial Furniture ♦
Commercial Photography, Art, Graphics	7333	Commercial Photography, Art, and Graphics
Commercial Property Rentals	6513	Real Estate Agents and Managers – Rentals
Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Commodity Dealers	6211	Security Brokers/Dealers
Communications Equipment	5065	Electrical Parts and Equipment ♦

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Merchant Type	MCC	MCC Title
Community Assessed Penalties	9222	Fines
Community Colleges	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Commuter Transportation – Ferries	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
Commuter Transportation – Railways	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
Compact Disc, Cassette, Record Stores	5735	Record Stores
Computer Catalog Merchants – Electronic	5964	Direct Marketing – Catalog Merchant
Computer Hardware <i>(And Other Electronics)</i>	5732	Electronics Stores
Computer Maintenance, Repair, Services	7379	Computer Maintenance, Repair and Services <i>(Not Elsewhere Classified)</i> ♦
Computer Network/Information Services	4816	Computer Network/Information Services
Computer Programming, Data Processing, and Integrated Systems Design Services	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
Computer Software Design	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
Computer Software Stores	5734	Computer Software Stores
Computer Training Schools	8244	Business and Secretarial Schools
Computers, Computer Peripheral Equipment, Software	5045	Computers and Computer Peripheral Equipment and Software ♦
Concrete Work Contractors	1771	Concrete Work Contractors
Confectionery Shops	5441	Candy, Nut, and Confectionery Stores
Conference Management Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Consignment Shops	5931	Used Merchandise and Secondhand Stores
Construction Companies	1520	General Contractors – Residential and Commercial
Construction Materials	5211	Lumber and Building Materials Stores
Construction Materials	5039	Construction Materials <i>(Not Elsewhere Classified)</i> ♦
Consultants – Management	7392	Management, Consulting, and Public Relations Services
Consultants – Marketing	7392	Management, Consulting, and Public Relations Services
Consultants – Public Relations	7392	Management, Consulting, and Public Relations Services
Consulting, Management Services	7392	Management, Consulting, and Public Relations Services
Consumer Credit Reporting Agencies	7321	Consumer Credit Reporting Agencies
Continuity/Subscription Merchant – Direct Marketing	5968	Direct Marketing – Continuity/Subscription Merchant
Contractors – Air Conditioning	1711	Heating, Plumbing, and Air Conditioning Contractors

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Merchant Type	MCC	MCC Title
Contractors – Carpentry	1750	Carpentry Contractors
Contractors – Concrete Work	1771	Concrete Work Contractors
Contractors – Decorating	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Demolition Services	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Electrical	1731	Electrical Contractors
Contractors – Garage Door Installation	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – General Contractors – Residential, Commercial	1520	General Contractors – Residential and Commercial
Contractors – Glasswork	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Heating	1711	Heating, Plumbing, and Air Conditioning Contractors
Contractors – Insulation	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Contractors – Masonry	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Contractors – Painting, Home and Building	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Paper Hanging	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Plastering	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Contractors – Plumbing	1711	Heating, Plumbing, and Air Conditioning Contractors
Contractors – Roofing	1761	Roofing, Siding, and Sheet Metal Work Contractors
Contractors – Sheet Metal Work	1761	Roofing, Siding, and Sheet Metal Work Contractors
Contractors – Siding	1761	Roofing, Siding, and Sheet Metal Work Contractors
Contractors – Special Trade Contractors	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Stonework	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Contractors – Tile Setting	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Contractors – Welding	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Contractors – Well Drilling	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Convalescent Homes	8050	Nursing and Personal Care Facilities
Convenience Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Convention Bureaus	7399	Business Services <i>(Not Elsewhere Classified)</i>
Cookie Stores	5462	Bakeries
Cooking Schools	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Cookware Stores	5719	Miscellaneous Home Furnishing Specialty Stores
Copy Services – Photographic, Photocopy, Microfilm Supplies	5044	Photographic, Photocopy, Microfilm Equipment and Supplies ♦
Copy, Reproduction Services	7338	Quick Copy, Reproduction, and Blueprinting Services

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Merchant Type	MCC	MCC Title
Correspondence Schools	8241	Correspondence Schools
Cosmetic Distributors	5122	Drugs, Drug Proprietaries, and Druggist Sundries ♦
Cosmetic Stores	5977	Cosmetic Stores
Cosmetic Surgeons	8011	Doctors and Physicians (<i>Not Elsewhere Classified</i>)
Costume Jewelry – Women’s Accessory, Specialty Shops	5631	Women’s Accessory and Specialty Shops
Costume Rental	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Counseling Services – Debt, Marriage, and Personal	7277	Counseling Services – Debt, Marriage, and Personal
Country Clubs	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
County Fairs	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Courier Services – Air and Ground, and Freight Forwarders	4215	Courier Services – Air and Ground, and Freight Forwarders
Court Costs, Including Alimony, Child Support	9211	Court Costs, Including Alimony and Child Support
Court Stenographer	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Craft Shops	5970	Artist’s Supply and Craft Shops
Credit Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Credit Reporting Agencies	7321	Consumer Credit Reporting Agencies
Credit Unions – Financial Institutions – Automated Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Credit Unions – Financial Institutions – Manual Cash Disbursements	6010	Financial Institutions – Manual Cash Disbursements
Credit Unions – Financial Institutions – Merchandise, Services	6012	Financial Institutions – Merchandise and Services
Crematories	7261	Funeral Services and Crematories
Cruise Lines	4411	Steamship and Cruise Lines
Crystal Stores	5950	Glassware/Crystal Stores
Culinary Instruction	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Currency – Foreign (<i>Non-Financial Institutions</i>)	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Curtain Stores	5714	Drapery, Window Covering, and Upholstery Stores
Custodial Services	7349	Cleaning, Maintenance, and Janitorial Services
Custom Made Clothing	5697	Tailors, Seamstresses, Mending, and Alterations
Custom Made Furniture	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Customs Bureaus	9311	Tax Payments
Cut Glass, Crystal	5950	Glassware/Crystal Stores

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Merchant Type	MCC	MCC Title
Cutlery – Kitchen	5719	Miscellaneous Home Furnishing Specialty Stores
Cutlery – Sporting Knives	5941	Sporting Goods Stores
D		
DJs – Dance Bands	7929	Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)
DMV – Department of Motor Vehicles	9399	Government Services (<i>Not Elsewhere Classified</i>)
Dairy Products Stores	5451	Dairy Products Stores
Dance Bands	7929	Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)
Dance Halls, Studios, Schools	7911	Dance Halls, Studios and Schools
Data Processing Services	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
Dating, Escort Services	7273	Dating Services
Day Care Services	8351	Child Care Services
Dealers – Airplane, Aircraft	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)
Dealers – Antique Automobiles	5521	Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing
Dealers – Art Dealers, Galleries	5971	Art Dealers and Galleries
Dealers – Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Dealers – Car and Truck (<i>Used Only</i>)	5521	Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing
Dealers – Boat	5551	Boat Dealers
Dealers – Fuel Dealers, Fuel Oil, Wood, Coal, Liquefied Petroleum	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Dealers – Golf Carts	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)
Dealers – Ice	5999	Miscellaneous and Specialty Retail Stores
Dealers – Miscellaneous Automotive Dealers (<i>Not Elsewhere Classified</i>)	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)
Dealers – Mobile Home, Parts, Equipment	5271	Mobile Home Dealers
Dealers – Motor Home	5592	Motor Home Dealers
Dealers – Motorcycle, Moped, Motor Scooters	5571	Motorcycle Shops and Dealers
Dealers – Newspapers	5994	News Dealers and Newsstands
Dealers – Camper, Recreational and Utility Trailer Dealers	5561	Camper, Recreational and Utility Trailer Dealers
Dealers – Securities, Mutual Funds, Stocks, Commodities, Bonds	6211	Security Brokers/Dealers
Dealers – Snowmobile	5598	Snowmobile Dealers

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Merchant Type	MCC	MCC Title
Debt Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Decorating Contractors	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Decorators – Interior	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Delicatessens	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Delivery Services – Local	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Demolition Services	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Dental Equipment, Supplies	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Dental Laboratories	8071	Medical and Dental Laboratories
Dentists and Orthodontists	8021	Dentists and Orthodontists
Department Stores	5311	Department Stores
Department of Motor Vehicles	9399	Government Services <i>(Not Elsewhere Classified)</i>
Dermatologists	8011	Doctors and Physicians <i>(Not Elsewhere Classified)</i>
Detective Agencies	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Detergents	5169	Chemicals and Allied Products <i>(Not Elsewhere Classified)</i> ♦
Diamond Stores	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Diaper Services	7210	Laundry, Cleaning, and Garment Services
Diners – Eating Establishments	5812	Eating Places and Restaurants
Digital Applications	5817	Digital Goods – Applications (Excludes Games)
Digital Games	5816	Digital Goods – Games
Digital Goods – Large Digital Goods Merchant	5818	Digital Goods – Large Digital Goods Merchant
Digital Media – Books, Movies, Music	5815	Digital Goods Media – Books, Movies, Music
Direct Marketing – Catalog Merchant	5964	Direct Marketing – Catalog Merchant
Direct Marketing – Combination Catalog and Retail Merchant	5965	Direct Marketing – Combination Catalog and Retail Merchant
Direct Marketing – Continuity/Subscription Merchant	5968	Direct Marketing – Continuity/Subscription Merchant
Direct Marketing – Inbound Teleservices Merchant	5967	Direct Marketing – Inbound Teleservices Merchant
Direct Marketing – Insurance Services	5960	Direct Marketing – Insurance Services
Direct Marketing – Other Direct Marketers <i>(Not Elsewhere Classified)</i>	5969	Direct Marketing – Other Direct Marketers <i>(Not Elsewhere Classified)</i>
Direct Marketing – Outbound Telemarketing Merchant	5966	Direct Marketing – Outbound Telemarketing Merchant

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Merchant Type	MCC	MCC Title
Direct Marketing – Travel-Related Arrangement Services	5962	Direct Marketing – Travel-Related Arrangement Services
Discotheques	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Discount Goods – Wholesale Clubs	5300	Wholesale Clubs
Discount Stores	5310	Discount Stores
Disinfecting Services	7342	Exterminating and Disinfecting Services
Distributor – Motion Picture, Video Tape Production, Distribution	7829	Motion Picture and Video Tape Production and Distribution ♦
Distributors – Drugs, Druggists' Sundries, Toiletries	5122	Drugs, Drug Proprietaries, and Druggist Sundries ♦
Doctors and Physicians	8011	Doctors and Physicians (<i>Not Elsewhere Classified</i>)
Doctors – Podiatrists and Chiropractors	8049	Podiatrists and Chiropractors
Doctors – Chiropractors	8041	Chiropractors
Doctors – Optometrists and Ophthalmologists	8042	Optometrists and Ophthalmologists
Dog Grooming Services	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Dog Training	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Dolphinariums	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
Door-To-Door Sales	5963	Door-To-Door Sales
Doughnut Shops	5462	Bakeries
Drapery Cleaning	7217	Carpet and Upholstery Cleaning
Drapery, Window Covering, and Upholstery Stores	5714	Drapery, Window Covering, and Upholstery Stores
Dress Shops	5621	Women's Ready-To-Wear Stores
Dressmakers	5697	Tailors, Seamstresses, Mending, and Alterations
Dried Fruit Shops	5441	Candy, Nut, and Confectionery Stores
Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Driver Education Class, School	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Drug Stores, Pharmacies	5912	Drug Stores and Pharmacies
Drug, Alcohol Abuse Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Drugs, Drug Proprietaries, Druggist Sundries	5122	Drugs, Drug Proprietaries, and Druggist Sundries ♦
Dry Cleaners	7216	Dry Cleaners
Durable Goods	5099	Durable Goods (<i>Not Elsewhere Classified</i>) ♦
Duty Free Stores	5309	Duty Free Stores
DVD/Video Tape Rental Stores	7841	DVD/Video Tape Rental Stores

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Merchant Type	MCC	MCC Title
E		
Eating Places and Restaurants	5812	Eating Places and Restaurants
Educational Services <i>(Not Elsewhere Classified)</i>	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Educational, Training Film Production	7829	Motion Picture and Video Tape Production and Distribution ♦
Elder-Care Housing	8050	Nursing and Personal Care Facilities
Electric Razor Stores – Sales, Service	5997	Electric Razor Stores – Sales and Service
Electric Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Electrical Contractors	1731	Electrical Contractors
Electrical Parts, Equipment	5065	Electrical Parts and Equipment ♦
Electrical Supplies	5251	Hardware Stores
Electrical, Small Appliance Repair Shops	7629	Electrical and Small Appliance Repair Shops
Electronic Bulletin Board Access	4816	Computer Network/Information Services
Electronic Computer Catalog Merchants	5964	Direct Marketing – Catalog Merchant
Electronic Parts	5732	Electronics Sales
Electronics Repair Shops	7622	Electronics Repair Shops
Electronics Stores	5732	Electronics Stores
Elementary, Secondary Schools	8211	Elementary and Secondary Schools
Emergency Service (GCAS) <i>(For Visa Use Only)</i>	9702	Emergency Services (GCAS)
Emergency Vehicle Services	4119	Ambulance Services
Employment Agencies and Temporary Help Services	7361	Employment Agencies and Temporary Help Services
Engineering Services	8911	Architectural, Engineering, and Surveying Services
Entertainers, Bands, Orchestras	7929	Bands, Orchestras, and Miscellaneous Entertainers <i>(Not Elsewhere Classified)</i>
Entertainment – Movie Theaters	7832	Motion Picture Theaters
Equestrian Apparel	5655	Sports and Riding Apparel Stores
Equipment – Commercial <i>(Not Elsewhere Classified)</i>	5046	Commercial Equipment <i>(Not Elsewhere Classified)</i> ♦
Equipment – Computers, Computer Peripheral Equipment, Software	5045	Computers and Computer Peripheral Equipment and Software ♦
Equipment – Electrical Parts, Equipment	5065	Electrical Parts and Equipment ♦
Equipment – Hardware, Equipment, Supplies	5072	Hardware, Equipment and Supplies ♦
Equipment – Heating Equipment, Supplies	5074	Plumbing and Heating Equipment and Supplies ♦

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Merchant Type	MCC	MCC Title
Equipment – Medical, Dental, Ophthalmic, Orthopedic, Hospital Equipment, Supplies	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Equipment – Mobile Home Parts	5271	Mobile Home Dealers
Equipment – Patient Monitoring	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Equipment – Photographic Supply Stores	5946	Camera and Photographic Supply Stores
Equipment – Photographic, Photocopy, Microfilm Equipment, Supplies	5044	Photographic, Photocopy, Microfilm Equipment and Supplies ♦
Equipment – Plumbing Equipment, Supplies	5074	Plumbing and Heating Equipment and Supplies ♦
Equipment – Telecommunications	4812	Telecommunication Equipment and Telephone Sales
Equipment – Water Conditioning, Purification, Softening	5074	Plumbing and Heating Equipment and Supplies ♦
Equipment, Tool, Furniture, and Appliance Rental and Leasing	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Equipment Stores	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Escort Services	7273	Dating Services
Exchange – Foreign Currency (<i>Non-Financial Institutions</i>)	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Exercise Clubs	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Exercise Equipment	5941	Sporting Goods Stores
Exhibits	7991	Tourist Attractions and Exhibits
Expositions	7991	Tourist Attractions and Exhibits
Exterminating, Disinfecting Services	7342	Exterminating and Disinfecting Services
Exterminators	7342	Exterminating and Disinfecting Services
Eye Doctors – Optometrists and Ophthalmologists	8042	Optometrists and Ophthalmologists
Eyeglass Stores	8043	Opticians, Optical Goods, and Eyeglasses
F		
Fabric Goods	5131	Piece Goods, Notions, and Other Dry Goods ♦
Fabric Stores	5949	Sewing, Needlework, Fabric and Piece Goods Stores
Fairs	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Family Clothing Stores	5651	Family Clothing Stores
Family Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Farm Management Services	0763	Agricultural Co-operatives

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Merchant Type	MCC	MCC Title
Fast Food Restaurants	5814	Fast Food Restaurants
Faxing Services	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services
Fees – Bridge, Toll	4784	Tolls and Bridge Fees
Fees – Court	9211	Court Costs, Including Alimony and Child Support
Ferries	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
Fertility Clinics	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Filling Stations – Automotive Gasoline	5541	Service Stations <i>(With or without Ancillary Services)</i>
Film Developing	7395	Photofinishing Laboratories and Photo Developing
Film Production	7333	Commercial Photography, Art, and Graphics
Film Production, Distribution	7829	Motion Picture and Video Tape Production and Distribution ♦
Films – Movie Theaters	7832	Motion Picture Theaters
Financial Counseling Service	7277	Counseling Services – Debt, Marriage, and Personal
Financial Institutions – Automated Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Financial Institutions – Manual Cash Disbursements	6010	Financial Institutions – Manual Cash Disbursements
Financial Institutions – Merchandise, Services	6012	Financial Institutions – Merchandise and Services
Financial Planners	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Fines	9222	Fines
Fingernail Salons	7230	Beauty and Barber Shops
Fire Alarm Companies – Home/Business Security	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Fire Departments	9399	Government Services <i>(Not Elsewhere Classified)</i>
Fire Extinguishers	5099	Durable Goods <i>(Not Elsewhere Classified)</i> ♦
Firearms, Ammunition Stores	5999	Miscellaneous and Specialty Retail Stores
Firearms, Ammunition	5099	Durable Goods <i>(Not Elsewhere Classified)</i> ♦
Fireplaces, Fireplace Screens, Accessories Stores	5718	Fireplace, Fireplace Screens and Accessories Stores
Fireworks Stores	5999	Miscellaneous and Specialty Retail Stores
Fish, Seafood Markets	5422	Freezer and Locker Meat Provisioners
Fishing – Equipment, Bait, Tackle	5941	Sporting Goods Stores
Fitness Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses

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Merchant Type	MCC	MCC Title
Floor Covering Stores	5713	Floor Covering Stores
Florist Supplies, Nursery Stock, Flowers	5193	Florists Supplies, Nursery Stock and Flowers ♦
Florists	5992	Florists
Flower Shops	5992	Florists
Flying Fields	4582	Airports, Flying Fields, and Airport Terminals
Flying Instruction	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Food – Fast Food Restaurants	5814	Fast Food Restaurants
Food Preparation – Catering	5811	Caterers
Food Service Equipment – Commercial Cooking Equipment	5046	Commercial Equipment <i>(Not Elsewhere Classified)</i> ♦
Food Stores – Convenience	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Food Stores – Grocery Stores, Supermarkets	5411	Grocery Stores and Supermarkets
Food Testing Services	8734	Testing Laboratories <i>(Non-Medical Testing)</i> ♦
Foot Doctors	8049	Podiatrists and Chiropractors
Footwear – Commercial	5139	Commercial Footwear ♦
Footwear Stores	5661	Shoe Stores
Exchange – Foreign Currency <i>(Non-Financial Institutions)</i>	6051	Non-Financial Institutions – Foreign Currency, Money Orders <i>(Not Wire Transfer)</i> , and Travelers Cheques
Forensic Laboratories	8734	Testing Laboratories <i>(Non-Medical Testing)</i> ♦
Formal Wear Rental	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Fortune Tellers, Mystics, Tarot Readings	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Frame Shops – Photograph, Poster	5999	Miscellaneous and Specialty Retail Stores
Fraternal Associations	8641	Civic, Social, and Fraternal Associations
Freezer, Locker Meat Provisioners	5422	Freezer and Locker Meat Provisioners
Freight – Rail, Train Transportation	4011	Railroads
Freight Carriers, Trucking and Storage	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Freight Forwarders, Courier Services	4215	Courier Services – Air and Ground, and Freight Forwarders
Frozen Meats, Seafood	5422	Freezer and Locker Meat Provisioners
Fruit Markets	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Fuel Dealers, Fuel Oil, Wood, Coal, Liquefied Petroleum	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Fuel Dispensers – Automated	5542	Automated Fuel Dispensers
Fuel Products, Services	5172	Petroleum and Petroleum Products ♦
Fund-Raising – Political	8641	Civic, Social, and Fraternal Associations

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Merchant Type	MCC	MCC Title
Fund-Raising Organizations – Non-Political	8398	Charitable and Social Service Organizations
Fund-Raising Organizations – Political	8651	Political Organizations
Funeral Services, Crematories	7261	Funeral Services and Crematories
Furnace Cleaning Service	7699	Miscellaneous Repair Shops and Related Services
Furniture – Office, Commercial	5021	Office and Commercial Furniture ♦
Furniture Rental	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Furniture Repair, Reupholstery	7641	Furniture – Reupholstery, Repair, and Refinishing
Furniture, Home Furnishings, Equipment Stores, Except Appliances	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Furriers, Fur Shops	5681	Furriers and Fur Shops
G		
Galleries, Art Dealers	5971	Art Dealers and Galleries
Gambling – Government-Owned Lotteries	7800	Government-Owned Lotteries (For US Only)
Gambling – Government-Licensed Horse/Dog Racing	7802	Government-Licensed Horse/Dog Racing
Gambling – Government-Licensed On-Line Casinos	7801	Government-Licensed On-Line Casinos (On-Line Gambling)
Game Supplies – Video, Amusement	7993	Video Amusement Game Supplies
Games Instruction	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Games Stores	5945	Hobby, Toy and Game Shops
Garage Door Installation	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Garages, Parking	7523	Parking Lots, Parking Meters and Garages
Garbage Collectors	4900	Utilities – Electric, Gas, Water, Sanitary
Gardening Services	0780	Landscaping and Horticultural Services
Gardening Supplies	5261	Nurseries and Lawn and Garden Supply Stores
Gardening Supplies	5193	Florists Supplies, Nursery Stock and Flowers ♦
Gardens – Botanical	7991	Tourist Attractions and Exhibits
Garment Services	7210	Laundry, Cleaning, and Garment Services
Gas Lighting Fixtures	5099	Durable Goods <i>(Not Elsewhere Classified)</i> ♦
Gas Pumps <i>(Automated Fuel Dispensers)</i>	5542	Automated Fuel Dispensers
Gas Stations With or Without Ancillary Services	5541	Service Stations <i>(With or Without Ancillary Services)</i>
Gas Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Gasoline – Self-Service Terminals	5542	Automated Fuel Dispensers
Gasoline – Service Stations	5541	Service Stations <i>(With or Without Ancillary Services)</i>

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Merchant Type	MCC	MCC Title
Gems, Precious Metals, Jewelry	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Gemstones, Precious Stones, Metals, Watches, Jewelry	5094	Precious Stones and Metals, Watches and Jewelry ♦
General Contractors – Residential, Commercial	1520	General Contractors – Residential and Commercial
General Merchandise – Miscellaneous	5399	Miscellaneous General Merchandise
Gift, Card, Novelty, Souvenir Shops	5947	Gift, Card, Novelty and Souvenir Shops
Girls' Camps	7032	Sporting and Recreational Camps
Glass, Paint, Wallpaper Stores	5231	Glass, Paint, and Wallpaper Stores
Glassware/Crystal Stores	5950	Glassware/Crystal Stores
Glasswork Contractors	1799	Special Trade Contractors (<i>Not Elsewhere Classified</i>)
Golf – Driving Ranges	7999	Recreation Services (<i>Not Elsewhere Classified</i>)
Golf Courses – Private	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Golf Courses – Public	7992	Public Golf Courses
Golf Equipment	5941	Sporting Goods Stores
Goods – Durable (<i>Not Elsewhere Classified</i>)	5099	Durable Goods (<i>Not Elsewhere Classified</i>) ♦
Goods – Nondurable(<i>Not Elsewhere Classified</i>)	5199	Nondurable Goods (<i>Not Elsewhere Classified</i>) ♦
Gourmet Food Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Government-Owned Lotteries	7800	Government-Owned Lotteries
Government-Licensed Horse/Dog Racing	7802	Government-Licensed Horse/Dog Racing
Government-Licensed On-Line Casinos	7801	Government-Licensed On-Line Casinos (On-Line Gambling)
Government Services (<i>Not Elsewhere Classified</i>)	9399	Government Services (<i>Not Elsewhere Classified</i>)
Grade Schools	8211	Elementary and Secondary Schools
Graduate Schools	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Grammar Schools	8211	Elementary and Secondary Schools
Graphic Designers	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Graphics – Commercial	7333	Commercial Photography, Art, and Graphics
Gravestones, Monuments – Retail Sales, Installation	5999	Miscellaneous and Specialty Retail Stores
Gravestones, Monuments – Wholesale, Installation	5099	Durable Goods (<i>Not Elsewhere Classified</i>) ♦
Greenhouses	5261	Nurseries and Lawn and Garden Supply Stores
Grocery Stores and Supermarkets	5411	Grocery Stores and Supermarkets

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Merchant Type	MCC	MCC Title
Ground and Air Courier Services	4215	Courier Services – Air and Ground, and Freight Forwarders
Guard Dogs	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Guest Speakers, Lecturers	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Guitar Stores	5733	Music Stores – Musical Instruments, Pianos, and Sheet Music
Gun Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses
Gun Shops	5941	Sporting Goods Stores
H		
Hair Accessories	5131	Piece Goods, Notions, and Other Dry Goods ♦
Hair Cutting	7230	Beauty and Barber Shops
Hair Pieces, Extensions	5698	Wig and Toupee Stores
Hair Replacement – Non-Surgical	5698	Wig and Toupee Stores
Hair Replacements – Surgical	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Hair Salon	7230	Beauty and Barber Shops
Hair Styling	7230	Beauty and Barber Shops
Hairdressers	7230	Beauty and Barber Shops
Hand Made Clothing	5697	Tailors, Seamstresses, Mending, and Alterations
Hand Tools	5251	Hardware Stores
Hand Tools	5072	Hardware, Equipment and Supplies ♦
Handbag Stores	5631	Women's Accessory and Specialty Shops
Harbors	4468	Marinas, Marine Service, and Supplies
Hardware – Computer	5045	Computers and Computer Peripheral Equipment and Software ♦
Hardware Stores	5251	Hardware Stores
Hardware, Equipment, Supplies	5072	Hardware, Equipment and Supplies ♦
Hat Cleaning Shops	7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
Hat Shops – Men's	5611	Men's and Boys' Clothing and Accessories Stores
Hat Shops – Women's	5631	Women's Accessory and Specialty Shops
Headstones, Monuments	5999	Miscellaneous and Specialty Retail Stores
Health Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses
Health Food Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Health Insurance – Sales	6300	Insurance Sales, Underwriting, and Premiums
Health Practitioners – Doctors and Physicians <i>(Not Elsewhere Classified)</i>	8011	Doctors and Physicians <i>(Not Elsewhere Classified)</i>

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Merchant Type	MCC	MCC Title
Health Practitioners and Medical Services <i>(Not Elsewhere Classified)</i>	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Health, Beauty Spas	7298	Health and Beauty Spas
Hearing Aids – Sales, Service, and Supply	5975	Hearing Aids – Sales, Service, and Supply
Hearing Testing Services	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Hearth, Accessories Stores	5718	Fireplace, Fireplace Screens and Accessories Stores
Heating – Fireplace, Accessories Stores	5718	Fireplace, Fireplace Screens and Accessories Stores
Heating Contractors	1711	Heating, Plumbing, and Air Conditioning Contractors
Heating Equipment, Supplies	5074	Plumbing and Heating Equipment and Supplies ♦
Heating, Plumbing, Air Conditioning Contractors	1711	Heating, Plumbing, and Air Conditioning Contractors
High Fidelity Equipment	5732	Electronics Stores
High Schools	8211	Elementary and Secondary Schools
Hiking Equipment	5941	Sporting Goods Stores
Historical Clubs	8699	Membership Organizations <i>(Not Elsewhere Classified)</i>
Hobby Shops	5945	Hobby, Toy and Game Shops
Hobby, Toy and Game Shops	5945	Hobby, Toy and Game Shops
Home Furnishing Specialty Stores – Miscellaneous	5719	Miscellaneous Home Furnishing Specialty Stores
Home Furnishings, Furniture	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Home Heating Fuel Dealers	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Home Security Systems	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Home Supply Warehouse Stores	5200	Home Supply Warehouse Stores
Home Window Replacement	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Homeowners Insurance – Sales	6300	Insurance Sales, Underwriting, and Premiums
Horse Boarding Services	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Horseback Riding	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Horticultural Services	0780	Landscaping and Horticultural Services
Hospice Facilities	8050	Nursing and Personal Care Facilities
Hospital Equipment, Supplies	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Hospitals	8062	Hospitals
Hospitals – Pet	0742	Veterinary Services
Hot Tub, Sauna Shops	7298	Health and Beauty Spas
Hot Tubs, Spas – Sales, Service, Supplies	5996	Swimming Pools – Sales and Service

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Merchant Type	MCC	MCC Title
Hotels – Refer to the T&E Section for a complete listing of major lodging merchants		
Hotels not Listed in T&E Section	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)
House Cleaning Services	7349	House Cleaning Services
Household Appliance Stores	5722	Household Appliance Stores
Housekeeping Services	7349	Cleaning, Maintenance, and Janitorial Services
Housewares Stores	5719	Miscellaneous Home Furnishing Specialty Stores
Housing – Rental Service	6513	Real Estate Agents and Managers – Rentals
Hunting Equipment, Supplies	5941	Sporting Goods Stores
Hunting Licenses	7999	Recreation Services (<i>Not Elsewhere Classified</i>)
I		
Ice Cream Shops	5814	Fast Food Restaurants
Ice Dealers	5999	Miscellaneous and Specialty Retail Stores
In-Line Skates Shops	5941	Sporting Goods Stores
Inbound Teleservices Merchant – Direct Marketing	5967	Direct Marketing – Inbound Teleservices Merchant
Income Tax Service	8931	Accounting, Auditing, and Bookkeeping Services
Industrial Supplies (<i>Not Elsewhere Classified</i>)	5085	Industrial Supplies (<i>Not Elsewhere Classified</i>) ♦
Infants' Clothing	5641	Children's and Infants' Wear Stores
Information Retrieval Services	7375	Information Retrieval Services ♦
Information Services – via Computer Networks	4816	Computer Network/Information Services
Inns not Listed in T&E Section	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)
Inns – Refer to the T&E Section for a complete listing of major lodging merchants		
Instruction – Dance Schools	7911	Dance Halls, Studios and Schools
Instruction – Games	7999	Recreation Services (<i>Not Elsewhere Classified</i>)
Instruments – Musical	5733	Music Stores – Musical Instruments, Pianos, and Sheet Music
Insulation Contractors	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Insurance Sales, Underwriting, and Premiums	6300	Insurance Sales, Underwriting, and Premiums
Insurance Services – Direct Marketing	5960	Direct Marketing – Insurance Services
Interior Decorators	1799	Special Trade Contractors (<i>Not Elsewhere Classified</i>)
Internet Payment Facilitators	4816	Computer Network/Information Services
Investment Firms – Dealers, Brokers	6211	Security Brokers/Dealers

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Merchant Type	MCC	MCC Title
J		
Janitorial Services	7349	Cleaning, Maintenance, and Janitorial Services
Jeans, Denim Clothing Stores	5651	Family Clothing Stores
Jet Skis – Rental, Leases	4457	Boat Rentals and Leasing
Jewelry – Costume	5631	Women’s Accessory and Specialty Shops
Jewelry – Fine	5094	Precious Stones and Metals, Watches and Jewelry ♦
Jewelry – Fine	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Jewelry Repair	7631	Watch, Clock and Jewelry Repair
Jewelry Stores, Watches, Clocks, Silverware Stores	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Job Training Services	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Journals	5192	Books, Periodicals and Newspapers ♦
Junior Colleges	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Junk Yards	5935	Wrecking and Salvage Yards
K		
Karate Schools	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Kennels – Animal	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Keys – Locksmith	7399	Business Services <i>(Not Elsewhere Classified)</i>
Kindergartens	8211	Elementary and Secondary Schools
Kitchenware Stores	5719	Miscellaneous Home Furnishing Specialty Stores
Knitting Shops	5949	Sewing, Needlework, Fabric and Piece Goods Stores
L		
Labor Unions	8699	Membership Organizations <i>(Not Elsewhere Classified)</i>
Laboratories – Medical, Dental	8071	Medical and Dental Laboratories
Laboratories – Testing <i>(Non-Medical)</i>	8734	Testing Laboratories <i>(Non-Medical Testing)</i> ♦
Lamp, Lighting Shops	5719	Miscellaneous Home Furnishing Specialty Stores
Landscaping, Horticultural Services	0780	Landscaping and Horticultural Services
Language, Translation Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Laundries – Family, Commercial	7211	Laundries – Family and Commercial
Laundromats	7211	Laundries – Family and Commercial

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Merchant Type	MCC	MCC Title
Laundry – Dry Cleaners	7216	Dry Cleaners
Laundry, Cleaning, Garment Services	7210	Laundry, Cleaning, and Garment Services
Law Offices	8111	Legal Services and Attorneys
Lawn, Garden Supply	5261	Nurseries and Lawn and Garden Supply Stores
Lawyers	8111	Legal Services and Attorneys
Leasing – Car and Truck	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Leasing Services – Equipment	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Leasing Services – Motor Homes, Recreational Vehicles	7519	Motor Home and Recreational Vehicle Rentals
Leasing Services – Trucks, Utility Trailers	7513	Truck and Utility Trailer Rentals
Leather Goods Stores	5948	Luggage and Leather Goods Stores
Lecturers	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Legal Services and Attorneys	8111	Legal Services and Attorneys
Life Insurance – Sales	6300	Insurance Sales, Underwriting, and Premiums
Lighting Fixtures, Supplies	5251	Hardware Stores
Limousines	4121	Taxicabs and Limousines
Linen Shops	5719	Miscellaneous Home Furnishing Specialty Stores
Lingerie Stores	5631	Women's Accessory and Specialty Shops
Linoleum Stores	5713	Floor Covering Stores
Liquefied Petroleum Dealers	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Liquor Stores	5921	Package Stores – Beer, Wine, and Liquor
Loan Payments – Financial Institution	6012	Financial Institution – Merchandise and Services
Loan Payments – Non Financial Institution	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Local Delivery Service	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Local Telecommunication Service	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services
Local and Suburban Commuter Passenger Transportation, Including Ferries	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
Locksmiths	7399	Business Services (<i>Not Elsewhere Classified</i>)
Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)
Lodging – Refer to the T&E Section for a complete listing of major lodging merchants		

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Merchant Type	MCC	MCC Title
Long Distance Telecommunication Service	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services
Long Distance Trucking Services	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Lottery Tickets	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Lounges	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Lube Stations – Quick Stop	7538	Automotive Service Shops (<i>Non-Dealer</i>)
Luggage	5099	Durable Goods (<i>Not Elsewhere Classified</i>) u
Luggage, Leather Goods Stores	5948	Luggage and Leather Goods Stores
Lumber and Building Materials Stores	5211	Lumber and Building Materials Stores
M		
Machine Shops	7699	Miscellaneous Repair Shops and Related Services
Made-to-Order Clothing	5697	Tailors, Seamstresses, Mending, and Alterations
Made-to-Order Furniture	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Magazine Subscriptions (<i>Direct Mail Only</i>)	5968	Direct Marketing – Continuity/Subscription Merchant
Magazine (<i>Newsstands</i>)	5994	News Dealers and Newsstands
Magazines	5192	Books, Periodicals and Newspapers ♦
Magic Shops	5999	Miscellaneous and Specialty Retail Stores
Magicians	7929	Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)
Mail, Packing Stores, Services	7399	Business Services (<i>Not Elsewhere Classified</i>)
Maintenance – Computer Maintenance, Repair, Services (<i>Not Elsewhere Classified</i>)	7379	Computer Maintenance, Repair and Services (<i>Not Elsewhere Classified</i>) ♦
Maintenance Services	7349	Cleaning, Maintenance, and Janitorial Services
Make-Up Stores	5977	Cosmetic Stores
Make-Up Studios	7230	Beauty and Barber Shops
Management Consultants	7392	Management, Consulting, and Public Relations Services
Management, Consulting, Public Relations Services	7392	Management, Consulting, and Public Relations Services
Manicurist	7230	Beauty and Barber Shops
Manual Cash Disbursements	6010	Financial Institutions – Manual Cash Disbursements
Map, Atlas Stores	5999	Miscellaneous and Specialty Retail Stores
Marina Service Stations	5541	Service Stations (<i>With or Without Ancillary Services</i>)
Marinas, Marine Service, Supplies	4468	Marinas, Marine Service, and Supplies

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Merchant Type	MCC	MCC Title
Market Research Firms	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Marketing Consultants	7392	Management, Consulting, and Public Relations Services
Marriage Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Masonry, Stonework, Tile Setting, Plastering, Insulation Contractors	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Massage – Therapeutic	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Massage Parlors	7297	Massage Parlors
Materials – Cleaning, Polishing, Sanitation	2842	Specialty Cleaning, Polishing and Sanitation Preparations ♦
Materials – Construction <i>(Not Elsewhere Classified)</i>	5039	Construction Materials <i>(Not Elsewhere Classified)</i> ♦
Materials – Lumber, Building	5211	Lumber and Building Materials Stores
Maternity Stores	5621	Women's Ready-To-Wear Stores
Mattress Stores	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Meat Markets, Meat Lockers	5422	Freezer and Locker Meat Provisioners
Medical Insurance – Sales	6300	Insurance Sales, Underwriting, and Premiums
Medical Professionals – Chiropractors	8041	Chiropractors
Medical Professionals – Dentists and Orthodontists	8021	Dentists and Orthodontists
Medical Professionals – Doctors and Physicians <i>(Not Elsewhere Classified)</i>	8011	Doctors and Physicians <i>(Not Elsewhere Classified)</i>
Medical Professionals – Hospitals	8062	Hospitals
Medical Professionals – Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Medical Professionals – Medical, Dental Laboratories	8071	Medical and Dental Laboratories
Medical Professionals – Nursing, Personal Care Facilities	8050	Nursing and Personal Care Facilities
Medical Professionals – Opticians	8043	Opticians, Optical Goods, and Eyeglasses
Medical Professionals – Optometrists and Ophthalmologists	8042	Optometrists and Ophthalmologists
Medical Professionals – Osteopaths	8031	Osteopaths
Medical Professionals – Podiatrists	8049	Podiatrists and Chiropodists
Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Medical, Dental Laboratories	8071	Medical and Dental Laboratories

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Merchant Type	MCC	MCC Title
Medical, Dental, Ophthalmic, Hospital Equipment, Supplies	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Medicine – Prescriptions, Pharmacies	5912	Drug Stores and Pharmacies
Meeting Planning Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses
Membership Organizations <i>(Not Elsewhere Classified)</i>	8699	Membership Organizations <i>(Not Elsewhere Classified)</i>
Memorabilia, Souvenir Shops	5947	Gift, Card, Novelty and Souvenir Shops
Men's Uniforms	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing ♦
Men's, Boys' Clothing and Accessories Stores	5611	Men's and Boys' Clothing and Accessories Stores
Men's, Women's Clothing Stores	5691	Men's and Women's Clothing Stores
Mending, Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Mental Health Practitioners	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Merchandise, Services – Financial Institutions	6012	Financial Institutions – Merchandise and Services
Message, Paging Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Metal Service Centers, Offices	5051	Metal Service Centers and Offices ♦
Microbreweries, Bars	5813	Drinking Places <i>(Alcoholic Beverages)</i> – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Microfilm Supplies	5044	Photographic, Photocopy, Microfilm Equipment and Supplies ♦
Middle Schools	8211	Elementary and Secondary Schools
Mini Markets	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Miniature Golf	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Miscellaneous Apparel, Accessory Shops	5699	Miscellaneous Apparel and Accessory Shops
Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i>	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i>
Miscellaneous Food Stores – Convenience Stores and Specialty Markets	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Miscellaneous General Merchandise	5399	Miscellaneous General Merchandise
Miscellaneous Home Furnishing Specialty Stores	5719	Miscellaneous Home Furnishing Specialty Stores
Miscellaneous Other Services <i>(Not Elsewhere Classified)</i>	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Miscellaneous Publishing, Printing	2741	Miscellaneous Publishing and Printing ♦
Miscellaneous Repair Shops, Related Services <i>(Not Elsewhere Classified)</i>	7699	Miscellaneous Repair Shops and Related Services

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Merchant Type	MCC	MCC Title
Miscellaneous Special Contractors (<i>Not Elsewhere Classified</i>)	1799	Special Trade Contractors (<i>Not Elsewhere Classified</i>)
Miscellaneous Transportation Services (<i>Not Elsewhere Classified</i>)	4789	Transportation Services (<i>Not Elsewhere Classified</i>)
Miscellaneous, Specialty Retail Stores	5999	Miscellaneous and Specialty Retail Stores
Mobile Home Dealers, Parts, Equipment	5271	Mobile Home Dealers
Modeling Schools	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Money – Foreign Currency (<i>Non-Financial Institutions</i>)	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Money Orders – Not Wire Transfer (<i>Not Elsewhere Classified</i>)	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Money Orders – Wire Transfer	4829	Wire Transfer Money Orders (WTMOs)
Monuments, Gravestones – Sales, Installation	5999	Miscellaneous and Specialty Retail Stores
Moped Dealers, Parts, Accessories	5571	Motorcycle Shops and Dealers
Mortgage Brokers	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Mortgage Companies – Financial Institutions	6012	Financial Institutions – Merchandise and Services
Mortgage Companies – Non-Financial Institutions	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Mortuaries, Morticians	7261	Funeral Services and Crematories
Mosques	8661	Religious Organizations
Motels not Listed in T&E Section	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)
Motels – Refer to the T&E Section for a complete listing of major lodging merchants		
Motion Picture Theaters	7832	Motion Picture Theaters
Motion Picture, Video Tape Production, Distribution	7829	Motion Picture and Video Tape Production and Distribution ♦
Motor Freight Carriers – Local, Long Distance Trucking	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Motor Home Dealers	5592	Motor Home Dealers
Motor Homes, Recreational Vehicle Rentals	7519	Motor Home and Recreational Vehicle Rentals
Motor Scooter Dealers, Parts, Accessories	5571	Motorcycle Shops and Dealers
Motor Vehicle Dealers (<i>New and Used</i>)	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Motor Vehicle Supplies, New Parts	5013	Motor Vehicle Supplies and New Parts ♦
Motor Vehicle Supplies, Parts	5533	Automotive Parts and Accessories Stores
Motor Vehicle Violations	9222	Fines
Motorboat Dealers	5551	Boat Dealers

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Merchant Type	MCC	MCC Title
Motorcycle Rentals	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Motorcycle Shops, Dealers	5571	Motorcycle Shops and Dealers
Mountain Bikes	5940	Bicycle Shops – Sales and Service
Movie Theaters	7832	Motion Picture Theaters
Moving Companies	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Moving, Storage Companies	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Muffler Shops	7538	Automotive Service Shops <i>(Non-Dealer)</i>
Museums	7991	Tourist Attractions and Exhibits
Music Bands	7929	Bands, Orchestras, and Miscellaneous Entertainers <i>(Not Elsewhere Classified)</i>
Music Stores – Prerecorded Records, CDs, Cassettes	5735	Record Stores
Music Stores – Musical Instruments, Pianos, and Sheet Music	5733	Music Stores – Musical Instruments, Pianos, and Sheet Music
Musical Instruments	5099	Durable Goods <i>(Not Elsewhere Classified)</i> ♦
Musicians	7929	Bands, Orchestras, and Miscellaneous Entertainers <i>(Not Elsewhere Classified)</i>
Mutual Funds Brokers	6211	Security Brokers/Dealers
N		
Nail Salons	7230	Beauty and Barber Shops
Nannies	8351	Child Care Services
Necktie Stores	5611	Men's and Boys' Clothing and Accessories Stores
Needlework Shops	5949	Sewing, Needlework, Fabric and Piece Goods Stores
News Dealers, Newsstands	5994	News Dealers and Newsstands
Newspapers	5994	News Dealers and Newsstands
Newspapers, Newspaper Agencies	5192	Books, Periodicals and Newspapers ♦
Nightclubs	5813	Drinking Places <i>(Alcoholic Beverages)</i> – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Non-Financial Institutions – Foreign Currency, Money Orders <i>(Not Wire Transfer)</i> , and Travelers Cheques	6051	Non-Financial Institutions – Foreign Currency, Money Orders <i>(Not Wire Transfer)</i> , and Travelers Cheques
Nondurable Goods <i>(Not Elsewhere Classified)</i>	5199	Nondurable Goods <i>(Not Elsewhere Classified)</i> ♦
Notions	5131	Piece Goods, Notions, and Other Dry Goods ♦
Novelty Shops	5947	Gift, Card, Novelty and Souvenir Shops
Numismatic Supplies	5972	Stamp and Coin Stores

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Merchant Type	MCC	MCC Title
Nurseries and Lawn and Garden Supply Stores	5261	Nurseries and Lawn and Garden Supply Stores
Nursery Schools	8351	Child Care Services
Nursery Stock	5193	Florists Supplies, Nursery Stock and Flowers ♦
Nursing Homes	8050	Nursing and Personal Care Facilities
Nursing, Personal Care Facilities	8050	Nursing and Personal Care Facilities
Nut Shops	5441	Candy, Nut, and Confectionery Stores
O		
Obstetricians	8011	Doctors and Physicians (<i>Not Elsewhere Classified</i>)
Off-Track Betting	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Office Machine Repair Shops	7629	Electrical and Small Appliance Repair Shops
Office Supplies	5111	Stationery, Office Supplies, Printing and Writing Paper ♦
Office Supply Stores	5943	Stationery Stores, Office and School Supply Stores
Office, Commercial Furniture	5021	Office and Commercial Furniture ♦
Oil Changers – Lube Stations	7538	Automotive Service Shops (<i>Non-Dealer</i>)
Oil Dealers	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
On-Line Dating Services	7273	Dating Services
Ophthalmologists and Optometrists	8042	Optometrists and Ophthalmologists
Optical Goods	8043	Opticians, Optical Goods, and Eyeglasses
Opticians, Optical Goods, Eyeglasses	8043	Opticians, Optical Goods, and Eyeglasses
Optometrists and Ophthalmologists	8042	Optometrists and Ophthalmologists
Orchards	0763	Agricultural Co-operatives
Orchestras	7929	Bands, Orchestras, and Miscellaneous Entertainers (<i>Not Elsewhere Classified</i>)
Organizations – Charitable, Social Service	8398	Charitable and Social Service Organizations
Organizations – Membership Organizations (<i>Not Elsewhere Classified</i>)	8699	Membership Organizations (<i>Not Elsewhere Classified</i>)
Organizations – Non-Political	8398	Charitable and Social Service Organizations
Organizations – Political	8651	Political Organizations
Organizations – Religious	8661	Religious Organizations
Orthodontia Supplies	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Orthodontists	8021	Dentists and Orthodontists
Orthopedic Goods – Prosthetic Devices	5976	Orthopedic Goods – Prosthetic Devices
Orthopedists	8011	Doctors and Physicians (<i>Not Elsewhere Classified</i>)
Orthotics, Prosthetic Devices	5976	Orthopedic Goods – Prosthetic Devices

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Merchant Type	MCC	MCC Title
Osteopaths	8031	Osteopaths
Other General Services <i>(Not Elsewhere Classified)</i>	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Outboard Motor Dealers	5551	Boat Dealers
Outbound Telemarketing Merchant – Direct Marketing	5966	Direct Marketing – Outbound Telemarketing Merchant
Outdoor Furnishings	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Outerwear Stores – Women’s	5621	Women’s Ready-To-Wear Stores
P		
Package Stores – Beer, Wine, and Liquor	5921	Package Stores – Beer, Wine, and Liquor
Package Tour Operators	4722	Travel Agencies and Tour Operators
Package Tour Operators – Germany Only <i>(This MCC is used exclusively in Germany)</i>	4723	Package Tour Operators – Germany Only
Packing, Mailing Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Pagers, Paging Equipment	4812	Telecommunication Equipment and Telephone Sales
Paging, Message Service Centers	7399	Business Services <i>(Not Elsewhere Classified)</i>
Paint Shops – Automotive	7535	Automotive Paint Shops
Paint, Painting Supplies	5231	Glass, Paint, and Wallpaper Stores
Paint, Varnishes, Supplies	5198	Paints, Varnishes and Supplies ♦
Painting Contractors – Home, Building	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Paperbacks – Book Stores	5942	Book Stores
Parachuting	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Parking Lots	7523	Parking Lots, Parking Meters and Garages
Parks – Amusement	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Parks and Recreation – Registration	9399	Government Services <i>(Not Elsewhere Classified)</i>
Parts – Electrical, Equipment	5065	Electrical Parts and Equipment ♦
Parts – Motor Vehicle Supplies, New Parts	5013	Motor Vehicle Supplies and New Parts ♦
Parts, Automotive	5533	Automotive Parts and Accessories Stores
Parts, Recreational Vehicles	5561	Camper, Recreational and Utility Trailer Dealers
Party Supply Stores	5999	Miscellaneous and Specialty Retail Stores
Passenger Railways	4112	Passenger Railways
Pastry Shops	5462	Bakeries
Patio, Porch Furnishings Stores	5712	Furniture, Home Furnishings and Equipment Stores, Except Appliances
Pawn Shops	5933	Pawn Shops
Pay Radio Services	4899	Cable, Satellite, and Other Pay Television/Radio/Streaming Services

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Merchant Type	MCC	MCC Title
Pay Television Services, Cable	4899	Cable, Satellite, and Other Pay Television/Radio/Streaming Services
Payments – Alimony, Child Support	9211	Court Costs, Including Alimony and Child Support
Payments – Bail, Bond	9223	Bail and Bond Payments
Payments – Department Store Proprietary Card Account	5311	Department Stores
Payments – Tax	9311	Tax Payments
Pediatricians	8011	Doctors and Physicians (<i>Not Elsewhere Classified</i>)
Performing Arts Companies – Theatrical	7922	Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies
Perfume Distributors	5122	Drugs, Drug Proprietaries, and Druggist Sundries ♦
Periodicals/Newsstands	5994	News Dealers and Newsstands
Periodicals	5192	Books, Periodicals and Newspapers ♦
Personal Computers	5732	Electronics Stores
Personal Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Personal Shopper	7278	Buying and Shopping Services and Clubs
Pest Control	7342	Exterminating and Disinfecting Services
Pet Clinics	0742	Veterinary Services
Pet Grooming Services	7299	Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)
Pet Shops, Pet Foods, Supplies Stores	5995	Pet Shops, Pet Foods and Supplies Stores
Petrol-Service Stations	5541	Service Stations (<i>With or without Ancillary Services</i>)
Petro Dispensers-Automated	5542	Automated Fuel Dispensers
Petrol- Self-Service Terminals	5542	Automated Fuel Dispensers
Petroleum, Petroleum Products	5172	Petroleum and Petroleum Products ♦
Pharmaceuticals	5122	Drugs, Drug Proprietaries, and Druggist Sundries ♦
Pharmacies	5912	Drug Stores and Pharmacies
Philatelic Supplies	5972	Stamp and Coin Stores
Photocopy Supplies	5044	Photographic, Photocopy, Microfilm Equipment and Supplies ♦
Photocopying Services	7338	Quick Copy, Reproduction, and Blueprinting Services
Photofinishing Laboratories, Photo Developing	7395	Photofinishing Laboratories and Photo Developing
Photographers – Wedding	7221	Photographic Studios
Photographic Studios	7221	Photographic Studios
Photographic, Photocopy, Microfilm Equipment, Supplies	5044	Photographic, Photocopy, Microfilm Equipment and Supplies ♦
Photography – Commercial	7333	Commercial Photography, Art, and Graphics
Photography Supply Stores	5946	Camera and Photographic Supply Stores
Physical Therapists	8099	Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)

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Merchant Type	MCC	MCC Title
Physicians	8011	Doctors and Physicians <i>(Not Elsewhere Classified)</i>
Pianos	5733	Music Stores – Musical Instruments, Pianos, and Sheet Music
Picture Frames, Framing Shops	5999	Miscellaneous and Specialty Retail Stores
Pie Shops	5462	Bakeries
Piece Goods, Notions, Other Dry Goods	5131	Piece Goods, Notions, and Other Dry Goods ♦
Pipe Shops	5993	Cigar Stores and Stands
Pizzerias	5812	Eating Places and Restaurants
Plane Dealers <i>(Aircraft)</i>	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i>
Plant Shops	5261	Nurseries and Lawn and Garden Supply Stores
Plant Store	5992	Florists
Plants	5193	Florists Supplies, Nursery Stock and Flowers ♦
Plastering Contractors	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Plastic Surgeons	8011	Doctors and Physicians <i>(Not Elsewhere Classified)</i>
Plate Making Services	2791	Typesetting, Plate Making and Related Services ♦
Plumbing Contractors	1711	Heating, Plumbing, and Air Conditioning Contractors
Plumbing Supplies	5251	Hardware Stores
Plumbing, Heating Equipment, Supplies	5074	Plumbing and Heating Equipment and Supplies ♦
Podiatrists	8049	Podiatrists and Chiropractors
Police Athletic Leagues (PAL)	8641	Civic, Social, and Fraternal Associations
Police Departments	9399	Government Services <i>(Not Elsewhere Classified)</i>
Polishing Preparations	2842	Specialty Cleaning, Polishing and Sanitation Preparations ♦
Political Fund-Raising	8651	Political Organizations
Political Organizations	8651	Political Organizations
Pollution Testing	8734	Testing Laboratories <i>(Non-Medical Testing)</i> ♦
Pool Tables – Sales	5941	Sporting Goods Stores
Pool, Billiard Parlors	7932	Billiard and Pool Establishments
Pools – Public Swimming	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Pools – Swimming, Sales, Service, Supplies	5996	Swimming Pools – Sales and Service
Popcorn Stands	5441	Candy, Nut, and Confectionery Stores
Portrait Studios	7221	Photographic Studios
Postage Stamps	9402	Postal Services – Government Only
Postal Services	9402	Postal Services – Government Only
Postal Services – Non-Government	7399	Business Services <i>(Not Elsewhere Classified)</i>

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Merchant Type	MCC	MCC Title
Postal Services – U.S. Government	9402	Postal Services – Government Only
Pottery Stores	5719	Miscellaneous Home Furnishing Specialty Stores
Poultry Shops	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Power Tools	5251	Hardware Stores
Powerboat Dealers	5551	Boat Dealers
Powerboats – Rental, Leases	4457	Boat Rentals and Leasing
Precious Gems, Metals, Jewelry	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Precious Stones, Metals, Watches, Jewelry	5094	Precious Stones and Metals, Watches and Jewelry ♦
Prepaid Calling Cards – Telecommunication Service	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services
Preschool Centers	8351	Child Care Services
Prescription Medication	5912	Drug Stores and Pharmacies
Pretzel Stands	5814	Fast Food Restaurants
Printing Services	2741	Miscellaneous Publishing and Printing ♦
Printing Supplies	5111	Stationery, Office Supplies, Printing and Writing Paper ♦
Private Golf Courses	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Private Investigators	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Produce Markets	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Producers – Theatrical	7922	Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies
Product Testing Laboratories	8734	Testing Laboratories (<i>Non-Medical Testing</i>) u
Product Warranties	6300	Insurance Sales, Underwriting, and Premiums
Production Agencies – Theatrical	7922	Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies
Professional Organizations (<i>Not Elsewhere Classified</i>)	8699	Membership Organizations (<i>Not Elsewhere Classified</i>)
Professional Schools	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Professional Services (<i>Not Elsewhere Classified</i>)	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Professional Sports Clubs	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Professional Uniforms	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing ♦
Promoters – Sporting Events	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Propane Dealers	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Property Appraisers (Real, Personal)	8999	Professional Services (<i>Not Elsewhere Classified</i>)
Property Rental Services	6513	Real Estate Agents and Managers – Rentals

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Merchant Type	MCC	MCC Title
Prosthetic Devices	5976	Orthopedic Goods – Prosthetic Devices
Protective Services	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Psychiatrists	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Psychologists	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Public Golf Courses	7992	Public Golf Courses
Public Radio, Television	8398	Charitable and Social Service Organizations
Public Relations Services	7392	Management, Consulting, and Public Relations Services
Public Speakers	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Public Swimming Pools	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Public Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage	4225	Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage
Publishing Companies	7399	Business Services <i>(Not Elsewhere Classified)</i>
Publishing Services	2741	Miscellaneous Publishing and Printing ♦
Pubs	5813	Drinking Places <i>(Alcoholic Beverages)</i> – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Q		
Quick Copy, Reproduction, and Blueprinting Services	7338	Quick Copy, Reproduction, and Blueprinting Services
Quick Service Restaurants	5814	Fast Food Restaurants
R		
RV, Camper Dealers	5561	Camper, Recreational and Utility Trailer Dealers
Race Tracks – Entrance Fee, Non-Betting Transactions	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Racquetball Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses
Radio, Television, Stereo, Electronics Repair Shops	7622	Electronics Repair Shops
Radios	5732	Electronics Stores
Railroads	4011	Railroads
Railways – Passenger	4112	Passenger Railways
Razor Stores	5997	Electric Razor Stores – Sales and Service
Real Estate Agents, Brokers, Managers	6513	Real Estate Agents and Managers – Rentals
Real Estate Appraisers	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Record Stores	5735	Record Stores

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Merchant Type	MCC	MCC Title
Record, CD, Cassette Stores	5735	Record Stores
Recreation – Video Game Arcades	7994	Video Game Arcades/Establishments
Recreation Vehicle Dealers, Parts, Accessories	5561	Camper, Recreational and Utility Trailer Dealers
Recreational Services – Aircraft Rentals	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Recreational Services – Driving Ranges	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Recreational Services – Miniature Golf	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Recreational Services – Public Swimming Pools	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Recreational Services – Ski Slopes	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Recreational Services – Sport, Games Instruction	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Recreational Vehicle Rentals	7519	Motor Home and Recreational Vehicle Rentals
Recreational, Sporting Camps	7032	Sporting and Recreational Camps
Refinishing – Furniture Repair, Reupholstery	7641	Furniture-Reupholstery, Repair, and Refinishing
Refrigeration Repair Shops	7623	Air Conditioning and Refrigeration Repair Shops
Religious Goods Stores	5973	Religious Goods Stores
Religious Organizations	8661	Religious Organizations
Rental Service – Housing	6513	Real Estate Agents and Managers – Rentals
Rentals – Aircraft	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Rentals – Appliance	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Rentals – Boats	4457	Boat Rentals and Leasing
Rentals – Car Agencies <i>(Not Listed in T&E Section)</i>	7512	Automobile Rental Agency
Rentals – Car Agencies – Refer to the T&E Section for a complete listing of major car rental merchants		
Rentals – Clothing – Costumes, Formal Wear, Uniforms	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Rentals – Costume	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Rentals – DVD/Video Tape Stores	7841	DVD/Video Tape Rental Stores
Rentals – Equipment	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Rentals – Furniture	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Rentals – Jet Skis	4457	Boat Rentals and Leasing

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Merchant Type	MCC	MCC Title
Rentals – Motor Homes, Recreational Vehicles	7519	Motor Home and Recreational Vehicle Rentals
Rentals – Residential and Commercial Properties	6513	Real Estate Agents and Managers – Rentals
Rentals – Tools	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Rentals – Truck, Utility Trailer Rentals	7513	Truck and Utility Trailer Rentals
Rentals – Tuxedo, Formal Wear	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Rentals – Typewriter Stores, Sales, Rentals, and Service	5978	Typewriter Stores – Sales, Rentals, and Service
Rentals – Uniforms	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Rentals – Utility Trailer, Truck Rentals	7513	Truck and Utility Trailer Rentals
Rentals – Yachts, Non-Crew	4457	Boat Rentals and Leasing
Repair Shops – Automotive/Body	7531	Automotive Body Repair Shops
Repair Shops, Related Services – Miscellaneous (<i>Not Elsewhere Classified</i>)	7699	Miscellaneous Repair Shops and Related Services
Repairs – Air Conditioning, Refrigeration Repair Shops	7623	Air Conditioning and Refrigeration Repair Shops
Repairs – Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Repairs – Automotive Body Repair Shops	7531	Automotive Body Repair Shops
Repairs – Automotive Service Shops	7538	Automotive Service Shops (<i>Non-Dealer</i>)
Repairs – Automotive Tire Stores	5532	Automotive Tire Stores
Repairs – Computer Maintenance, Repair, Services (<i>Not Elsewhere Classified</i>)	7379	Computer Maintenance, Repair and Services (<i>Not Elsewhere Classified</i>) ◆
Repairs – Electrical, Small Appliance Repair Shops	7629	Electrical and Small Appliance Repair Shops
Repairs – Hearing Aids, Sales, Service, Supply Stores	5975	Hearing Aids – Sales, Service, and Supply
Repairs – Office Machines	7629	Electrical and Small Appliance Repair Shops
Repairs – Radio, Television, Stereo, Electronics Repair Shops	7622	Electronics Repair Shops
Repairs – Furniture-Reupholstery, Repair, and Refinishing	7641	Furniture-Reupholstery, Repair, and Refinishing
Repairs – Shoe Repair Shops	7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
Repairs – Tailors, Seamstresses, Mending, and Alterations	5697	Tailors, Seamstresses, Mending, and Alterations

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Merchant Type	MCC	MCC Title
Repairs – Tire Retreading, Repair Shops	7534	Tire Retreading and Repair Shops
Repairs – Typewriter Stores, Sales, Rentals, and Service	5978	Typewriter Stores – Sales, Rentals, and Service
Repairs – Watch, Clock, Jewelry Repair	7631	Watch, Clock and Jewelry Repair
Repairs – Welding	7692	Welding Services
Reproduction Services	7338	Quick Copy, Reproduction, and Blueprinting Services
Research Firms	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Resorts – Not Listed in T&E Section	7011	Lodging–Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i>
Resorts – Refer to the T&E Section for a complete listing of major lodging merchants		
Resorts – Ski	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Rest Homes – Eldercare	8050	Nursing and Personal Care Facilities
Restaurant Equipment – Commercial Cooking, Food Service Equipment	5046	Commercial Equipment <i>(Not Elsewhere Classified)</i> ♦
Restaurants	5812	Eating Places and Restaurants
Restaurants – Fast Food	5814	Fast Food Restaurants
Retail Stores <i>(Not Elsewhere Classified)</i>	5999	Miscellaneous and Specialty Retail Stores
Reupholstery, Furniture Repair, Furniture Refinishing	7641	Furniture-Reupholstery, Repair, and Refinishing
Riding Apparel – Sports Apparel	5655	Sports and Riding Apparel Stores
Roller Skating Rinks	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Rollerblade Shops	5941	Sporting Goods Stores
Roofing Materials	5211	Lumber and Building Materials Stores
Roofing, Siding, Sheet Metal Work Contractors	1761	Roofing, Siding, and Sheet Metal Work Contractors
Rough Timber Products	5099	Durable Goods <i>(Not Elsewhere Classified)</i> ♦
Rug Stores	5713	Floor Covering Stores
S		
Safety Equipment	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Sailboat Dealers	5551	Boat Dealers
Sailboats – Rental, Leases	4457	Boat Rentals and Leasing
Sailing Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses

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Merchant Type	MCC	MCC Title
Salons – Hair, Beauty	7230	Beauty and Barber Shops
Salons – Nail	7230	Beauty and Barber Shops
Saloons	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Salvage Yards	5935	Wrecking and Salvage Yards
Sandwich Shops	5814	Fast Food Restaurants
Sanitary Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Sanitation Preparations	2842	Specialty Cleaning, Polishing and Sanitation Preparations ♦
Satellite Services	4899	Cable, Satellite, and Other Pay Television/Radio/Streaming Services
Sauna, Hot Tub Shops	7298	Health and Beauty Spas
Savings and Loans – Financial Institutions – Automated Cash Disbursements	6011	Financial Institutions – Automated Cash Disbursements
Savings and Loans – Financial Institutions – Manual Cash Disbursements	6010	Financial Institutions – Manual Cash Disbursements
Savings and Loans – Financial Institutions – Merchandise, Services	6012	Financial Institutions – Merchandise and Services
School Supply Store	5943	Stationery Stores, Office and School Supply Stores
Schools – Art	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Schools – Automobile Driving Instruction	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Schools – Ballroom Dance Instruction	7911	Dance Halls, Studios and Schools
Schools – Business, Secretarial <i>(Non-Graduate)</i>	8244	Business and Secretarial Schools
Schools – Colleges, Universities, Professional Schools, Junior Colleges	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Schools – Cooking	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Schools – Computer Training	8244	Business and Secretarial Schools
Schools – Correspondence	8241	Correspondence Schools
Schools – Dance Halls, Studios	7911	Dance Halls, Studios and Schools
Schools – Elementary, Secondary	8211	Elementary and Secondary Schools
Schools – Flying Instruction	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Schools – Karate	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>

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Merchant Type	MCC	MCC Title
Schools – Kindergartens	8211	Elementary and Secondary Schools
Schools – Modeling	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Schools – Vocational, Trade Schools	8249	Vocational and Trade Schools
Schools, Educational Services	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Scuba, Skin Diving Equipment	5941	Sporting Goods Stores
Sea Life Parks	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
Seafood Markets	5422	Freezer and Locker Meat Provisioners
Seamstresses	5697	Tailors, Seamstresses, Mending, and Alterations
Seaquariums	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
Secondary Schools	8211	Elementary and Secondary Schools
Secondhand Stores	5931	Used Merchandise and Secondhand Stores
Secretarial Schools	8244	Business and Secretarial Schools
Secretarial Support Services	7338	Quick Copy, Reproduction, and Blueprinting Services
Security Brokers, Dealers	6211	Security Brokers/Dealers
Security Services, Protective Services, Detective Agencies	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Self-Service Terminals – Gasoline	5542	Automated Fuel Dispensers
Self-Service Terminals – Petrol	5542	Automated Fuel Dispensers
Seminar Planning Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Service – Bicycles	5940	Bicycle Shops – Sales and Service
Service – Hearing Aids, Supplies	5975	Hearing Aids – Sales, Service, and Supply
Service Stations <i>(With or Without Ancillary Services)</i>	5541	Service Stations <i>(With or Without Ancillary Services)</i>
Services – Account Funding <i>(Financial Institutions)</i>	6012	Financial Institutions – Merchandise and Services
Services – Account Funding <i>(Non-Financial Institutions)</i>	6051	Non-Financial Institutions – Foreign Currency, Money Orders <i>(Not Wire Transfer)</i> , and Travelers Cheques
Services – Accounting, Auditing, Bookkeeping	8931	Accounting, Auditing, and Bookkeeping Services
Services – Advertising	7311	Advertising Services
Services – Air Ambulance	4119	Ambulance Services
Services – Ambulance	4119	Ambulance Services
Services – Animal Boarding	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>

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Merchant Type	MCC	MCC Title
Services – Antique Restoration	5932	Antique Shops – Sales, Repairs, and Restoration Services
Services – Architectural, Engineering, Surveying	8911	Architectural, Engineering, and Surveying Services
Services – Armored Car	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Services – Banks, Credit Unions, Financial Institutions (<i>Non-Cash</i>)	6012	Financial Institutions – Merchandise and Services
Services – Bookbinding	2741	Miscellaneous Publishing and Printing ♦
Services – Business (<i>Not Elsewhere Classified</i>)	7399	Business Services (<i>Not Elsewhere Classified</i>)
Services – Buying and Shopping Services and Clubs	7278	Buying and Shopping Services and Clubs
Services – Cable and Other Pay Television	4899	Cable, Satellite, and Other Pay Television/Radio/Streaming Services
Services – Cablegrams	4821	Telegraph Services
Services – Carpet, Upholstery Cleaning	7217	Carpet and Upholstery Cleaning
Services – Central Reservation, Lodging	7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (<i>Not Elsewhere Classified</i>)
Services – Child Care, Day Care	8351	Child Care Services
Services – Chimney Cleaning	7699	Miscellaneous Repair Shops and Related Services
Services – Cleaning, Maintenance, Janitorial Services	7349	Cleaning, Maintenance, and Janitorial Services
Services – Computer Maintenance, Repair (<i>Not Elsewhere Classified</i>)	7379	Computer Maintenance, Repair and Services (<i>Not Elsewhere Classified</i>) ♦
Services – Computer Programming, Data Processing, and Integrated Systems Design Services	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
Services – Counseling – Debt, Marriage, Personal	7277	Counseling Services – Debt, Marriage, and Personal
Services – Courier, Air and Ground	4215	Courier Services – Air and Ground, and Freight Forwarders
Services – Dating, Escort	7273	Dating Services
Services – Delivery, Local	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Services – Demolition	1799	Special Trade Contractors (<i>Not Elsewhere Classified</i>)
Services – Detective Agencies	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Services – Direct Marketing Travel-Related Arrangement Services	5962	Direct Marketing – Travel-Related Arrangement Services

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Merchant Type	MCC	MCC Title
Services – Dry Cleaning	7216	Dry Cleaners
Services – DVD/Video Tape Rental Stores	7841	DVD/Video Tape Rental Stores
Services – Electric Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Services – Electrical, Small Appliance Repairs	7629	Electrical and Small Appliance Repair Shops
Services – Electronics Repair	7622	Electronics Repair Shops
Services – Emergency Vehicles	4119	Ambulance Services
Services – Equipment Rental, Leasing	7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing
Services – Exterminating, Disinfecting Services	7342	Exterminating and Disinfecting Services
Services – Financial Counseling	7277	Counseling Services – Debt, Marriage, and Personal
Services – Freight Carriers, Trucking and Storage	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Services – Freight Forwarders, Courier Services	4215	Courier Services – Air and Ground, and Freight Forwarders
Services – Fueling	5172	Petroleum and Petroleum Products ♦
Services – Furnace Cleaning	7699	Miscellaneous Repair Shops and Related Services
Services – Gardening	0780	Landscaping and Horticultural Services
Services – Gas Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Services – Government (<i>Not Elsewhere Classified</i>)	9399	Government Services (<i>Not Elsewhere Classified</i>)
Services – Guard Dog	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Services – Horticultural	0780	Landscaping and Horticultural Services
Services – Hot Tubs, Spas, Sales, Service, Supplies	5996	Swimming Pools – Sales and Service
Services – Housekeeping	7349	Cleaning, Maintenance, and Janitorial Services
Services – Income Tax Preparation	8931	Accounting, Auditing, and Bookkeeping Services
Services – Information Retrieval	7375	Information Retrieval Services ♦
Services – Insurance, Direct Marketing	5960	Direct Marketing – Insurance Services
Services – Job Training	8299	Schools and Educational Services (<i>Not Elsewhere Classified</i>)
Services – Landscaping	0780	Landscaping and Horticultural Services
Services – Laundromats	7211	Laundries – Family and Commercial
Services – Laundry, Cleaning, Garment Services	7210	Laundry, Cleaning, and Garment Services

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Merchant Type	MCC	MCC Title
Services – Leasing/Motor Homes, Recreational Vehicles	7519	Motor Home and Recreational Vehicle Rentals
Services – Leasing/Truck, Utility Trailer Rentals	7513	Truck and Utility Trailer Rentals
Services – Legal Services and Attorneys	8111	Legal Services and Attorneys
Services – Management, Consulting, Public Relations	7392	Management, Consulting, and Public Relations Services
Services – Marine, Marina	4468	Marinas, Marine Service, and Supplies
Services – Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Services – Miscellaneous Other Services <i>(Not Elsewhere Classified)</i>	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Services – Miscellaneous Repair Shops <i>(Not Elsewhere Classified)</i>	7699	Miscellaneous Repair Shops and Related Services
Services – Nursing and Personal Care Facilities	8050	Nursing and Personal Care Facilities
Services – Office Machine Repair	7629	Electrical and Small Appliance Repair Shops
Services – Pay Radio and Satellite Services	4899	Cable, Satellite, and Other Pay Television/Radio/Streaming Services
Services – Pet Grooming	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Services – Plate Making	2791	Typesetting, Plate Making and Related Services ♦
Services – Professional Services <i>(Not Elsewhere Classified)</i>	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Services – Property Appraisal	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Services – Protective	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Services – Publishing, Printing	2741	Miscellaneous Publishing and Printing ♦
Services – Quick Copy, Reproduction	7338	Quick Copy, Reproduction, and Blueprinting Services
Services – Real Estate Appraisal	8999	Professional Services <i>(Not Elsewhere Classified)</i>
Services – Recreation	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Services – Repairs/Automotive Tire Stores	5532	Automotive Tire Stores
Services – Residential and Commercial Property Rentals	6513	Real Estate Agents and Managers Rentals
Services – Reupholstery, Furniture Repair, Furniture Refinishing	7641	Furniture – Reupholstery, Repair, and Refinishing
Services – Sanitary Utilities	4900	Utilities – Electric, Gas, Water, Sanitary

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Merchant Type	MCC	MCC Title
Services – Schools, Educational Services <i>(Not Elsewhere Classified)</i>	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Services – Secretarial Support	7339	Stenographic and Secretarial Support
Services – Security	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Services – Stenographic	7339	Stenographic and Secretarial Support
Services – Swimming Pools, Sales, Service, Supplies	5996	Swimming Pools – Sales and Service
Services – Tailors, Seamstresses, Mending, and Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Services – Tax Preparation	7276	Tax Preparation Services
Services – Taxicabs, Limousines	4121	Taxicabs and Limousines
Services – Telegraph	4821	Telegraph Services
Services – Telephone Answering	7399	Business Services <i>(Not Elsewhere Classified)</i>
Services – Television, Radio, Stereo, Electronics	7622	Electronics Repair Shops
Services – Towing	7549	Towing Services
Services – Trade Show Arrangement	7399	Business Services <i>(Not Elsewhere Classified)</i>
Services – Translation, Language	7399	Business Services <i>(Not Elsewhere Classified)</i>
Services – Transportation <i>(Not Elsewhere Classified)</i>	4789	Transportation Services <i>(Not Elsewhere Classified)</i>
Services – Trucking, Local and Long Distance	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Services – Typesetting	2791	Typesetting, Plate Making and Related Services ♦
Services – Typewriter Stores, Sales, Rentals, and Service	5978	Typewriter Stores – Sales, Rentals, and Service
Services – Veterinary	0742	Veterinary Services
Services – Watch, Clock, Jewelry Repairs	7631	Watch, Clock and Jewelry Repair
Services – Water Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Services – Welding Repair	7692	Welding Services
Services – Word Processing	7339	Stenographic and Secretarial Support
Sewing Accessories	5131	Piece Goods, Notions, and Other Dry Goods ♦
Sewing Machine Stores	5722	Household Appliance Stores
Sewing Shops – Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Sewing, Needlework, Fabric, Piece Goods Stores	5949	Sewing, Needlework, Fabric and Piece Goods Stores

♦ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

Merchant Type	MCC	MCC Title
Sheet Metal Work Contractors	1761	Roofing, Siding, and Sheet Metal Work Contractors
Ships – Steamship and Cruise Lines	4411	Steamship and Cruise Lines
Shoe Repair Shops, Shoe Shine Parlors, Hat Cleaning Shops	7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
Shoe Shine Shops, Stands	7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
Shoe Stores	5661	Shoe Stores
Shoes, Shoe Accessories – Commercial	5139	Commercial Footwear ♦
Shooting Range	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Shopping Services	7278	Buying and Shopping Services and Clubs
Shuttle Transportation	4789	Transportation Services <i>(Not Elsewhere Classified)</i>
Siding Contractors	1761	Roofing, Siding, and Sheet Metal Work Contractors
Signs	5099	Durable Goods <i>(Not Elsewhere Classified)</i> ♦
Silk Screening	7333	Commercial Photography, Art, and Graphics
Silversmiths	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Silverware Stores	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Skateboard Shops	5941	Sporting Goods Stores
Ski Shops	5941	Sporting Goods Stores
Ski Slopes	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Skin Diving, Scuba Equipment	5941	Sporting Goods Stores
Sky Diving	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Smoke Shops	5993	Cigar Stores and Stands
Snowmobile Dealers	5598	Snowmobile Dealers
Social Associations, Clubs	8641	Civic, Social, and Fraternal Associations
Social Service Organizations – Charitable, Social Service Organizations	8398	Charitable and Social Service Organizations
Soda Fountains	5812	Eating Places and Restaurants
Software – Computer	5734	Computer Software Stores
Software – Computer	5045	Computers and Computer Peripheral Equipment and Software ♦
Souvenir, Memorabilia Shops	5947	Gift, Card, Novelty and Souvenir Shops
Spas – Health, Beauty	7298	Health and Beauty Spas

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Merchant Type	MCC	MCC Title
Special Trade Contractors	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Specialty Cleaning, Polishing, Sanitation Preparations	2842	Specialty Cleaning, Polishing and Sanitation Preparations ♦
Specialty Food Markets	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Specialty Retail Stores – Miscellaneous	5999	Miscellaneous and Specialty Retail Stores
Sporting Goods Stores	5941	Sporting Goods Stores
Sporting, Recreational Camps	7032	Sporting and Recreational Camps
Sports and Riding Apparel Stores	5655	Sports and Riding Apparel Stores
Sports Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses
Sports Instruction	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Sports Medicine Clinics	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Sports Promoters	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Stables – Animal	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Stadiums	7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters
Stamp Collecting	5972	Stamp and Coin Stores
Stamp, Coin Stores – Philatelic, Numismatic Supplies	5972	Stamp and Coin Stores
Stamps – Postage	9402	Postal Services – Government Only
State Fairs	7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
Stationery Stores, Office, School Supply Stores	5943	Stationery Stores, Office and School Supply Stores
Stationery, Office Supplies, Printing and Writing Paper	5111	Stationery, Office Supplies, Printing and Writing Paper ♦
Steamships	4411	Steamship and Cruise Lines
Stenographic, Secretarial Support	7339	Stenographic and Secretarial Support
Stereo Repair Shops	7622	Electronics Repair Shops
Stereos, Receivers, CD Equipment	5732	Electronics Stores
Stock Brokers	6211	Security Brokers/Dealers
Stonework Contractors	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Storage – Public Warehousing	4225	Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage

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Merchant Type	MCC	MCC Title
Storage, Moving Companies – Local, Long Distance	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Stoves – Fireplaces, Accessories Stores	5718	Fireplace, Fireplace Screens and Accessories Stores
Studios – Dance	7911	Dance Halls, Studios and Schools
Subscription Merchant – Direct Marketing	5968	Direct Marketing – Continuity/Subscription Merchant
Sunglasses Stores	5999	Miscellaneous and Specialty Retail Stores
Supermarkets	5411	Grocery Stores and Supermarkets
Supplies – Art, Crafts	5970	Artist's Supply and Craft Shops
Supplies – Automotive Parts and Accessories Stores	5533	Automotive Parts and Accessories Stores
Supplies – Beauty Supply Stores	5999	Miscellaneous and Specialty Retail Stores
Supplies – Chemicals, Allied Products (<i>Not Elsewhere Classified</i>)	5169	Chemicals and Allied Products (<i>Not Elsewhere Classified</i>) ♦
Supplies – Commercial Equipment (<i>Not Elsewhere Classified</i>)	5046	Commercial Equipment (<i>Not Elsewhere Classified</i>) ♦
Supplies – Computers, Computer Peripheral Equipment, Software	5045	Computers and Computer Peripheral Equipment and Software ♦
Supplies – Construction Materials (<i>Not Elsewhere Classified</i>)	5039	Construction Materials (<i>Not Elsewhere Classified</i>) ♦
Supplies – Dental	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Supplies – Drugs, Drug Proprietaries, Druggist Sundries, Vitamins	5122	Drugs, Drug Proprietaries, and Druggist Sundries ♦
Supplies – Electrical Parts, Equipment	5065	Electrical Parts and Equipment ♦
Supplies – Florist Supplies, Nursery Stock, Flowers	5193	Florists Supplies, Nursery Stock and Flowers ♦
Supplies – Glass	5231	Glass, Paint, and Wallpaper Stores
Supplies – Hardware Stores	5251	Hardware Stores
Supplies – Hardware, Equipment, Supplies	5072	Hardware, Equipment and Supplies ♦
Supplies – Hearing Aids, Service, Supplies	5975	Hearing Aids – Sales, Service, and Supply
Supplies – Heating Equipment, Supplies	5074	Plumbing and Heating Equipment and Supplies ♦
Supplies – Hospital	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Supplies – Hot Tubs, Spas	5996	Swimming Pools – Sales and Service
Supplies – Industrial (<i>Not Elsewhere Classified</i>)	5085	Industrial Supplies (<i>Not Elsewhere Classified</i>) ♦

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Merchant Type	MCC	MCC Title
Supplies – Lumber, Building Materials	5211	Lumber and Building Materials Stores
Supplies – Marinas, Marine Service, Supplies	4468	Marinas, Marine Service, and Supplies
Supplies – Medical	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Supplies – Millinery	5131	Piece Goods, Notions, and Other Dry Goods ♦
Supplies – Motor Vehicle Supplies, New Parts	5013	Motor Vehicle Supplies and New Parts ♦
Supplies – Motorcycle Parts, Accessories	5571	Motorcycle Shops and Dealers
Supplies – Numismatic, Philatelic	5972	Stamp and Coin Stores
Supplies – Nurseries and Lawn and Garden Supply Stores	5261	Nurseries and Lawn and Garden Supply Stores
Supplies – Orthopedic	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Supplies – Paint, Painting Supplies	5231	Glass, Paint, and Wallpaper Stores
Supplies – Paints, Varnishes, Supplies	5198	Paints, Varnishes and Supplies ♦
Supplies – Party	5999	Miscellaneous and Specialty Retail Stores
Supplies – Pet Shops, Pet Foods, Supplies Stores	5995	Pet Shops, Pet Foods and Supplies Stores
Supplies – Photographic	5946	Camera and Photographic Supply Stores
Supplies – Photographic, Photocopy, Microfilm Equipment, Supplies	5044	Photographic, Photocopy, Microfilm Equipment and Supplies ♦
Supplies – Plumbing Equipment, Supplies	5074	Plumbing and Heating Equipment and Supplies ♦
Supplies – Sewing, Fabric, Notions, Needlework, Piece Goods	5949	Sewing, Needlework, Fabric and Piece Goods Stores
Supplies – Stationery, Office Supplies, Printing, Writing Paper	5111	Stationery, Office Supplies, Printing and Writing Paper ♦
Supplies – Swimming Pools	5996	Swimming Pools – Sales and Service
Supplies – Video Amusement Game Supplies	7993	Video Amusement Game Supplies
Supplies – Wallpaper, Supplies	5231	Glass, Paint, and Wallpaper Stores
Surfboards, Accessories	5941	Sporting Goods Stores
Surgeons	8011	Doctors and Physicians (<i>Not Elsewhere Classified</i>)
Surveillance Systems, Services	7393	Detective Agencies, Protective Agencies, and Security Services, including Armored Cars, and Guard Dogs
Surveying Services	8911	Architectural, Engineering, and Surveying Services

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Merchant Type	MCC	MCC Title
Swimming Pools – Public	7999	Recreation Services <i>(Not Elsewhere Classified)</i>
Swimming Pools – Sales, Service, Supplies	5996	Swimming Pools – Sales and Service
Swim Wear Shop	5699	Miscellaneous Apparel and Accessory Shops
Synagogues	8661	Religious Organizations
Systems Design – Computer	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
T		
T-Shirt Stores	5699	Miscellaneous Apparel and Accessory Shops
TV Commercial Production	7829	Motion Picture and Video Tape Production and Distribution ♦
Tailors, Seamstresses, Mending, and Alterations	5697	Tailors, Seamstresses, Mending, and Alterations
Tanning Salons	7298	Health and Beauty Spas
Tap Rooms	5813	Drinking Places <i>(Alcoholic Beverages)</i> – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Tattoo, Body Piercing Parlors	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Taverns	5813	Drinking Places <i>(Alcoholic Beverages)</i> – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Tax Payments	9311	Tax Payments
Tax Preparation Services	7276	Tax Preparation Services
Taxicabs and Limousines	4121	Taxicabs and Limousines
Taxidermists	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Tea/Coffee Merchandise Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Technical Institutes	8249	Vocational and Trade Schools
Telecommunication Equipment and Telephone Sales	4812	Telecommunication Equipment and Telephone Sales
Telecommunication Service Including Local, Long Distance, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services
Telegraph Services	4821	Telegraph Services
Telemarketing Merchant – Inbound Direct Marketing	5967	Direct Marketing – Inbound Teleservices Merchant
Telemarketing Merchant – Outbound	5966	Direct Marketing – Outbound Telemarketing Merchant

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Merchant Type	MCC	MCC Title
Telemarketing Travel-Related Arrangement Services <i>(Excluding Travel Agencies)</i>	5962	Direct Marketing – Travel-Related Arrangement Services
Telephone Answering Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Telephone Equipment	4812	Telecommunication Equipment and Telephone Sales
Television Repair Shops	7622	Electronics Repair Shops
Television Stores	5732	Electronics Stores
Temples – Religious Organizations	8661	Religious Organizations
Temporary Employment Agencies	7361	Employment Agencies and Temporary Help Services
Tennis Clubs	7997	Membership Clubs <i>(Sports, Recreation, Athletic)</i> , Country Clubs, and Private Golf Courses
Tent, Awning Shops	5998	Tent and Awning Shops
Terminals – Airports	4582	Airports, Flying Fields, and Airport Terminals
Testing Laboratories <i>(Non-Medical Testing)</i>	8734	Testing Laboratories <i>(Non-Medical Testing)</i> ♦
Textbooks	5942	Book Stores
Textiles, Textile Binding	5131	Piece Goods, Notions, and Other Dry Goods ♦
Theatrical Producers <i>(Except Motion Pictures)</i> and Ticket Agencies	7922	Theatrical Producers <i>(Except Motion Pictures)</i> and Ticket Agencies
Therapists	8099	Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>
Thrift Stores	5931	Used Merchandise and Secondhand Stores
Ticket Agencies <i>(Direct Marketing)</i>	5969	Direct Marketing – Other Direct Marketers <i>(Not Elsewhere Classified)</i>
Ticket Agencies	7922	Theatrical Producers <i>(Except Motion Pictures)</i> and Ticket Agencies
Tie Shops – Men's Clothing	5611	Men's and Boys' Clothing and Accessories Stores
Tile Setting Contractors	1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
Tile Stores	5713	Floor Covering Stores
Timeshares	7012	Timeshares
Tire Retreading, Repair Shops	7534	Tire Retreading and Repair Shops
Tire Stores	5532	Automotive Tire Stores
Tobacco Shops	5993	Cigar Stores and Stands
Toiletries	5912	Drug Stores and Pharmacies
Tolls and Bridge Fees	4784	Tolls and Bridge Fees
Tombstones – Sales, Installation	5999	Miscellaneous and Specialty Retail Stores

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Merchant Type	MCC	MCC Title
Tools	5251	Hardware Stores
Toupee Stores	5698	Wig and Toupee Stores
Tour Buses	4722	Travel Agencies and Tour Operators
Tour Operators	4722	Travel Agencies and Tour Operators
Tourist Attractions – Aquariums, Seaquariums, Dolphinariums	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
Tourist Attractions, Exhibits	7991	Tourist Attractions and Exhibits
Tourist Information Bureaus	7399	Business Services <i>(Not Elsewhere Classified)</i>
Towing Services	7549	Towing Services
Toy Stores	5945	Hobby, Toy and Game Shops
Toy, Game Shops	5945	Hobby, Toy and Game Shops
Trade Schools	8249	Vocational and Trade Schools
Trade Show Arrangement Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Traffic Schools	8299	Schools and Educational Services <i>(Not Elsewhere Classified)</i>
Trailer <i>(Utility)</i> , Truck Rentals	7513	Truck and Utility Trailer Rentals
Trailer Parks, Campgrounds	7033	Trailer Parks and Campgrounds
Trailers – Utility	5561	Camper, Recreational and Utility Trailer Dealers
Training, Educational Film Production	7829	Motion Picture and Video Tape Production and Distribution ♦
Trains – Freight Transportation	4011	Railroads
Trains – Passenger	4112	Passenger Railways
Translation Services	7399	Business Services <i>(Not Elsewhere Classified)</i>
Transportation – Ambulance Services	4119	Ambulance Services
Transportation – Bus Lines	4131	Bus Lines
Transportation – Commuter, Local, Suburban Commuter Passenger Transportation	4111	Local/Suburban Commuter Passenger Transportation, Including Ferries
Transportation – Commuter, Railways	4111	Local/Suburban Commuter Passenger Transportation, Including Ferries
Transportation – Ferries	4111	Local/Suburban Commuter Passenger Transportation, Including Ferries
Transportation – Passenger Railways	4112	Passenger Railways
Transportation – Railroads, Freight	4011	Railroads
Transportation – Taxicabs, Limousines	4121	Taxicabs and Limousines

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Merchant Type	MCC	MCC Title
Transportation Services (<i>Not Elsewhere Classified</i>)	4789	Transportation Services (<i>Not Elsewhere Classified</i>)
Travel Agencies, Tour Operators	4722	Travel Agencies and Tour Operators
Travel Clubs (<i>Direct Marketing</i>)	5962	Direct Marketing – Travel-Related Arrangement Services
Travel Packages	4722	Travel Agencies and Tour Operators
Travel Wholesalers	4722	Travel Agencies and Tour Operators
Travel-Related Arrangement Services – Direct Marketing	5962	Direct Marketing – Travel-Related Arrangement Services
Travelers Cheques (<i>Financial Institutions</i>) Cash	6010	Financial Institutions – Manual Cash Disbursements
Travelers Cheques – Quasi Cash	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Travelers Cheques (<i>Non-Financial Institutions</i>) Cash	6051	Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques
Trekking Equipment	5941	Sporting Goods Stores
Trophy Sales	5999	Miscellaneous and Specialty Retail Stores
Truck Dealers (<i>Used Only</i>)	5521	Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing
Truck Dealers (<i>New and Used</i>)	5511	Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing
Truck Stops – Gasoline Service	5541	Service Stations (<i>With or Without Ancillary Services</i>)
Truck, Utility Trailer Rentals	7513	Truck and Utility Trailer Rentals
Trucking – Local, Long Distance	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
Tune-Up Shops – Automotive	7538	Automotive Service Shops (<i>Non-Dealer</i>)
Tuxedo, Formal Wear Rentals	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Typesetting, Plate Making, Related Services	2791	Typesetting, Plate Making and Related Services ♦
Typewriter Stores – Sales, Rentals, and Service	5978	Typewriter Stores – Sales, Rentals, and Service
U		
U.S. Government	9405	U.S. Federal Government Agencies or Departments
Undertakers	7261	Funeral Services and Crematories
Uniforms – Men’s, Women’s, Children’s	5137	Men’s, Women’s, and Children’s Uniforms and Commercial Clothing ♦
Uniforms Rental	7296	Clothing Rental – Costumes, Uniforms, Formal Wear
Unions – Labor	8699	Membership Organizations (<i>Not Elsewhere Classified</i>)

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Merchant Type	MCC	MCC Title
Universities	8220	Colleges, Universities, Professional Schools, and Junior Colleges
Upholstery Cleaning	7217	Carpet and Upholstery Cleaning
Upholstery Materials Stores	5714	Drapery, Window Covering, and Upholstery Stores
Used Merchandise and Secondhand Stores	5931	Used Merchandise and Secondhand Stores
Used Record/CD Stores	5735	Record Stores
Utilities – Electric, Gas, Water, and Sanitary	4900	Utilities – Electric, Gas, Water, Sanitary
Utility Trailer Rentals	7513	Truck and Utility Trailer Rentals
Utility Trailers	5561	Camper, Recreational and Utility Trailer Dealers
V		
VCR Repair Services	7622	Electronics Repair Shops
VCR's	5732	Electronics Stores
Vacuum Cleaner Stores	5722	Household Appliance Stores
Variety Stores	5331	Variety Stores
Varnishes, Paints, Supplies	5198	Paints, Varnishes and Supplies ♦
Vegetable Markets	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
Vehicle Supplies, New Parts	5013	Motor Vehicle Supplies and New Parts ♦
Vending Machines – Food	5814	Fast Food Restaurants
Veterans' Organizations	8641	Civic, Social, and Fraternal Associations
Veterinary Services	0742	Veterinary Services
Veterinary Testing Laboratories	8734	Testing Laboratories (<i>Non-Medical Testing</i>) ♦
Video Amusement, Game Supplies	7993	Video Amusement Game Supplies
Video Cameras (<i>And Other Electronics</i>)	5732	Electronics Stores
Video Cameras, Photographic Equipment	5946	Camera and Photographic Supply Stores
Video Conferencing Services	7399	Business Service (<i>Not Elsewhere Classified</i>) ♦
Video Game Arcades/Establishments	7994	Video Game Arcades/Establishments
Video Tape, Motion Picture Production, Distribution	7829	Motion Picture and Video Tape Production and Distribution ♦
Video-text Merchants	5967	Direct Marketing – Inbound Teleservices Merchant
Vineyards	0763	Agricultural Co-operatives
Vintage Clothing Stores	5931	Used Merchandise and Secondhand Stores
Vitamin Stores	5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets

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Merchant Type	MCC	MCC Title
Vocational, Trade Schools	8249	Vocational and Trade Schools
W		
Wagers, Betting	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Wallpaper Hangers	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Wallpaper, Wallcovering Supplies Store	5231	Glass, Paint, and Wallpaper Stores
Warehouse Retail – Wholesale Clubs	5300	Wholesale Clubs
Warehouse Stores – Home Supply	5200	Home Supply Warehouse Stores
Warehousing, Storage	4225	Direct Marketing, Inbound Teleservices Merchant
Watch Shops	5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Watch, Clock, Jewelry Repair	7631	Watch, Clock and Jewelry Repair
Watches	5094	Precious Stones and Metals, Watches and Jewelry ♦
Water Filtration, Purification, and Softening Treatment Services	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Water Utilities	4900	Utilities – Electric, Gas, Water, Sanitary
Wedding Cakes	5462	Bakeries
Wedding Chapels	7299	Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>
Wedding Photographers	7221	Photographic Studios
Welding Contractors	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Welding Services	7692	Welding Services
Well Drilling Contractors	1799	Special Trade Contractors <i>(Not Elsewhere Classified)</i>
Western Boot Shops	5661	Shoe Stores
Wheel Alignment, Balancing, Repair Service – Automotive	7538	Automotive Service Shops <i>(Non-Dealer)</i>
Whirlpool Baths	5996	Swimming Pools – Sales and Service
Wholesale Clubs	5300	Wholesale Clubs
Wig, Toupee Stores	5698	Wig and Toupee Stores
Window Covering Stores	5714	Drapery, Window Covering, and Upholstery Stores
Windsurf Boards, Accessories	5941	Sporting Goods Stores

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Merchant Type	MCC	MCC Title
Wine Bars	5813	Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
Wine, Liquor Stores	5921	Package Stores – Beer, Wine, and Liquor
Wineries	7991	Tourist Attractions and Exhibits
Wire Transfer Money Orders	4829	Wire Transfer Money Orders (WTMOs)
Women’s Accessory, Specialty Shops	5631	Women’s Accessory and Specialty Shops
Women’s Clothing	5691	Men’s and Women’s Clothing Stores
Women’s Ready-To-Wear Stores	5621	Women’s Ready-To-Wear Stores
Women’s Uniforms	5137	Men’s, Women’s, and Children’s Uniforms and Commercial Clothing ♦
Wood Dealers	5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
Woodburning Stoves, Accessories Stores	5718	Fireplace, Fireplace Screens and Accessories Stores
Word Processing Services	7339	Stenographic and Secretarial Support
Wrecking, Salvage Yards	5935	Wrecking and Salvage Yards
X		
X-Ray Equipment	5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies ♦
Y		
Yacht Clubs	7997	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses
Yacht Harbors	4468	Marinas, Marine Service, and Supplies
Yacht Rentals – Non-Crew	4457	Boat Rentals and Leasing
Yarn Shops	5949	Sewing, Needlework, Fabric and Piece Goods Stores
Yogurt Shops	5814	Fast Food Restaurants
Z		
Zoos	7998	Aquariums, Seaquariums, Dolphinariums, and Zoos

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Numeric Merchant Category Code Listing

The *Numeric Merchant Category Code Listing* chart presents all MCCs in numeric order and provides full descriptions of the corresponding merchant types. It has been included to assist you in determining if a selected MCC is the most appropriate one for the merchant. The descriptions, as well as the numeric MCC codes, have been derived from the Standard Industrial Classification (SIC) Codes and the International Organization for Standardization (ISO) Codes. Please note that the Visa MCCs and the SIC codes do not necessarily correspond. In many cases, Visa has consolidated several SIC codes into one MCC to manage the number of MCCs. In other cases, such as for T&E and Direct Marketing merchants, Visa established MCCs that do not have corresponding SIC codes.

MCC	MCC Title/MCC Description	Other Alpha Listings	Similar Merchants
0742	Veterinary Services Merchants classified under this MCC are licensed practitioners of veterinary medicine, dentistry, or surgery. This MCC includes medical practitioners of pets (e.g., cats, dogs, birds, livestock (e.g., cattle, horses, goats and poultry), as well as exotic animals.	Animal Doctors, Hospitals Clinics – Pet Hospitals – Pet Pet Clinics Services – Veterinary	Pet Shops, Pet Foods and Supplies Store5995 Miscellaneous Personal Services (Not Elsewhere Classified) 7299
	Farm Co-operatives Merchants classified under this MCC provide farm management services or engage in farm operations. Also included in this category are associations and cooperatives that provide assistance and services to farmers in farm management. These services include, but are not limited to: financial assistance, farm management or complete maintenance services, farm preparation, planting and field preparation, aerial dusting and spraying, insect control, weed control, and crop insurance. Merchants that provide farm product warehousing and storage must be classified under MCC 4225 – Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage.	Farm Management Services Orchards Vineyards	Landscaping and Horticultural Services0780
0780	Landscaping and Horticultural Services Merchants classified under this MCC provide landscape planning and design services. This MCC also includes merchants that offer a variety of lawn and garden services (e.g., planting, fertilizing, mowing, mulching, seeding, spraying and sod laying).	Gardening Services Horticulture Services Services – Gardening Services – Horticulture Services – Landscaping	Florist Supplies, Nursery Stock and Flowers 5193 Nurseries and Lawn and Garden Supply Stores5261

Merchant Category Code number

Lists the other words under which the MCC can be located in the Merchant Data Resources Section

Lists other MCCs that might describe the merchant. Reference these if the definition does not accurately describe the merchant.

Visa title of the MCC group with a full description of the merchant type that has been appropriately classified under the MCC. This column includes examples of a merchant type that is commonly assigned that MCC in error. This column may also describe some merchant types which must not be classified under the MCC. For these types, it directs the user to the appropriate MCC.

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
0742	Veterinary Services		
	<p>Merchants classified under this MCC are licensed practitioners of veterinary medicine, dentistry, or surgery. This MCC includes medical practitioners of pets (e.g., dogs and cats), livestock (e.g., cattle, horses, sheep, hogs, goats and poultry), as well as large or exotic animals.</p>	<p>Animal Doctors, Hospitals Clinics – Pet Hospitals – Pet Pet Clinics Services – Veterinary</p>	<p>Pet Shops, Pet Foods and Supplies Store 5995 Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>) 7299</p>
0763	Agricultural Co-operatives		
	<p>Merchants classified under this MCC provide farm management services or engage in farming operations. Also included in this MCC are associations and cooperation that provide assistance and services to farmers in farm management. These services include, but are not limited to: financial assistance, management or complete maintenance of crops, soil preparation, planting and cultivating, aerial dusting and spraying, disease and insect control, weed control, and harvesting crops. Merchants that provide farm product warehousing and storage must be classified under MCC 4225 – <i>Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage.</i></p>	<p>Farm Management Services Orchards Vineyards</p>	<p>Landscaping and Horticultural Services 0780</p>
0780	Landscaping and Horticultural Services		
	<p>Merchants classified under this MCC provide landscape planning and design services. This MCC also includes merchants that offer a variety of lawn and garden services (e.g., planting, fertilizing, mowing, mulching, seeding, spraying and sod laying).</p>	<p>Gardening Services Horticulture Services Services – Gardening Services – Horticulture Services – Landscaping</p>	<p>Florist Supplies, Nursery Stock and Flowers 5193 Nurseries and Lawn and Garden Supply Stores 5261</p>
1520	General Contractors – Residential and Commercial		
	<p>Merchants classified under this MCC are general contractors primarily engaged in construction of both residential and commercial buildings. This MCC includes contractors that perform new construction as well as remodeling, repair, additions, or alterations.</p>	<p>Building Contractors – Residential, Commercial Construction Companies Contractors – General Contractors – Residential, Commercial</p>	<p>Heating, Plumbing, and Air Conditioning Contractors 1711 Electrical Contractors 1731 Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors 1740 Carpentry Contractors 1750 Roofing, Siding, and Sheet Metal Work Contractors 1761 Concrete Work Contractors 1771 Special Trade Contractors (<i>Not Elsewhere Classified</i>) .. 1799</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
1711	Heating, Plumbing, and Air Conditioning Contractors		
	<p>Merchants classified under this MCC are contractors that provide heating, plumbing and air conditioning services. This MCC includes contractors that perform air system balancing and testing, drainage system installation, furnace repair, lawn sprinkler system installation, refrigeration and freezer work, sewer hookups and connections, solar heating, sprinkler system installation and water pump installation and servicing.</p>	<p>Air Conditioning Contractors Contractors – Air Conditioning Contractors – Heating Contractors – Plumbing Heating Contractors Plumbing Contractors</p>	<p>General Contractors – Residential and Commercial 1520 Plumbing and Heating Equipment and Supplies 5074 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799</p>
1731	Electrical Contractors		
	<p>Merchants classified under this MCC are contractors that provide electrical work such as fire alarm installation, sound equipment installation, telecommunications equipment installation and telephone and telephone equipment installation.</p>	<p>Contractors – Electrical</p>	<p>General Contractors – Residential and Commercial 1520 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799</p>
1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors		
	<p>Merchants classified under this MCC are contractors that perform masonry work, stone setting and other stone work, tile setting, plain and ornamental plastering, and insulation. This MCC also includes contractors that perform bricklaying, ceramic and marble work, mosaic work, acoustical contractors and drywall construction.</p>	<p>Contractors – Insulation Contractors – Masonry Contractors – Plastering Contractors – Stonework Contractors – Tile Setting Insulation Contractors Plastering Contractors Stonework Contractors Tile Setting Contractors</p>	<p>General Contractors – Residential and Commercial 1520 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799</p>
1750	Carpentry Contractors		
	<p>Merchants classified under this MCC are contractors that perform carpentry work. This MCC includes contractors that do cabinet work at the construction site, framing, trim and finish work and window and door installation.</p>	<p>Contractors – Carpentry</p>	<p>General Contractors – Residential and Commercial 1520 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799</p>
1761	Roofing, Siding, and Sheet Metal Work Contractors		
	<p>Merchants classified under this MCC are contractors that install roofing, siding, and do sheet metal work. This MCC includes contractors that perform architectural sheet metal work, ceilings and skylight installation, duct and gutter installation, roof spraying, painting or coating.</p>	<p>Contractors – Roofing Contractors – Sheet Metal Work Contractors – Siding Sheet Metal Work Contractors Siding Contractors</p>	<p>General Contractors – Residential and Commercial 1520 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
1771	Concrete Work Contractors		
	<p>Merchants classified under this MCC are contractors that perform concrete, cement or asphalt work. This MCC includes contractors that construct private driveways and walks of all materials. Also included in this category are contractors that pour concrete for foundations, perform grouting work and concrete patio and sidewalk construction.</p>	<p>Asphalt Contractors Cement Contractors Contractors – Concrete Work</p>	<p>General Contractors – Residential and Commercial 1520 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799</p>
1799	Special Trade Contractors (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are special trade contractors that perform construction work not elsewhere classified. This MCC includes contractors that perform awning installation, bath tub refinishing, fence construction, fire escape installation, house moving, home window replacement, garage door installation, ornamental metal work, swimming pool construction, glasswork, well drilling, wallpaper services, and waterproofing.</p>	<p>Contractors – Decorating Contractors – Demolition Services Contractors – Glasswork Contractors – Painting, Home and Building Contractors – Paper Hanging Contractors – Special Trade Contractors (<i>Not Elsewhere Classified</i>) Contractors – Welding Contractors – Well Drilling Decorating Contractors Decorators – Interior Demolition Services Garage Door Installation Glasswork Contractors Interior Decorators Window Replacement Miscellaneous Special Contractors (<i>Not Elsewhere Classified</i>) Painting Contractors – Home, Building Paper Hanging Contractors Services – Demolition Wallpaper Hangers Welding Contractors Well Drilling Contractors</p>	<p>General Contractors – Residential and Commercial 1520</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
2741	Miscellaneous Publishing and Printing		
◆	<p>Merchants classified under this MCC engage in wholesale printing, publishing and/or bookbinding activity. This includes merchants that print or publish maps and atlases, business newsletters, directories, sheet music, paper patterns, technical manuals and papers, telephone directories and yearbooks. This MCC does not include merchants that sell books, pamphlets, and educational materials. These merchants must be classified under MCC 5192 – <i>Books, Periodicals and Newspapers</i>.</p>	<p>Bookbinding Services Printing Services Publishing Services Services – Bookbinding Services – Publishing, Printing</p>	<p>Books, Periodicals and Newspapers 5192 Book Stores 5942 Quick Copy, Reproduction, and Blueprinting Services 7338</p>
2791	Typesetting, Plate Making and Related Services		
◆	<p>Merchants classified under this MCC perform wholesale typesetting for the printing trade and those making plates for printing purposes. These merchants are involved in advertisement typesetting, phototypesetting, computer controlled typesetting, and color separations. This MCC also includes merchants that make positives and negatives from which offset lithographic plates are made. However, these establishments do not print from the plates they make, but solely prepare them for use by other merchants. This MCC also includes merchants that provide engraving or embossing services for printing purposes, such as engraving on wood, rubber, copper steel or photoengraving. Those business-to-business merchants that primarily provide printing services must be classified under MCC 2741 – <i>Miscellaneous Publishing and Printing</i>.</p>	<p>Plate Making Services Services – Plate Making Services – Typesetting</p>	<p>Miscellaneous Publishing and Printing 2741 Quick Copy, Reproduction, and Blueprinting Services 7338</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
2842	Specialty Cleaning, Polishing and Sanitation Preparations		
◆	<p>Merchants classified under this MCC engage in wholesale manufacture of polishes for furniture, metal, and other uses as well as cleaning solutions, industrial plant, household disinfectants and other sanitation preparations. Also included in this MCC are merchants that sell non-personal deodorants, waxes and dressings for fabricated leather and other materials as well as wax removers, refining dry cleaning fluid and chemicals, rust and stain removers, wallpaper cleaners, and window cleaning solutions.</p>	<p>Cleaning Preparations Materials – Cleaning, Polishing, Sanitation Polishing Preparations Sanitation Preparations</p>	<p>Industrial Supplies <i>(Not Elsewhere Classified)</i>... 5085 Chemicals and Allied Products <i>(Not Elsewhere Classified)</i>... 5169</p>
Airlines, Air Carriers			
3000 thru 3350	Refer to the <i>Travel & Entertainment Merchant/MCC Listing</i> Section of this Manual for a complete listing of major airline merchants.		
Car Rental Agencies			
3351 thru 3500	Refer to the <i>Travel & Entertainment Merchant/MCC Listing</i> Section of this Manual for a complete listing of major car rental merchants.		
Lodging – Hotels, Motels, Resorts			
3501 thru 3999	Refer to the <i>Travel & Entertainment Merchant/MCC Listing</i> Section of this Manual for a complete listing of major lodging merchants.		
4011 Railroads			
	<p>Merchants classified under this MCC are railroads engaged in freight transport operations. Railways that provide passenger transportation must be classified under MCC 4112 – <i>Passenger Railways</i>.</p>	<p>Freight – Rail, Train Transportation Trains – Freight Transportation Transportation – Railroads, Freight</p>	<p>Passenger Railways..... 4112 Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services..... 4214</p>
4111 Local and Suburban Commuter Passenger Transportation, Including Ferries			
	<p>Merchants classified under this MCC provide local and suburban mass passenger transportation over regular routes and on regular schedules, and does not include taxicabs, limousines, and bus lines. Included in this category is railway commuter transportation. Taxicabs and limousines must be classified under MCC 4121 – <i>Taxicabs and Limousines</i>, and bus lines must be classified under MCC 4131 – <i>Bus Lines</i>.</p>	<p>Commuter Transportation – Ferries Commuter Transportation – Railways Ferries Transportation – Commuter, Local, Suburban Commuter Passenger Transportation Transportation – Commuter, Railways Transportation – Ferries</p>	<p>Passenger Railways..... 4112 Taxicabs and Limousines..... 4121 Bus Lines..... 4131 Transportation Services <i>(Not Elsewhere Classified)</i>... 4789</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4112	Passenger Railways		
	<p>Merchants classified under this MCC are railroads that primarily provide long distance passenger transportation. This may or may not include overnight accommodations on the train during long distance travel. Railways providing freight transport operations must be classified under MCC 4011 – <i>Railroads</i>. Domestic Passenger Railways transactions in the jurisdiction of the US Region are considered Travel and Entertainment (T&E) transactions.</p>	<p>Railways – Passenger Trains – Passenger Transportation – Passenger Railways</p>	<p>Railroads 4011 Transportation Services (<i>Not Elsewhere Classified</i>)... 4789</p>
4119	Ambulance Services		
	<p>Merchants classified under this MCC provide emergency vehicle transportation with trained personnel. These merchants may or may not provide emergency medical treatment en route to a hospital or medical provider.</p>	<p>Air Ambulance Services Emergency Vehicle Services Services – Air Ambulance Services – Ambulance Services – Emergency Vehicles Transportation – Ambulance Services</p>	<p>Transportation Services (<i>Not Elsewhere Classified</i>)... 4789 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)... 8099</p>
4121	Taxicabs and Limousines		
	<p>Merchants classified under this MCC provide transportation services by automobile and do not operate on a regular schedule or established route.</p>	<p>Cabs, Taxicabs, Limousines Limousines Services – Taxicabs, Limousines Transportation – Taxicabs, Limousines</p>	<p>Transportation Services (<i>Not Elsewhere Classified</i>)... 4789 Local and Suburban Commuter Passenger Transport.....4111</p>
4131	Bus Lines		
	<p>Merchants classified under this MCC provide passenger bus transportation services on a regular schedule over predetermined routes. Charter and tour bus operators do not belong in this category and must be classified under MCC 4722 – <i>Travel Agencies and Tour Operators</i>.</p>	<p>Coach Lines Transportation – Bus Lines</p>	<p>Transportation Services (<i>Not Elsewhere Classified</i>)... 4789</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services		
	<p>Merchants classified under this MCC provide local or long distance trucking services, and may or may not also provide storage services. Household goods warehousing and storage without trucking service must be classified under MCC 4225 – <i>Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage</i>. Merchants that provide courier services for parcels, goods and packages must be classified under MCC 4215 – <i>Courier Services – Air and Ground, and Freight Forwarders</i>.</p>	<p>Delivery Services – Local Freight Carriers, Trucking and Storage Local Delivery Service Long Distance Trucking Services Motor Freight Carriers – Local, Long Distance Trucking Moving Companies Moving, Storage Companies Services – Delivery, Local Services – Freight Carriers, Trucking and Storage Services – Trucking, Local and Long Distance Storage, Moving Companies – Local, Long Distance Trucking – Local, Long Distance</p>	<p>Courier Services – Air and Ground, and Freight Forwarders. 4215 Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage 4225</p>
4215	Courier Services – Air and Ground, and Freight Forwarders		
	<p>Merchants classified under this MCC deliver individually addressed letters, parcels, and packages, and excludes the U.S. Postal Service (MCC 9402). Merchants that provide trucking delivery services of freight must be classified under MCC 4214 – Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services.</p>	<p>Air or Ground Courier Services Freight Forwarders, Courier Services Ground or Air Courier Services Services – Courier, Air or Ground Services – Freight Forwarders, Courier Services</p>	<p>Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services..... 4214 Postal Services – Government Only 9402</p>
4225	Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage		
	<p>Merchants classified under this MCC provide storage and warehousing for farm products, refrigerated storage for perishable products, and storage for household goods and furniture. Merchants that provide local storage and trucking services must be classified under MCC 4214 – Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services.</p>	<p>Warehousing, Storage Storage – Public Warehousing</p>	<p>Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services..... 4214</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4411	Steamship and Cruise Lines		
	<p>Merchants classified under this MCC provide passenger transportation on the open seas or inland waters for the purpose of vacation or pleasure. These merchants typically offer food, entertainment, and cabin accommodations inclusive in the fare and operate pre-defined and advertised routes. Merchants that provide local ferry service must be classified under MCC 4111 – <i>Local and Suburban Commuter Passenger Transportation, Including Ferries</i>.</p>	Ships – Cruise Lines	<p>Local and Suburban Commuter Passenger Transportation, Including Ferries..... 4111 Transportation Services (<i>Not Elsewhere Classified</i>)... 4789</p>
4457	Boat Rentals and Leasing		
	<p>Merchants classified under this MCC primarily provide boat rental and leasing services which include fishing boats, non-crew houseboats, sail boats, power boats, jet skis, bareboats and yachts.</p>	<p>Jet Skis – Rental, Leases Powerboats – Rental, Leases Rentals – Boats Rentals – Jet Skis Rentals – Yachts, Non-Crew Sailboats – Rentals, Leases Yacht Rentals – Non-Crew</p>	<p>Recreation Services (<i>Not Elsewhere Classified</i>)... 7999</p>
4468	Marinas, Marine Service, and Supplies		
	<p>Merchants classified under this MCC operate marinas and may rent boat slips and store boats. Other services may include boat cleaning and incidental boat repair as well as the retail sale of marine supplies. Merchants located at a marina that sell gasoline for consumer use in boats that do not have a separate merchant agreement from the marina are included in this category. Service station merchants located at a marina that have a separate merchant agreement from the marina must be classified under MCC 5541 – <i>Service Stations (with or without Ancillary Services)</i>.</p>	<p>Harbors Services – Marine, Marina Supplies – Marinas, Marine Service, Supplies Yacht Harbors</p>	<p>Boat Rentals and Leasing..... 4457 Recreation Services (<i>Not Elsewhere Classified</i>)... 7999</p>
4511	Airlines and Air Carriers (Not Elsewhere Classified)		
	<p>This MCC is only to be used for those airlines and air carriers that do not have their own specific MCC. Please refer to the <i>Travel & Entertainment Merchant/MCC Listing</i> Section of this Manual for a complete listing of major airline merchants.</p>		

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4582	Airports, Flying Fields, and Airport Terminals		
	<p>Merchants classified under this MCC operate and maintain airports and flying fields. This includes merchants that provide aircraft cleaning and janitorial services, aircraft servicing and repair, aircraft storage at airports, and airport hanger rental. Merchants that provide air courier services for packages, parcels or freight must be classified under MCC 4215 – <i>Courier Services – Air and Ground, and Freight Forwarders</i>. Merchants located within the airport terminal that sell food, newspapers, and/or gift or souvenir items must be classified under the appropriate MCC for that business, such as MCC 5812 – <i>Eating Places and Restaurants</i>, MCC 5994 – <i>News Dealers and Newsstands</i>, or MCC 5947 – <i>Gift, Card, Novelty and Souvenir Shops</i>.</p>	<p>Flying Fields Terminals – Airports</p>	<p>Courier Services – Air and Ground, and Freight Forwarders 4215 Airlines and Air Carriers <i>(Not Elsewhere Classified)</i>... 4511</p>
4722	Travel Agencies and Tour Operators		
	<p>Travel agencies primarily provide travel information and booking services. They act as agents on behalf of travelers in booking and ticketing air, land or sea transportation and/or lodging accommodations. This MCC includes merchants that arrange and book air transportation, tours, cruises, car rentals, rail transportation, and lodging.</p> <p>This MCC includes tour operators that arrange and assemble tours for sale through a travel agent or directly to the consumer. Tour packages and excursions may also be booked by a traveler through a hotel concierge or ticket office. Bus charters and tour bus operators are included in this MCC.</p> <p>Although Travel Agencies and Tour Operators may conduct much of their business in a non-face-to-face manner, they are not considered direct marketing merchants because they do not directly solicit their business primarily through catalogs, brochures, telemarketing, etc. These merchants' transactions should be classified under this MCC, but each card-not-present transaction must be identified with the appropriate mail/telephone order or electronic commerce indicator value.</p>	<p>Charter Buses Package Tour Operators Tour Buses Tour Operators Travel Packages Travel Wholesalers</p>	<p>Passenger Railways..... 4112 Taxicabs and Limousines..... 4121 Bus Lines..... 4131 Steamship and Cruise Lines .. 4411 Airlines and Air Carriers <i>(Not Elsewhere Classified)</i>... 4511 Transportation Services <i>(Not Elsewhere Classified)</i>... 4789 Direct Marketing – Travel-Related Arrangement Services 5962 Lodging – Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i>... 7011 Automobile Rental Agency..... 7512</p>
4723	Package Tour Operators – Germany Only		
	This MCC is used exclusively in Germany.		
4784	Tolls and Bridge Fees		
	<p>Merchants classified under this MCC collect fees associated with toll roads, highways and bridges.</p>	<p>Bridge, Toll Fees Fees – Bridge, Toll</p>	

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4789	Transportation Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC provide passenger transportation services not elsewhere classified. This MCC includes merchants that provide transportation via horse-drawn cabs and carriages, bicycle-taxis, aerial tramways, airport shuttle transportation services, and cable cars. Ferry service, bus transportation, cruise lines, passenger railways, and taxi and limousine service merchants are not included in this category. Please refer to the "Similar Merchants" column for the appropriate MCCs for these merchants.</p>	<p>Airport Shuttle Transportation Miscellaneous Transportation Services <i>(Not Elsewhere Classified)</i> Services – Transportation <i>(Not Elsewhere Classified)</i> Shuttle Transportation</p>	<p>Local and Suburban Commuter Passenger Transportation, Including Ferries 4111 Passenger Railways..... 4112 Taxicabs and Limousines..... 4121 Bus Lines 4131 Steamship and Cruise Lines .. 4411 Travel Agencies and Tour Operators..... 4722</p>
4812	Telecommunication Equipment and Telephone Sales		
	<p>Merchants classified under this MCC sell telecommunication equipment such as telephones, fax machines, pagers, cellular phones, and other equipment related to telecommunications. Transactions representing telecommunication "air time" must be classified under MCC 4814 – <i>Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services.</i></p>	<p>Cellular Telephone Equipment Equipment – Telecommunications Pagers, Paging Equipment Telephone Equipment</p>	<p>Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services 4814 Electronics Stores 5732</p>
4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services		
	<p>Merchants classified under this MCC provide telecommunication services including local and long distance telephone calls, calls placed through the use of magnetic-stripe-reading telephones, and fax services. Merchants that provide "lump sum" periodic (e.g., monthly) billing of telephone calls should be classified with this MCC. Merchants that sell telecommunication equipment must be classified under MCC 4812 – <i>Telecommunication Equipment and Telephone Sales.</i></p>	<p>Cellular Telephone Service Faxing Services Local Telecommunication Service Long Distance Telecommunication Service Prepaid Calling Cards – Telecommunication Service</p>	<p>Telecommunication Equipment and Telephone Sales 4812</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4816	Computer Network/Information Services		
	<p>Merchants classified under this MCC provide electronic bulletin board access or on-line services via computers, and includes Internet Payment Facilitators. This MCC includes all merchants that provide computer network and information services, regardless of pricing structure or marketing strategies. This MCC must not be used for merchants offering products or other services via the Internet. These merchants must be assigned a MCC that best describes the product or other service offered, e.g., computer software must be classified as MCC 5734 – <i>Computer Software Stores</i>; books must be classified as 5942 – <i>Book Stores</i>. Merchants that provide computer programming and data processing services must be classified under MCC 7372 – <i>Computer Programming, Data Processing, and Integrated Systems Design Services</i>. Audio-text and Video-text and/or digital content services merchants do not belong in this category and must be classified under MCC 5967 – <i>Direct Marketing – Inbound Teleservices Merchant</i>.</p>	<p>Electronic Bulletin Board Access Information Services – via Computer Networks Internet Payment Facilitators Website Management/ Maintenance</p>	<p>Direct Marketing – Inbound Teleservices Merchant 5967 Computer Programming, Data Processing, and Integrated Systems Design Services 7372</p>
4821	Telegraph Services		
	<p>Merchants classified under this MCC that provide telegraph and other nonverbal message communications services such as cablegrams.</p>	<p>Cablegrams Services – Cablegrams Services – Telegraph</p>	<p>Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services..... 4814</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
4829	Wire Transfer Money Orders (WTMOs)		
	<p>WTMOs: Merchants classified under this MCC allow customers to transfer funds via a wire transfer money order. The transaction may occur in either a face-to-face or non-face-to-face manner.</p> <p>For WTMO transactions in the jurisdiction of the US Region, WTMO merchants that provide wire transfer money orders on the premises of third-party agents (such as casinos, truck stops, and check cashing storefronts) must classify these transactions under MCC 4829.</p> <p>Visa Money Transfer Original Credit Transactions (OCTs): Merchants classified under this MCC allow cardholders to initiate a person-to-person funds transfer via a Visa Money Transfer Original Credit Transaction in a face-to-face or non-face-to-face environment, resulting in a credit to the cardholder's Visa Account for purposes other than refunding a purchase.</p>	<p>Money Orders – Wire Transfer</p>	<p>Telegraph Services 4821 Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques 6051</p>
4899	Cable, Satellite and Other Pay Television/Radio/Streaming Services		
	<p>Merchants classified under this MCC provide the connection and ongoing delivery of Television/Radio/Streaming content on a subscription or fee basis.</p>	<p>Pay Radio Services Pay Television Services Cable Satellite Services Services – Cable and Other Pay Television Services Services – Pay Radio and Satellite Services</p>	<p>Utilities – Electric, Gas, Water, Sanitary 4900</p>
4900	Utilities – Electric, Gas, Water, and Sanitary		
	<p>Merchants classified under this MCC provide the generation, transmission and/or distribution of electric, or gas power, or other utility type services on an ongoing basis. This MCC also includes merchants providing water supply system services and merchants primarily engaged in the collection and disposal of refuse. Merchants providing telecommunication service must be classified under MCC 4814 – <i>Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services.</i></p>	<p>Electric Utilities Garbage Collectors Gas Utilities Public Utilities Sanitary Utilities Services – Electric Utilities Services – Gas Utilities Services – Sanitary Utilities Services – Water Utilities Water Utilities</p>	<p>Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services 4814 Waste Management Services 7399</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5013	Motor Vehicle Supplies and New Parts		
◆	<p>Merchants classified under this MCC are wholesale distributors of motor vehicle accessories, tools, equipment and new parts. This MCC includes wholesalers of automobile testing equipment, service station pumps and other equipment, glass, batteries, new engines, parts and accessories, electrical engine equipment, and motorcycle parts. Merchants that perform automotive repair work must be categorized under MCC 7531 – <i>Automotive Body Repair Shops</i> or MCC 7538 – <i>Automotive Service Shops (Non-Dealer)</i>.</p>	<p>Automobile – Motor Vehicle Supplies, New Parts Parts – Motor Vehicle Supplies, New Parts Supplies – Motor Vehicle Supplies, New Parts Vehicle Supplies, New Parts</p>	<p>Automotive Tire Stores..... 5532 Automotive Parts and Accessories Stores..... 5533</p>
5021	Office and Commercial Furniture ...		
◆	<p>Merchants classified under this MCC are wholesale manufacturers and/or distributors of furniture. This MCC includes wholesalers of office desks, chairs, cabinets, partitions, shelving, and related items, restaurant tables and chairs, public park and building furniture, church pews, school desks, and theater seats. This MCC does not include wholesalers that manufacture or sell hospital equipment or furniture such as beds; these wholesalers must be classified under MCC 5047 – <i>Medical, Dental, Ophthalmic and Hospital Equipment and Supplies</i>.</p>	<p>Commercial Furniture Furniture – Office, Commercial</p>	<p>Medical, Dental, Ophthalmic and Hospital Equipment and Supplies..... 5047 Furniture, Home Furnishings and Equipment Stores, Except Appliances ... 5712</p>
5039	Construction Materials (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC are wholesale distributors of construction materials such as prefabricated buildings, lumber and glass. This MCC also includes wholesalers of architectural metalwork, awnings, fencing and accessories, metal buildings, and septic tanks. These wholesalers may or may not also sell paint and painting supplies. However, if the wholesaler primarily sells paint and painting supplies, it must be classified under MCC 5198 – <i>Paints, Varnishes and Supplies</i>. This MCC does not include wholesale manufacturers and distributors of equipment used in construction projects. These wholesalers must be classified under MCC 5046 – <i>Commercial Equipment (Not Elsewhere Classified)</i>.</p>	<p>Materials – Construction (<i>Not Elsewhere Classified</i>) Supplies – Construction Materials (<i>Not Elsewhere Classified</i>)</p>	<p>Roofing, Siding, and Sheet Metal Work Contractors 1761 Hardware, Equipment and Supplies..... 5072 Paint, Varnishes and Supplies..... 5198 Home Supply Warehouse Stores 5200 Lumber and Building Materials Stores 5211 Glass, Paint, and Wallpaper Stores 5231 Hardware Stores 5251 Floor Covering Stores 5713 Welding Services..... 7692</p>

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5044	Photographic, Photocopy, Microfilm Equipment and Supplies		
◆	<p>Merchants classified under this MCC are wholesale distributors of office and photographic equipment such as film, cash registers, photocopy machines, microfilm machines, vaults and safes, typewriters, fax machines, adding machines and mailing machines. This MCC does not include wholesalers of office furniture or computer equipment. The appropriate MCCs for these wholesalers are MCC 5021 – <i>Office and Commercial Furniture</i> and MCC 5045 – <i>Computers and Computer Peripheral Equipment and Software</i>, respectively.</p>	<p>Copy Services – Photographic, Photocopy, Microfilm Supplies Equipment – Photographic, Photocopy, Microfilm Equipment, Supplies Microfilm Supplies Photocopy Supplies Supplies – Photographic, Photocopy, Microfilm Equipment, Supplies</p>	<p>Office and Commercial Furniture 5021 Computers and Computer Peripheral Equipment and Software 5045 Stationery Stores, Office and School Supply Stores 5943 Camera and Photographic Supply Stores 5946 Quick Copy, Reproduction, and Blueprinting Services 7338 Photofinishing Laboratories and Photo Developing 7395</p>
5045	Computers and Computer Peripheral Equipment and Software		
◆	<p>Merchants classified under this MCC are wholesale distributors of computer hardware, software and related equipment. This MCC includes wholesalers of computer monitors, disk drives, cables, keyboards, printers, scanners, modems, computer programs and related accessories and equipment. These merchants may also sell desks or other furniture specifically designed for use with computers. However, if a merchant primarily sells computer furniture, the wholesaler must be classified under MCC 5021 – <i>Office and Commercial Furniture</i>. Merchants classified under MCC 5045 may or may not also conduct repair work. However, if the merchant’s primary business is to provide repair service, the merchant must be classified under MCC 7379 – <i>Computer Maintenance, Repair and Services (Not Elsewhere Classified)</i>.</p>	<p>Equipment – Computers, Computer Peripheral Equipment, Software Hardware – Computer Software – Computer Supplies – Computers, Computer Peripheral Equipment, Software</p>	<p>Office and Commercial Furniture 5021 Electronics Stores 5732 Computer Software Stores 5734 Computer Maintenance, Repair and Services (<i>Not Elsewhere Classified</i>)... 7379</p>
5046	Commercial Equipment (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC are wholesale distributors of commercial machines and equipment. This MCC includes wholesalers of food service and cooking equipment, neon signs, balances and scales, lockers, commercial ovens and microwaves, soda fountain fixtures, store fixtures, mannequins, and vending machines. These wholesalers may or may not also rent or lease equipment. However, if the primary business of the merchant is to rent and/or lease equipment, it must be classified under MCC 7394 – <i>Equipment, Tool, Furniture, and Appliance Rental and Leasing</i>. MCC 5046 does not include wholesalers of office or commercial furniture. These merchants must be classified under MCC 5021 – <i>Office and Commercial Furniture</i>.</p>	<p>Appliance Wholesaler Commercial Cooking, Food Service Equipment Equipment – Commercial (<i>Not Elsewhere Classified</i>) Food Service Equipment – Commercial Cooking Equipment Restaurant Equipment – Commercial Cooking, Food Service Equipment Supplies – Commercial Equipment (<i>Not Elsewhere Classified</i>)</p>	<p>Office and Commercial Furniture 5021 Furniture, Home Furnishings and Equipment Stores, Except Appliances 5712 Equipment, Tool, Furniture, and Appliance Rental and Leasing 7394</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies		
◆	<p>Merchants classified under this MCC are wholesale distributors of laboratory, surgical, orthopedic equipment, patient monitoring equipment, wheel chairs, and other medical instruments, industrial safety devices, hospital equipment and hospital furniture, such as beds. This MCC includes providers of dental laboratory, orthopedic, and professional supplies, diagnostic equipment, hearing aids, first-aid kits, therapy equipment and X-ray machines and parts. This MCC does not include wholesalers of furniture, chairs and tables or magazine racks for hospital lobbies or medical or dental office reception areas. These merchants must be classified under MCC 5021 – <i>Office and Commercial Furniture</i>. MCC 5047 does not include wholesalers of hospital cleaning supplies. MCC 2842 – <i>Specialty Cleaning, Polishing and Sanitation Preparations</i> is the correct code for these merchants.</p>	<p>Dental Equipment, Supplies Equipment – Medical, Dental, Ophthalmic, Orthopedic, Hospital Equipment, Supplies Hospital Equipment, Supplies Orthodontia Supplies Safety Equipment Supplies – Dental Supplies – Hospital Supplies – Medical Supplies – Orthopedic X-Ray Equipment</p>	<p>Specialty Cleaning, Polishing and Sanitation Preparations 2842 Office and Commercial Furniture 5021</p>
5051	Metal Service Centers and Offices		
◆	<p>Merchants classified under this MCC are wholesale marketers of semi-finished metal products, excluding precious metals. These merchants may sell metal piping and tubing, wire screening and bale ties, nails, ingots, aluminum bars, rails and accessories, metal or galvanized sheets, strip metal, iron rods, and wire rope or cable. Merchants categorized in this MCC may operate with warehouses (metal service centers) or without warehouses (metals sales offices). Wholesale distributors of precious metals must be classified under MCC 5094 – <i>Precious Stones and Metals, Watches and Jewelry</i>.</p>		<p>Precious Stones and Metals, Watches and Jewelry 5094 Jewelry Stores, Watches, Clocks and Silverware Stores 5944</p>
5065	Electrical Parts and Equipment		
◆	<p>Merchants classified under this MCC are wholesale distributors of electrical parts and communications equipment. This MCC includes wholesalers of electronic coils, capacitors, electronic condensers, diodes, semiconductor devices, public address equipment, and electric signs. Merchants that primarily sell electronic equipment to individual consumers must be classified under MCC 5732 – <i>Electronics Stores</i>. Nor does MCC 5065 include merchants that sell telecommunications equipment such as telephones and pagers to consumers. These merchants must be classified under MCC 4812 – <i>Telecommunication Equipment and Telephone Sales</i>.</p>	<p>Communications Equipment Equipment – Electrical Parts, Equipment Parts – Electrical, Equipment Supplies – Electrical Parts, Equipment</p>	<p>Telecommunications Equipment and Telephone Sales 4812 Electronics Stores 5732</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5072	Hardware, Equipment and Supplies		
◆	<p>Merchants classified under this MCC are wholesale distributors of general hardware and cutlery such as bolts, nuts, rivets, screws, fasteners, hand tools, locks, washers, tacks, staples, nails, hand saws, saw blades, and power hand tools. Merchants that sell hardware to consumers must be classified under MCC 5251 – <i>Hardware Stores</i>.</p>	<p>Equipment – Hardware, Equipment, Supplies Hand Tools Supplies Hardware, Equipment, Supplies</p>	<p>Hardware Stores 5251</p>
5074	Plumbing and Heating Equipment and Supplies		
◆	<p>Merchants classified under this MCC are wholesale distributors of hydraulic plumbing and heating equipment and supplies. This MCC includes wholesalers of valves, fixtures, fittings, convectors, boilers, brass goods, furnaces, prefabricated fireplaces, radiators and parts, solar heating panels and equipment, and water heaters. This MCC does not include wholesalers of commercial refrigeration equipment and supplies or appliances such as electric or gas ranges and commercial ovens. These merchants must be classified under MCC 5046 – <i>Commercial Equipment (Not Elsewhere Classified)</i>.</p>	<p>Equipment – Heating Equipment, Supplies Equipment – Plumbing Equipment, Supplies Equipment – Water Conditioning, Purification, Softening Heating Equipment, Supplies Supplies – Heating Equipment, Supplies Supplies – Plumbing Equipment, Supplies</p>	<p>Commercial Equipment (<i>Not Elsewhere Classified</i>)... 5046 Hardware, Equipment and Supplies 5072 Hardware Stores 5251 Household Appliance Stores 5722 Services – Water Filtration, Purification, Softening 7299</p>
5085	Industrial Supplies (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC are wholesale distributors of industrial supplies such as abrasives, bearings, boxes, cans, crates, cork, gaskets, grommets, hydraulic valves, hoses, pistons, sprockets, barrels, bottles (glass or plastic), industrial fittings, cordage, twine and rope, metals closures, printers ink, lapidary equipment, leather belting, mill supplies, pails, rubber goods, textile printers' supplies, and steel drums. MCC 5085 does not include wholesale distributors of hardware supplies. These merchants must be classified under MCC 5072 – <i>Hardware Equipment and Supplies</i>.</p>	<p>Supplies – Industrial (<i>Not Elsewhere Classified</i>)</p>	<p>Hardware Equipment and Supplies 5072 Chemicals and Allied Products (<i>Not Elsewhere Classified</i>)... 5169 Hardware Stores 5251</p>
5094	Precious Stones and Metals, Watches and Jewelry		
◆	<p>Merchants classified under this MCC are wholesale distributors of jewelry, precious stones and metals. This MCC also includes wholesalers of costume jewelry, watches and watch parts, clocks, silverware, diamonds and gem stones, precious metals, pearls, and trophies. These merchants may or may not conduct repair work. However, if a merchant primarily conducts repair work, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>. If a merchant is a retailer of the items listed above, it must be classified under MCC 5944 – <i>Jewelry, Watches, Clocks, and Silverware Stores</i>.</p>	<p>Gemstones, Precious Stones, Metals, Watches, Jewelry Jewelry – Fine Watches</p>	<p>Jewelry, Watches, Clocks and Silverware Stores 5944 Miscellaneous Repair Shops and Related Services 7699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5099	Durable Goods (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC are wholesale distributors of durable goods not elsewhere classified. This MCC includes wholesalers of fire extinguishers, firearms, gas lighting fixtures, monuments and grave markers, pre-recorded cassettes, cordwood, rough timber products, wood chips, signs except electric, musical instruments, and luggage. Wholesale distributors of electric signs must be classified under MCC 5065 – <i>Electrical Parts and Equipment</i>.</p>	<p>Fire Extinguishers Firearms, Ammunition Gas Lighting Fixtures Goods – Durable <i>(Not Elsewhere Classified)</i> Grave Stones Luggage (Business to Business) Monuments Musical Instruments Rough Timber Products Signs</p>	<p>Electrical Parts and Equipment 5065</p>
5111	Stationery, Office Supplies, Printing and Writing Paper		
◆	<p>Merchants classified under this MCC are wholesale distributors of stationery and office supplies, printing and writing paper, manifold business forms, photocopying supplies, file cards and file folders, pens, pencils, envelopes, inked ribbons, loose-leaf binders, sales and receipt books, and photo albums and scrapbooks. MCC 5111 does not include wholesalers of office machines such as photocopying equipment and typewriters. These merchants must be classified under MCC 5044 – <i>Photographic, Photocopy, Microfilm Equipment and Supplies</i>. Wholesale distributors of office furniture such as desks, chairs and bookcases must be classified under MCC 5021 – <i>Office and Commercial Furniture</i>. MCC 5111 does not include merchants that provide photocopying services. These merchants must be classified under MCC 5044 – <i>Photographic, Photocopy, Microfilm Equipment and Supplies</i>.</p>	<p>Business Supplies – Stationery, Office, Printing, Writing Supplies Office Supplies Paper – Writing, Printing, Stationery, Office Supplies Printing Supplies Supplies – Stationery, Office Supplies, Printing, and Writing Paper</p>	<p>Office and Commercial Furniture 5021 Photographic, Photocopy, Microfilm Equipment and Supplies 5044 Stationery Stores, Office and School Supply Stores 5943 Typewriter Stores – Sales, Rentals, and Service 5978</p>
5122	Drugs, Drug Proprietaries, and Druggist Sundries		
◆	<p>Merchants classified under this MCC are wholesale distributors of prescription drugs, proprietary drugs, vitamins, druggists' sundries and toiletries, antiseptics, bandages, pharmaceuticals, and biological or related products. MCC 5122 does not include wholesale distributors of surgical, hospital or dental supplies. These merchants must be classified under MCC 5047 – <i>Medical, Dental, Ophthalmic and Hospital Equipment and Supplies</i>.</p>	<p>Cosmetic Distributors Distributors – Drugs, Druggists' Sundries, Toiletries Druggist Supplies Perfume Distributors Pharmaceuticals Supplies – Drugs, Drug Proprietaries, Druggist Sundries, Vitamins</p>	<p>Medical, Dental, Ophthalmic and Hospital Equipment and Supplies 5047 Drug Stores and Pharmacies . 5912</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5131	Piece Goods, Notions, and Other Dry Goods		
◆	<p>Merchants classified under this MCC are wholesale distributors of piece goods and dry goods. This MCC includes merchants that sell cheesecloth, drapery material, fiberglass fabrics, zippers, yard goods of natural or manmade fibers, belt and buckle assembly kits, textile binding, buttons, knit and lace fabrics, ribbon, sewing accessories, thread, and trimmings. MCC 5131 does not include wholesale distributors of draperies or other window coverings. MCC 5719 – <i>Miscellaneous Home Furnishing Specialty Stores</i> is the correct classification for these merchants.</p>	<p>Fabric Goods Hair Accessories Notions Sewing Accessories Supplies – Millinery Textiles, Textile Binding</p>	<p>Miscellaneous Home Furnishing Specialty Stores . 5719 Sewing, Needlework, Fabric and Piece Goods Stores 5949</p>
5137	Men’s, Women’s, and Children’s Uniforms and Commercial Clothing		
◆	<p>Merchants classified under this MCC are wholesale distributors of commercial work clothing and uniforms for men, women and children. This MCC includes wholesale distributors of graduation caps and gowns, shoes, athletic and recreational uniforms such as ballet and karate uniforms, private or religious school uniforms, work uniforms, undergarments, and coats. Wholesale distributors of shoes must be classified under MCC 5139 – <i>Commercial Footwear</i>. MCC 5137 does not include merchants that sell apparel and accessories to consumers. These merchants must be classified under the appropriate retail merchant category code. Please refer to the “Similar Merchants” column to the right for a listing of retail apparel MCCs.</p>	<p>Children’s Uniforms Commercial Clothing – Men’s, Women’s, Children’s Men’s Uniforms Professional Uniforms Uniforms – Men’s, Women’s, Children’s Women’s Uniforms</p>	<p>Commercial Footwear 5139 Men’s and Boys’ Clothing and Accessories Stores..... 5611 Women’s Ready-To-Wear Stores 5621 Women’s Accessory and Specialty Shops..... 5631 Children’s and Infants’ Wear Stores..... 5641 Family Clothing Stores 5651 Sports and Riding Apparel Stores..... 5655 Shoe Stores..... 5661 Furriers and Fur Shops 5681 Men’s and Women’s Clothing Stores..... 5691 Tailors, Seamstresses, Mending, and Alterations 5697 Miscellaneous Apparel and Accessory Shops..... 5699</p>
5139	Commercial Footwear		
◆	<p>Merchants classified under this MCC are wholesale distributors of commercial shoes and boots including athletic footwear. MCC 5139 does not include shoe stores that sell footwear to consumers. These merchants must be classified under MCC 5661 – <i>Shoe Stores</i>.</p>	<p>Footwear – Commercial Shoes, Shoe Accessories – Commercial</p>	<p>Shoe Stores..... 5661</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5169	Chemicals and Allied Products (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC are wholesale distributors of chemicals and allied products not elsewhere classified such as acids, industrial chemicals, fuel and oil additives, glue, gum and wood chemicals, compressed and liquefied industrial gases, resins, salts, turpentine, sealants, detergents, industrial alcohol and ammonia, aromatic chemicals, chlorine, coal tar products, and explosives. MCC 5169 does not include merchants that sell fireworks to consumers. These merchants must be classified under MCC 5999 – <i>Miscellaneous and Specialty Retail Stores</i>. MCC 5169 does not include merchants that sell chemicals and/or solutions for cleaning or sanitation purposes. These merchants must be classified under MCC 2842 – <i>Specialty Cleaning, Polishing and Sanitation Preparations</i>.</p>	<p>Detergents Supplies – Chemicals, Allied Products <i>(Not Elsewhere Classified)</i></p>	<p>Specialty Cleaning, Polishing and Sanitation Preparations 2842 Miscellaneous and Specialty Retail Stores 5999</p>
5172	Petroleum and Petroleum Products		
◆	<p>Merchants classified under this MCC are wholesale distributors of petroleum and petroleum products, butane gas, crude oil, fuel oil, gasoline, kerosene, lubricating oils and greases, aircraft fueling services, and naphtha. MCC 5172 does not include retail sellers of fuel oil, wood, coal, heating oil or gas propane; these merchants must be classified under MCC 5983 – <i>Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum</i>.</p>	<p>Fuel Products, Services Services – Fueling</p>	<p>Chemicals and Allied Products <i>(Not Elsewhere Classified)</i>... 5169 Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum 5983</p>
5192	Books, Periodicals and Newspapers		
◆	<p>Merchants classified under this MCC are wholesale distributors of books, periodicals, magazines, journals, newspapers, including newspaper agencies. MCC 5192 does not include wholesale printers and/or publishers of books, periodicals, magazines, etc. This type of merchant must be classified under MCC 2741 – <i>Miscellaneous Publishing and Printing</i>. MCC 5192 does not include retail book sellers. These merchants must be classified under MCC 5942 – <i>Book Stores</i>.</p>	<p>Journals Magazines Newspapers, Newspaper Agencies Periodicals</p>	<p>Miscellaneous Publishing and Printing 2741 Book Stores 5942 Direct Marketing – Continuity/ Subscription Merchant 5968 News Dealers and Newsstands 5994</p>
5193	Florists Supplies, Nursery Stock and Flowers		
◆	<p>Merchants classified under this MCC are wholesale distributors of flowers, nursery stock and florists' supplies, fresh and artificial flowers, and potted plants. MCC 5193 does not include flower and plant shops that sell to consumers. These merchants must be classified under MCC 5992 – <i>Florists</i>.</p>	<p>Gardening Supplies Nursery Stock Plants Supplies – Florist Supplies, Nursery Stock, Flowers</p>	<p>Nurseries and Lawn and Garden Supply Stores 5261 Florists 5992</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5198	Paints, Varnishes and Supplies		
◆	<p>Merchants classified under this MCC are wholesale distributors of paints, varnishes, wallpaper and supplies. This MCC includes wholesalers of colors and pigments, enamels, lacquers, paint brushes, paint pans, sandpaper, drop cloths, shellac, rollers and sprayers. Merchants that sell these types of products to consumers must be classified under MCC 5231 – <i>Glass, Paint, and Wallpaper Stores</i>.</p>	<p>Supplies – Paints, Varnishes, Supplies Varnishes, Paints, Supplies</p>	<p>Glass, Paint, and Wallpaper Stores 5231</p>
5199	Nondurable Goods (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC are wholesale distributors of nondurable goods not elsewhere classified. This MCC includes wholesalers of food products, art goods, clothes hangers, foam rubber, ice, crude rubber, sponges, textile bags, burlap, canvas products, and baskets. This MCC also includes merchants that sell leather and cut stock, and leather goods except footwear. Merchants that primarily sell wholesale leather footwear must be classified under MCC 5139 – <i>Commercial Footwear</i>.</p>	<p>Goods – Nondurable <i>(Not Elsewhere Classified)</i></p>	<p>Piece Goods, Notions, and Other Dry Goods 5131 Commercial Footwear 5139 Luggage and Leather Goods Stores 5948</p>
5200	Home Supply Warehouse Stores		
	<p>Merchants classified under this MCC sell of a wide range of home products such as wallpaper, paint, lumber, garden supplies, electrical equipment and supplies and home decorating items. Typically these merchants also sell “finished” products such as sinks, cabinets and doors as well as “do-it-yourself” kits. Usually these merchants have a well-trained staff to assist customers in their selections.</p>	<p>Warehouse Stores – Home Supply</p>	<p>Lumber and Building Materials Stores 5211 Glass, Paint, and Wallpaper Stores 5231 Hardware Stores 5251 Floor Covering Stores 5713</p>
5211	Lumber and Building Materials Stores		
	<p>Merchants classified under this MCC sell of one or more of the following products: lumber, unfinished wood products, lighting materials, concrete, sand, gravel, general building or electrical supplies, bricks, fencing, pipe, fiberglass, or molding. This MCC includes building centers that offer their products to contractors rather than to the general public. This category does not include the popular home supply store chains that are frequented by the general public and sell “finished” goods such as paint, wallpaper, floor tiles, cabinets, sinks, and “do-it-yourself” kits. Home supply warehouses must be classified under MCC 5200 – <i>Home Supply Warehouse Stores</i>. Contractors and their services are not included in this category and must use one of the specified merchant category codes for contractors. Please refer to “contractors” in the alphabetical MCC listing of this Manual.</p>	<p>Building Materials Construction Materials Materials – Lumber, Building Roofing Materials Supplies – Lumber, Building Materials</p>	<p>Home Supply Warehouse Stores 5200 Glass, Paint, and Wallpaper Stores 5231 Hardware Stores 5251 Floor Covering Stores 5713 Fireplace, Fireplace Screens and Accessories Stores 5718</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5231	Glass, Paint, and Wallpaper Stores		
	<p>Merchants classified under this MCC sell glass, paint and painting supplies, wallpaper and hanging supplies, and other wall covering materials. Wholesale distributors of painting supplies must be classified under MCC 5039 – <i>Construction Materials (Not Elsewhere Classified)</i>. Home supply warehouses must be classified under MCC 5200 – <i>Home Supply Warehouse Stores</i>.</p>	<p>Paint, Painting Supplies Supplies – Glass Supplies – Paint, Painting Supplies Supplies – Wallpaper, Supplies Wallpaper, Wallcovering Supplies Store</p>	<p>Construction Materials (<i>Not Elsewhere Classified</i>)... 5039 Home Supply Warehouse Stores 5200 Hardware Stores 5251</p>
5251	Hardware Stores		
	<p>Merchants classified under this MCC sell a full range of hardware supplies for purchase by the general public. These merchants do not specialize in the sale of one or two products, but offer a full spectrum of hardware products such as small ticket electrical supplies, wiring, nuts, bolts, nails, screws, hammers, screwdrivers and other small tools, washers, keys, light bulbs, brackets, plumbing supplies, etc. This MCC does not include large warehouse or discount home supply store chains; these must be classified under MCC 5200 – <i>Home Supply Warehouse Stores</i>.</p>	<p>Electrical Supplies Hand Tools Lighting Fixtures, Supplies Plumbing Supplies Power Tools Supplies – Hardware Stores Tools</p>	<p>Home Supply Warehouse Stores 5200 Glass, Paint, and Wallpaper Stores 5231 Floor Covering Stores 5713 Fireplace, Fireplace Screens and Accessories Stores 5718</p>
5261	Nurseries and Lawn and Garden Supply Stores		
	<p>Merchants classified under this MCC sell nursery stock, trees, shrubs, other plants, seeds, bulbs, mulches, soil conditioners, fertilizers, pesticides, garden tools, and other garden supplies to the general public.</p>	<p>Gardening Supplies Greenhouses Lawn, Garden Supply Plant Shops Supplies – Nurseries, Lawn, Garden Supply Stores</p>	<p>Landscaping and Horticultural Services 0780 Florists 5992</p>
5271	Mobile Home Dealers		
	<p>Merchants classified under this MCC exclusively sell new and used mobile homes, related parts, accessories and equipment.</p>	<p>Dealers – Mobile Home, Parts, Equipment Equipment – Mobile Home Parts</p>	<p>Camper, Recreational and Utility Trailer Dealers 5561 Motor Home Dealers 5592 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5300	Wholesale Clubs		
	<p>Merchants classified under this MCC sell a full range of household supplies, office supplies and equipment, dry groceries, perishables, as well as household and office furniture, electronics, appliances, and auto supplies. Typically these merchants operate warehouse-style stores (no frills shopping), sell in bulk, and concentrate on price appeal. These merchants may or may not have membership requirements.</p>	<p>Club Stores – Wholesale Clubs Discount Goods – Wholesale Clubs Warehouse Retail – Wholesale Clubs</p>	<p>Home Supply Warehouse Stores 5200 Discount Stores 5310 Department Stores 5311 Variety Stores 5331 Miscellaneous General Merchandise 5399 Furniture, Home Furnishings and Equipment Stores, Except Appliances 5712 Miscellaneous Home Furnishing Specialty Stores 5719</p>
5309	Duty Free Stores		
	<p>Merchants classified under this MCC sell a variety of gift and import items that are typically exempt from custom fees such as liquor and jewelry. Generally, these merchants are located within airport terminals and hotels.</p>		<p>Package Stores – Beer, Wine, and Liquor..... 5921 Jewelry Stores..... 5944 Miscellaneous and Specialty Retail Stores 5999</p>
5310	Discount Stores		
	<p>Merchants classified under this MCC sell a general line of merchandise and offer it at a discounted rate. The merchandise may include apparel, housewares, home furnishings, personal care products, and electronics. These merchants typically operate a garden shop, have a primary check-out location at the front of the store, and promote and advertise low prices on an ongoing basis.</p>		<p>Wholesale Clubs 5300 Department Stores 5311 Variety Stores 5331 Miscellaneous General Merchandise 5399 Used Merchandise and Secondhand Stores..... 5931</p>
5311	Department Stores		
	<p>Merchants classified under this MCC sell a general line of apparel, home furnishings, furniture, electronics, cosmetics, housewares, and major household appliances. These stores have departments that usually have their own separate check-out counters. They often offer proprietary charge or credit accounts, deliver merchandise, and maintain open stocks.</p>		<p>Wholesale Clubs 5300 Variety Stores 5331 Miscellaneous General Merchandise 5399 Used Merchandise and Secondhand Stores..... 5931</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5331	Variety Stores		
	<p>Merchants classified under this MCC sell a variety of merchandise in the low and popular price range. These stores do not have departments and sales are usually made on a cash-and-carry basis. Generally, these stores carry a limited brand selection of various products, do not offer their own store charge or credit card, and do not deliver merchandise.</p> <p><i>Variety Stores</i> (MCC 5331) and <i>Discount Stores</i> (MCC 5310) generally offer the same merchandise and operate in the same manner; however, <i>Variety Stores</i> (MCC 5331) operate on a much smaller scale.</p>		<p>Discount Stores 5310 Department Stores 5311 Miscellaneous General Merchandise 5399 Used Merchandise and Secondhand Stores 5931 Gift, Card, Novelty and Souvenir Shops 5947</p>
5399	Miscellaneous General Merchandise		
	<p>Merchants classified under this MCC sell a general line of merchandise such as apparel, dry goods, hardware, housewares, home furnishings, electronics, furniture, and cosmetics. These stores are separated into departments, and usually have separate check-out counters in each one. They often offer proprietary charge or credit accounts, deliver merchandise, and maintain open stocks. Generally, these merchants sell the same type of merchandise and operate in the same manner as a department store only on a much smaller scale.</p>	<p>General Merchandise – Miscellaneous</p>	<p>Wholesale Clubs 5300 Discount Stores 5310 Department Stores 5311 Variety Stores 5331 Used Merchandise and Secondhand Stores 5931</p>

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5411	Grocery Stores and Supermarkets		
	<p>Merchants classified under this MCC sell a complete, full line of food merchandise for home consumption. Most of the food merchandise is perishable, including self-service groceries, meat, produce and dairy products, and perishables* must represent at least 45% of merchant's total monthly sales volume, measured in local currency. In addition, they also sell canned, frozen, prepackaged, dry foods, a limited selection of housewares, cleaning and polishing products, personal hygiene products, cosmetics, greeting cards, books, magazines, household items, and dry goods. These merchants may also operate specialized departments such as an in-store deli counter, meat counter, pharmacy, or floral department. Merchants typically known as a convenience stores and sell a limited selection of products or specialty items must be classified under MCC 5499 – <i>Miscellaneous Food Stores – Convenience Stores and Specialty Markets</i>.</p> <p>* Perishable goods include the following:</p> <ul style="list-style-type: none"> • Bakery – in store (service) • Bread and baked goods – fresh • Dairy – butter, margarine, cottage cheese, sour cream, toppings, dough products, eggs, juices/drinks (refrigerated), milk, pudding, desserts, snacks, spreads, dips, and yogurt • Deli – in store (service) • Deli – refrigerated (self service) • Frozen foods – baked goods, breakfast foods, desserts, fruits, toppings, frozen novelties, ice, ice cream, juices, drinks, meal starters, pizza, snacks, hors d'oeuvres, prepared foods, unprepared meat, poultry, seafood, vegetables • Meat, fish, poultry – fresh • Packaged meat – deli • Fresh produce • Floral 	<p>Food Stores – Grocery Stores, Supermarkets Supermarkets</p>	<p>Freezer and Locker Meat Provisioners..... 5422 Dairy Products Stores 5451 Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499</p>
5422	Freezer and Locker Meat Provisioners		
	<p>Merchants classified under this MCC sell fresh, frozen, or cured meats, fish, shellfish, and other seafoods. This MCC also includes bulk retail sellers of meat for freezer storage and home freezer plans. Meat markets included in this MCC may butcher their own animals, or they may buy from others. Poultry shops must be classified under MCC 5499 – <i>Miscellaneous Food Stores – Convenience Stores and Specialty Markets</i>.</p>	<p>Butcher Shops Fish, Seafood Markets Frozen Meats, Seafood Meat Markets, Meat Lockers Seafood Markets</p>	<p>Grocery Stores and Supermarkets 5411 Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5441	Candy, Nut, and Confectionery Stores		
	Merchants classified under this MCC are retail sellers of candy, chocolate, nuts, dried fruits, popcorn and other confections.	Chocolate Shops Confectionery Shops Dried Fruit Shops Nut Shops Popcorn Stands	Dairy Product Stores 5451 Bakeries..... 5462 Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499
5451	Dairy Products Stores		
	Merchants classified under this MCC sell over-the-counter packaged dairy goods to consumers. This MCC includes merchants that sell butter, cheese, packaged ice cream, milk and other dairy products.	Cheese Shops	Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499 Ice Cream Shops.....5814
5462	Bakeries		
	Merchants classified under this MCC sell (and may make) bakery goods. This MCC includes bagel stores, cookie shops, doughnut shops and pastry shops.	Bagel Shops Cake Shops Cookie Stores Doughnut Shops Pastry Shops Pie Shops Wedding Cakes	Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499
5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets		
	Merchants classified under this MCC sell specialty foods not elsewhere classified. This MCC includes specialty food markets, health food and dietary supplement stores, delicatessens, poultry shops, vegetable and fruit markets, and convenience stores. Convenience stores that also sell automotive gasoline must be classified under MCC 5541 – <i>Service Stations (with or without Ancillary Services)</i> . Merchants that primarily sell meat and seafood must be classified under MCC 5422 – <i>Freezer and Locker Meat Provisioners</i> . Deli merchants that primarily sell sandwiches should be classified under MCC 5814 – Fast Food Restaurants.	Convenience Stores Delicatessens Food Stores – Convenience Fruit Markets Gourmet Food Stores Health Food Stores Mini Markets Poultry Shops Produce Markets Specialty Food Markets Tea/Coffee Merchandise StoresVegetable Markets Vitamin Stores	Grocery Stores and Supermarkets 5411 Freezer and Locker Meat Provisioners..... 5422 Candy, Nut, and Confectionery Stores..... 5441 Dairy Products Stores 5451 Bakeries..... 5462 Ice Cream Shops..... 5814 Pretzel Stands 5814 Yogurt Shops..... 5814 Coffee Shops..... 5814 Sandwich Shops..... 5814

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5511	Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing		
	<p>Merchants classified under this MCC sell new and used automobiles, trucks, pickups and vans. These merchants may also conduct repair work and carry a stock of replacement parts and accessories. However, if the merchant's primary business is to conduct repair work, the merchant must be classified under MCC 7538 – <i>Automotive Service Shops (Non-Dealer)</i>.</p>	<p>Automobile/Truck Dealers (<i>New/Used</i>) Sales, Service, Repairs, Parts, Leasing Car Dealers (<i>New/Used</i>) Dealers – Automobile/Truck (<i>New/Used</i>) Sales, Service, Repairs, Parts, Leasing Leasing – Automobile Truck Motor Vehicle Dealers (<i>New/Used</i>) Repairs – Automobile/Truck Dealers (<i>New/Used</i>) Sales, Service, Repairs, Parts, Leasing Truck Dealers (<i>New/Used</i>)</p>	<p>Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing 5521 Automotive Tire Stores..... 5532 Automotive Parts and Accessories Stores..... 5533 Camper, Recreational and Utility Trailer Dealers 5561 Motorcycle Shops and Dealers 5571 Motor Home Dealers 5592 Snowmobile Dealers 5598 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599 Automotive Service Shops (<i>Non-Dealer</i>) 7538</p>
5521	Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing		
	<p>Merchants classified under this MCC sell used automobiles only, with no sales of new automobiles. This MCC includes retail sellers of used automobiles, trucks, pickups, vans and antique or vintage automobiles. These merchants may also conduct repair work and carry a stock of replacement parts and accessories. However, if the merchant's primary business is to conduct repair work, the merchant must be classified under MCC 7538 – <i>Automotive Service Shops (Non-Dealer)</i>.</p>	<p>Antique Automobiles Automobile/Trucks (<i>Used Only</i>) Car Dealers (<i>Used Only</i>) Dealers – Antique Automobiles Dealers – Automobile/Truck (<i>Used Only</i>) Truck Dealers (<i>Used Only</i>)</p>	<p>Car and Truck Dealers (<i>New/Used</i>) Sales, Service, Repairs, Parts, and Leasing 5511 Automotive Tire Stores..... 5532 Automotive Parts and Accessories Stores..... 5533 Camper, Recreational and Utility Trailer Dealers 5561 Motorcycle Shops and Dealers 5571 Motor Home Dealers 5592 Snowmobile Dealers 5598 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5532	Automotive Tire Stores		
	<p>Merchants classified under this MCC sell automotive and truck tires and related parts. These merchants may also conduct tire installation and repair services. However, if the merchant specializes in retreading and repairing new and old tires, it must be classified under MCC 7534 – <i>Tire Retreading and Repair Shops</i>.</p>	<p>Car Tires – New Only Repairs – Automotive Tire Stores Services – Repairs/ Automotive Tire Stores Tire Stores</p>	<p>Automotive Parts and Accessories Stores..... 5533 Tire Retreading and Repair Shops..... 7534 Automotive Service Shops (Non-Dealer)..... 7538</p>
5533	Automotive Parts and Accessories Stores		
	<p>Merchants classified under this MCC sell automobile parts, equipment, and accessories. This MCC includes merchants that sell oil and filters, parts, mufflers, cleaning products, spark plugs, waxing products, deodorizers, windshield wipers, paint, etc. These merchants may or may not also sell a limited line of car stereos and speakers. However, if the merchant primary sells car stereos and speakers, the merchant must be classified under MCC 5732 – <i>Electronics Stores</i>.</p>	<p>Accessories – Automotive Automobile – Parts, Accessories Stores Car Parts, Accessories Stores Motor Vehicle Supplies, Parts Parts, Automotive Supplies – Automotive Parts, Accessories Stores</p>	<p>Automotive Tires Stores 5532 Electronics Stores 5732</p>
5541	Service Stations (With or without Ancillary Services)		
	<p>Merchants classified under this MCC are retail sellers of fuel and, for bank card transactions, require consumers to present a bank card to an attendant and sign a sales draft in order to consummate the sale. These merchants may or may not also have a convenience store, car wash, or automotive repair shop on the premises, but must sell fuel for consumer use. Excluded from this category code are <i>Automated Fuel Dispensers</i>, MCC 5542.</p>	<p>Filling Stations – Automotive Gasoline Gas Stations (With or Without Ancillary Services) Gasoline – Service Stations Marina Service Stations Petrol – Service Stations Truck Stops – Gasoline Service</p>	<p>Automated Fuel Dispensers..... 5542 Automotive Service Shops (Non-Dealer)..... 7538</p>
5542	Automated Fuel Dispensers		
	<p>Merchants classified under this MCC are retail sellers of automotive gasoline through the use of an Automated Fuel Dispenser (AFD). Automated Fuel Dispensers enable cardholders to purchase fuel by completing the transaction at the pump. The terminals used for bank card authorization and data capture are activated by the cardholder; therefore, these transactions are considered to be non-face-to-face transactions. These types of terminals read and transmit the entire magnetic stripe data on the card, and do not require a cardholder signature.</p>	<p>Cardholder-Activated Fuel Dispensers Fuel Dispensers – Automated Gas Pumps (Automated Fuel Dispensers) Gasoline – Self-Service Terminals Petrol Dispensers – Automated Petrol – Self-Service Terminals Self-Service Terminals – Gasoline Self-Service Terminals – Petrol</p>	<p>Service Stations (With or Without Ancillary Services)..... 5541 Automotive Service Shops (Non-Dealer)..... 7538</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5551	Boat Dealers		
	Merchants classified under this MCC sell new and used motor boats and other water craft, marine supplies and outboard motors. This MCC includes merchants that sell power boats, sailboats, fishing boats and water-ski boats.	Dealers – Boat Motorboat Dealers Outboard Motor Dealers Powerboat Dealers Sailboat Dealers	Marinas, Marine Service, and Supplies 4468
5561	Camper, Recreational and Utility Trailer Dealers		
	Merchants classified under this MCC sell new and used recreational and utility trailers, related parts and accessories. This MCC includes merchants that sell campers, automobile travel trailers and pop-up tent trailers. Motor home dealers must be classified under MCC 5592 – <i>Motor Home Dealers</i> and motorcycle dealers must be classified under MCC 5571 – <i>Motorcycle Shops and Dealers</i> .	Accessories – Recreational Vehicles Camper Dealers Dealers – Recreational, Utility Trailers, Camper Dealers Parts, Recreational Vehicles RV, Camper Dealers Recreational Vehicle Dealers, Parts, Accessories Trailers – Utility Utility Trailers	Motorcycle Shops and Dealers 5571 Motor Home Dealers 5592 Snowmobile Dealers 5598 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599
5571	Motorcycle Shops and Dealers		
	Merchants classified under this MCC sell new and used motorcycles, motor scooters, mopeds and related parts, equipment and accessories. These merchants may also sell helmets and a limited selection of apparel such as riding jackets, pants, hats, and gloves.	Dealers – Motorcycle, Moped, Motor Scooters Moped Dealers, Parts, Accessories Motor Scooter Dealers, Parts, Accessories Supplies – Motorcycle Parts, Accessories	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599
5592	Motor Homes Dealers		
	Merchants classified under this MCC sell new and used motor homes and related parts and accessories.	Dealers – Motor Homes	Mobile Home Dealers..... 5271 Camper, Recreational and Utility Trailer Dealers 5561 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599
5598	Snowmobile Dealers		
	Merchants classified under this MCC exclusively sell new and used snowmobiles and related parts and accessories.	Dealers – Snowmobiles	Camper, Recreational and Utility Trailer Dealers 5561 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)... 5599

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC sell new and used automotive and recreational vehicles, parts, equipment and supplies not elsewhere classified. This MCC includes merchants that sell all-terrain vehicles (ATVs), dune buggies, golf carts, and go-carts. This MCC also includes merchants that sell aircraft and farm equipment dealers that sell large ticket items such as tractors, combines, and harvesting machinery.</p>	<p>Airplane, Aircraft Dealers All-Terrain Vehicle Dealers Automotive Dealers – Miscellaneous <i>(Not Elsewhere Classified)</i> Dealers – Airplane, Aircraft Dealers – Golf Carts Dealers – Miscellaneous Automotive Dealers <i>(Not Elsewhere Classified)</i> Plane Dealers – Aircraft</p>	<p>Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing 5511 Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing 5521 Boat Dealers..... 5551 Camper, Recreational and Utility Trailer Dealers 5561 Motorcycle Shops and Dealers 5571 Motor Home Dealers 5592 Snowmobile Dealers 5598</p>
5611	Men's and Boys' Clothing and Accessories Stores		
	<p>Merchants classified under this MCC sell men's and boys' ready-to-wear clothing and accessories. This MCC includes tie and hat shops.</p>	<p>Accessories – Men's, Boys' Clothing Apparel – Men's, Boys' Clothing Boys' Clothing, Accessories Clothing – Men's, Boys' Clothing, Accessory Stores Hat Shops – Men's Necktie Stores Tie Shops – Men's Clothing</p>	<p>Family Clothing Stores 5651 Men's and Women's Clothing Stores 5691</p>
5621	Women's Ready-To-Wear Stores ..		
	<p>Merchants classified under this MCC sell a general line of women's ready-to-wear clothing. This MCC includes specialty shops that sell women's coats, suits and dresses, bridal wear, and maternity clothing.</p>	<p>Apparel – Women's Ready-To-Wear Stores Bridal Shops Clothing – Women's Ready-To-Wear Stores Coat Stores – Women's Dress Shops Maternity Stores Outerwear Stores – Women's</p>	<p>Women's Accessory and Specialty Shops..... 5631 Family Clothing Stores 5651 Sports and Riding Apparel Stores..... 5655 Furriers and Fur Shops 5681 Men's and Women's Clothing Stores 5691 Miscellaneous Apparel and Accessory Shops..... 5699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5631	Women's Accessory and Specialty Shops		
	<p>Merchants classified under this MCC sell women's clothing accessories. This MCC includes merchants that sell handbags, hats, costume jewelry, scarves, belts, hair bows and barrettes, lingerie, and hosiery.</p>	<p>Accessories – Women's Accessory, Specialty Shops Apparel – Women's Accessory, Specialty Shops Clothing – Women's Accessory, Specialty Shops Costume Jewelry – Women's Accessory, Specialty Shops Handbag Stores Hat Shops – Women's Jewelry – Costume Lingerie Stores</p>	<p>Women's Ready-To-Wear Stores 5621 Miscellaneous Apparel and Accessory Shops..... 5699</p>
5641	Children's and Infants' Wear Stores		
	<p>Merchants classified under this MCC sell children's and infants' clothing, furnishings, and accessories.</p>	<p>Apparel – Children's, Infants' Wear Baby Clothing Clothing – Children's, Infants' Wear Stores Infants' Clothing</p>	<p>Family Clothing Stores 5651 Miscellaneous Apparel and Accessory Shops..... 5699</p>
5651	Family Clothing Stores		
	<p>Merchants classified under this MCC sell general lines of men's, women's, and children's clothing, furnishings, and accessories without specializing in sales for a particular sex or age group. This MCC includes jeans or denim clothing stores and unisex shops.</p>	<p>Apparel – Family Clothing Stores Clothing – Family Clothing Stores Jeans, Denim Clothing Stores</p>	<p>Men's and Boys' Clothing and Accessory Stores 5611 Women's Ready-To-Wear Stores 5621 Women's Accessory and Specialty Shops..... 5631 Children's and Infants' Wear Stores 5641 Sports and Riding Apparel Stores..... 5655 Shoe Stores..... 5661 Furriers and Fur Shops 5681 Men's and Women's Clothing Stores 5691 Miscellaneous Apparel and Accessory Shops..... 5699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5655	Sports and Riding Apparel Stores		
	<p>Merchants classified under this MCC sell athletic, sports and riding apparel and active wear. This MCC includes merchants that specialize in equestrian apparel, western wear, motocross and motorcycle wear. These merchants may or may not also sell athletic shoes or western boots. However, if the merchant primarily sells shoes, it must be classified under MCC 5661 – <i>Shoe Stores</i>.</p>	<p>Active Wear – Sports Apparel Apparel – Sports, Riding Apparel Stores Athletic Apparel Stores Clothing – Sports Apparel, Riding Apparel Stores Equestrian Apparel Riding Apparel – Sports Apparel</p>	<p>Shoe Stores..... 5661 Miscellaneous Apparel and Accessory Shops..... 5699 Sporting Goods Stores..... 5941</p>
5661	Shoe Stores		
	<p>Merchants classified under this MCC sell men’s, women’s, or children’s footwear, including athletic footwear. These merchants frequently carry a limited selection of handbags, socks, shoe ornaments, shoe polish, gloves, and hosiery.</p>	<p>Athletic Shoe Stores Boot Shops Footwear Stores Western Boot Shops</p>	
5681	Furriers and Fur Shops		
	<p>Merchants classified under this MCC primarily engage in the retail sale of a variety of items made of animal fur including coats, jackets, hats, and gloves.</p>	<p>Apparel – Furriers, Fur Shops Clothing – Furriers, Fur Shops Coat Stores – Furriers</p>	<p>Women’s Ready-To-Wear Shops..... 5621 Women’s Accessory and Specialty Shops..... 5631 Men’s and Women’s Clothing Stores 5691 Miscellaneous Apparel and Accessory Shops..... 5699</p>
5691	Men’s and Women’s Clothing Stores		
	<p>Merchants classified under this MCC primarily engage in the retail sale of men’s and women’s clothing and accessories. These merchants do not sell infants’ and children’s wear.</p>	<p>Apparel – Men’s, Women’s Clothing Stores Clothing – Men’s, Women’s Clothing Stores Women’s Clothing</p>	<p>Men’s and Boys’ Clothing and Accessories Stores..... 5611 Women’s Ready-To-Wear Stores 5621 Women’s Accessory and Specialty Shops..... 5631 Children’s and Infants’ Wear Stores 5641 Family Clothing Stores 5651 Miscellaneous Apparel and Accessory Shops..... 5699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5697	Tailors, Seamstresses, Mending, and Alterations		
	<p>Merchants classified under this MCC create and sell custom-made clothing as well as provide alterations, mending, and garment repair. This MCC includes merchants that specialize in antique clothing restoration or costume construction.</p>	<p>Alterations Apparel – Tailors, Seamstresses, Mending, Alterations Clothing – Tailors, Seamstresses, Mending, Alterations Custom Made Clothing Dressmakers Hand Made Clothing Made-To-Order Clothing Mending, Alterations Repairs – Tailors, Seamstresses, Mending, Alterations Seamstresses Services – Tailors, Seamstresses, Mending, Alterations Sewing Shops – Alterations</p>	<p>Sewing, Needlework, Fabric and Piece Goods Stores 5949</p>
5698	Wig and Toupee Stores		
	<p>Merchants classified under this MCC sell permanently attached or temporary toupees, wigs, hair pieces, hair extensions for men and women or provide hair weaving services. Merchants that provide hair replacement services that require surgical techniques (e.g., hair plugs) must be classified under MCC 8099 – <i>Medical Services and Health Practitioners (Not Elsewhere Classified)</i>.</p>	<p>Hair Pieces, Extensions Hair Replacement – Non-Surgical Toupee Stores</p>	<p>Miscellaneous and Specialty Retail Stores 5999 Beauty and Barber Shops 7230 Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>... 8099</p>
5699	Miscellaneous Apparel and Accessory Shops		
	<p>Merchants classified under this MCC sell specialized lines of apparel (excluding fur) and accessories, not elsewhere classified. This MCC includes merchants that sell raincoats, T-shirts, formal wear, and swim wear. Merchants that primarily sell furs must be classified under MCC 5681 – <i>Furriers and Fur Shops</i>.</p>	<p>Accessory Shops <i>(Not Elsewhere Classified)</i> Apparel <i>(Not Elsewhere Classified)</i> Clothing – Formal Wear Clothing – Miscellaneous Apparel, Accessory Shops <i>(Not Elsewhere Classified)</i> Swim Wear Shop T-Shirt Stores</p>	<p>Men's and Boys' Clothing and Accessories Stores..... 5611 Women's Ready-to-Wear Stores 5621 Women's Accessory and Specialty Shops..... 5631 Children's and Infants' Wear Stores..... 5641 Family Clothing Stores 5651 Shoe Stores 5661 Furriers and Fur Shops 5681 Men's and Women's Clothing Stores 5691 Tailors, Seamstresses, Mending, and Alterations 5697 Wig and Toupee Stores 5698</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5712	Furniture, Home Furnishings, and Equipment Stores, Except Appliances		
	<p>Merchants classified under this MCC sell home furnishings and typically offer a wide variety of finished furniture products and accessories for the home. This MCC includes merchants that offer one or more of the following products: bedding and mattresses, dining and living room furniture, porch and patio furnishings, baby furnishings, lamps, area rugs, and draperies. Home furnishing stores may offer a limited selection of electronics such as televisions, stereos, and VCRs, but they primarily sell other home furnishing products. Merchants that primarily sell electronics must be classified under MCC 5732 – <i>Electronics Stores</i>.</p>	<p>Bedding, Mattress Stores Custom Made Furniture Equipment Stores Home Furnishings, Furniture Made-to-Order Furniture Mattress Stores Outdoor Furnishings Patio, Porch Furnishings Stores</p>	<p>Floor Covering Stores 5713 Drapery, Window Covering, and Upholstery Stores..... 5714 Miscellaneous Home Furnishing Specialty Stores 5719 Household Appliance Stores.. 5722 Electronics Stores 5732 Furniture-Reupholstery, Repair, and Refinishing 7641</p>
5713	Floor Covering Stores		
	<p>Merchants classified under this MCC are retail sellers of floor coverings such as carpet, area rugs, floor tile, linoleum, stone, wood, and brick. These merchants may or may not also perform installation services. However, if the merchant solely conducts installation services, the merchant must be classified under MCC 1799 – <i>Special Trade Contractors (Not Elsewhere Classified)</i>.</p>	<p>Carpet, Rug Stores Linoleum Stores Rug Stores Tile Stores</p>	<p>Furniture, Home Furnishings and Equipment Stores, Except Appliances..... 5712 Miscellaneous Home Furnishing Specialty Stores 5719</p>
5714	Drapery, Window Covering, and Upholstery Stores		
	<p>Merchants classified under this MCC sell draperies, curtains, venetian blinds, window shades, and upholstery materials. Merchants that primarily reupholster and/or repair furniture must be classified under MCC 7641 – <i>Furniture-Reupholstery, Repair, and Refinishing</i>.</p>	<p>Curtain Stores Upholstery Materials Stores Windowcovering Stores</p>	<p>Furniture, Home Furnishings and Equipment Stores, Except Appliances..... 5712 Miscellaneous Home Furnishing Specialty Stores . 5719 Furniture-Reupholstery, Repair, and Refinishing 7641</p>
5718	Fireplace, Fireplace Screens and Accessories Stores		
	<p>Merchants classified under this MCC sell fireplaces, wood stoves, fireplace parts and accessories such as fireplace tools and screens. Stone masonry contractors that construct fireplaces must be classified under MCC 1740 – <i>Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors</i>.</p>	<p>Hearth, Accessories Stores Heating – Fireplace, Accessories Stores Stoves – Fireplaces, Accessories Stores Woodburning Stoves, Accessories Stores</p>	<p>Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors 1740 Hardware Stores 5251 Miscellaneous Home Furnishing Specialty Stores 5719</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5719	Miscellaneous Home Furnishing Specialty Stores		
	<p>Merchants classified under this MCC sell miscellaneous home furnishings such as housewares, cutlery, bedding and linen, lamps and shades, mirrors and pictures, pottery, and ceramic items. Merchants that primarily sell glassware and crystal must be classified under MCC 5950 – <i>Glassware/Crystal Stores</i>.</p>	<p>Accessories – Home Furnishings Bed, Bath Shops Cookware Stores Cutlery – Kitchen Home Furnishing Specialty Stores – Miscellaneous Housewares Stores Kitchenware Stores Lamp, Lighting Shops Linen Shops Pottery Stores</p>	<p>Furniture, Home Furnishings and Equipment Stores, Except Appliances..... 5712 Floor Covering Stores 5713 Drapery, Window Covering, and Upholstery Stores..... 5714 Fireplace, Fireplace Screens and Accessories Stores 5718 Household Appliance Stores.. 5722 Antique Shops – Sales, Repairs, and Restoration Services 5932 Glassware/Crystal Stores..... 5950</p>
5722	Household Appliance Stores		
	<p>Merchants classified under this MCC sell household appliances such as gas or electric ranges and stoves, ovens, refrigerators, dishwashers, water heaters, washers and dryers, garbage disposals, sewing machines, self-contained air conditioning units, and vacuum cleaners. These merchants may or may not also conduct repair work. However, if the merchant primarily conducts repair work, it must be classified under one of the repair services MCCs: MCC 7623 – <i>Air Conditioning and Refrigeration Repair Shops</i>, MCC 7629 – <i>Electrical and Small Appliance Repair Shops</i>, or MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Appliance Stores – Household <i>(Not Elsewhere Classified)</i> Sewing Machine Stores Vacuum Cleaner Stores</p>	<p>Furniture, Home Furnishings and Equipment Stores, Except Appliances..... 5712 Miscellaneous Home Furnishing Specialty Stores . 5719 Air Conditioning and Refrigeration Repair Shops..... 7623 Electrical and Small Appliance Repair Shops..... 7629 Miscellaneous Repair Shops and Related Services 7699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5732	Electronics Stores		
	<p>Merchants classified under this MCC sell a wide variety of electronic goods such as televisions, radios, VCRs, video cameras, and stereo components. Merchants in this category may also sell electronic parts and or accessories for the repair, construction or assembly of electronic equipment. Merchants classified under this MCC may or may not also conduct repair work. However, if the merchant solely conducts repair work, it must be classified under MCC 7622 – <i>Electronics Repair Shops</i>. Merchants that primarily sell washing machines, clothes dryers, refrigerators, etc., must be classified under MCC 5722 – <i>Household Appliance Stores</i>. Electronics merchants may also sell stereo cabinets or wall units for the display and use of stereo and television equipment. However, if the merchant primarily sells these items, it must be classified under MCC 5712 – <i>Furniture, Home Furnishings and Equipment Stores, Except Appliances</i>. Merchants in this category may also sell or rent video tapes for use in a VCR. However, if the merchant primarily rents video tapes, it must be classified under MCC 7841 – <i>DVD/Video Tape Rental Store</i>.</p>	<p>Camcorders (<i>And Other Electronics</i>) Computer Hardware (<i>And Other Electronics</i>) Electronic Parts Electronic Repair Shops High Fidelity Equipment Personal Computers Radios Stereos, Receivers, CD Equipment Television Stores VCR's Video Cameras (<i>And Other Electronics</i>)</p>	<p>Automotive Parts and Accessories Stores..... 5533 Household Appliance Stores... 5722 Music Stores – Musical Instruments, Pianos, and Sheet Music..... 5733 Record Stores 5735 Camera and Photographic Supply Stores 5946 Equipment, Tool, Furniture, and Appliance Rental and Leasing 7394 Electrical and Small Appliance Repair Shops..... 7629 Miscellaneous Repair Shops and Related Services 7699 DVD/Video Tape Rental Stores 7841</p>
5733	Music Stores – Musical Instruments, Pianos, and Sheet Music		
	<p>Merchants classified under this MCC sell musical instruments, sheet music, keyboards, instruction books, pianos, guitars and related supplies and equipment. They may also offer music instruction. However, if the merchant primarily provides musical instruction, it must be classified under MCC 8299 – <i>Schools and Educational Services (Not Elsewhere Classified)</i>.</p>	<p>Guitar Stores Instruments – Musical Pianos</p>	<p>Electronics Stores 5732 Record Stores 5735</p>
5734	Computer Software Stores		
	<p>Merchants classified under this MCC sell computer software programs for business and personal use. In addition, they may also sell or lease a limited stock of computer hardware or other related products. However, if the merchant primarily sells or leases computer hardware or other electronics products, it must be classified under MCC 5732 – <i>Electronics Stores</i>. Merchants that providing data processing and consulting services must be classified under MCC 7372 – <i>Computer Programming, Data Processing, and Integrated Systems Design Services</i>.</p>	<p>Software – Computer</p>	<p>Electronics Stores 5732 Computer Programming, Data Processing, and Integrated Systems Design Services 7372 Computer Maintenance, Repair and Services (<i>Not Elsewhere Classified</i>)... 7379</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5735	Record Stores		
	<p>Merchants classified under this MCC sell records, compact discs (CDs), cassettes, music and video laser disks, blank audio and video tapes, and digital downloads of music. They may also rent video tapes. However, if a merchant primarily rents video tapes it must be classified under MCC 7841 – <i>DVD/Video Tape Rental Store</i>.</p>	<p>CD, Cassette, Record Stores Compact Disc, Cassette, Record Stores Music Stores – Prerecorded Records, CDs, Cassettes Record, CD, Cassette Stores Used Record/CD Stores</p>	<p>DVD/Video Tape Rental Stores 7841</p>
5811	Caterers		
	<p>Merchants classified under this MCC contract with consumers to prepare and deliver (typically to a specified location) food and drinks for immediate consumption. They may or may not also provide clean-up services, tables, serving equipment, decorations, and personnel for on-site serving and cleanup. Some restaurants may or may not also provide catering services. However if the primary business of the merchant is to serve food for consumption on the premises, it must be classified under MCC 5812 – <i>Eating Places and Restaurants</i>.</p>	<p>Food Preparation – Catering</p>	<p>Eating Places and Restaurants 5812 Business Services <i>(Not Elsewhere Classified)</i>... 7399</p>
5812	Eating Places and Restaurants		
	<p>Merchants classified under this MCC prepare food and drinks for immediate consumption, typically on the merchant’s premises. These merchants typically provide table service by a waiter or waitress. This MCC includes buffet restaurants, cafes, cafeterias, grills, , diners, soda fountains, pizza parlors, and dinner theaters. Merchants sell fast food must be classified under MCC 5814 – <i>Fast Food Restaurants</i>. Merchants whose primary business is alcoholic beverages for consumption on the premises must be classified under MCC 5813 – <i>Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques</i>.</p>	<p>Cafes, Restaurants Cafeterias Diners – Eating Establishments Pizzerias Restaurants Soda Fountains</p>	<p>Bakeries..... 5462 Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499 Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques 5813 Fast Food Restaurants..... 5814 Sandwich Shops..... 5814 Coffee Shops..... 5814</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5813	Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques		
	<p>Merchants classified under this MCC sell alcoholic beverages such as wine, beer, ale, mixed drinks and other liquors and beverages for consumption on the premises. This MCC includes bars, beer gardens, micro breweries, pubs, tap rooms, cocktail lounges, discotheques, night clubs, saloons, taverns, comedy clubs, and wine bars.</p>	<p>Alcoholic Beverages – Drinking Establishments Bars Beer Parlors Breweries, Bars Cocktail Lounges Comedy Clubs Discotheques Lounges Micro breweries, Bars Nightclubs Pubs Saloons Tap Rooms Taverns Wine Bars</p>	<p>Eating Places and Restaurants 5812 Fast Food Restaurants..... 5814</p>
5814	Fast Food Restaurants		
	<p>Merchants classified under this MCC sell primarily prepared food and beverages for immediate consumption either on the premises or packaged for carry-out. These merchants typically operate a drive-up window for ordering and pick-up and typically do not provide table service by a waiter or waitress, nor do they typically accept tips. These merchants generally do not sell alcoholic beverages. This MCC must not be used for merchants offering products other than food via vending machines. These merchants must be assigned an MCC that best describes the product or other service offered— e.g., electronics obtained from a vending machine within a fast food restaurant must be classified as MCC 5732 – Electronics Stores.</p>	<p>Food – Fast Food Restaurants Quick Service Restaurants Restaurants – Fast Food Vending Machines – Food Sandwich Shops Ice Cream Shops Coffee Shops Yogurt Shops Pretzel Stands</p>	<p>Eating Places and Restaurants..... 5812 Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques..... 5813 Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499</p>
5815	Digital Goods Media – Books, Movies, Music		
	<p>Merchants classified under this MCC sell media that is delivered in electronic format. Media includes book, movies and music. Physical versions of these goods should be placed in MCC 5732, 5192 and/or 5735.</p> <p>All categories will exclude goods/services that are defined as high-risk (Adult content, gambling etc.)</p>	<p>Media-Books, Media-Movies, Media-Music</p>	<p>Books, Periodicals, Newspapers5192 Movie Theaters, Motion Picture Theaters7832 Music Stores-Prerecorded Records, CDs, Cassettes5735 Record Stores5735</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5816	Digital Goods – Games		
	<p>Merchants classified under this MCC sell games that are delivered in electronic format. Physical versions of these goods should be placed in MCC 7993. Excludes Games of Chance (Gambling)</p> <p>*All categories will exclude goods/services that are defined as high-risk (Adult content, gambling etc.)</p>		<p>Game Supplies-Video, Amusement7993</p> <p>Video Amusement Game Supplies7993</p> <p>Video Game Arcades/Establishments.....7994</p>
5817	Digital Goods – Applications (Excludes Games)		
	<p>Merchants classified under this MCC sell applications (excludes games: see 5914) that are delivered in electronic format. Software, if delivered in electronic format, may also be classified under this category. Physical versions of these goods should be placed in MCC 5734 and 5045. A software platform enabling an underlying purchase of a physical good or service does not qualify for this MCC.</p> <p>*All categories will exclude goods/services that are defined as high-risk (Adult content, gambling etc.)</p>		<p>Software – Computer: Computer Software Stores.....5734</p> <p>Software – Computer: Computers and Computer Peripheral Equipment and Software5045</p>
5818	Digital Goods – Large Digital Goods Merchant		
	<p>Merchants classified under this MCC are large merchants that sell digital goods (i.e., goods delivered via electronic format) with a minimum threshold of 25 million transactions annually. Use of this MCC is limited to merchants who satisfy the criteria as designated by Visa** or the other payment card networks (e.g., exceeds minimum threshold of digital goods transactions submitted annually). A software platform enabling an underlying purchase of a physical good or service does not qualify for this MCC.</p> <p>*All categories will exclude goods/services that are defined as high risk (Adult content, gambling etc.)</p>		
5912	Drug Stores and Pharmacies		
	<p>Merchants classified under this sell prescription and proprietary drugs, and nonprescription (over-the-counter) medicines. These merchants may also carry a variety of related items such as cosmetics, toiletries, tobacco, heating pads, back supports, novelty merchandise, greeting cards, and a limited supply of food items. This MCC includes merchants that may also operate soda fountains or lunch counters within the stores.</p>	<p>Medicine – Prescription, Pharmacies Pharmacies Prescription Medication Toiletries</p>	<p>Vitamin Stores.....5499</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5921	Package Stores – Beer, Wine, and Liquor		
	<p>Merchants classified under this MCC sell packaged alcoholic beverages such as ale, beer, wine, and liquor for consumption off the premises. These merchants may or may not also sell a limited variety of food and snack items, newspapers and magazines, or a limited selection of toiletries and over-the-counter medicines. Merchants that sell liquor for consumption on the premises must be classified under MCC 5813 – <i>Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques.</i></p>	<p>Alcohol – Liquor Stores Liquor Stores Wine, Liquor Stores</p>	<p>Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5499 Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques..... 5813</p>
5931	Used Merchandise and Secondhand Stores		
	<p>Merchants classified under this MCC sell used merchandise or secondhand goods such as accessories, shoes and clothing, furniture, books, bicycles, musical instruments, sewing machines, electronic equipment, appliances, and other household items. Typically, the items for sale have been donated or are on consignment. These merchants may or may not also sell antiques. However, if the merchant primarily sells antiques, the merchant must be classified under MCC 5932 – <i>Antique Shops – Sales, Repairs, and Restoration Services.</i> This MCC does not include pawn shops. Pawn shops must be classified under MCC 5933 – <i>Pawn Shops.</i></p>	<p>Consignment Shops Secondhand Stores Thrift Stores Vintage Clothing</p>	<p>Antique Shops – Sales, Repairs, and Restoration Services 5932 Pawn Shops 5933</p>
5932	Antique Shops – Sales, Repairs, and Restoration Services		
	<p>Merchants classified under this MCC sell antiques such as furniture, jewelry, cameras and photographic equipment, tools, art work, books, appliances and other household items. This MCC does not include retail sellers of antique automobiles. Antique automobile merchants must be classified under MCC 5521 – <i>Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing.</i> Merchants classified under MCC 5932 may or may not also conduct some repair or restoration work. However, if the merchant primarily repairs or restores antique furniture, it must be classified under MCC 7641 – <i>Furniture – Reupholstery, Repair, and Refinishing.</i></p>	<p>Services – Antique Restoration</p>	<p>Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing 5521 Furniture-Reupholstery, Repair, and Refinishing 7641</p>
5933	Pawn Shops		
	<p>Merchants classified under this MCC lend money in exchange for personal property left with the merchants as security. The merchant may, upon default of the loan, sell the property to the general public. Typically, property left as security includes items such as jewelry, watches, musical instruments, bicycles, furniture, coins, and camera and photographic equipment.</p>		<p>Used Merchandise and Secondhand Stores..... 5931 Antique Shops – Sales, Repairs, and Restoration Services 5932</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5935	Wrecking and Salvage Yards		
	<p>Merchants classified under this MCC provide wrecking and salvaging services for automobiles, trucks, vans, and other equipment. These merchants may or may not also provide pick-up and towing services. However, if the merchant primarily provides towing services, it must be classified under MCC 7549 – <i>Towing Services</i>.</p>	<p>Junk Yards Salvage Yards</p>	<p>Towing Services 7549</p>
5937	Antique Reproductions		
	<p>Merchants classified under this MCC sell antique reproductions or facsimiles of clothing, furniture, rugs, paintings and art work, mirrors, glassware, jewelry, and other household and personal items. These merchants may also provide antique photograph reproduction and restoration services. Merchants that sell bona fide antiques must be classified under MCC 5932 – <i>Antique Shops – Sales, Repairs, and Restoration Services</i>.</p>		<p>Antique Shops – Sales, Repairs, and Restoration Services 5932</p>
5940	Bicycle Shops – Sales and Service		
	<p>Merchants classified under this MCC sell bicycles, bicycle parts, and accessories. These merchants may also sell a limited variety of related sporting apparel. These merchants may or may not also conduct repair work. However, if the merchant primarily repairs bicycles, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>. These merchants may or may not also rent bicycles. However, if the merchant primarily rents bicycles, it must be classified under MCC 7999 – <i>Recreation Services (Not Elsewhere Classified)</i>.</p>	<p>Mountain Bikes Service – Bicycles</p>	<p>Sporting Goods Stores 5941 Miscellaneous Repair Shops and Related Services 7699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5941	Sporting Goods Stores		
	<p>Merchants classified under this MCC sell sporting goods, sporting equipment, related parts and accessories. This MCC includes skateboard shops, rollerblade shops, surfboard shops, golf shops, water-ski shops, snow ski shops, windsurf shops, bait and tackle shops, and skin diving and scuba shops. This MCC also includes merchants that sell backpacking, hiking and mountaineering equipment, exercise equipment, pool tables, rollerblades, tennis equipment, camping supplies (e.g., tents, sleeping bags, floor pads, cooking equipment, food, apparel, coolers, lanterns, flashlights, batteries and other camping equipment), bowling equipment and supplies, hunting equipment and supplies, and playground equipment.</p> <p>These merchants may or may not conduct repair work. However, if a merchant primarily conducts repair work, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>. These merchants may or may not also rent sporting equipment. However, if a merchant primarily rents sports equipment, it must be classified under MCC 7999 – <i>Recreation Services (Not Elsewhere Classified)</i>.</p> <p>This MCC does not include bicycle shops. Bicycle shops must be classified under MCC 5940 – <i>Bicycle Shops – Sales and Service</i>. Motorcycle shops must be classified under MCC 5571 – <i>Motorcycle Shops and Dealers</i>.</p>	<p>Backpacking Equipment Bait, Tackle Stores Billiard Tables – Sales Camping Equipment Cutlery – Sporting Knives Exercise Equipment Fishing – Equipment, Bait, Tackle Golf Equipment Gun Shops Hiking Equipment Hunting Equipment, Supplies In-Line Skates Shops Pool Tables – Sales Rollerblade Shops Scuba, Skin Diving Equipment Skateboard Shops Ski Shops Skin Diving, Scuba Equipment Surfboards, Accessories Trekking Equipment Windsurf Boards, Accessories</p>	<p>Boat Dealers..... 5551 Camper, Recreational and Utility Trailer Dealers 5561 Motorcycle Shops and Dealers 5571 Snowmobile Dealers 5598 Bicycle Shops – Sales and Service..... 5940 Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>
5942	Book Stores		
	<p>Merchants classified under this MCC sell new and/or used books (paperback and hardback), journals, magazines, textbooks, maps and atlases, audio books (books-on-tape), and calendars. This MCC also includes religious book stores.</p>	<p>Paperbacks – Book Stores Textbooks</p>	<p>Stationery Stores, Office and School Supply Stores 5943</p>
5943	Stationery Stores, Office and School Supply Stores		
	<p>Merchants classified under this MCC are retail sellers of paper goods used in offices and schools, and sell sundry office and school supplies such as: pens, pencils, calendars, desk organizers, staplers, file folders, bond paper, portfolios, message pads, markers, computer diskettes, and small office equipment such as file drawers, chairs, wastebaskets, desk lamps, etc. These merchants do not primarily sell high ticket office equipment such as computers or desk units. Merchants that primarily sell computer hardware must be classified under MCC 5732 – <i>Electronics Stores</i>. Merchants that primarily sell computer software must be classified under MCC 5734 – <i>Computer Software Stores</i>.</p>	<p>Office Supply Stores School Supply Store</p>	<p>Electronics Stores 5732 Computer Software Stores..... 5734 Typewriter Stores – Sales, Rentals, and Service 5978 Equipment, Tool, Furniture, and Appliance Rental and Leasing 7394</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5944	Jewelry Stores, Watches, Clocks, and Silverware Stores		
	<p>Merchants classified under this MCC sell one or more types of fine jewelry such as diamond jewelry, or other precious stones mounted in precious metals (silver or gold) and fashioned into rings, necklaces, bracelets, earrings and broaches. These merchants may also repair fine jewelry. However, if the merchant primarily repairs jewelry, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p> <p>This MCC also includes retail sellers of sterling silver and plated flatware and accessories such as platters, serving bowls, trivets, pitchers, etc. This category does not include merchants that primarily sell china and/or crystal. These merchants must be classified under MCC 5950 – <i>Glassware/Crystal Stores</i>.</p> <p>Watch and clock merchants are included in this category. These merchants may or may not also conduct repair work. However, if the merchant primarily repairs watches and/or clocks, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Clock Shop Diamond Stores Gems, Precious Metals, Jewelry Jewelry – Fine Precious Gems, Metals, Jewelry Silversmiths Silverware Stores Watch Shops</p>	<p>Women’s Accessory and Specialty Shops..... 5631 Miscellaneous Home Furnishing Specialty Stores 5719 Antique Shops – Sales, Repairs, and Restoration Services 5932 Pawn Shops 5933 Gift, Card, Novelty and Souvenir Shops 5947 Glassware/Crystal Stores..... 5950 Stamp and Coin Stores 5972 Miscellaneous Repair Shops and Related Services 7699</p>
5945	Hobby, Toy, and Game Shops		
	<p>Merchants classified under this MCC sell toys and games. These merchants also may sell a limited selection of do-it-yourself craft or hobby kits. However, if the merchant primarily sells craft supplies, materials, equipment and accessories to assemble or construct crafts, the merchant must be classified under MCC 5970 – <i>Artist’s Supply and Craft Shops</i>.</p>	<p>Games Stores Hobby Shops Toy Stores Toy, Game Shops</p>	<p>Artist’s Supply and Craft Shops..... 5970</p>
5946	Camera and Photographic Supply Stores		
	<p>Merchants classified under this MCC sell cameras, film, video equipment, and other photographic equipment and supplies such as processing chemicals and papers. These merchants usually do not sell any other types of electronic equipment. Merchants that sell camera and video equipment and a wide variety of other electronic equipment (e.g., VCRs, televisions, and stereo equipment), must be classified under MCC 5732 – <i>Electronics Stores</i>. These merchants may or may not provide film processing services. However, merchants that primarily provide film processing and printing services must be classified under MCC 7395 – <i>Photofinishing Laboratories and Photo Developing</i>.</p>	<p>Camcorders, Photographic Equipment Equipment – Photographic Supply Stores Photography Supply Stores Supplies – Photographic Video Cameras, Photographic Equipment</p>	<p>Electronics Stores 5732 Photofinishing Laboratories and Photo Developing 7395</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5947	Gift, Card, Novelty and Souvenir Shops		
	<p>Merchants classified under this MCC sell gifts and novelty items, greeting cards, balloons, souvenirs, holiday decorations, stationery, wrapping paper and bows, photo albums, and a limited selection of office supplies (e.g., pens, pencils, notebooks, rulers, and calendars). Merchants that primarily sell office and school supplies must be classified under MCC 5943 – <i>Stationery Stores, Office and School Supply Stores</i>.</p>	<p>Memorabilia, Souvenir Shops Novelty Shops Souvenir, Memorabilia Shops</p>	<p>Stationery Stores, Office and School Supply Stores 5943</p>
5948	Luggage and Leather Goods Stores		
	<p>Merchants classified under this MCC are retail sellers of luggage, trunks, briefcases, leather backpacks, wallets, purses, gloves, and other leather goods. These merchants may also sell a limited selection of leather apparel.</p>	<p>Leather Goods Store</p>	<p>Miscellaneous and Specialty Retail Stores 5999</p>
5949	Sewing, Needlework, Fabric and Piece Goods Stores		
	<p>Merchants classified under this MCC are retail sellers of fabric, patterns, yarn and other needlework/sewing supplies (e.g., thread, buttons, snaps, lining, trim and lace, scissors, and zippers). These merchants may offer sewing classes or instruction. However, if the merchant primarily provides sewing instruction, it must be classified under MCC 8299 – <i>Schools and Educational Services (Not Elsewhere Classified)</i>.</p>	<p>Fabric Stores Knitting Shops Needlework Shops Supplies – Sewing, Fabric, Notions, Needlework, Piece Goods Yarn Shops</p>	<p>Artist’s Supply and Craft Shops..... 5970</p>
5950	Glassware/Crystal Stores		
	<p>Merchants classified under this MCC sell glassware, china and crystal for table service use (e.g., wine and champagne glasses, serving bowls, and plates), as well as gift items (e.g., figurines, book ends, flower vases, jewelry boxes, and candlestick holders).</p>	<p>China, Crystal Stores Crystal Stores Cut Glass, Crystal</p>	<p>Miscellaneous Home Furnishing Specialty Stores .. 5719</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5960	Direct Marketing – Insurance Services		
	<p>Merchants classified under this MCC offer insurance services via direct mail, billing statement stuffers, magazine or television ads, all of which include either a toll-free telephone number or an address by which prospective customers may respond. Services offered may include all forms of life insurance, hospital indemnity insurance (additional coverage usually paid directly to the consumer), accidental death and dismemberment insurance, credit card insurance in which the outstanding balance is insured against the cardholder's death, disability, unemployment, and medical insurance for travelers.</p> <p>The insurance services may be targeted to groups of veterans, retired persons, school teachers, members of certain organizations, or bank card customers.</p> <p>The billing of the insurance premiums typically occurs in periodic (monthly, quarterly, or annual) installments and continues until canceled by either the cardholder or the insurance company. Another common feature is a free trial period of 60 or 90 days, with the billing of the first installment after the trial period has ended.</p> <p>Insurance sales and underwriting services that are not provided by one of the direct marketing methods described above should not be classified under this category. Face-to-face insurance sales must be classified under MCC 6300 – <i>Insurance Sales, Underwriting, and Premiums</i>.</p>	<p>Automobile Insurance – Sales (<i>Direct Marketing</i>)</p> <p>Insurance Services – Direct Marketing</p> <p>Services – Insurance, Direct Marketing</p>	<p>Insurance Sales, Underwriting, and Premiums 6300</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5962	Direct Marketing – Travel-Related Arrangement Services		
	<p>Merchants classified under this MCC typically offer their services via outbound telemarketing calls in which the merchant initiates “direct” contact with the consumer in an attempt to generate a sale. The merchants may also send direct mail communications such as postcards or letters requesting or offering prospective customers an incentive to call the merchant. Alternatively, merchants in this category may offer their services via mailings, magazine or television ads, or through other direct marketing methods that include either a toll-free telephone number or an address by which prospective customers may respond.</p> <p>Travel-related services may also consist of discount travel clubs and subscriptions to travel services and/or travel-related newsletters from which subscribers may select prepackaged trips. Discount travel clubs and subscription services often require an annual membership fee that may be billed to the cardholder’s account each year until canceled by the cardholder or the merchant.</p> <p>Travel agents and tour operators are specifically excluded from this merchant category code and must be classified under MCC 4722 – <i>Travel Agencies and Tour Operators</i>.</p> <p>Merchants classified under this MCC (5962) are considered high-risk and special registration may be required by the Visa Core Rules and Visa Product and Service Rules.</p>	<p>Services – Direct Marketing Travel-Related Arrangement Services</p> <p>Telemarketing Travel-Related Arrangement Services (<i>Excluding Travel Agencies</i>)</p> <p>Travel Clubs (<i>Direct Marketing</i>)</p> <p>Travel-Related Arrangement Services-Direct Marketing</p>	<p>Travel Agencies and Tour Operators..... 4722</p> <p>Transportation Services (<i>Not Elsewhere Classified</i>)... 4789</p>
5963	Door-To-Door Sales		
	<p>Merchants classified under this MCC sell merchandise by means of house-to-house canvass. This MCC includes merchants that sell a variety of products sold door-to-door such as, cosmetics, household items, bakery goods, dairy products, and magazine subscription sales.</p>		

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5964	Direct Marketing – Catalog Merchant		
	<p>Merchants classified under this MCC initiate “direct” contact with consumers and are often described as “mail-order houses” or as the “mail-order industry,” offer their merchandise via catalogs, and accept merchandise orders from customers by mail, telephone or fax. These merchants offer no means by which customers may purchase the product in a face-to-face manner. One hundred percent of the merchant’s business is conducted in a non-face-to-face manner. Catalog merchants maintain a customer database and sell merchandise “directly” to consumers via catalogs.</p> <p>A catalog is a multiple-page paper document which is sent (mailed, faxed, or otherwise delivered) directly to the prospective customer. The catalog displays and describes merchandise and includes a mail-order form and/or telephone number for placing an order. (A one- or two-page flyer or brochure is not considered a catalog.) A catalog may also be an electronic catalog in which merchandise is displayed via cable TV, or via a videotext catalog accessed by consumers through computer modems.</p> <p>In the Business-to-Business environment, a manufacturer with a “pricing” catalog would not be considered a Direct Marketing Catalog Merchant.</p> <p>To be classified as a Catalog Merchant, the merchant must meet the above description and have no face-to-face sales.</p>	<p>Catalog Merchant – Direct Marketing</p> <p>Computer Catalog Merchants – Electronic</p> <p>Electronic Computer Catalog Merchants</p>	<p>Direct Marketing – Combination Catalog and Retail Merchant..... 5965</p>

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5965	Direct Marketing – Combination Catalog and Retail Merchant		
	<p>Merchants classified under this MCC are catalog merchants that also operate one or more retail outlets. The description of a <i>Combination Catalog and Retail Merchant</i> is exactly the same as for a <i>Catalog Merchant</i> (MCC 5964), except that the Combination Catalog and Retail Merchant also offers a face-to-face environment for its sales. Retail sales are defined as transactions in which the seller and the buyer are face-to-face.</p> <p>Catalog sales exclude sales where the order is placed at a catalog desk or elsewhere in a store, even in response to a catalog or other direct response communication received by the customer, these are considered face-to-face transactions.</p> <p>Catalog sales do include transactions in which the product is delivered to a store for customer pick-up as long as the order was placed and paid for via mail, telephone or other non-face-to-face means.</p> <p>To be classified as a <i>Combination Catalog and Retail Merchant</i> (MCC 5965), the merchant must meet the <i>Catalog Merchant</i> (MCC 5964) description and operate one or more retail outlets. All retail sales must be processed under an appropriate retail merchant category code (for which a separate and unique merchant name and merchant identification number are required). Typically, catalog merchants with retail outlets are set up as two separate businesses, each having a unique name and merchant identification number.</p>	<p>Catalog, Retail Merchant – Direct Marketing</p>	<p>Direct Marketing – Catalog Merchant..... 5964</p>

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5966	Direct Marketing – Outbound Telemarketing Merchant		
	<p>Merchants classified under this MCC sell products using outbound telemarketing methods. Merchant initiates contact with prospective buyers via telephone or mailing (other than a catalog) that instructs the cardholder to contact the merchant in an attempt to generate sales. This classification includes merchants known as “up-sellers.” Such merchants often solicit cardholders when they contact Call Centers to purchase products of other Direct Marketing merchants or to request customer service assistance. In all cases, these solicitations are made in a card not present environment and may include, but are not limited to, discount buying clubs, discount travel clubs, credit card protection/registration and protection services, cosmetics, health-care products and vitamins.</p> <p>This MCC excludes charitable organizations that conduct outbound telemarketing. Charitable donation transactions must be classified under MCC 8398 – <i>Charitable and Social Service Organizations</i>, regardless of the manner in which the contribution is solicited.</p> <p>Merchants classified under this MCC (5966) are considered high-risk and special registration may be required by the <i>Visa Core Rules and Visa Product and Service Rules</i>.</p>	<p>Outbound Telemarketing Merchant – Direct Marketing Telemarketing Merchant – Outbound</p>	

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5967	Direct Marketing – Inbound Teleservices Merchant		
	<p>Merchants classified under this MCC provide one or more non-business-to-business audio-text/video-text and/or digital content services that customers access via telephone, fax or over an open network, such as the Internet. The contact with the merchant and subsequent transactions are initiated by the customer. Businesses in this MCC often use, the following marketing practices to sell their products or services: 1. free trial periods, 2. membership required, 3. recurring billing, 4. negative renewal options.</p> <p>This MCC applies to merchants that sell information services over the telephone or the Internet, as well as products that may be sold through the service.</p> <p>“Information Providers” are included in this category code. An Information Provider (IP) is a company that offers for a fee services, such as polls, sweepstakes, “rap lines” for singles, sports scores, stock market quotes, horoscope readings, or other audio-text/video-text and/or digital content services.</p> <p>Merchants that provide electronic bulletin board access or on-line services to consumers via personal computers must be classified under MCC 4816 – <i>Computer Network/Information Services</i>.</p> <p>Merchants classified under MCC 5967 are considered high-risk and special registration may be required by the <i>Visa Core Rules and Visa Product and Service Rules</i>.</p>	<p>Audio-text Merchants Inbound Teleservices Merchant – Direct Marketing Telemarketing Merchant – Inbound Direct Marketing Videotext Merchants</p>	<p>Computer Network/ Information Services..... 4816</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5968	Direct Marketing – Continuity/Subscription Merchant		
	<p>Merchants classified under this MCC sell subscription products or services via “direct” mail. These merchants may offer consumers a series of products (e.g., one book a month for one year) or the annual renewal of a single product. When paying by bank card, the cardholder’s account is billed for the service on a continuing or periodic basis (e.g., once a month, twice a year) and the service continues until the subscription or series ends or until the cardholder or merchant terminates the agreement.</p> <p>Included in this MCC are direct mail book clubs; record, tape, CD, and video clubs; collectible series programs (stamps, coins, limited edition books or other book series, plates, china figures, etc.); and magazine subscriptions. Also included are newspaper subscriptions. However, newspaper classified ads that are sold via Direct Marketing methods must be classified under MCC 5969 – <i>Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)</i>.</p> <p>Examples of recurring transactions excluded from this MCC are: utility payments, private athletic club monthly dues, and insurance premiums. Recurring utility payments must be classified under MCC 4900 – <i>Utilities – Electric, Gas, Water, Sanitary</i>. Recurring monthly payments to an athletic club must be classified under MCC 7997 – <i>Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses</i>, and recurring insurance premiums must be classified under MCC 6300 – <i>Insurance Sales, Underwriting, and Premiums</i>. Other recurring payment transactions must be processed under the appropriate MCC for that merchant type.</p>	<p>Continuity/Subscription Merchant – Direct Marketing Magazine Subscription (<i>Direct Mail Only</i>) Subscription Merchant – Direct Marketing</p>	<p>Utilities – Electric, Gas, Water, Sanitary..... 4900 Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses 7997</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5969	Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC sell products or services through a variety of direct response methods that include an order form or an address and/or telephone number the customer may use to place an order by mail, telephone or fax. These merchants often utilize mass-marketing techniques such as brochures, radio and television direct response ads, and TV “infomercials” (extended length TV commercials with a talk-show format).</p> <p>Generally, merchants classified under MCC 5969 offer only one or two products per promotion such as kitchen cutlery, household gadgets, weight reduction products, sports equipment, cosmetics, specialty records or books that are available only through television advertising.</p> <p>Excluded are tickets ordered by telephone but paid for at the ticket booth; these are considered face-to-face transactions and must be classified under MCC 7922 – <i>Theatrical Producers (except Motion Pictures) and Ticket Agencies</i>. Also excluded are merchants that primarily have face-to-face transactions and are not cultivating a mail/telephone order customer base, but may occasionally accept mail or telephone orders for customer convenience. These merchants must be assigned the appropriate retail merchant category code that describes their business and identify each mail/telephone transaction with the proper MTO indicator value to indicate a non-face-to-face transaction.</p>	<p>Classified Ads – Newspaper (<i>Via Direct Marketing</i>)</p> <p>Ticket Agencies – Direct Marketing</p>	<p>Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies..... 7922</p> <p>.....</p>
5970	Artist’s Supply and Craft Shops		
	<p>Merchants classified under this MCC sell artist and craft materials, equipment and supplies used to create other items. This MCC includes merchants that sell clay, all varieties of paints, brushes, silk flowers and wreaths, pens, pencils, paper, hobby and craft kits, yarns, beads, some fabric and other sewing and needlecraft notions. Merchants that sell fabric, sewing notions and needlework must be classified under MCC 5949 – <i>Sewing, Needlework, Fabric and Piece Goods Stores</i>.</p>	<p>Craft Shops Supplies – Art, Crafts</p>	<p>Hobby, Toy, and Game Shops..... 5945</p> <p>Sewing, Needlework, Fabric and Piece Goods Stores 5949</p>
5971	Art Dealers and Galleries		
	<p>Merchants classified under this MCC sell art work (e.g., pictures, photographs, or sculptures). The sale may be conducted directly with the art dealer, the artist, or the art gallery.</p>	<p>Dealers – Art Dealers, Galleries Galleries, Art Dealers</p>	<p>Artist’s Supply and Craft Shops..... 5970</p> <p>Commercial Photography, Art, and Graphics 7333</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5972	Stamp and Coin Stores		
	<p>Merchants classified under this MCC sell postage stamps and coins, and related accessories for the purpose of stamp collecting, coin collecting or investment. This MCC does not include merchants that sell postage stamps for immediate use through a government postal service. Please refer to MCC 9402 – <i>Postal Services – Government Only</i> or MCC 7399 – <i>Business Services (Not Elsewhere Classified)</i>.</p>	<p>Coin Stores Numismatic Supplies Philatelic Supplies Stamp Collecting Supplies – Numismatic, Philatelic</p>	<p>Business Services <i>(Not Elsewhere Classified)</i>... 7399 Postal Services – Government Only 9402</p>
5973	Religious Goods Stores		
	<p>Merchants classified under this MCC sell religious goods such as figurines, cards, devotion supplies, pictures, instructional or educational books and tapes, and decorative items. However, if the merchant primarily sells books, it must be classified under MCC 5942 – <i>Book Stores</i>.</p>		<p>Book Stores 5942</p>
5975	Hearing Aids – Sales, Service, and Supply		
	<p>Merchants classified under this MCC sell hearing aids and related supplies. These merchants may or may not also conduct repair work. However, if the merchant primarily conducts repair work, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Repairs – Hearing Aids, Sales, Service, Supply, Stores Service – Hearing Aids, Supplies Supplies – Hearing Aids, Service, Supplies</p>	<p>Miscellaneous Repair Shops and Related Services 7699</p>
5976	Orthopedic Goods – Prosthetic Devices		
	<p>Merchants classified under this MCC sell a variety of prosthetic devices and orthopedic goods. This MCC includes merchants that sell arch supports and other foot appliances, fracture appliances, elastic hosiery, abdominal supporters, elastic and orthopedic braces, canes, artificial limbs, wheel chairs and walkers. These merchants may or may not also conduct repair work. However, if the merchant primarily performs repair work, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Orthotics, Prosthetic, Devices Prosthetic Devices</p>	<p>Miscellaneous Repair Shops and Related Services 7699</p>
5977	Cosmetic Stores		
	<p>Merchants classified under this MCC sell natural or synthetic cosmetics. This MCC includes merchants that sell theatrical, medical, and daily-wear cosmetics.</p>	<p>Make-Up Stores</p>	<p>Miscellaneous and Specialty Retail Stores 5999 Beauty and Barber Shops 7230</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5978	Typewriter Stores – Sales, Rentals, and Service		
	<p>Merchants classified under this MCC primarily sell, rent or lease typewriters. These merchants may also sell a limited selection of office supplies and equipment. However, if the merchant primarily sells office supplies, it must be classified under MCC 5943 – <i>Stationery Stores, Office and School Supply Stores</i>. These merchants may or may not also conduct repair work. However, if the merchant primarily conducts repair work, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Rentals – Typewriter Stores, Sales, Rental, Service Repairs – Typewriter Stores, Sales, Rental, Service Services – Typewriter Stores, Sales, Rental, Service</p>	<p>Stationery Stores, Office and School Supply Stores 5943 Miscellaneous and Specialty Retail Stores 5999 Miscellaneous Repair Shops and Related Services 7699</p>
5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum		
	<p>Merchants classified under this MCC sell fuel oil, wood, coal, liquefied petroleum, aviation fuel, heating oil or gas propane for consumer use. These merchants may or may not also sell gasoline for consumer use in automobiles. However, if the merchant primarily sells automotive gasoline, it must be classified under MCC 5541 – <i>Service Stations (with or without Ancillary Services)</i> or MCC 5542 – <i>Automated Fuel Dispensers</i>.</p>	<p>Aviation Fuel Coal Dealers Dealers – Fuel Dealers, Fuel Oil, Wood, Coal, Liquefied Petroleum Home Heating Fuel Dealers Liquefied Petroleum Dealers Oil Dealers Propane Dealers Wood Dealers</p>	<p>Service Stations (<i>With or Without Ancillary Services</i>) . 5541</p>
5992	Florists		
	<p>Merchants classified under this MCC sell cut flowers, flower arrangements, and potted plants. These merchants may or may not also sell novelty items such as helium balloon bouquets. Although Florists may conduct much of their business in a non-face-to-face manner, they are not considered direct marketing merchants because they do not directly solicit their business primarily through catalogs, brochures, telemarketing, etc. These merchants' transactions should be classified under this MCC, but each card-not-present transaction must be identified with the appropriate mail/telephone order or electronic commerce indicator value. Merchants that primarily sell seeds, bulbs, and nursery stock must be classified under MCC 5261 – <i>Nurseries and Lawn and Garden Supply Stores</i>.</p>	<p>Balloon Bouquets Flower Shops Plant Store</p>	<p>Nurseries and Lawn and Garden Supply Stores 5261</p>
5993	Cigar Stores and Stands		
	<p>Merchants classified under this MCC sell tobacco, cigarettes, electronic cigarettes, cigars, pipes, and smokers' supplies.</p>	<p>Pipe Shops Smoke Shops Tobacco Shops</p>	<p>Miscellaneous and Specialty Retail Stores 5999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5994	News Dealers and Newsstands		
	Merchants classified under this MCC sell newspapers, magazines, journals, and other periodicals. Newspaper subscriptions must be classified under MCC 5968 – <i>Direct Marketing – Continuity/Subscription Merchants</i> . Merchants that primarily sell books must be classified under MCC 5942 – <i>Book Stores</i> .	Dealers – Newspapers Magazines (<i>Newsstands</i>) Newspapers Periodicals (<i>Newsstands</i>)	Book Stores 5942 Miscellaneous and Specialty Retail Stores 5999
5995	Pet Shops, Pet Foods and Supplies Stores		
	Merchants classified under this MCC sell pets (e.g., dogs, cats, birds, fish, reptiles, hamsters, and rabbits), pet food, and pet supplies.	Animals, Pet Shops Supplies – Pet Shops, Pet Foods, Supplies Stores	Miscellaneous and Specialty Retail Stores 5999
5996	Swimming Pools – Sales and Service		
	Merchants classified under this MCC sell home swimming pools, spas, hot tubs, whirlpool baths, and supplies. This MCC includes merchants that sell prefabricated above-the-ground swimming pools. These merchants may or may not also provide installation and maintenance services. However, if the merchant primarily provides installation services, it must be classified under MCC 1799 – <i>Special Trade Contractors – (Not Elsewhere Classified)</i> . These merchants may or may not also provide repair services. However, if the merchant primarily provides repair services, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i> .	Hot Tubs, Spas – Sales, Service, Supplies Pools – Swimming, Sales, Service, Supplies Services – Hot Tubs, Spas, Sales, Service, Supplies Services – Swimming Pools, Sales, Service, Supplies Supplies – Hot Tubs, Spas Supplies – Swimming Pools Whirlpool Baths	Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799 Miscellaneous Repair Shops and Related Services 7699
5997	Electric Razor Stores – Sales and Service		
	Merchants classified under this MCC sell electric razors. These merchants may or may not also provide repair services. However, if the merchant primarily conducts repair services, it merchant must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i> .	Razor Stores	Miscellaneous and Specialty Retail Stores 5999 Miscellaneous Repair Shops and Related Services 7699

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5998	Tent and Awning Shops		
	<p>Merchants classified under this MCC sell tents and awnings for home or business use. This MCC includes merchants that sell camping tents, shade tents for picnics, craft shows, or coverings, and predesigned or custom-made window or door awnings for home or business. These merchants may or may not also provide repair services. However, if the merchant primarily conducts repair services, it must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>. These merchants may or may not also sell a limited selection of camping supplies. However, if the merchant primarily sells camping supplies (e.g., tents, sleeping bags, floor pads, cooking equipment, food, apparel, coolers, lanterns, flashlights, batteries, and other camping equipment), it must be classified under MCC 5941 – <i>Sporting Goods Stores</i>.</p>	<p>Awnings – Residential, Commercial</p>	<p>Sporting Goods Stores..... 5941 Miscellaneous and Specialty Retail Stores 5999 Miscellaneous Repair Shops and Related Services 7699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
5999	Miscellaneous and Specialty Retail Shops		
	<p>Merchants classified under this MCC sell unique or specialized products that are not described by another merchant category code. Most merchants that accept bank cards can be classified under another, more appropriate MCC code; therefore, MCC 5999 should be used only when all other MCC assignment options have been exhausted. Examples of specialty stores included in this category are: map and atlas stores, firearms and ammunition stores, magic stores, party supply stores, silk flower shops, fireworks shops, ice dealers, picture frame shops, sunglasses shops, beauty supply stores, and bottled and distilled water dealers.</p>	<p>Ammunition Stores Atlas, Map Stores Beauty Supply Stores Bottled and Distilled Water Dealers Collectibles, Memorabilia Stores- Sports and Hobby Dealers – Ice Firearms, Ammunition Stores Fireworks Stores Frame Shops – Photograph, Poster Gravestones, Monuments – Sales, Installation Headstones, Monuments Ice Dealers Magic Shops Map, Atlas Stores Monuments, Gravestones – Sales, Installation Party Supply Stores Picture Frames, Framing Shops Retail Stores <i>(Not Elsewhere Classified)</i> Specialty Retail Stores – Miscellaneous Sunglasses Stores Supplies – Beauty Supply Stores Supplies – Party Tombstones – Sales, Installation Trophy Sales</p>	<p>Marinas, Marine Service, and Supplies 4468 Miscellaneous Home Furnishing Specialty Stores . 5719 Electronics Stores 5732 Bicycle Shops – Sales and Service..... 5940 Sporting Goods Stores 5941 Luggage and Leather Goods Stores 5948 Cigar Stores and Stands 5993 Pet Shops, Pet Foods and Supplies Stores 5995 Tent and Awning Shops 5998 Beauty and Barber Shops 7230 Photofinishing Laboratories and Photo Developing 7395 Miscellaneous Repair Shops and Related Services 7699 DVD/Video Tape Rental Stores 7841 Recreation Services <i>(Not Elsewhere Classified)</i>... 7999 Vitamin Stores 5499</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
6010	Financial Institutions – Manual Cash Disbursements		
	<p>This MCC must be used for face-to-face cash disbursement transactions occurring at those members authorized to provide cash disbursements such as banks, savings and loans, thrifts, and credit unions. Cash disbursements that occur at Automated Teller Machines (ATMs), must be classified under MCC 6011 – <i>Financial Institutions – Automated Cash Disbursements</i>. The purchase of goods or services from a financial institution (loan processing fees, safe deposit box rentals, merchandise, etc.) must be classified under MCC 6012 – <i>Financial Institutions – Merchandise and Services</i>.</p>	<p>Banks – Financial Institutions – Manual Cash Disbursements Cash – Banks, Credit Unions, Financial Institutions, Manual Disbursement Credit Unions – Financial Institutions – Manual Cash Disbursements Deposits – Financial Institutions Manual Cash Disbursements Savings and Loans – Financial Institutions – Manual Cash Disbursements Travelers Cheques (<i>Financial Institutions</i>) Cash</p>	<p>Financial Institutions – Automated Cash Disbursements 6011 Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), and Travelers Cheques 6051</p>
6011	Financial Institutions – Automated Cash Disbursements		
	<p>This MCC must be used only for cash disbursement transactions that occur at Automated Teller Machines (ATMs) owned, leased, controlled or sponsored by those members authorized to provide cash disbursements such as banks, savings and loans, thrifts, and credit unions. Face-to-face cash disbursement transactions must be classified under MCC 6010 – <i>Financial Institutions – Manual Cash Disbursements</i>.</p> <p><i>Purchase transactions that occur at ATMs, such as the purchase of postage stamps or any other non-cash merchandise, must be classified under an MCC that most appropriately describes the merchandise being sold.</i></p>	<p>ATM Cash – Disbursements Automated Cash – Disbursements Banks – Financial – Institutions – Automated Cash Disbursements Cash – Banks, Credit Unions, Financial Institutions, Automated Cash Disbursements Credit Unions – Financial Institutions – Automated Cash Disbursements Savings and Loans – Financial Institutions – Automated Cash Disbursements</p>	<p>Financial Institutions – Manual Cash Disbursements 6010 Non-Financial Institutions – Foreign Currency, Money – Orders (<i>Not Wire Transfer</i>), – and Travelers Cheques 6051</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
6012	Financial Institutions – Merchandise and Services		
	<p>This MCC must be used for the purchase of merchandise or services from banks, savings and loans, thrifts, and credit unions. This includes transactions representing the transferring of value to a stored value card. Merchandise purchases might include the purchase of checks, other financial products, or promotional merchandise. Services may include deposits, the funding of an account, Visa Money Transfer Original Credit Transaction, purchase of foreign currency, money order and travelers cheques, loan fees or financial counseling service fees.</p> <p>Service fees or other costs related to security or brokerage transactions must be classified under MCC 6211 – <i>Security Brokers/Dealers</i>.</p> <p>Face-to-face cash disbursement transactions must be classified under MCC 6010 – <i>Financial Institutions – Manual Cash Disbursements</i>.</p> <p>Cash disbursement transactions that occur at ATMs must be classified under MCC 6011 – <i>Financial Institutions – Automated Cash Disbursements</i>.</p>	<p>Account Funding – Financial Institution</p> <p>Banks – Financial Institutions – Merchandise, Services</p> <p>Credit Unions – Financial Institutions – Merchandise, Services</p> <p>Deposits – Financial Institutions</p> <p>Merchandise, Services – Financial Institutions</p> <p>Mortgage Companies – Financial Institutions</p> <p>Purchase of Foreign currency, money orders (<i>Not Wire Transfer</i>) and Travelers Cheques – Financial Institution</p> <p>Loan Payments – Financial Institution</p> <p>Savings and Loans – Financial Institutions – Merchandise, Services</p> <p>Services – Banks, Credit Unions, Financial Institutions (<i>Non-Cash</i>)</p> <p>Stored Value Card</p>	<p>Financial Institutions – Manual Cash Disbursements 6010</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
6051	Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfer), and Travelers Cheques		
	<p>This MCC must be used for the funding of an account, the purchase of foreign currency, money orders, or travelers cheques occurring at non-financial institutions such as currency exchanges, money order merchants, and hotels. The face-to-face purchase of foreign currency, money orders, and travelers cheques at financial institutions such as banks, savings and loans, thrifts and credit unions must be classified under MCC 6012 – <i>Financial Institutions – Merchandise and Services</i>.</p>	<p>Account Funding – <i>(Non-Financial Institutions)</i> Currency – Foreign <i>(Non-Financial Institutions)</i> Exchange – Foreign Currency <i>(Non-Financial Institutions)</i> Foreign Currency <i>(Non-Financial Institutions)</i> Lease Payments Loan Payments Money – Foreign Currency <i>(Non-Financial Institutions)</i> Money Orders – Not Wire Transfer <i>(Non-Financial Institutions)</i> Mortgage Companies – <i>(Non-Financial Institutions)</i> Services – Money Order, Travelers Cheques, Foreign Exchange <i>(Non-Financial Institutions)</i> Travelers Cheques <i>(Financial Institutions)</i> Quasi Cash Travelers Cheques <i>(Non-Financial Institutions)</i></p>	<p>Financial Institutions – Manual Cash Disbursements 6010 Purchase of Foreign Currency, Money Orders <i>(Not Wire Transfer)</i> and Travelers Cheques..... 6012</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
6211	Security Brokers/Dealers		
	<p>Merchants classified under this MCC buy, sell and broker securities, stocks, bonds, commodities, and mutual funds.</p>	<p>Bond Dealers Brokers – Securities, Mutual Funds, Stocks, Commodities, Bonds Commodity Dealers Dealers – Securities, Mutual Funds, Stocks, Commodities, Bonds Foreign Currency Purchase Foreign Exchange Trading Investment Firms – Dealers, Brokers Mutual Funds Brokers Stock Brokers</p>	<p>Financial Institutions – Manual Cash Disbursements 6010 Financial Institutions – Merchandise and Services..... 6012</p>
6300	Insurance Sales, Underwriting, and Premiums		
	<p>Merchants classified under this MCC sell all types of personal or business insurance policies. This MCC includes merchants that provide the following types of insurance: automobile, life, health, hospital, medical, and dental insurance, homeowners and renters insurance, real estate title insurance, pet health insurance and flood, fire or earthquake insurance.</p> <p>Merchants whose only business is selling product warranties that are an after-sale transaction and not part of the initial product sale.</p> <p>Merchants that sell insurance products and services via Direct Marketing must be classified under MCC 5960 – <i>Direct Marketing – Insurance Services</i>.</p>	<p>Automobile Insurance – Sales (<i>Non-Direct Marketing</i>) Health Insurance – Sales Homeowners Insurance – Sales Life Insurance – Sales Medical Insurance – Sales Product Warranties</p>	<p>Direct Marketing – Insurance Services..... 5960</p>
6513	Real Estate Agents and Managers – Rentals		
	<p>This MCC must be used for real estate agents, brokers and managers engaged in the rental and management of residential and commercial properties. Transactions representing management fees, rental commissions and rental payments must be identified with this MCC.</p> <p>Short term rentals (of less than one month) must be included in MCC 7011 <i>Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)</i> or, if appropriate, the merchant’s MCC.</p> <p>This MCC does not include mortgage loan payments and real estate purchases. These transactions must be identified with a more appropriate MCC such as MCC 6012, <i>Financial Institutions – Merchandise and Services</i>.</p>	<p>Apartment Rentals Commercial Property Rentals Homeowner/Condo Association Fees/Dues Housing Rentals Property Rentals Real Estate Agents Brokers, Managers – Rentals Rental Services – Residential and Commercial Properties Residential Rentals Service – Residential and Commercial Properties Rentals</p>	<p>Professional Services (<i>Not Elsewhere Classified</i>)... 8999 Timeshares..... 7012 Lodging.....7011</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
6540	Non-Financial Institutions – Stored Value Card Purchase/Load		
	<p>This MCC must be used for the initial purchase and/or any subsequent reloads of stored value cards occurring at non-financial institutions. This MCC should be used by merchants whose primary line of business in both the card-present and card-not-present environments is the sale and/or loading of stored value cards. The face-to-face purchase or load of stored value cards at financial institutions such as banks, savings and loans, thrifts, and credit unions must be classified under MCC 6012 – <i>Financial Institutions – Merchandise and Services</i>.</p>	<p>Account Funding – <i>(Non-Financial Institutions)</i> Stored Value Card/Load <i>(Non-Financial Institutions)</i></p>	<p>Financial Institutions – Merchandise and Services6012</p>
7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are only those lodging establishments that do not have their own specific MCC. (Many national and regional hotels and motels have their own MCC). Please refer to the hotel listings in the <i>Travel & Entertainment Merchant/MCC Listing</i> Section of this Manual.</p> <p>MCC 7011 may include, bed and breakfast establishments, resorts, cabins, cottages, hostels, short-term property rentals, and local inns. This MCC also includes merchants that provide central reservation services. A Central Reservation Service (CRS) is a merchant that has operating agreements with various lodging establishments, including hotels, inns, and condominiums located within a given area to provide reservation and booking services on their behalf.</p>	<p>Bed & Breakfast Establishments Central Reservation Services Hotels <i>(Not Listed in T&E Section)</i> Inns <i>(Not Listed in T&E Section)</i> Lodging Establishments <i>(Not Listed in T&E Section)</i> Motels <i>(Not Listed in T&E Section)</i> Resorts <i>(Not Listed in T&E Section)</i> Services – Central Reservation, Lodging</p>	<p>Real Estate Agents and Managers – Rentals.....6513</p>
7012	Timeshares		
	<p>Merchants classified under this MCC sell, lease and rent timeshares real estate and arrange timeshare condominium exchanges. Merchants that only provide booking services (no sales) for condominiums must be classified under MCC 7011 – <i>Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)</i>.</p>		<p>Lodging – Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i>... 7011</p>
7032	Sporting and Recreational Camps		
	<p>Merchants classified under this MCC operate children’s camps, recreational camps and sporting camps. This MCC includes summer camps for boys’ and girls’, nudist camps, dude ranches, fishing and hunting camps, and educational or sports instruction camps. Campgrounds for tent or trailer camping must be classified under MCC 7033 – <i>Trailer Parks and Campgrounds</i>.</p>	<p>Boys’ Camps Camps – Boys’, Girls’ Camps – Sporting, Recreational Children’s Camps Girls’ Camps Recreational, Sporting Camps</p>	<p>Trailer Parks and Campgrounds..... 7033 Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7033	Trailer Parks and Campgrounds		
	<p>Merchants classified under this MCC provide overnight or short-term camp sites for recreational vehicles, trailers, campers, or tents. These merchants may or may not supply water and electrical hook-ups for recreational vehicles. This MCC includes campgrounds located within state parks as well as individually owned and operated campgrounds.</p>	<p>Campgrounds, Trailer Parks Camping – Trailer Parks, Campgrounds</p>	<p>Sporting and Recreational Camps 7032 Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7210	Laundry, Cleaning, and Garment Services		
	<p>Merchants classified under this MCC operate steam or other types of laundries. These merchants provide to commercial businesses or individuals, on a weekly or monthly basis, laundered items such as uniforms, gowns, aprons, table linens, bed linens, towels, and other similar items. This MCC also includes merchants that provide diaper services which includes home pick-up, cleaning, and delivery services.</p>	<p>Diaper Services Garment Services Services – Laundry, Cleaning, Garment Services</p>	<p>Laundries – Family and Commercial 7211 Dry Cleaners..... 7216</p>
7211	Laundries – Family and Commercial		
	<p>Merchants classified under this MCC provide coin-operated or similar self-serving washers and dryers for general consumer use. These merchants may or may not offer pay-by-the-pound laundry service. Typically, these merchants are known as laundromats; however, this type of service may also be located in dormitories, apartment buildings, or other similar locations.</p>	<p>Laundromats Services – Laundromats</p>	<p>Laundry, Cleaning, and Garment Services..... 7210 Dry Cleaners..... 7216</p>
7216	Dry Cleaners		
	<p>Merchants classified under this MCC perform dry cleaning services for individuals or businesses. This MCC includes merchants that dry clean clothing, draperies, wedding dresses, and bedding, and may offer limited alteration services.</p>	<p>Laundry – Dry Cleaners Services – Dry Cleaning</p>	<p>Laundry, Cleaning, and Garment Services..... 7210 Laundries – Family and Commercial 7211</p>
7217	Carpet and Upholstery Cleaning		
	<p>Merchants classified under this MCC clean commercial or residential carpets, drapes and upholstery. This MCC does not include merchants that provide reupholstering services. Merchants that perform reupholstering must be classified under MCC 7641 – <i>Furniture-Reupholstery, Repair, and Refinishing</i>.</p>	<p>Drapery Cleaning Services – Carpet, Upholstery Cleaning Upholstery Cleaning</p>	<p>Furniture-Reupholstery, Repair, and Refinishing 7641</p>
7221	Photographic Studios		
	<p>Merchants classified under this MCC perform still or video portrait photography for the general public. This MCC includes merchants that photograph children on location at schools and merchants that specialize in wedding photography and videos. Merchants that provide film developing and printing services must be classified under MCC 7395 – <i>Photofinishing Laboratories and Photo Developing</i>.</p>	<p>Photographers – Wedding Portrait Studios Wedding Photographers</p>	<p>Photofinishing Laboratories and Photo Developing..... 7395</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7230	Beauty and Barber Shops		
	<p>Merchants classified under this MCC provide personal hair care services such as hair cutting, hair styling, hair coloring, and hair extensions for both men and women. These merchants may also perform manicures and pedicures and may sell a limited selection of hair care products.</p>	<p>Beauty Salons Fingernail Salons Hair Cutting Hair Salon Hair Styling Hairdressers Make-up Studios Manicurist Nail Salons Salons – Hair, Beauty Salons – Nail</p>	<p>Health and Beauty Spas 7298 Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299</p>
7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops		
	<p>Merchants classified under this MCC repair footwear and provide shoe cleaning and shining services. This MCC also includes merchants that provide hat cleaning and blocking services.</p>	<p>Hat Cleaning Shops Shoe Shine Shops, Stands Repairs – Shoe Repair Shops</p>	<p>Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299 Miscellaneous Repair Shops and Related Services 7699</p>
7261	Funeral Services and Crematories		
	<p>Merchants classified under this MCC provide burial preparation services, conduct funerals, and provide cremation services. This MCC includes mortuaries, crematories, and funeral homes or parlors. Animal cremation and burial services do not belong in this category and must be classified under MCC 7299 – <i>Miscellaneous Personal Services (Not Elsewhere Classified)</i>.</p>	<p>Crematories Mortuaries, Morticians Undertakers</p>	
7273	Dating Services		
	<p>Merchants classified under this MCC provide dating and escort services. This MCC includes merchants that provide computer video match-up for social or business situations <i>(i.e. on-line dating services.)</i></p>	<p>Escort Services Services – Dating, Escort On-Line Dating Services</p>	<p>Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299</p>
7276	Tax Preparation Services		
	<p>Merchants classified under this MCC exclusively provide income tax return preparation services but do not provide auditing, accounting, or bookkeeping services. Merchants that provide auditing, accounting, or bookkeeping services in addition to tax return preparation services, must be classified under MCC 8931 – <i>Accounting, Auditing, and Bookkeeping Services</i>.</p>	<p>Services – Tax Preparation</p>	<p>Accounting, Auditing, and Bookkeeping Services..... 8931 Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7277	Counseling Services – Debt, Marriage, and Personal		
	<p>Merchants classified under this MCC provide a variety of counseling services such as debt and financial counseling, marriage counseling, family counseling, alcohol and drug abuse counseling, and other personal counseling. Merchants that provide legal services must be classified under MCC 8111 – <i>Legal Services and Attorneys</i>.</p>	<p>Alcohol, Drug Abuse Counseling Credit Counseling Debt Counseling Drug, Alcohol Abuse Counseling Family Counseling Financial Counseling Service Marriage Counseling Personal Counseling Services – Counseling – Debt, Marriage, Personal Services – Financial Counseling</p>	<p>Legal Services and Attorneys 8111 Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>
7278	Buying and Shopping Services and Clubs		
	<p>Merchants classified under this MCC provide buying and shopping services to individuals or businesses on a fee basis. These businesses do not directly sell the merchandise to the consumer, but act as an intermediary to facilitate the buying process.</p>	<p>Personal Shopper Services – Buying/ Shopping Services, Clubs Shopping Services</p>	<p>Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299 Business Services <i>(Not Elsewhere Classified)</i>... 7399</p>
7296	Clothing Rental – Costumes, Uniforms, Formal Wear		
	<p>Merchants classified under this MCC rent costumes, uniforms, formal wear, tuxedos, and other types of apparel and related accessories. Merchants that only sell or rent uniform apparel to other business must be classified under MCC 5137 – <i>Men’s, Women’s, and Children’s Uniforms and Commercial Clothing</i>.</p>	<p>Apparel – Clothing Rental – Costumes, Formal Wear, Uniforms Costume Rental Formal Wear Rental Rentals – Clothing – Costumes, Formal Wear, Uniforms Rentals – Costume Rentals – Tuxedo, Formal Wear Rentals – Uniforms Tuxedo, Formal Wear Rentals Uniforms Rental</p>	<p>Men’s, Women’s, and Children’s Uniforms and Commercial Clothing..... 5137 Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299</p>
7297	Massage Parlors		
	<p>Merchants classified under this MCC specialize in providing therapeutic massage services. These merchants may also provide other personal services such as facials and aroma therapy and may rent saunas or hot tubs for customer use.</p>		<p>Health and Beauty Spas 7298 Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7298	Health and Beauty Spas		
	<p>Merchants classified under this MCC provide a variety of personal or therapeutic services such as facials, massages, mud baths, herbal wraps, tanning treatments, whirlpools, steam baths, personal exercise program counseling, dietary counseling, and hair and makeup counseling and styling. Typically, customers may also participate in a variety of instructional classes such as aerobics and exercise, weight training, weight control, cooking or sports.</p> <p>These merchants may or may not offer lodging accommodations. Merchants that offer an all inclusive package plan at the spa (lodging, meals, personal services, classes), must be classified under MCC 7011 – <i>Lodging – Hotel, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)</i>. If the merchant offers independent use of the spa services separate from the lodging (no overnight stay involved), the spa services must be set up separately with MCC 7298 – <i>Health and Beauty Spas</i>.</p>	<p>Beauty Spas Hot Tub, Sauna Shops Sauna, Hot Tub Shops Spas – Health, Beauty Tanning Salons</p>	<p>Massage Parlors 7297 Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i>... 7299</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7299	Miscellaneous Personal Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC provide personal services that do not fall under any other MCC. This MCC includes merchants that provide one or more of the following services: animal boarding, bath houses, grooming, house sitting services, maid services, massage parlors, training, kennels, and/or breeding, apartment rental services, body piercing, tattoos, and wedding chapels.</p>	<p>Animal Boarding Services Animal Breeders Animal Grooming Services Animal Training Apartment Rental Services Boarding Services – Animal Body Piercing, Tattoo Parlors Breeders – Animals Dog Grooming Services Dog Training Horse Boarding Services Housing – Rental Services Kennels – Animal Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> Pet Grooming Services Services – Animal Boarding Services – Miscellaneous Other Services <i>(Not Elsewhere Classified)</i> Services – Miscellaneous Personal <i>(Not Elsewhere Classified)</i> Services – Pet Grooming Services – Water Filtration, Purification, Softening Treatments Stables – Animal Tattoo, Body Piercing Parlors Taxidermists Wedding Chapels</p>	<p>Beauty and Barber Shops 7230 Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops 7251 Funeral Services and Crematories 7261 Dating Services 7273 Tax Preparation Services 7276 Counseling Services – Debt, Marriage, and Personal 7277 Buying and Shopping Services and Clubs 7278 Clothing Rental – Costumes, Uniforms, Formal Wear 7296 Massage Parlors 7297 Health and Beauty Spas 7298</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7311	Advertising Services		
	<p>Merchants classified under this MCC prepare advertising (writing copy, artwork, graphics, and other creative work) and place such advertising in periodicals, newspapers, radio and television, on the internet or other advertising media for clients on a contract or fee basis. This MCC also includes merchants that provide other types of advertising such as aerial advertising, coupon distribution, distribution of samples, and skywriting.</p>	<p>Ad Agencies Agencies – Advertising Classified Ads – Newspaper Services – Advertising</p>	<p>Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>
7321	Consumer Credit Reporting Agencies		
	<p>Merchants classified under this MCC provide consumer credit reporting services such as credit investigation, credit clearinghouses, and other related services. This MCC does not include collection agencies. Collection agencies are prohibited by the <i>Visa Core Rules and Visa Product and Service Rules</i> from accepting bank cards for transactions representing the refinance of an existing debt.</p>	<p>Agencies – Consumer Credit Reporting Credit Reporting Agencies</p>	<p>Business Services <i>(Not Elsewhere Classified)</i>... 7399</p>
7333	Commercial Photography, Art, and Graphics		
	<p>Merchants classified under this MCC provide commercial art or graphic design services for advertising agencies, publishers, and other businesses. This MCC includes merchants that perform silk screen design, still and slide film production, commercial art, chart and graph design, and commercial art and illustration. Merchants that provide still, video, and portrait photography for the general public must be classified under MCC 7221 – <i>Photography Studios</i>.</p>	<p>Art, Graphics Services Commercial Artists Film Production Graphics – Commercial Photography – Commercial Silk Screening</p>	<p>Photography Studios..... 7221 Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>
7338	Quick Copy, Reproduction, and Blueprinting Services		
	<p><i>Merchants classified under this MCC reproduce text, drawings, plans, maps, or other copy, by blueprinting, photocopying, or other methods of duplication. These merchants may also provide collating and binding services. This MCC includes the popular “quick copy” merchants.</i></p>	<p><i>Blueprinting Services Copy, Reproduction Services Photocopying Services Reproduction Services Services – Quick Copy, Reproduction</i></p>	<p>Photofinishing Laboratories and Photo Developing..... 7395 Stationery Stores, Office and School Supply Stores.....5943</p>
7339	Stenographic and Secretarial Support		
	<p>Merchants classified under this MCC provide a range of stenographic and secretarial services such as word processing, typing, editing, letter writing, proofreading, resume writing, and court reporting services.</p>	<p>Secretarial Support Services Services – Secretarial Support Services – Stenographic Services – Word Processing Word Processing Services</p>	<p>Employment Agencies and Temporary Help Services..... 7361 Business Services <i>(Not Elsewhere Classified)</i>... 7399</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7342	Exterminating and Disinfecting Services		
	<p>Merchants classified under this MCC provide pest control, extermination, and disinfecting services such as the elimination of termites, insects, and rodents. This MCC also includes merchants that provide fumigating services.</p>	<p>Disinfecting Services Exterminators Pest Control Services – Exterminating, Disinfecting Services</p>	<p>Cleaning, Maintenance, and Janitorial Services 7349</p>
7349	Cleaning, Maintenance, and Janitorial Services		
	<p>Merchants classified under this MCC provide building cleaning and maintenance services such as window cleaning, janitorial, floor waxing, custodian service in schools, office cleaning, and housekeeping on a contract or fee basis.</p>	<p>Custodial Services House Cleaning Services Housekeeping Services Janitorial Services Maintenance Services Services – Cleaning, Maintenance, Janitorial Services Services – Housekeeping</p>	<p>Exterminating and Disinfecting Services 7342</p>
7361	Employment Agencies and Temporary Help Services		
	<p>Merchants classified under this MCC provide employment services. These merchants either assist employers or those seeking employment for permanent or temporary positions.</p>	<p>Agencies – Employment, Temporary Help Services Temporary Employment Agencies</p>	<p>Business Services <i>(Not Elsewhere Classified)</i>... 7399</p>
7372	Computer Programming, Data Processing, and Integrated Systems Design Services		
	<p>Merchants classified under this MCC provide computer programming services, systems design, and data processing services on a contract or fee basis. These merchants perform a variety of services such as computer software design and analysis, software or systems modifications, data entry or data processing, and training in the use of custom software.</p>	<p>Computer Software Design Data Processing Services Services – Computer Programming, Integrated Systems Design, Data Processing Systems Design – Computer Website Design</p>	<p>Computer Software Stores..... 5734 Computer Maintenance, Repair and Services <i>(Not Elsewhere Classified)</i> 7379 Business Services <i>(Not Elsewhere Classified)</i>... 7399 Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>
7375	Information Retrieval Services		
◆	<p>Merchants classified under this MCC are wholesale provisioners of on-line information retrieval services on a contract or fee basis. This MCC includes merchants that provide database information retrieval and search services.</p>	<p>Services – Information Retrieval</p>	<p>Consumer Credit Reporting Agencies 7321 Management, Consulting, and Public Relations Services..... 7392 Business Services <i>(Not Elsewhere Classified)</i> 7399</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7379	Computer Maintenance, Repair and Services (Not Elsewhere Classified)		
◆	<p>Merchants classified under this MCC provide computer-related services such as computer consulting on a contract or fee basis, database development, computer maintenance and repair, tape and diskette conversion services, and computer requirements analysis. MCC 7379 does not include wholesale distributors of computer hardware, software and related equipment. These merchants must be classified under MCC 5045 – <i>Computers and Computer Peripheral Equipment and Software</i>.</p>	<p>Maintenance – Computer Maintenance, Repair, Services <i>(Not Elsewhere Classified)</i></p> <p>Repairs – Computer Maintenance, Repair, Services <i>(Not Elsewhere Classified)</i></p> <p>Services – Computer Maintenance, Repair <i>(Not Elsewhere Classified)</i></p>	<p>Computers and Computer Peripheral Equipment and Software 5045</p> <p>Electronics Stores 5732</p> <p>Computer Software Stores..... 5734</p> <p>Computer Programming, Data Processing, and Integrated Systems Design Services 7372</p> <p>Electrical and Small Appliance Repair Shops..... 7629</p>
7392	Management, Consulting, and Public Relations Services		
	<p>Merchants classified under this MCC provide counsel and assistance to the management of private, nonprofit, and public organizations on a contract or fee basis. These merchants perform a variety of activities such as strategic and organizational planning, financial planning and budgeting, developing marketing objectives, information systems planning, and development of human resource policies and procedures planning. This MCC also includes merchants that provide public relations services on behalf of their clients.</p>	<p>Consultants – Management</p> <p>Consultants – Marketing</p> <p>Consultants – Public Relations</p> <p>Consulting, Management Services</p> <p>Management Consultants</p> <p>Marketing Consultants</p> <p>Public Relations Services</p> <p>Services – Management, Consulting, Public Relations</p>	<p>Business Services <i>(Not Elsewhere Classified)</i>... 7399</p> <p>Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7393	Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs		
	<p>Merchants classified under this MCC provide security devices and services such as security guard, protective, and armored car services. This MCC includes merchants that install, monitor, and maintain security systems such as burglar and fire alarms. This MCC also includes private investigators, guard dogs, and lie detection services.</p>	<p>Agencies – Detective Agencies Agencies – Protective Services, Including Armored Cars, Guard Dogs Agencies – Security Systems Alarm Systems, Services Armored Cars Burglar Alarm Companies – Home/Business Security Detective Agencies Fire Alarm Companies – Home/Business Security Guard Dogs Home Security Systems Private Investigators Protective Services Security Services, Protective Services, Detective Agencies Services – Armored Car Services – Detective Agencies Services – Guard Dog Services – Protective Services – Security Surveillance Systems, Services</p>	<p>Business Services <i>(Not Elsewhere Classified)</i>... 7399 Legal Services and Attorneys 8111 Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7394	Equipment, Tool, Furniture, and Appliance Rental and Leasing		
	<p>Merchants classified under this MCC rent and lease equipment, tools, furniture, appliances, and office equipment, excluding typewriters. Typewriter rentals must be classified under MCC 5978 – <i>Typewriter Stores – Sales, Rentals, and Service</i>. Aircraft rental and leasing services must be classified under MCC 7999 – <i>Recreation Services (Not Elsewhere Classified)</i>, and boat rentals must be classified under MCC 4457 – <i>Boat Rentals and Leasing</i>.</p>	<p>Appliance Rental Furniture Rental Leasing Services – Equipment Rentals – Appliance Rentals – Equipment Rentals – Furniture Rentals – Tools Services – Equipment Rental, Leasing</p>	<p>Boat Rentals and Leasing 4457 Typewriter Stores – Sales Rentals, and Service 5978 Clothing Rental – Costumes, Uniforms, Formal Wear 7296 Truck and Utility Trailer Rentals 7513 Motor Home and Recreational Vehicle Rentals 7519 DVD/Video Tape Rental Stores 7841</p>
7395	Photofinishing Laboratories and Photo Developing		
	<p>Merchants classified under this MCC develop film and make photographic prints and enlargements. These merchants may or may not also provide specialized services such as custom enlarging and photo retouching. This MCC also includes merchants that provide the popular “1-hour” photo developing services. These merchants may also sell a limited selection of supplies such as film, tripods, photo albums, scrap books, camera filters, and picture frames. However, if the merchant primarily sells photographic equipment and supplies, it must be classified under MCC 5946 – <i>Camera and Photographic Supply Stores</i>.</p>	<p>Film Developing</p>	<p>Photographic, Photocopy, Microfilm Equipment and Supplies 5044 Camera and Photographic Supply Stores 5946 Photographic Studios 7221 Commercial Photography, Art, and Graphics 7333</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7399	Business Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC provide business services that are not typically considered to be “professions”. Such merchant types range from traditional “trades” to business support services. Acquirers should classify merchants under this MCC only after determining that another, more specific, merchant category code does not describe the merchant’s business. Examples of merchant types included in this MCC are: publishing companies, conference management companies, meeting planners, seminar companies, business-to-business video-conference services, locksmiths, mail and packing services, message and paging services, and waste management services.</p>	<p>Answering Services – Telephone Conference Management Services Convention Bureaus Keys – Locksmith Language, Translation Services Locksmith Mail, Packing Stores, Services Meeting Planning Services Message, Paging Services Packing, Mailing Services Paging, Message Service Centers Postal Services – Non-Government Publishing Companies Seminar Planning Services Services – Business (Not Elsewhere Classified) Services – Telephone Answering Services – Trade Show Arrangement Services – Translation, Language Telephone Answering Services Tourist Information Bureaus Trade Show Arrangement Services Translation Services Video-Conferencing Services (<i>Business-to-Business</i>)</p>	<p>Courier Services – Air and Ground, and Freight Forwarders 4215 Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)... 7299 Advertising Services..... 7311 Quick Copy, Reproduction, and Blueprinting Services..... 7338 Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs 7393 Recreation Services (<i>Not Elsewhere Classified</i>)... 7999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7512	Automobile Rental Agency		
	<p>Merchants classified under this MCC are only those car rental agencies for which Visa has not designated unique MCCs. (Many national and regional car rental companies have their own MCC.) Please refer to the car rental agency listings in the <i>Travel & Entertainment Merchant/ MCC Listing</i> Section of this Manual. The rental of motorcycles must be classified under MCC 7999 – <i>Recreation Services (Not Elsewhere Classified)</i></p>	<p>Automobile Rentals Rental – Car Agencies <i>(Not Listed in T&E Section)</i></p>	<p>Truck and Utility Trailer Rentals 7513 Motor Home and Recreational Vehicle Rentals 7519</p>
7513	Truck and Utility Trailer Rentals		
	<p>Merchants classified under this MCC provide short-term rental or long-term leasing of trucks, vans, or utility trailers. The vehicles are typically used for moving or hauling and are rented on a do-it-yourself basis.</p>	<p>Leasing Services – Trucks, Utility Trailers Rentals – Truck, Utility Trailer Rentals Rentals – Utility Trailers, Truck Rentals Services – Leasing/Truck, Utility Trailer Rentals Trailer (<i>Utility</i>), Truck Rentals Utility Trailer Rentals</p>	<p>Equipment, Tool, Furniture, and Appliance Rental and Leasing 7394 Automobile Rental Agency 7512 Motor Home and Recreational Vehicle Rentals 7519</p>
7519	Motor Home and Recreational Vehicle Rentals		
	<p>Merchants classified under this MCC rent motor homes, RVs, pop-up campers or tent trailers, and other recreational vehicles on daily, short-term, or extended-term basis. The following recreational vehicle rentals are excluded from this category and must be classified under MCC 7999 – <i>Recreation Services (Not Elsewhere Classified)</i>: aircraft, bicycles, motorcycles, and go-carts. The rental of recreational boats must be classified under MCC 4457 – <i>Boat Rentals and Leasing</i>.</p>	<p>Leasing Services – Motor Homes, Recreational Vehicles Recreational Vehicle Rentals Rentals – Motor Homes, Recreational Vehicles Services – Leasing/ Motor Homes, Recreational Vehicles</p>	<p>Boat Rentals and Leasing 4457 Truck and Utility Trailer Rentals 7513 Recreation Services <i>(Not Elsewhere Classified)</i> ... 7999</p>
7523	Parking Lots, Parking Meters and Garages		
	<p>Merchants classified under this MCC provide temporary parking services for automobiles, usually on an hourly, daily, or monthly contract or fee basis.</p>	<p>Car Parking Lots Garages, Parking Parking Lots</p>	
7531	Automotive Body Repair Shops		
	<p>Merchants classified under this MCC perform automotive body repair work. These merchants may or may not paint automobiles in conjunction with body repair work. However, if the merchant primarily paints automobiles, it must be classified under MCC 7535 – <i>Automotive Paint Shops</i>. Merchants that perform automotive repair work other than body repair, must be classified under MCC 7538 – <i>Automotive Service Shops (Non-Dealer)</i>.</p>	<p>Body Repair Shops – Automotive Car Body Repair Shops Repair Shops – Automotive/Body Repairs – Automotive Body Repair Shops</p>	<p>Tire Retreading and Repair Shops 7534 Automotive Paint Shops 7535 Automotive Service Shops <i>(Non-Dealer)</i> 7538</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7534	Tire Retreading and Repair Shops		
	<p>Merchants classified under this MCC sell, install, repair or retread old tires. These merchants do not sell new tires, however, they may sell retread tires. Merchants that provide other types of automotive repair services must be classified under MCC 7538 – <i>Automotive Service Shops (Non-Dealer)</i>. Merchants that primarily sell new automotive tires must be classified under MCC 5532 – <i>Automotive Tire Stores</i>.</p>	<p>Car Tires – Retreads Repairs – Tire Retreading, Repair Shops</p>	<p>Automotive Tire Stores..... 5532 Automotive Body Repair Shops..... 7531 Automotive Paint Shops..... 7535 Automotive Service Shops (<i>Non-Dealer</i>)..... 7538</p>
7535	Automotive Paint Shops		
	<p>Merchants classified under this MCC exclusively paint and refinish automobiles. This MCC includes merchants that specialize in antique automobile restoration and custom design and painting.</p>	<p>Car Paint Shops Paint Shops – Automotive</p>	<p>Automotive Body Repair Shops..... 7531 Automotive Service Shops (<i>Non-Dealer</i>)..... 7538</p>
7538	Automotive Service Shops (Non-Dealer)		
	<p>Merchants classified under this MCC conduct automotive repairs and general servicing. This MCC includes merchants that repair the following: engines, brakes, air conditionings, mufflers, front ends and frames, fuel systems, carburetors, radiators, windshields and windows, and electrical systems. This MCC includes the popular quick oil change and/or lube merchants. Merchants classified under this MCC may or may not perform wheel alignment, balancing and repair services. However, if the merchant primarily repairs and retreads tires, it must be classified under MCC 7534 – <i>Tire Retreading and Repair Shops</i>.</p> <p>Merchants that specialize in automotive painting must be classified under MCC 7535 – <i>Automotive Paint Shops</i> and merchants that specialize in automotive body repair work must be classified under MCC 7531 – <i>Automotive Body Repair Shops</i>.</p> <p>Merchants that sell automotive gasoline in addition to providing automotive repair work must be classified under MCC 5541 – <i>Service Stations (with or without Ancillary Services)</i>.</p>	<p>Automotive Glass Repair/ Replacement Car Service Shops Lube Stations – Quick Stop Muffler Shops Oil Changers – Lube Stations Repairs – Automotive Service Shops Tune-Up Shops – Automotive Wheel Alignment, Balancing, Repair Service – Automotive</p>	<p>Automotive Body Repair Shops..... 7531 Tire Retreading and Repair Shops..... 7534 Automotive Paint Shops..... 7535 Car Washes..... 7542 Towing Services 7549</p>
7542	Car Washes		
	<p>Merchants classified under this MCC wash, wax, and polish automobiles. This MCC includes drive-thru locations, custom hand wash locations as well as do-it-yourself car wash locations. If the merchant also sells automotive gasoline the merchant must be classified under MCC 5541 – <i>Service Stations (with or without Ancillary Services)</i>.</p>	<p>Auto Detailing Automotive Cleaning, Waxing Cleaning, Polishing – Automotive</p>	<p>Service Stations (<i>With or Without Ancillary Services</i>) .. 5541 Automotive Service Shops (<i>Non-Dealer</i>)..... 7538</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7549	Towing Services		
	<p>Merchants classified under this MCC provide vehicle towing services. Merchants that primarily provide wrecking and salvage services must be classified under MCC 5935 – <i>Wrecking and Salvage Yards</i>.</p>	<p>Automobile Towing Services Services – Towing</p>	<p>Wrecking and Salvage Yards 5935</p>
7622	Electronics Repair Shops		
	<p>Merchants classified under this MCC repair electronics (excluding appliances) such as radios, televisions, tape decks, CDs, receivers, stereos, and computers. Merchants that repair small appliances (e.g., microwaves, toaster ovens, and toasters) must be classified under MCC 7629 – <i>Electrical and Small Appliance Repair Shops</i>. Merchants that repair large appliances (e.g., ovens, washers, dryers, and dishwashers, and refrigerators) must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Radio, Television, Stereo, Electronics Repair Shops Repairs – Radio, Television, Stereo, Electronics Repair Shops Services – Electronics Repair Services – Television, Radio, Stereo, Electronics Stereo Repair Shops Television Repair Shops VCR Repair Services</p>	<p>Electrical and Small Appliance Repair Shops..... 7629</p>
7623	Air Conditioning and Refrigeration Repair Shops		
	<p>Merchants classified under this MCC service and repair household and commercial air conditioning and refrigeration systems. Merchants that service and repair small household appliances must be classified under MCC 7629 – <i>Electrical and Small Appliance Repair Shops</i> and merchants that service and repair large appliances must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Refrigeration Repair Shops Repairs – Air Conditioning, Refrigeration Repair Shops</p>	<p>Electrical and Small Appliance Repair Shops..... 7629</p>
7629	Electrical and Small Appliance Repair Shops		
	<p>Merchants classified under this MCC service and repair household and commercial electrical components and small appliances such as microwaves, toaster ovens and toasters. This MCC also includes merchants that service and repair electrical office machines, excluding typewriters. Merchants that specialize in typewriter repairs must be classified under MCC 5978 – <i>Typewriter Stores – Sales, Rentals, and Service</i>. Merchants that repair air conditioning systems and refrigeration systems must be classified under MCC 7623 – <i>Air Conditioning and Refrigeration Repair Shops</i>, and merchants that repair electronics must be classified under MCC 7622 – <i>Electronics Repair Shops</i>. Merchants that repair large appliances such as ovens, washers and dryers, refrigerators, and dishwashers must be classified under MCC 7699 – <i>Miscellaneous Repair Shops and Related Services</i>.</p>	<p>Appliance Repair Shops Office Machine Repair Shops Repairs – Electrical, Small Appliance Repair Shops Repairs – Office Machines Services – Electrical, Small Appliance Repairs Services – Office Machine Repair</p>	<p>Typewriter Stores – Sales, Rentals, and Service 5978 Electronics Repair Shops..... 7622 Air Conditioning and Refrigeration Repair Shops..... 7623</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7631	Watch, Clock and Jewelry Repair		
	Merchants classified under this MCC clean and repair all types of watches, clocks, and fine jewelry. Merchants that primarily sell watches, clocks, and fine jewelry must be classified under MCC 5944 – <i>Jewelry Stores, Watches, Clocks, and Silverware Stores</i> .	Clock Repair Jewelry Repair Repairs – Watch, Clock, Jewelry Repair Services – Watch, Clock, Jewelry Repairs	Jewelry Stores, Watches, Clocks, and Silverware Stores 5944
7641	Furniture-Reupholstery, Repair, and Refinishing		
	Merchants classified under this MCC reupholster, repair and refinish furniture. This MCC includes merchants that restore antique furniture. Merchants that sell furniture must be classified under MCC 5712 – <i>Furniture, Home Furnishings and Equipment Stores, Except Appliances</i> .	Furniture Repair, Reupholstery Refinishing – Furniture Repair, Reupholstery Repairs – Reupholstery, Furniture Repair, Furniture Refinishing Services – Reupholstery, Furniture Repair, Furniture Refinishing	Furniture, Home Furnishings and Equipment Stores, Except Appliances 5712
7692	Welding Services		
	Merchants classified under this MCC perform welding repair. Merchants that perform construction welding must be classified under MCC 1799 – <i>Special Trade Contractors (Not Elsewhere Classified)</i> .	Repairs – Welding Services – Welding Repair	Special Trade Contractors (<i>Not Elsewhere Classified</i>) ... 1799
7699	Miscellaneous Repair Shops and Related Services		
	<p>Merchants classified under this MCC only provide service and repair work. This code should only be used when a merchant cannot be classified by one of the other more specific repair work merchant category codes listed in the “Similar Merchants” column to the right.</p> <p>This MCC includes merchants that repairs the following types of appliances and equipment: large household appliances (e.g., ovens, washers, dryers, dishwashers, and water heaters), bicycles and sporting equipment, hearing aids, orthopedic and prosthetic devices, musical instruments, tents and awnings, camera and other photographic equipment, lawnmowers, luggage, and leather goods. This MCC also includes machine shops and merchants that clean and service furnaces and chimneys.</p>	Chimney Cleaning Service Furnace Cleaning Service Machine Shops Repair Shops, Related Services – Miscellaneous (<i>Not Elsewhere Classified</i>) Services – Chimney Cleaning Services – Furnace Cleaning Services – Miscellaneous Repair Shops (<i>Not Elsewhere Classified</i>)	Automotive Body Repair Shops..... 7531 Tire Retreading and Repair Shops..... 7534 Automotive Service Shops (<i>Non-Dealer</i>) 7538 Electronics Repair Shops..... 7622 Air Conditioning and Refrigeration Repair Shops..... 7623 Electrical and Small Appliance Repair Shops..... 7629 Watch, Clock and Jewelry Repair 7631 Furniture-Reupholstery, Repair, and Refinishing 7641 Welding Services..... 7692

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7800	Government-Owned Lotteries		
	<p>Merchants classified under this category are government-owned lotteries. Government-owned lottery merchants provide the sale of lottery tickets by allowing customers to use their bank cards to purchase tickets or reoccurring lottery subscriptions. The Government-owned lottery must be the merchant of record. This MCC is allowed for merchants based in US only.</p> <p>Merchants classified under MCC 7800 require special registration with Visa Inc.</p>		
7801	Government Licensed On-Line Casinos (On-Line Gambling)		
	<p>Merchants classified under this MCC are licensed by a government entity and/or sanctioned and regulated by applicable legislation. Government-licensed casinos allow customers to use their bank cards to purchase gambling chips or participate in on-line gambling. These establishments may or may not be associated with other services such as hotels, restaurants, resorts, etc. Other transactions of the establishment that are not related to the casinos or on-line gaming (food, lodging, etc.) must be categorized under appropriate separate MCC for that type of business. The government-licensed casino must be the merchant of record. This MCC is allowed for merchants based in US only.</p> <p>Merchants classified under MCC 7801 require special registration with Visa Inc.</p>		
7802	Government-Licensed Horse/Dog Racing		
	<p>Merchants classified under this MCC operate horse and dog racing facilities licensed by a government entity and/or sanctioned and regulated by applicable legislation. Horse and dog racing facilities allow customers to use their bank cards to place on or off-track wagers. The Horse or dog racing facility must be the merchant of record. This MCC is allowed for merchants based in US only.</p> <p>Merchants classified under MCC 7802 require special registration with Visa Inc.</p>		

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7829	Motion Picture and Video Tape Production and Distribution		
◆	<p>Merchants classified under this MCC are wholesale producers and distributors of educational and industrial films and videos for exhibition and sale, including TV commercial production, training film production and distribution. Merchants that provide tape and video rental services to consumers are not included in this MCC and must be classified under MCC 7841 – <i>DVD/Video Tape Rental Store</i>.</p>	<p>Distributor – Motion Picture, Video Tape Production, Distribution Educational, Training Film Production Film Production, Distribution Motion Picture, Video Tape Production, Distribution TV Commercial Production Training, Educational Film Production Video Tape, Motion Picture Production, Distribution</p>	<p>Business Services <i>(Not Elsewhere Classified)</i>... 7399 DVD/Video Tape Rental Stores 7841 Professional Services <i>(Not Elsewhere Classified)</i>... 8999</p>
7832	Motion Picture Theaters		
	<p>Merchants classified under this MCC operate movie theaters and sell ticket as well as refreshments. These merchants may or may not offer advance tickets reservations via the telephone or internet. This MCC includes drive-in theaters as well as online merchants such as Fandango.com and movietickets.com.</p>	<p>Cinemas Entertainment – Movie Theaters Films – Movie Theaters Movie Theaters</p>	<p>DVD/Video Tape Rental Stores 7841 Theatrical Producers <i>(Except Motion Pictures)</i> and Ticket Agencies 7922</p>
7841	DVD/Video Tape Rental Stores		
	<p>Merchants classified under this MCC rent DVD/video tapes for personal use. These merchants may or may not sell a limited selection of used videos, drinks, candy, snacks, and blank tapes.</p>	<p>Rentals – DVD/Video Tape Stores Services – DVD/Video Tape Rental Stores</p>	
7911	Dance Halls, Studios and Schools		
	<p>Merchants classified under this MCC operate dance studios, schools, and public dance halls or ballrooms. This MCC should be used for the merchant’s admission fees, lessons, and refreshments. This MCC also includes merchants that specialize in tap and ballet, ballroom, and square dance instruction.</p>	<p>Ballet Schools Ballroom Dance Instruction Instruction – Dance Schools Schools – Ballroom Dance Instruction Schools – Dance Halls, Studios Studios – Dance</p>	<p>Theatrical Producers <i>(Except Motion Pictures)</i> and Ticket Agencies 7922 Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7922	Theatrical Producers (Except Motion Pictures) and Ticket Agencies		
	<p>Merchants classified under this MCC operate live theatrical productions such as road companies and summer theater groups. This MCC also includes services associated with theatrical productions and concerts such as casting agencies, booking agencies, scenery, lighting, and other equipment services, and theatrical ticket agencies. Although Theatrical Producers (except Motion Pictures) and Ticket Agencies may conduct much of their business in a non-face-to-face manner, they are not considered direct marketing merchants because they do not directly solicit their business primarily through catalogs, brochures, telemarketing, etc. These merchants' transactions should be classified under this MCC, but each card-not-present transaction must be identified with the appropriate mail/telephone order or electronic commerce indicator value. Movie theaters do not belong in this category and must be classified under MCC 7832 – <i>Motion Picture Theaters</i>.</p>	<p>Agencies – Ticket, Theatrical Producers Performing Arts Companies – Theatrical Producers – Theatrical Production Agencies – Theatrical Ticket Agencies</p>	<p>Motion Picture Theaters 7832 Dance Halls, Studios and Schools 7911 Bands, Orchestras, and Miscellaneous Entertainers <i>(Not Elsewhere Classified)</i>... 7929</p>
7929	Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC provide entertainment other than theatrical productions. This MCC includes musicians, bands, orchestras, and other types of entertainers such as comedians and magicians. This MCC also includes merchants that specialize in providing music (live bands or DJs) for weddings or special events.</p>	<p>DJs – Dance Bands Dance Bands Entertainers, Bands, Orchestras Magicians Music Bands Musicians Orchestras</p>	
7932	Billiard and Pool Establishments		
	<p>Merchants classified under this MCC operate establishments that rent pool or billiard tables for entertainment. These merchants may offer coin-operated pool tables or may rent pool tables by the game or by the hour to patrons. They may also offer shuffle board, darts and other games in addition to selling refreshments.</p>	<p>Billiard Parlors Pool, Billiard Parlors Snooker Parlors</p>	<p>Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7933	Bowling Alleys		
	<p>Merchants classified under this MCC operate bowling alleys for entertainment and may accept bank cards for rental fees, pro shop purchases, refreshments, or usage fees. Merchants located within the bowling alley, which have a separate merchant agreement, must be classified with the appropriate MCC for that type of business. For example, a restaurant located within a bowling alley, which has a separate merchant agreement, must be set up separately with the appropriate restaurant MCC, which is MCC 5812 – <i>Eating Places and Restaurants</i>. A bar located within the bowling alley, which has a separate merchant agreement, must also be set up separately with the appropriate MCC for a bar, which is MCC 5813 – <i>Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques</i>.</p>		<p>Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>
7941	Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters		
	<p>Merchants classified under this MCC operate and promote semiprofessional and professional athletic clubs (e.g., baseball, basketball, football, hockey, soccer, etc.), promote amateur and professional athletic events, and manage individual athletes. This MCC also includes sports arenas and stadiums. Although Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters may conduct much of their business in a non-face-to-face manner, they are not considered direct marketing merchants because they do not directly solicit their business primarily through catalogs, brochures, telemarketing, etc. These merchants' transactions should be classified under this MCC, but each card-not-present transaction must be identified with the appropriate mail/telephone order or electronic commerce indicator value.</p>	<p>Arenas – Sports Athletic Fields Automotive Race Tracks – Non-Participatory Clubs – Professional Sports Professional Sports Clubs Promoters – Sporting Events Race Tracks – Entrance Fee, Non-Betting Transactions Sports Promoters Stadiums</p>	<p>Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>
7991	Tourist Attractions and Exhibits		
	<p>Merchants classified under this MCC operate a variety of tourist attractions and exhibits for entertainment. This MCC includes expositions, botanical gardens, craft shows, museums, and wineries. Art exhibits at art galleries do not belong in this category and must be classified under MCC 5971 – <i>Art Dealers and Galleries</i>.</p>	<p>Arboretums Art Museums Botanical Gardens Exhibits Expositions Gardens – Botanical Museums Wineries</p>	<p>Art Dealers and Galleries 5971 Amusement Parks, Circuses, Carnivals, and Fortune Tellers 7996 Aquariums, Seaquariums, Dolphinariums, and Zoos 7998 Recreation Services <i>(Not Elsewhere Classified)</i>... 7999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7992	Public Golf Courses		
	<p>Merchants classified under this MCC operate public golf courses. Their services may include greens fees, and golf cart and/or equipment rentals. Restaurants and cafes located at the golf course must be classified under MCC 5812 – <i>Eating Places and Restaurants</i>. Pro shops that sell a variety of golfing supplies and equipment must be classified under MCC 5941 – <i>Sporting Goods Stores</i>. Country clubs and private golf courses must be classified under MCC 7997 – <i>Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses</i>.</p>	Public Golf Courses Golf Courses – Public	Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses 7997
7993	Video Amusement Game Supplies		
	<p>Merchants classified under this MCC sell coin-operated amusement machines such as video game machines, juke boxes, pinball machines, slot machines, mechanical games, instant photograph booths, and similar types of amusement equipment and game supplies. Merchants that operate video and game arcades for public use must be classified under MCC 7994 – <i>Video Game Arcades/Establishments</i>.</p>	Amusement Supplies – Video, Game Game Supplies – Video, Amusement Supplies – Video Amusement Game Supplies	
7994	Video Game Arcades/Establishments		
	<p>Merchants classified under this MCC operate amusement machines (e.g., video game machines, juke boxes, pinball machines, mechanical games, instant photograph booths, and similar types of amusement equipment). This MCC includes the popular video game arcades typically located in shopping malls and on-line video games on the internet (including virtual goods purchased in a game). Merchants that sell amusement equipment must be classified under MCC 7993 – <i>Video Amusement and Game Supplies</i>. Merchants that operate games involving wagering (e.g., slot machines, video poker machines, etc.) must use MCC 7995.</p>	Arcades – Video Games Recreation – Video Game Arcades	Video Amusement and Game Supplies..... 7993 Recreation Services (<i>Not Elsewhere Classified</i>)... 7999

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks		
	<p>Merchants classified under this MCC operate gaming or betting establishments that may or may not be associated with hotels, restaurants, riverboats, and resorts. These merchants allow customers to use their bank cards to purchase gaming chips and lottery tickets, and to place wagers. These transactions must be classified under MCC 7995. Other transactions associated with the establishment, such as the purchase of food, lodging, passage, etc., must be classified under an appropriate, separate merchant category code for that type of business.</p> <p>US merchants that do not qualify for classification in MCC 7800 – Government-Owned Lottery, 7801 – Government-Licensed On-Line Casinos (On-Line Gambling), or 7802 – Government-Licensed Horse/Dog Racing, must be assigned MCC 7995. Merchants classified under MCC 7995 are considered high-risk, and special registration may be required with Visa Inc.</p>	Betting – Casino Gaming Chips Betting – Lottery Tickets Betting – Off-Track Betting – Wagers Bingo Parlors Casino Gaming Chips Lottery Tickets Off-Track Betting Wagers, Betting Raffle Tickets	
7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers		
	<p>Merchants classified under this MCC operate amusement and theme parks that offer mechanical rides, snacks and food stands, games, animal exhibits, and entertainment. This MCC also includes merchants that operate circuses and carnivals, fortune tellers, astrologers, tarot card readers, and mystics.</p>	Carnivals Circuses, Amusement Parks, Carnivals County Fairs Fairs Fortune Tellers, Mystics, Tarot Readings Parks – Amusement State Fairs	Tourist Attractions and Exhibits 7991 Recreation Services <i>(Not Elsewhere Classified) ... 7999</i>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses		
	<p>Merchants classified under this MCC operate sports and recreation facilities that require membership such as exercise, athletic and health clubs, country clubs, private golf courses, boating and yacht clubs, swimming clubs, tennis clubs, bowling leagues, riding clubs, shooting and gun clubs, and racquetball clubs. These merchants may or may not provide massage services. However, if the merchant primarily provides massages, it must be classified under MCC 7297 – <i>Massage Parlors</i>. Merchants classified under MCC 7997 may also provide other types of spa services such as facials, weight control counseling, aroma therapy, steam baths, and whirlpools. However, if the merchant primarily operates a spa and its related services, it must be classified under MCC 7298 – <i>Health and Beauty Spas</i>.</p>	<p>Athletic Clubs – Physical Fitness Boating Clubs Clubs – Boating Clubs – Gun Clubs – Racquetball Clubs – Sailing Clubs – Sports Clubs – Tennis Clubs – Yacht Country Clubs Exercise Clubs Fitness Clubs Golf Courses – Private Gun Clubs Health Clubs Private Golf Courses Racquetball Clubs Sailing Clubs Sports Clubs Tennis Clubs Yacht Clubs</p>	<p>Health and Beauty Spas 7298 Public Golf Courses..... 7992</p>
7998	Aquariums, Seaquariums, Dolphinariums, and Zoos		
	<p>Merchants classified under this MCC operate sea life parks for entertainment and education for the general public. This MCC also includes zoos. Other services located on the premises, such as restaurants or gift shops, must be classified with the appropriate MCC for that type of business.</p>	<p>Dolphinariums Sea Life Parks Seaquariums Tourist Attractions – Aquariums, Seaquariums, Dolphinariums Zoos</p>	<p>Tourist Attractions and Exhibits 7991</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
7999	Recreation Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC provide a wide variety of recreation and entertainment services that are not more appropriately described by another, more specific, merchant category code. Typically, merchants classified under this MCC provide services that require the active physical participation of the individual such as swimming, playing miniature golf, snow skiing, miniature car racing, and horseback riding.</p> <p>As a general rule, these merchants are not clubs and do not require membership. Private sports and recreation clubs that require membership must be classified under MCC 7997 – <i>Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses</i>.</p> <p>Boat rentals and public golf courses do not belong in this MCC. These merchants must be classified under MCC 4457 – <i>Boat Rentals and Leasing</i> and MCC 7992 – <i>Public Golf Courses</i>, respectively.</p>	<p>Aircraft Rentals Ballooning Batting Cages Bicycle Rentals Fishing/Hunting Licenses Games Instruction Golf – Driving Ranges Horseback Riding Instruction – Games Miniature Golf Motorcycle Rentals Parachuting Pools – Public Swimming Public Swimming Pools Recreational Services – Aircraft Rentals Recreational Services – Driving Ranges Recreational Services – Miniature Golf Recreational Services – Public Swimming Pools Recreational Services – Ski Slopes Recreational Services – Sport, Games Instruction Rentals – Aircraft Resorts – Ski Roller Skating Rinks Services – Recreation Shooting Ranges Ski Slopes Sky Diving Sports Instruction Swimming Pools – Public</p>	<p>Boat Rentals and Leasing 4457 Sporting and Recreational Camps 7032 Trailer Parks and Campgrounds 7033 Health and Beauty Spas 7298 Motor Home and Recreational Vehicle Rentals 7519 Billiard and Pool Establishments 7932 Bowling Alleys 7933 Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters 7941 Tourist Attractions and Exhibits 7991 Public Golf Courses 7992 Video Game Arcades/Establishments 7994 Amusement Parks, Circuses, Carnivals, and Fortune Tellers 7996 Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses 7997 Aquariums, Seaquariums, Dolphinariums, and Zoos 7998</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8011	Doctors and Physicians (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are licensed physicians engaged in a practice of general or specialized medicine and surgery that is not more accurately described by another more specific MCC. This MCC includes, among others, plastic and cosmetic surgeons, dermatologists, psychiatrists, radiologists, orthopedists, pediatricians, neurologists, obstetricians, and gynecologists.</p>	<p>Cosmetic Surgeons Dermatologists Health Practitioners – Doctors Medical Professionals – Doctors Obstetricians Orthopedists Pediatricians Physicians Plastic Surgeons Surgeons</p>	<p>Dentists and Orthodontists..... 8021 Osteopaths 8031 Chiropractors 8041 Optometrists and Ophthalmologists..... 8042 Opticians, Optical Goods, and Eyeglasses 8043 Podiatrists and Chiropodists..... 8049 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)... 8099</p>
8021	Dentists and Orthodontists		
	<p>Merchants classified under this MCC are licensed physicians that practice general or specialized dentistry such as dental surgery.</p>	<p>Medical Professionals – Dentists, Orthodontists Orthodontists</p>	<p>Doctors and Physicians (<i>Not Elsewhere Classified</i>)... 8011 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)... 8099</p>
8031	Osteopaths		
	<p>Merchants classified under this MCC provide therapy involving the non-surgical manipulation and adjustment of bone structures. Orthopedists that provide surgical treatments do not belong in this category and must be classified under MCC 8011 – <i>Doctors and Physicians (Not Elsewhere Classified)</i>.</p>	<p>Medical Professionals – Osteopaths</p>	<p>Doctors and Physicians (<i>Not Elsewhere Classified</i>)... 8011 Chiropractors 8041 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)... 8099</p>
8041	Chiropractors		
	<p>Merchants classified under this MCC provide therapy in which the spinal column and limbs are manipulated or adjusted.</p>	<p>Doctors – Chiropractors Medical Professionals – Chiropractors</p>	<p>Doctors and Physicians (<i>Not Elsewhere Classified</i>)... 8011 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)... 8099</p>
8042	Optometrists and Ophthalmologists		
	<p>Merchants classified under this MCC are licensed physicians that examine and treat eye defects with corrective lenses or surgical techniques. This MCC also includes physicians that specialize in the treatment of eye diseases that may include surgery. These merchants may or may not fill eyeglass or contact lens prescriptions, or sell eyeglass frames.</p>	<p>Doctors – Optometrists, Ophthalmologists Eye Doctors – Optometrists, Ophthalmologists Medical Professionals – Optometrists, Ophthalmologists Ophthalmologists, Optometrists</p>	<p>Doctors and Physicians (<i>Not Elsewhere Classified</i>)... 8011 Opticians, Optical Goods, and Eyeglasses 8043 Medical Services and Health Practitioners (<i>Not Elsewhere Classified</i>)... 8099</p>

◆ This MCC may *only* be used for merchants primarily engaged in the sale of goods and/or services to other businesses.

MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8043	Opticians, Optical Goods, and Eyeglasses		
	<p>Merchants classified under this MCC perform eye examinations, write prescriptions, and make and sell eyeglasses. These merchants may also sell a variety of optical goods such as safety glasses, sunglasses (prescription and regular), carrying cases, and eyeglass and contact lens solutions. This MCC includes the popular "one-hour-eyeglasses" merchants generally located in shopping malls. Merchants that examine eyes and treat eye defects with procedures that may involve surgery or surgical techniques must be classified under MCC 8042 – <i>Optometrists and Ophthalmologists</i>.</p>	<p>Eyeglass Stores Medical Professionals – Opticians Optical Goods</p>	<p>Doctors and Physicians <i>(Not Elsewhere Classified)</i>... 8011 Optometrists and Ophthalmologists..... 8042 Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>... 8099</p>
8049	Podiatrists and Chiropodists		
	<p>Merchants classified under this MCC are licensed physicians specializing in diagnosing and treating foot ailments.</p>	<p>Doctors – Chiropodists, Podiatrists Foot Doctors Medical Professionals – Podiatrists Podiatrists</p>	<p>Doctors and Physicians <i>(Not Elsewhere Classified)</i>... 8011 Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i>... 8099</p>
8050	Nursing and Personal Care Facilities		
	<p>Merchants classified under this MCC provide inpatient nursing and health-related personal care services. Because of their mental or physical condition, patients in these facilities may require the administration of medications and treatments or the supervision of self-administered medications in accordance with a physician's orders. This MCC includes convalescent homes, nursing homes, hospice facilities, and elder-care facilities that provide long-term care and generally do not perform surgery.</p>	<p>Convalescent Homes Elder-Care Housing Hospice Facilities Medical Professionals – Nursing, Personal Care Facilities Nursing Homes Rest Homes – Eldercare Services – Nursing and Personal Care Facilities</p>	<p>Hospitals 8062</p>
8062	Hospitals		
	<p>Merchants classified under this MCC are hospitals that provide diagnostic services, extensive medical treatment including surgery, and other hospital services, as well as continuous nursing services for the sick and injured. This MCC includes mental and psychiatric hospitals, children's hospitals and maternity hospitals.</p> <p>Pet clinics or pet hospitals are not included in this category and must be classified under MCC 0742 – <i>Veterinary Services</i>.</p>	<p>Medical Professionals – Hospitals</p>	<p>Nursing and Personal Care Facilities..... 8050</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8071	Medical and Dental Laboratories		
	<p>Merchants classified under this MCC provide services to medical and dental professionals and to patients referred by physicians or dentists. This MCC includes laboratories that perform biological analysis, blood analysis, urinalysis, X-ray, bacteriological analysis, and diagnostic analysis. Dental laboratories include those facilities that make dentures, artificial teeth, crowns and bridges, and customized orthodontic appliances.</p>	<p>Dental Laboratories Laboratories – Medical, Dental Medical Professionals – Medical, Dental Laboratories</p>	<p>Doctors and Physicians <i>(Not Elsewhere Classified)</i>... 8011 Dentists and Orthodontists..... 8021</p>
8099	Medical Services and Health Practitioners (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are medical professionals that are not more accurately described by another, more specific, merchant category code. Please refer to the “Similar Merchants” column to the right for more specific category codes regarding medical professionals.</p> <p>This MCC includes offices and clinics of health practitioners such as blood banks, planned parenthood clinics, chemical dependency centers, and sports medicine clinics. Physical therapists, other types of therapists, psychologists, and psychiatrists are also included in this MCC.</p> <p>Retail medical supply and equipment stores are to be classified under this category.</p>	<p>Blood Banks Chemical Dependency Treatment Centers Fertility Clinics Hair Replacements – Surgical Health Practitioners, Medical Services <i>(Not Elsewhere Classified)</i> Hearing Testing Services Massage – Therapeutic Medical Professionals – Medical Services, Health Practitioners <i>(Not Elsewhere Classified)</i> Mental Health Practitioners Physical Therapists Psychiatrists Psychologists Services – Medical Services, Health Practitioners <i>(Not Elsewhere Classified)</i> Sports Medicine Clinics Therapists</p>	<p>Doctors and Physicians <i>(Not Elsewhere Classified)</i>... 8011 Dentists and Orthodontists..... 8021 Osteopaths 8031 Chiropractors 8041 Optometrists and Ophthalmologists..... 8042 Opticians, Optical Goods, and Eyeglasses 8043 Podiatrists and Chiropodists..... 8049 Nursing and Personal Care Facilities..... 8050 Hospitals 8062 Medical and Dental Laboratories..... 8071</p>
8111	Legal Services and Attorneys		
	<p>Merchants classified under this MCC are headed by members of the bar and provide legal advice and services. These merchants may specialize in one area of litigation such as divorce or bankruptcy or provide a full spectrum of legal services.</p>	<p>Attorneys Law Offices Lawyers Services – Legal Services, Attorneys</p>	<p>Counseling Services – Debt, Marriage, and Personal..... 7277</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8211	Elementary and Secondary Schools		
	<p>Merchants classified under this MCC are elementary and secondary schools that provide academic instruction, and may include kindergarten through 12th grade. This MCC includes public and private schools, parochial schools, and boarding schools. Preschools do not belong in this MCC and must be classified under MCC 8351 – <i>Child Care Services</i>.</p>	<p>Grade Schools Grammar Schools High Schools Middle Schools Schools – Elementary, Secondary Schools – Kindergartens Secondary Schools</p>	<p>Colleges, Universities, Professional Schools, and Junior Colleges..... 8220 Correspondence Schools..... 8241 Business and Secretarial Schools 8244 Vocational and Trade Schools 8249 Schools and Educational Services (<i>Not Elsewhere Classified</i>)... 8299</p>
8220	Colleges, Universities, Professional Schools, and Junior Colleges		
	<p>Merchants classified under this MCC are community and junior colleges, universities, theological seminaries and professional schools (e.g., dental, law, engineering, medical) that provide academic courses and grant academic degrees. The requirement for admission is at least a high school diploma or its equivalent. Business and secretarial schools must be classified under MCC 8244 – <i>Business and Secretarial Schools</i> and vocational and trade schools must be classified under MCC 8249 – <i>Vocational and Trade Schools</i>.</p>	<p>Community Colleges Graduate Schools Junior Colleges Professional Schools Schools – Colleges, Universities, Professional Schools, Junior Colleges Universities</p>	<p>Elementary and Secondary Schools 8211 Correspondence Schools..... 8241 Business and Secretarial Schools 8244 Vocational and Trade Schools 8249 Schools and Educational Services (<i>Not Elsewhere Classified</i>)... 8299</p>
8241	Correspondence Schools		
	<p>Merchants classified under this MCC are correspondence schools that offer educational and instruction through the mail/Internet by sending lessons and examinations to the student.</p>	<p>Schools – Correspondence</p>	<p>Schools and Educational Services (<i>Not Elsewhere Classified</i>)... 8299</p>
8244	Business and Secretarial Schools		
	<p>Merchants classified under this MCC are business and secretarial schools that offer general business training such as business machine operation, office procedures, word processing, stenographic, and other clerical skills. These schools offer a training certificate but do not offer academic degrees. Vocational and trade schools must be classified under MCC 8249 – <i>Vocational and Trade Schools</i>.</p>	<p>Computer Training Schools – Business, Secretarial (<i>Non-Graduate</i>) Schools – Computer Training Secretarial Schools</p>	<p>Vocational and Trade Schools 8249 Schools and Educational Services (<i>Not Elsewhere Classified</i>)... 8299</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8249	Vocational and Trade Schools		
	<p>Merchants classified under this MCC offer training and instruction in specialized professions such as welding, mechanics, carpentry, real estate, and truck driving. Typically these schools offer a training certificate but do not offer academic degrees.</p>	<p>Schools – Vocational, Trade Schools Technical Institutes Trade Schools</p>	<p>Business and Secretarial Schools 8244 Schools and Educational Services <i>(Not Elsewhere Classified)</i>... 8299 Correspondence Schools..... 8241</p>
8299	Schools and Educational Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC offer educational courses and services that are not more accurately described by another more specific merchant category code. This MCC includes music, drama, language, art, cooking, modeling, and charm schools. This MCC also includes merchants that provide automobile driving instruction and flying instruction. Dance schools do not belong under this MCC and must be classified under MCC 7911 – <i>Dance Halls, Studios and Schools</i>.</p>	<p>Art Schools Automobile Driving Instruction Aviation Instruction Cooking Schools Culinary Instruction Driver Education Class, School Educational Services <i>(Not Elsewhere Classified)</i> Flying Instruction Job Training Services Karate Schools Modeling Schools Schools – Art Schools – Automobile Driving Instruction Schools – Cooking Schools – Flying Instruction Schools – Karate Schools – Modeling Services – Job Training Services – Schools, Educational Services <i>(Not Elsewhere Classified)</i> Traffic School</p>	<p>Elementary and Secondary Schools 8211 Colleges, Universities, Professional Schools, and Junior Colleges..... 8220 Correspondence Schools..... 8241 Business and Secretarial Schools 8244 Vocational and Trade Schools 8249</p>
8351	Child Care Services		
	<p>Merchants classified under this MCC provide care for infants or children. Generally, these merchants care for pre-kindergarten or preschool children, but may care for older children as well. These merchants may or may not provide educational programs for the children. This MCC includes nannies and nursery schools.</p>	<p>Babysitting Services Children – Day Care Services Day Care Services Nannies Nursery Schools Preschool Centers Services – Child Care, Day Care</p>	<p>Schools and Educational Services <i>(Not Elsewhere Classified)</i>... 8299</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8398	Charitable and Social Service Organizations		
	<p>Merchants classified under this MCC are non-political fund-raising organizations (organizations engaged in soliciting charitable donations/contributions) and social service organizations engaged in social welfare services. This MCC includes advocacy groups, community organizations, and health agencies. Although Charitable and Social Service Organizations may conduct much of their business in a non-face-to-face manner, they are not considered direct marketing merchants because they do not directly solicit their business primarily through catalogs, brochures, telemarketing, etc. These merchants' transactions should be classified under this MCC, but each card-not-present transaction must be identified with the appropriate mail/telephone order or electronic commerce indicator value.</p> <p>If a Charitable and Social Service Organization has other lines of business other than soliciting charitable donations, that activity must be classified appropriately according to the business line.</p> <p>This MCC does not include used and secondhand stores owned by a non-profit organization; these merchants must be classified under MCC 5931-Used Merchandise and Secondhand Stores.</p>	<p>Fund-Raising Organizations – Non-Political Organizations – Charitable, Social Service Organizations – Non-Political Public Radio, Television Social Service Organizations – Charitable, Social Service Organizations</p>	<p>Civic, Social, and Fraternal Associations 8641 Political Organizations 8651 Religious Organizations 8661 Automobile Associations 8675 Membership Organizations <i>(Not Elsewhere Classified)</i>... 8699</p>
8641	Civic, Social, and Fraternal Associations		
	<p>Merchants classified under this MCC are associations engaged in civic, social, or fraternal activities. This MCC includes alumni associations and clubs, booster clubs, businesspersons clubs, community membership clubs, fraternal lodges, fraternities and sororities, social clubs, veterans' organizations, and youth associations.</p>	<p>Alumni/Alumnae Associations Associations – Civic, Social, Fraternal Associations Chambers of Commerce Fraternal Associations Fund-Raising – Political Police Athletic Leagues (PAL) Social Associations, Clubs Veterans' Organizations</p>	<p>Charitable and Social Service Organizations 8398 Political Organizations 8651 Religious Organizations 8661 Automobile Associations 8675 Membership Organizations <i>(Not Elsewhere Classified)</i>... 8699</p>
8651	Political Organizations		
	<p>Merchants classified under this MCC are membership organizations that promote the interests of a national, state, or local political party or candidate. This MCC also includes political groups organized specifically to raise funds for a political party or individual candidate.</p>	<p>Fund-Raising Organizations – Political Organizations – Political Political Fund-Raising</p>	<p>Charitable and Social Service Organizations 8398 Civic, Social, and Fraternal Associations 8641 Religious Organizations 8661 Automobile Associations 8675 Membership Organizations <i>(Not Elsewhere Classified)</i>... 8699</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8661	Religious Organizations		
	<p>Merchants classified under this MCC are religious organizations that provide worship services, religious training or study, or religious activities. This MCC includes churches, convents, monasteries, shrines, temples, and synagogues, among others.</p>	<p>Chapels Churches – Religious Organizations Mosques Organizations – Religious Synagogues Temples – Religious Organizations</p>	<p>Charitable and Social Service Organizations 8398 Civic, Social, and Fraternal Associations..... 8641 Membership Organizations (<i>Not Elsewhere Classified</i>)... 8699</p>
8675	Automobile Associations		
	<p>Merchants classified under this MCC are automobile associations and clubs. These merchants provide a variety of special services to its members such as travel and road condition information, maps and guides, and special rates at restaurants, hotels, and at car rental agencies. These merchants often charge an annual membership fee.</p>	<p>Associations – Automobile Automobile Club Clubs – Automobile</p>	<p>Membership Organizations (<i>Not Elsewhere Classified</i>)... 8699</p>
8699	Membership Organizations (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are organizations or associations that cannot be classified by another, more specific, merchant category code. This MCC includes historical clubs, labor unions, poetry clubs, art councils, and tenant or condominium associations. This MCC does not include membership to health and athletic clubs; these merchants must be classified under MCC 7997 – <i>Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses</i>.</p>	<p>Clubs – Historical Historical Clubs Labor Unions Organizations – Membership Organizations (<i>Not Elsewhere Classified</i>) Professional Organizations (<i>Not Elsewhere Classified</i>) Unions – Labor</p>	<p>Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses 7997 Charitable and Social Service Organizations 8398 Civic, Social, and Fraternal Associations 8641 Political Organizations 8651 Religious Organizations 8661 Automobile Associations 8675</p>
8734	Testing Laboratories (Non-Medical Testing)		
◆	<p>Merchants classified under this MCC provide testing services to other businesses. They may provide automobile testing, calibration and certification, food testing, forensic testing, product and pollution testing, and industrial X-ray inspection services. MCC 8734 does not include clinical laboratory testing for the medical profession. These merchants must be classified under MCC 8071 – <i>Medical and Dental Laboratories</i>.</p>	<p>Food Testing Services Forensic Laboratories Laboratories – Testing (<i>Non-Medical</i>) Pollution Testing Product Testing Laboratories Veterinary Testing Laboratories</p>	<p>Medical and Dental Laboratories..... 8071</p>
8911	Architectural, Engineering, and Surveying Services		
	<p>Merchants classified under this MCC provide professional architectural, engineering, land, water, and aerial surveying services. This MCC includes home and building designers, ship, boat and machine engineers and designers, and architectural engineers.</p>	<p>Engineering Services Services – Architectural, Engineering, Surveying Surveying Services</p>	<p>General Contractors – Residential and Commercial 1520 Special Trade Contractors (<i>Not Elsewhere Classified</i>)... 1799 Professional Services (<i>Not Elsewhere Classified</i>)... 8999</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
8931	Accounting, Auditing, and Bookkeeping Services		
	<p>Merchants classified under this MCC provide accounting, bookkeeping, billing and payroll services, and other related auditing services. This MCC includes Certified Public Accountants (CPAs). These merchants may also provide income tax preparation services in addition to accounting and auditing services. However, if a merchant provides income tax preparation services without also providing accounting, auditing, and bookkeeping services, it must be classified under MCC 7276 – <i>Tax Preparation Services</i>.</p>	<p>Auditing Services Bookkeeping Services Income Tax Service Services – Accounting, Auditing, Bookkeeping Services – Income Tax Preparation</p>	<p>Tax Preparation Services..... 7276 Legal Services and Attorneys 8111 Professional Services (<i>Not Elsewhere Classified</i>)... 8999</p>
8999	Professional Services- (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are traditional “professions” that offer highly specialized services, and often require employees to obtain advanced or specialized education or training in order to provide the services. Acquirers should classify merchants with this MCC only after determining that another, more specific, merchant category code does not describe the merchant’s business. Examples of merchants correctly classified under this MCC are: mortgage brokers, research firms, financial planners, graphic designers, and auction houses.</p>	<p>Appraisers Auction Houses Brokers – Mortgage, Loan Court Stenographer Financial Planners Graphic Designers Guest Speakers, Lecturers Lecturers Market Research Firms Mortgage Brokers Property Appraisers (<i>Real, Personal</i>) Public Speakers Real Estate Appraisers Research Firms Services – Professional Services (<i>Not Elsewhere Classified</i>) Services – Property Appraisal Services – Real Estate Appraisal</p>	<p>Security Brokers/Dealers 6211 Insurance Sales, Underwriting, and Premiums 6300 Timeshares 7012 Tax Preparation Services..... 7276 Counseling Services – Debt, Marriage, and Personal 7277 Advertising Services 7311 Consumer Credit Reporting Agencies 7321 Employment Agencies and Temporary Help Services..... 7361 Management, Consulting, and Public Relations Services 7392 Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs 7393 Legal Services and Attorneys 8111 Architectural, Engineering, and Surveying Services 8911 Accounting, Auditing, and Bookkeeping Services..... 8931</p>
9211	Court Costs, Including Alimony and Child Support		
	<p>Merchants classified under this MCC are local, state, and federal courts of law that administer and process court fees (e.g., case administration costs, litigation processing fees, etc.), alimony, and child support payments. This MCC does not include merchants that process fines or penalties assessed by the court system, these merchants must be classified under MCC 9222 – <i>Fines</i>.</p>	<p>Alimony Payments Child Support Payments Fees – Court Payments – Alimony, Child Support</p>	<p>Fines 9222 Government Services (<i>Not Elsewhere Classified</i>)... 9399</p>

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
9222	Fines		
	Merchants classified under this MCC are government entities that administer and process local, state, and federal fines and penalties, motor vehicle violations, and community or property assessed fines.	Community Assessed Penalties Motor Vehicle Violations	Court Costs, Including Alimony and Child Support..... 9211 Government Services- <i>(Not Elsewhere Classified)</i> ... 9399
9223	Bail and Bond Payments		
	Merchants classified under this MCC post bail to the court system as security for the appearance of the arraigned individual.	Bond Payments Payments – Bail, Bond	
9311	Tax Payments		
	Merchants classified under this MCC are local, state, and federal entities that engage in financial administration and taxation including tax administration, collection of taxes and penalties, and custody and disbursement of funds. This MCC includes property tax assessors' offices, customs bureaus, and state tax commissions.	Customs Bureaus Payments – Tax	Government Services <i>(Not Elsewhere Classified)</i> ... 9399
9399	Government Services (Not Elsewhere Classified)		
	<p>Merchants classified under this MCC are government entities that do not fall under one of the other, more specific, merchant category codes that best describes the activity in which they are engaged. Merchants in this MCC provide general support service to government, including personnel, auditing, procurement services, and building management services. This MCC includes civil rights commissions, civil service commissions, general government accounting offices, general services offices, and government supply agencies. This MCC also includes police and fire departments and local government agencies that administer and provide motor vehicle services such as drivers' licenses tests, vehicle registration processing and national, state or city parks.</p> <p>Parks and recreation registration includes athletic programs, children's events, and associated activities offered through governmental park districts.</p> <p>Government owned golf courses must be classified under MCC 7992 – Public Golf Courses.</p>	DMV – Department of Motor Vehicles Department of Motor Vehicles Fire Departments Libraries Parks and Recreation – Registration Police Departments Services – Government <i>(Not Elsewhere Classified)</i>	Tolls and Bridge Fees.....4784

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MCC	MCC Title/ MCC Description	Other Alpha Listings	Similar Merchants
9402	Postal Services – Government Only		
	<p>Merchants classified under this MCC are government postal offices that provide a variety of services such as accepting and processing packages and mail for delivery, selling postage stamps, and express mailing services. This MCC does not include the popular private "mail packaging stores" that provide packaging services, sell stamps, and greeting cards. These merchants must be classified under MCC 7399 – <i>Business Services (Not Elsewhere Classified)</i>.</p>	<p>Postage Stamps Postal Services – U.S. Government Stamps – Postage</p>	<p>Government Services <i>(Not Elsewhere Classified)</i>... 9399</p>
9405	U.S. Federal Government Agencies or Departments		
	<p>Merchants classified under this MCC use an acquiring BIN associated with the Intra-Government Transfers (IGOTS) program. All U.S. federal government transactions processed with the above BINs must be classified under this MCC.</p>		
9700	Automated Referral Service		
	<p>This MCC is for Visa use only. Automated Referral Service is a VisaNet service that enables an authorizing member, subsequent to a V.I.P. System "referral" response, to dial a single toll-free telephone number to obtain an immediate positive or negative authorization response from the issuer, its authorizing member, or the backup center. Specifications for participation in the ARS are contained in the <i>ARS Planning and Implementation Manual</i> and the appropriate Visa User's Manual.</p>		
9701	Visa Credential Service		
	<p>This MCC is for Visa use only. Use is limited to the authentication process to secure bankcard transactions over the Internet and other on-line networks.</p>		
9702	Emergency Services (GCAS)		
	<p>This MCC is for use by Visa only to enable members and processors to identify emergency transactions from the Global Customer Assistance Services (GCAS).</p>		
9950	Intra-Company Purchases		
◆	<p>Merchants classified under this MCC process Purchasing Card transactions representing internal unit-to-unit transfers of goods and services.</p>		

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Section Five: Travel and Entertainment (T&E) Merchants

Like Section Three, this section also contains MCC listing charts, only the focus this time is strictly on T&E MCCs. The first chart lists T&E merchant names in alphabetical order, along with their corresponding MCCs. The second chart lists the MCCs in numeric order for fast and easy T&E MCC look-up.

Alphabetical T&E Merchant Listing

The *Alphabetical T&E Merchant Listing* chart presents T&E merchant names in alphabetical order, along with the appropriate MCC designation. The chart is segmented into four groups: Airline, Car Rental Agencies, Lodging, and Miscellaneous T&E Merchant Types (other).

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
A		
ADRIA AIRWAYS	3064	ADRIA AIR
AER LINGUS	3043	AER LINGUS
AERO COACH AVIATION	3287	AEROCOACH AV
AEROCONTINENTE	3167	AEROCONTINEN
AERO VIRGIN ISLANDS	3284	AERVIRGINIS
AEROFLOT	3011	AEROFLOT
AEROLINEAS ARGENTINAS	3030	AERO ARGENT
AEROLINEAS NICARAGUENSIS	3286	AERONICARAG
AEROMEXICO	3076	AEROMEXICO
AEROPERU	3285	AEROPERU
AERO SERVICIO CARABOBO	3263	ASC AIRLINE
AIR AFRIQUE	3083	AIR AFRIQUE
AIR ALGERIE	3021	AIR ALGERIE
AIR ARABIA AIRLINE	3236	AIR ARABIA
AIR ASTANA	3068	AIR ASTANA
AIR BERLIN	3296	AIR BERLIN
AIR BRITISH COLUMBIA	3071	AIR BC
AIR CANADA	3009	AIR CANADA

* Note that airline names cannot exceed 12 spaces due to the airline ticket number that is also required in this field.

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
A		
ADRIA AIRWAYS	3064	ADRIA AIR
AER LINGUS	3043	AER LINGUS
AERO COACH AVIATION	3287	AEROCOACH AV
AEROCONTINENTE	3167	AEROCONTINEN
AERO VIRGIN ISLANDS	3284	AERVIRGINIS
AEROFLOT	3011	AEROFLOT
AEROLINEAS ARGENTINAS	3030	AERO ARGENT
AEROLINEAS NICARAGUENSIS	3286	AERONICARAG
AEROMEXICO	3076	AEROMEXICO
AEROPERU	3285	AEROPERU
AERO SERVICIO CARABOBO	3263	ASC AIRLINE
AIR AFRIQUE	3083	AIR AFRIQUE
AIR ALGERIE	3021	AIR ALGERIE
AIR ARABIA AIRLINE	3236	AIR ARABIA
AIR ASTANA	3068	AIR ASTANA
AIR BERLIN	3296	AIR BERLIN
AIR BRITISH COLUMBIA	3071	AIR BC
AIR CANADA	3009	AIR CANADA
AIR CHINA	3261	AIR CHINA
AIR DJIBOUTI	3282	AIR DJIBOUTI
AIR FRANCE	3007	AIR FRANCE
AIR JAMAICA	3280	AIR JAMAICA
AIR LANKA	3044	AIR LANKA
AIR LITTORAL SA	3148	AIRLITTORAL
AIR MALTA	3028	AIR MALTA
AIR MAURITIUS	3298	AIRMAURITUIS
AIR NEW ZEALAND	3025	AIR NZ
AIR PANAMA	3267	AIR PANAMA
AIR SEYCHELLES	3266	AIR SEYCH
AIRTRAN AIRWAYS	3177	AIRTRANAIR

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
AIR ZAIRE	3151	AIR ZAIRE
AIR ZIMBABWE	3096	AIR ZIMBABWE
AIR-INDIA	3020	AIR-INDIA
AIRINTER	3065	AIRINTER
ALASKA AIRLINES	3256	ALASKA AIR
ALITALIA	3013	ALITALIA
ALL NIPPON AIRWAYS	3161	ANA AIR
ALM	3252	ALM AIRLINE
ALOHA AIRLINES	3251	ALOHA AIR
AMERICAN AIRLINES	3001	AMERICAN AIR
AMERICAN TRANS AIR	3259	ATA AIR
ANSETT AIRLINES	3033	ANSETT AIR
ASIANA AIRLINES	3098	ASIANA AIR
AUSTRIAN AIR SERVICE	3243	AUST AIRSERV
AVENSA	3242	AVENSA AIR
AVIACO (SPAIN)	3053	AVIACO AIR
AVIANCA	3039	AVIANCA
AVIATECA (GUATEMALA)	3241	AVIATECA AIR
AZUL AIR	3300	AZUL AIR
B		
BAHAMASAIR	3240	BAHAMASAIR
BALKAN-BULGARIAN AIRLINES	3041	BALKAN AIR
BAR HARBOR AIRLINES	3239	BARHARBORAIR
BEMIDJI AIRLINES	3238	BEMIDJI AIR
BRAATHENS S.A.F.E. (NORWAY)	3106	BRAATHENS
BRITISH AIRWAYS	3005	BRITISH AWYS
BRITISH MIDLAND	3111	BRMIDLANDAIR
BROCKWAY AIR	3235	BROCKWAY AIR

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
C		
CARIBBEAN AIRLINES	3234	CARIBBEANAIR
CANADIAN AIRLINES INTERNATIONAL	3171	CANADIAN AIR
CAPITOL AIR	3233	CAPITOL AIR
CARNIVAL AIRLINES	3086	CARNIVAL AIR
CATHAY PACIFIC	3099	CATHAYPACAIR
CAYMAN AIRWAYS	3228	CAYMANAIR
CEBU PACIFIC AIRLINES	3072	CEBU PAC
CHINA AIRLINES	3078	CHINA AIR
CHINA EASTERN AIRLINES	3206	CHINEASTAIR
COMAIR	3223	COMAIR
COMMAND AIRWAYS	3222	COMMAND AIR
COMPANIA FAUCETT	3220	COMP FAU AIR
CONTINENTAL	3061	CONTINENTAL
COPA	3219	COPA AIR
CROATIA AIRLINES	3088	CROATIA AIR
CROWN AIR	3218	CROWN AIR
CRUZEIRO DO SUL (BRAZIL)	3046	CRUZEIRO AIR
CSA	3217	CSA AIRLINE
CUMBERLAND AIRLINES	3216	CUMBERLNDAIR
CYPRUS AIRWAYS	3292	CYPRUS AIR
D		
DAN AIR SERVICES	3215	DANAIRSERV
DBA AIRLINES	3059	DBA AIR
DELTA	3058	DELTA AIR
DOMINICANA	3212	DOMINICA AIR
DRAGON AIRLINES	3004	DRAGONAIR
E		
EASYJET AIRLINES	3245	EASYJET AIR

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
ECUATORIANA	3293	ECUATORIANA
EGYPTAIR	3037	EGYPTAIR
EL AL	3032	EL AL
EMIRATES AIRLINES	3026	EMIRATES
ETHIOPIAN AIRLINES	3294	ETHIOPIAN AIR
ETIHAD AIRWAYS	3034	ETIHADAIR
EUROFLY AIRLINES	3003	EUROFLY AIR
EVA AIRWAYS	3084	EVA AIR
F		
FREEDOM AIR	3204	FREEDOM AIR
FRONTIER AIRLINES	3132	FRONTIER AIR
G		
GARUDA (INDONESIA)	3103	GARUDA AIR
GO FLY LTD	3156	GOFLY
GOL AIRLINES	3247	GOL AIR
GOLDEN PACIFIC AIR	3203	GOLDPAC AIR
GULF AIR (BAHRAIN)	3040	GULF AIR
GUYANA AIRWAYS	3200	GUYANA AIR
H		
HAPAG-LLOYD EXPRESS AIRLINES	3062	HLX AIR
HAVASU AIRLINES	3197	HAVASU AIR
HAWAIIAN AIR	3196	HAWAIIAN AIR
I		
IBERIA	3102	IBERIA AIR
ICELANDAIR	3050	ICELANDAIR
INDIAN AIRLINES	3193	INDIAN AIR
ISLAND AIRLINES	3191	ISLAND AIR
J		
JAPAN AIRLINES	3006	JAL AIRLINE
JET AIRWAYS	3056	JET AIR

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
JETBLUE AIRWAYS	3174	JETBLUE
JETSTAR AIRWAYS	3079	JETSTAR AIR
JUGOSLAV AIR	3190	JUGOSLAV AIR
K		
KENYA AIRWAYS	3295	KENYA AIR
KLM (ROYAL DUTCH AIRLINES)	3010	KLM AIRLINE
KOREAN AIRLINES	3082	KOREAN AIR
KUWAIT AIRWAYS	3038	KUWAIT AIR
L		
LAB (BOLIVIA)	3055	LAB AIR
LACSA (COSTA RICA)	3187	LACSA AIR
LADECO (CHILE)	3054	LADECO AIR
LAN AIRLINES	3052	LAN AIR
LAP (PARAGUAY)	3186	LAP AIR
LAV (VENEZUELA)	3185	LAV AIR
LIAT	3184	LIAT AIRLINE
LOT (POLAND)	3182	LOT AIR
LUFTHANSA	3008	LUFTHANSA
LUXAIR	3146	LUXAIR
M		
MALAYSIAN AIRLINE SYSTEM	3100	MALAY AIR
MALEV	3181	MALEV AIR
MALMO AVIATION	3213	MALMO AIR
MESA AIR	3178	MESA AIR
METRO AIRLINES	3087	METRO AIR
METROFLIGHT AIRLINES	3176	METROFLT AIR
MEXICANA	3023	MEXICANA
MIDDLE EAST AIR	3175	MIDEAST AIR
MIDWEST EXPRESS AIRLINES	3085	MIDWEST EXP

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
MOUNT COOK	3170	MT COOK AIR
N		
NATIONAIR	3172	NATIONAIR
NEW YORK HELICOPTER	3165	NY HELI
NIGERIA AIRWAYS	3045	NIGERIA AIR
NORONTAIR	3164	NORONTAIR
NORTHWEST	3060	NWA AIR
NORWEGIAN AIR SHUTTLE	3211	NORWEGIANAIR
O		
OLYMPIC AIRWAYS	3031	OLYMPIC AIR
OMAN AVIATION SERVICES	3183	OMANAIR
P		
PAKISTAN INTERNATIONAL	3024	PAKISTAN AIR
PAN AMERICAN	3002	PAN AM AIR
PBA	3159	PBA AIRLINE
PHILIPPINE AIRLINES	3022	PAL AIR
PRINCEVILLE	3154	PRINCVLLEAIR
Q		
QANTAS	3012	QANTAS AIR
QATAR AIRWAYS	3136	QATAR AIR
R		
RENO AIR, INC.	3262	RENO AIR
ROYAL AIR MAROC	3048	AIR MAROC
RYANAIR	3246	RYANAIR
S		
SN BRUSSELS AIRLINES	3029	SNBRSSLSAIR
SAETA – SOCIAEDAD ECUATORIANOS DE TRANSPORTES AEREOS	3229	SAETA AIR
SAHSA – SERVICIO AEREO DE HONDURAS	3231	SAHSA AIR
SAN JUAN AIRLINES	3145	SAN JUAN AIR

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
SAS	3016	SAS
SAUDI ARABIAN AIRLINES	3014	SAUDIA AIR
SCENIC AIRLINES	3143	SCENIC AIR
SIMMONS AIRLINES	3138	SIMMONS AIR
SINGAPORE AIRLINES	3075	SINGAPOREAIR
SINGLETON	3137	SINGLETONAIR
SKYWAYS AIR	3226	SKYWAYS AIR
SOUTH AFRICAN AIRWAYS	3017	SAA AIRWAYS
SOUTHWEST	3066	SOUTHWESTAIR
SPANAIR	3097	SPANAIR
SPIRIT AIRLINES	3260	SPIRIT AIR
SUDAN AIRWAYS	3135	SUDAN AIR
SUN COUNTRY AIRLINES	3069	SUNCNTRYAIR
SUNWORLD INTERNATIONAL	3130	SUNWORLD AIR
SUNBELT AIRLINES	3133	SUNBELT AIR
SURINAM AIRWAYS	3129	SURINAM AIR
SWISS INTERNATIONAL AIRLINES	3015	SWISSINTAIR
T		
TACA INTERNATIONAL	3127	TACAINTL AIR
TALAIR	3126	TALAIR
TAM AIRLINES	3248	TAM AIR
TAN	3125	TAN AIR
TAP (PORTUGAL)	3035	TAP AIR
TAROM ROMANIAN AIR TRANSPORT	3297	TAROM AIR
THAI AIRWAYS	3077	THAI AIRWAYS
THY (TURKEY)	3047	THY AIRLINE
TOWER AIR	3115	TOWERAIR
TRANSAERO	3089	TRANSAERO
TRANSPORTES AEROS MILITARES ECUATORIANOS	3221	TAME AIRLINE

Merchant Name	MCC	Required Name in VisaNet Records
AIRLINE LISTING		
TUNIS AIR	3049	TUNIS AIR
U		
US AIRWAYS	3063	USAIRWAYS
US AIR SHUTTLE	3254	USAIRSHUTL
UNI AIRWAYS CORPORATION	3090	UNIAIR
UNITED AIRLINES	3000	UNITED AIR
UTA/INTERAIR	3027	UTA AIRLINE
V		
VALLEY AIRLINES	3118	VALLEY AIR
VANGUARD AIRLINES	3067	VANGUARD AIR
VARIG (BRAZIL)	3018	VARIG
VASP (BRAZIL)	3036	VASP AIR
VIASA	3117	VIASA
VIRGIN AMERICA	3057	VIR AMER
VIRGIN ATLANTIC	3144	VIRGINATLAIR
VIRGIN EXPRESS	3188	VIRGINEXPAIR
VLM AIRLINES	3131	VLM AIR
W		
WESTJET AIRLINES	3180	WESTJETAIR
WIDEROE'S FLYVESELSKAP	3299	WIDEROES
WINDWARD ISLAND	3112	WINDWRDISAIR
WINGS AIRWAYS	3110	WINGS AIR
Z		
ZAMBIA AIRWAYS	3094	ZAMBIA AIR
OTHER		
Airlines and Air Carriers (Not Elsewhere Classified)	4511	N/A

Merchant Name	MCC
CAR RENTAL LISTING	
A	
A-1 RENT-A-CAR	3412
ACCENT RENT-A-CAR	3374
ACTION AUTO RENTAL	3354
ADVANTAGE RENT-A-CAR	3441
AFFILIATED AUTO RENTAL	3351
AGENCY RENT-A-CAR	3364
AIRWAYS RENT-A-CAR	3361
AJAX RENT-A-CAR	3376
ALAMO RENT-A-CAR	3387
ALLSTATE RENT-A-CAR	3421
ALTRA AUTO RENTAL	3362
AMERICAN INTL RENT-A-CAR	3352
ANSA INTL RENT-A-CAR	3420
AUTO HOST CAR RENTALS	3400
AUTOHANSA RENT-A-CAR	3436
AUTOMATE RENT-A-CAR	3425
AVCAR RENT-A-CAR	3423
AVIS RENT-A-CAR	3389
AVON RENT-A-CAR	3427
B	
BROOKS RENT-A-CAR	3353
BUDGET RENT-A-CAR	3366
C	
CAREY RENT-A-CAR	3428
CITE RENT-A-CAR	3437
D	
DOLLAR RENT-A-CAR	3390
E	
ECONO-CAR RENT-A-CAR	3398
ENTERPRISE RENT-A-CAR	3405
EUROP CAR	3381
EUROPE BY CAR	3391
G	
GENERAL RENT-A-CAR	3409
GODFREY NATL RENT-A-CAR	3414

Merchant Name	MCC
CAR RENTAL LISTING	
H	
HERTZ	3357
HOLIDAY RENT-A-CAR	3368
I	
INSURANCE RENT-A-CAR	3429
INTERENT RENT-A-CAR	3438
K	
KEMWELL GROUP RENT-A-CAR	3394
M	
MAJOR RENT-A-CAR	3430
MERCHANTS RENT-A-CAR	3388
MILLEVILLE RENT-A-CAR	3439
N	
NATIONAL CAR RENTAL	3393
P	
PAYLESS CAR RENTAL	3359
R	
RENT-A-WRECK	3370
REPLACEMENT RENT-A-CAR	3431
RESERVE RENT-A-CAR	3432
S	
SHOWCASE RENTAL CARS	3386
SIXT CAR RENTAL	3355
SNAPPY CAR RENTAL	3360
T	
THRIFTY CAR RENTAL	3395
TILDEN RENT-A-CAR	3396
TRIANGLE RENT-A-CAR	3380
TROPICAL RENT-A-CAR	3385
U	
UGLY DUCKLING RENT-A-CAR	3433
USA RENT-A-CAR	3434
V	
VALUE RENT-A-CAR	3435
OTHER	
AUTOMOBILE RENTAL AGENCY	7512

Merchant Name	MCC
HOTEL LISTING	
A	
ADAMS MARK HOTELS	3681
ALA MOANA HOTEL	3788
ALADDIN RESORT AND CASINO	3560
ALOFT	3619
AMELIA ISLAND PLANTATION	3754
AMERICANA HOTELS	3517
AMERICA'S BEST VALUE INN	3617
AMERICINN	3614
AMERISUITES	3514
AMFAC HOTELS	3536
ANA HOTEL	3537
ARABELLA HOTELS	3511
ARCADE HOTELS	3670
ARCTIA HOTELS	3671
ARIA	3824
ARIZONA BILTMORE	3594
ATLANTIC CITY HILTON RESORTS	3797
AUBERGE DES GOUVERNEURS	3549
AUTOGRAPH	3826
B	
BALLY'S HOTEL AND CASINO	3728
BEAU RIVAGE HOTEL AND CASINO	3764
BARTON CREEK RESORT	3556
BELLAGIO	3765
BEST WESTERN HOTELS	3502
BILTMORE HOTEL & SUITES	3743
BINION'S HORSESHOE CLUB	3620
BRADBURY SUITES	3683
BROADMOOR HOTEL	3727
BUDGET HOST INNS	3684
BUDGETEL INNS	3685
BUFFALO BILL'S HOTEL AND CASINO	3712

Merchant Name	MCC
HOTEL LISTING	
C	
CAESAR'S HOTEL AND CASINO	3771
CALIFORNIA HOTEL AND CASINO	3582
CAMPANILE HOTELS	3672
CANDLEWOOD SUITES	3559
CANOPY	3833
CANYON RANCH	3757
CAREFREE RESORTS	3744
CARIBE ROYALE	3821
CARIBE ROYALE RESORTS	3787
CARLTON HOTELS	3716
CHATEAU ELAN WINERY AND RESORT	3763
CIGA HOTELS	3544
CIRCUS CIRCUS HOTEL AND CASINO	3662
CITY LODGE HOTELS	3717
CLARIDGE CASINO HOTEL	3792
CLARION HOTELS	3687
CLIMAT DE FRANCE HOTELS	3677
CLUBCORP/CLUBRESORTS	3747
CLUB MED	3742
COAST HOTELS	3552
COLORADO BELLE/EDGEWATER RESORT	3736
COMFORT INNS	3562
COMPRI HOTELS	3688
CONCORDE HOTELS	3538
CONSORT HOTELS	3689
COSMOPOLITAN OF LAS VEGAS	3828
COUNTRY INN BY CARLSON	3829
COURTYARD BY MARRIOTT	3690
CP HOTELS	3529
CROSSLAND	3822
CROWNE PLAZA HOTELS	3750
CUMULUS HOTELS	3678
CUNARD HOTELS	3593
CURIO HOTELS	3832

Merchant Name	MCC
HOTEL LISTING	
D	
DAN HOTELS	3629
DAYS INNS	3510
DE VERE HOTELS	3648
DELTA HOTEL	3581
DILLON INNS	3691
DISNEY RESORTS	3780
DORAL HOTELS	3587
DORAL GOLF RESORT	3589
DORINT HOTELS	3623
DOUBLETREE HOTELS	3692
DOWNTOWNER-PASSPORT HOTEL	3527
DRURY INNS	3693
DUNFEY HOTELS	3525
E	
ECONO LODGES	3644
ECONOMY INNS OF AMERICA	3694
ELDORADO HOTEL AND CASINO	3669
ELEMENT	3807
EMBASSY HOTELS	3652
EMBASSY SUITES	3695
EMBASSY VACATION RESORT	3798
EXCALIBUR HOTEL AND CASINO	3628
EXEL INNS	3696
EXTENDED STAY	3621
EXTENDED STAY AMERICA	3627
EXTENDED STAY DELUXE	3630
F	
FAIRFIELD HOTELS	3697
FAIRFIELD INN	3715
FAIRMONT HOTELS	3590
FIRST HOSPITALITY HOTELS	3784
FLAG INN	3664
FLAG INNS (AUSTRALIA)	3711
FLAMINGO HOTELS	3793

Merchant Name	MCC
HOTEL LISTING	
FONTAINEBLEAU RESORTS	3607
FORTE HOTELS	3505
FORUM HOTELS	3570
FOUR POINTS HOTELS	3778
FOUR SEASONS HOTEL (AUSTRALIA)	3714
FOUR SEASONS HOTELS	3543
FRANKENMUTH BAVARIAN	3578
FREMONT HOTEL AND CASINO	3766
FRIENDSHIP INNS	3507
G	
GALT HOUSE	3827
GARDEN PLACE HOTEL	3566
GAYLORD OPRYLAND	3608
GAYLORD PALMS	3609
GOLDEN NUGGET	3561
GOLDEN TULIP HOTELS	3506
GRAND CASINO HOTELS	3794
GRAND SIERRA RESORT	3823
GRAND WAILEA RESORT	3571
GREAT WOLF	3618
GREENBRIAR RESORTS	3753
H	
HALE KOA HOTEL	3799
HALEKULANI HOTEL/WAIKIKI PARC	3760
HAMPTON INNS	3665
HARLEY HOTELS	3698
HARRAH'S HOTELS AND CASINOS	3731
HARVEY/BRISTOL HOTELS	3734
HELMSLEY HOTELS	3588
HILTON CONRAD	3721
HILTON GARDEN INN	3604
HILTON HOTELS	3504
HILTON INTERNATIONALS	3535
HOLIDAY INNS	3501
HOME2SUITES	3816

Merchant Name	MCC
HOTEL LISTING	
HOMESTEAD SUITES	3800
HOMEWOOD SUITES	3751
HOSPITALITY INNS	3595
HOTEIS OTHAN	3680
HOTEL DEL CORONADO	3580
HOTEL IBIS	3533
HOTEL INDIGO	3813
HOTEL MERCURE	3579
HOTEL OKURA	3541
HOTEL SIERRA	3546
HOTEL UNIVERSALE	3625
HOTELES EL PRESIDENTE	3663
HOTELES MELIA	3548
HOWARD JOHNSON	3638
HUDSON HOTEL	3602
HUNGAR HOTELS	3585
HUSA HOTELS	3647
HYATT HOTELS	3640
HYATT PLACE	3812
I	
IBEROTEL HOTELS	3540
IBUSZ HOTELS	3673
IMPERIAL LONDON HOTEL	3651
INTER-CONTINENTAL HOTELS	3512
INTERHOTEL CEDOK	3675
INTER NOR HOTELS	3724
J	
JOHN ASCUAGA'S NUGGET	3729
JOLLY HOTELS	3558
JOURNEY'S END MOTELS	3563
JUMEIRAH ESSEX HOUSE	3820
K	
KAHALA MANDARIN ORIENTAL HOTEL	3758
KAROS HOTELS	3718
KAUAI COCONUT BEACH RESORT	3531

Merchant Name	MCC
HOTEL LISTING	
KNIGHTS INNS	3660
L	
LA MANSION DEL RIO	3701
LA QUINTA INN AND SUITES	3516
LA QUINTA RESORT	3576
LADBROKE HOTELS	3568
LADY LUCK HOTEL AND CASINO	3624
LOEWS HOTELS	3654
LUXOR HOTEL AND CASINO	3667
LXR	3808
M	
MAIN STREET STATION HOTEL AND CASINO	3767
MAINSTAY SUITES	3818
MANDALAY BAY RESORT	3777
MANDARIN ORIENTAL HOTEL	3577
MANHATTAN EAST SUITE HOTELS	3557
MARITIM HOTELS	3668
MARRIOTT	3509
MASTERS ECONOMY INNS	3735
MANDALAY BAY RESORT	3777
MERIDIEN HOTELS	3520
MERLIN HOTELS	3622
METROPOLE HOTELS	3661
MGM GRAND HOTEL	3730
MICROTEL INNS & SUITES	3613
MIDWAY MOTOR LODGE	3699
MILLENNIUM HOTELS	3741
MIRAGE HOTEL AND CASINO	3551
MIYAKO HOTELS	3572
MONTE CARLO HOTEL AND CASINO	3676
MOTEL 6	3700
MOUNT CHARLOTTE THISTLE	3639
MOEVENPICK HOTELS	3612

Merchant Name	MCC
HOTEL LISTING	
N	
NEMACOLIN WOODLANDS	3772
NEVELE GRAND RESORT AND COUNTRY CLUB	3776
NEW OTANI HOTELS	3658
NEW YORK-NEW YORK HOTEL AND CASINO	3774
NICKELODEON FAMILY SUITES BY HOLIDAY INN	3815
NOAH'S HOTELS	3603
NOVOTEL HOTELS	3642
O	
OBEROI HOTELS	3657
OHANA HOTELS OF HAWAII	3786
OMNI HOTELS	3592
OPRYLAND HOTEL	3732
OUTRIGGER HOTELS AND RESORTS	3785
OXFORD SUITES	3819
P	
PANNONIA HOTELS	3599
PARIS LAS VEGAS HOTEL	3795
PARK INNS INTERNATIONAL	3553
PARK PLAZA HOTEL	3830
PATRICIA GRAND RESORT HOTELS	3781
PEABODY HOTELS	3752
PENINSULA HOTEL	3523
PENTA HOTELS	3653
PEPPERMILL HOTEL CASINO	3796
PINEHURST RESORT	3554
PREMIER INN	3811
PRIMADONNA HOTEL AND CASINO	3761
PRINCE HOTELS	3526
PRINCESS HOTELS INTERNATIONAL	3584
PROTEA HOTELS	3719
PULLMAN INTERNATIONAL HOTELS	3519
Q	
QUALITY INNS	3508
QUALITY PACIFIC HOTEL	3713

Merchant Name	MCC
HOTEL LISTING	
QUEENS MOAT HOUSES	3645
R	
RADISSON BLU	3583
RADISSON HOTELS	3649
RAFFLES HOTELS	3790
RAMADA INNS	3637
RANK HOTELS	3633
RANTASIPI HOTELS	3674
RED LION INNS	3528
RED ROOF INNS	3650
REGAL 8 INNS	3550
REGENT INTERNATIONAL HOTELS	3598
RELAX INNS	3565
RENAISSANCE HOTELS	3530
RESIDENCE INNS	3703
RESO HOTELS	3635
RICA HOTELS	3723
RIO SUITES	3726
RIVERSIDE RESORT HOTEL AND CASINO	3597
RIVIERA HOTEL AND CASINO	3737
RODEWAY INNS	3515
ROSEN HOTELS AND RESORTS	3782
ROYAL HOTELS	3542
ROYAL KONA RESORT	3532
ROYAL LAHAINA RESORTS	3521
ROYCE HOTELS	3704
S	
SAHARA HOTEL AND CASINO	3682
SAM'S TOWN HOTEL AND CASINO	3564
SADDLEBROOK RESORT TAMPA	3600
SANDMAN HOTELS	3573
SANDMAN INNS	3705
SANDS RESORT	3775
SARA HOTELS	3656
SAROVA HOTELS	3636

Merchant Name	MCC
HOTEL LISTING	
SCANDIC HOTELS	3655
SEA PINES RESORT	3725
SHANGRI-LA INTERNATIONAL	3545
SHERATON	3503
SHILO INNS	3706
SHONEY'S INNS	3707
SILVER LEGACY HOTEL AND CASINO	3679
SILVER STAR HOTEL AND CASINO	3768
SLEEP INN	3631
SMUGGLER'S NOTCH RESORT	3789
SOFITEL HOTELS	3641
SOHO GRAND HOTEL	3567
SOKOS HOTELS	3586
SOL HOTELS	3518
SONESTA HOTELS	3591
SOUTHERN PACIFIC HOTELS	3534
SOUTHERN SUN HOTELS	3720
SPRINGHILL SUITES	3770
ST. REGIS HOTEL	3745
STAKIS HOTELS	3666
STAYBRIDGE SUITES	3791
STRATOSPHERE HOTEL AND CASINO	3769
STEIGENBERGER HOTELS	3643
STUDIO PLUS	3626
SUMMERFIELD SUITES HOTELS	3539
SUPER 8 MOTELS	3709
SUSSE CHALET	3686
SWALLOW HOTELS	3646
SWISSOTEL	3634
T	
TAJ HOTELS INTERNATIONAL	3659
THE BEVERLY HILLS HOTEL	3749
THE ELIOT HOTEL	3746
THE HOMESTEAD	3755
THE ORCHID AT MAUNA LANI	3759

Merchant Name	MCC
HOTEL LISTING	
THE PALACE HOTEL	3802
THE PHOENICIAN	3632
THE REGISTRY HOTELS	3702
THE RITZ-CARLTON	3710
THE ROOSEVELT HOTEL NY	3814
THE VENETIAN RESORT HOTEL CASINO	3773
TOKYO HOTEL	3522
TOWN AND COUNTRY RESORT & CONVENTION CENTER	3783
TOWNEPLACE SUITES	3740
TRADEWINDS RESORTS	3601
TRAVELODGE	3615
TREASURE ISLAND HOTEL AND CASINO	3555
TRIBECA GRAND HOTEL	3569
TROPICANA RESORT & CASINO	3738
V	
VAGABOND HOTELS	3575
VDARA	3825
VENTURE INNS	3574
VIRGIN RIVER HOTEL AND CASINO	3708
W	
W HOTELS	3779
WALDORF	3831
WELCOMGROUP HOTELS	3524
WELLESLEY INNS	3748
WESTIN	3513
WHISKEY PETE'S HOTEL AND CASINO	3762
WILDERNESS HOTEL AND RESORT	3801
WOODSIDE HOTELS & RESORTS	3739
WYNDHAM	3722
WYNN LAS VEGAS	3596
OTHER	
LODGING – HOTELS, MOTELS, RESORTS,	7011
PASSENGER RAILWAYS (<i>T&E in US Region Only</i>)	4112
STEAMSHIPS AND CRUISE LINES	4411

Numeric T&E Merchant Listing

The *Numeric T&E Merchant Listing* chart contains all of the T&E MCCs in numeric order to help you determine if a selected MCC is the most appropriate for the T&E merchant. The chart information is organized as follows.

	<i>Merchant Category Code number</i>	<i>Full merchant name or generic listing</i>	<i>The Visa-required merchant name that must appear in the clearing records*</i>
Airline Listing	MCC	Merchant Name	Required Name in VisaNet Records
	AIRLINE LISTING		
	3000	UNITED AIRLINES	UNITED AIR
	3001	AMERICAN AIRLINES	AMERICAN AIR
	3002	PAN AMERICAN	PAN AM AIR
	3003	EUROFLY AIRLINES	EUROFLY AIR

**Note that airline names cannot exceed 12 characters due to the airline ticket number that is also required in this field.*

Car Rental Listing

MCC	Merchant Name
CAR RENTAL LISTING	
3351	AFFILIATED AUTO RENTAL
3352	AMERICAN INTL RENT-A-CAR
3353	BROOKS RENT-A-CAR
3354	ACTION AUTO RENTAL

Hotel Listing

MCC	Merchant Name
HOTEL LISTING	
3501	HOLIDAY INNS
3502	BEST WESTERN HOTELS
3503	SHERATON
3504	HILTON HOTELS
3505	FORTE HOTELS

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3000	UNITED AIRLINES	UNITED AIR
3001	AMERICAN AIRLINES	AMERICAN AIR
3002	PAN AMERICAN	PAN AM AIR
3003	EUROFLY AIRLINES	EUROFLY AIR
3004	DRAGON AIRLINES	DRAGONAIR
3005	BRITISH AIRWAYS	BRITISH AWYS
3006	JAPAN AIRLINES	JAL AIRLINE
3007	AIR FRANCE	AIR FRANCE
3008	LUFTHANSA	LUFTHANSA
3009	AIR CANADA	AIR CANADA
3010	KLM (ROYAL DUTCH AIRLINES)	KLM AIRLINE
3011	AEROFLOT	AEROFLOT
3012	QANTAS	QANTAS AIR
3013	ALITALIA	ALITALIA
3014	SAUDI ARABIAN AIRLINES	SAUDIA AIR
3015	SWISS INTERNATIONAL AIRLINES	SWISSINTAIR
3016	SAS	SAS
3017	SOUTH AFRICAN AIRWAYS	SAA AIRWAYS
3018	VARIG (BRAZIL)	VARIG
3020	AIR-INDIA	AIR-INDIA
3021	AIR ALGERIE	AIR ALGERIE
3022	PHILIPPINE AIRLINES	PAL AIR
3023	MEXICANA	MEXICANA
3024	PAKISTAN INTERNATIONAL	PAKISTAN AIR
3025	AIR NEW ZEALAND	AIR NZ
3026	EMIRATES AIRLINES	EMIRATES
3027	UTA/INTERAIR	UTA AIRLINE
3028	AIR MALTA	AIR MALTA
3029	SN BRUSSELS AIRLINES	SNBRSSLSAIR
3030	AEROLINEAS ARGENTINAS	AERO ARGENT
3031	OLYMPIC AIRWAYS	OLYMPIC AIR
3032	EL AL	EL AL

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3033	ANSETT AIRLINES	ANSETT AIR
3034	ETIHAD AIRWAYS	ETIHADAIR
3035	TAP (PORTUGAL)	TAP AIR
3036	VASP (BRAZIL)	VASP AIR
3037	EGYPTAIR	EGYPTAIR
3038	KUWAIT AIRWAYS	KUWAIT AIR
3039	AVIANCA	AVIANCA
3040	GULF AIR (BAHRAIN)	GULF AIR
3041	BALKAN-BULGARIAN AIRLINES	BALKAN AIR
3042	FINNAIR	FINNAIR
3043	AER LINGUS	AER LINGUS
3044	AIR LANKA	AIR LANKA
3045	NIGERIA AIRWAYS	NIGERIA AIR
3046	CRUZEIRO DO SUL (BRAZIL)	CRUZEIRO AIR
3047	THY (TURKEY)	THY AIRLINE
3048	ROYAL AIR MAROC	AIR MAROC
3049	TUNIS AIR	TUNIS AIR
3050	ICELANDAIR	ICELANDAIR
3051	AUSTRIAN AIRLINES	AUSTRIAN AIR
3052	LAN AIRLINES	LAN AIR
3053	AVIACO (SPAIN)	AVIACO AIR
3054	LADECO (CHILE)	LADECO AIR
3055	LAB (BOLIVIA)	LAB AIR
3056	JET AIRWAYS	JET AIR
3057	VIRGIN AMERICA	VIR AMER
3058	DELTA	DELTA AIR
3059	DBA AIRLINES	DBA AIR
3060	NORTHWEST	NWA AIR
3061	CONTINENTAL	CONTINENTAL
3062	HAPAG-LLOYD EXPRESS AIRLINES	HLX AIR
3063	US AIRWAYS	USAIRWAYS
3064	ADRIA AIRWAYS	ADRIA AIR
3065	AIRINTER	AIRINTER
3066	SOUTHWEST	SOUTHWESTAIR

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3067	VANGUARD AIRLINES	VANGUARD AIR
3068	AIR ASTANA	AIR ASTANA
3069	SUN COUNTRY AIRLINES	SUNCNTRYAIR
3071	AIR BRITISH COLUMBIA	AIR BC
3072	CEBU PACIFIC AIRLINES	CEBU PAC
3075	SINGAPORE AIRLINES	SINGAPOREAIR
3076	AEROMEXICO	AEROMEXICO
3077	THAI AIRWAYS	THAI AIRWAYS
3078	CHINA AIRLINES	CHINA AIR
3079	JETSTAR AIRWAYS	JETSTAR AIR
3082	KOREAN AIRLINES	KOREAN AIR
3083	AIR AFRIQUE	AIR AFRIQUE
3084	EVA AIRWAYS	EVA AIR
3085	MIDWEST EXPRESS AIRLINES	MIDWEST EXP
3086	CARNIVAL AIRLINES	CARNIVAL AIR
3087	METRO AIRLINES	METRO AIR
3088	CROATIA AIRLINES	CROATIA AIR
3089	TRANSAERO	TRANSAERO
3090	UNI AIRWAYS CORPORATION	UNIAIR
3094	ZAMBIA AIRWAYS	ZAMBIA AIR
3096	AIR ZIMBABWE	AIR ZIMBABWE
3097	SPANAIR	SPANAIR
3098	ASIANA AIRLINES	ASIANA AIR
3099	CATHAY PACIFIC	CATHAYPACAIR
3100	MALAYSIAN AIRLINE SYSTEM	MALAY AIR
3102	IBERIA	IBERIA AIR
3103	GARUDA (INDONESIA)	GARUDA AIR
3106	BRAATHENS S.A.F.E. (NORWAY)	BRAATHENS
3110	WINGS AIRWAYS	WINGS AIR
3111	BRITISH MIDLAND	BRMIDLANDAIR
3112	WINDWARD ISLAND	WINDWRDISAIR
3115	TOWER AIR	TOWERAIR
3117	VIASA	VIASA
3118	VALLEY AIRLINES	VALLEY AIR
3125	TAN	TAN AIR

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3126	TALAIR	TALAIR
3127	TACA INTERNATIONAL	TACAINTL AIR
3129	SURINAM AIRWAYS	SURINAM AIR
3130	SUNWORLD INTERNATIONAL	SUNWORLD AIR
3131	VLM AIRLINES	VLM AIR
3132	FRONTIER AIRLINES	FRONTIER AIR
3133	SUNBELT AIRLINES	SUNBELT AIR
3135	SUDAN AIRWAYS	SUDAN AIR
3136	QATAR AIRWAYS	QATAR AIR
3137	SINGLETON	SINGLETONAIR
3138	SIMMONS AIRLINES	SIMMONS AIR
3143	SCENIC AIRLINES	SCENIC AIR
3144	VIRGIN ATLANTIC	VIRGINATLAIR
3145	SAN JUAN AIRLINES	SAN JUAN AIR
3146	LUXAIR	LUXAIR
3148	AIR LITTORAL SA	AIRLITTORAL
3151	AIR ZAIRE	AIR ZAIRE
3154	PRINCEVILLE	PRINCVLLEAIR
3156	GO FLY LTD	GOFLY
3159	PBA	PBA AIRLINE
3161	ALL NIPPON AIRWAYS	ANA AIR
3164	NORONTAIR	NORONTAIR
3165	NEW YORK HELICOPTER	NY HELI
3167	AEROCONTINENTE	AEROCONTINEN
3170	MOUNT COOK	MT COOK AIR
3171	CANADIAN AIRLINES INTERNATIONAL	CANADIAN AIR
3172	NATIONAIR	NATIONAIR
3174	JETBLUE AIRWAYS	JETBLUE
3175	MIDDLE EAST AIR	MIDEAST AIR
3176	METROFLIGHT AIRLINES	METROFLT AIR
3177	AIRTRAN AIRWAYS	AIRTRANAIR
3178	MESA AIR	MESA AIR
3180	WESTJET AIRLINES	WESTJETAIR
3181	MALEV	MALEV AIR
3182	LOT (POLAND)	LOT AIR

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3183	OMAN AVIATION SERVICES	OMANAIR
3184	LIAT	LIAT AIRLINE
3185	LAV (VENEZUELA)	LAV AIR
3186	LAP (PARAGUAY)	LAP AIR
3187	LACSA (COSTA RICA)	LACSA AIR
3188	VIRGIN EXPRESS	VIRGINEXPAIR
3190	JUGOSLAV AIR	JUGOSLAV AIR
3191	ISLAND AIRLINES	ISLAND AIR
3193	INDIAN AIRLINES	INDIAN AIR
3196	HAWAIIAN AIR	HAWAIIAN AIR
3197	HAVASU AIRLINES	HAVASU AIR
3200	GUYANA AIRWAYS	GUYANA AIR
3203	GOLDEN PACIFIC AIR	GOLDPAC AIR
3204	FREEDOM AIR	FREEDOM AIR
3206	CHINA EASTERN AIRLINES	CHINEASTAIR
3211	NORWEGIAN AIR SHUTTLE	NORWEGIANAIR
3212	DOMINICANA	DOMINICA AIR
3213	MALMO AVIATION	MALMO AIR
3215	DAN AIR SERVICES	DANAIRSERV
3216	CUMBERLAND AIRLINES	CUMBERLNDAIR
3217	CSA	CSA AIRLINE
3218	CROWN AIR	CROWN AIR
3219	COPA	COPA AIR
3220	COMPANIA FAUCETT	COMP FAU AIR
3221	TRANSPORTES AEROS MILITARES ECUATORIANOS	TAME AIRLINE
3222	COMMAND AIRWAYS	COMMAND AIR
3223	COMAIR	COMAIR
3226	SKYWAYS AIR	SKYWAYS AIR
3228	CAYMAN AIRWAYS	CAYMANAIR
3229	SAETA – SOCIAEDAD ECUATORIANOS DE TRANSPORTES AEREOS	SAETA AIR
3231	SAHSA – SERVICIO AEREO DE HONDURAS	SAHSA AIR
3233	CAPITOL AIR	CAPITOL AIR
3234	CARIBBEAN AIRLINES	CARIBBEANAIR

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3235	BROCKWAY AIR	BROCKWAY AIR
3236	AIR ARABIA AIRLINE	AIR ARABIA
3238	BEMIDJI AIRLINES	BEMIDJI AIR
3239	BAR HARBOR AIRLINES	BARHARBORAIR
3240	BAHAMASAIR	BAHAMASAIR
3241	AVIATECA (GUATEMALA)	AVIATECA AIR
3242	AVENSA	AVENSA AIR
3243	AUSTRIAN AIR SERVICE	AUST AIRSERV
3245	EASYJET AIRLINES	EASYJET AIR
3246	RYANAIR	RYANAIR
3247	GOL AIRLINES	GOL AIR
3248	TAM AIRLINES	TAM AIR
3251	ALOHA AIRLINES	ALOHA AIR
3252	ALM	ALM AIRLINE
3254	US AIR SHUTTLE	USAIRSHUTL
3256	ALASKA AIRLINES	ALASKA AIR
3259	AMERICAN TRANS AIR	ATA AIR
3260	SPIRIT AIRLINES	SPIRIT AIR
3261	AIR CHINA	AIR CHINA
3262	RENO AIR, INC.	RENO AIR
3263	AERO SERVICIO CARABOBO	ASC AIRLINE
3266	AIR SEYCHELLES	AIR SEYCH
3267	AIR PANAMA	AIR PANAMA
3280	AIR JAMAICA	AIR JAMAICA
3282	AIR DJIBOUTI	AIR DJIBOUTI
3284	AERO VIRGIN ISLANDS	AERVIRGINIS
3285	AEROPERU	AEROPERU
3286	AEROLINEAS NICARAGUENSIS	AERONICARAG
3287	AERO COACH AVIATION	AEROCOACH AV
3292	CYPRUS AIRWAYS	CYPRUS AIR
3293	ECUATORIANA	ECUATORIANA
3294	ETHIOPIAN AIRLINES	ETHIOPIAN AIR
3295	KENYA AIRWAYS	KENYA AIR
3296	AIR BERLIN	AIR BERLIN

MCC	Merchant Name	Required Name in VisaNet Records
AIRLINE LISTINGS		
3297	TAROM ROMANIAN AIR TRANSPORT	TAROM AIR
3298	AIR MAURITIUS	AIRMAURITUIS
3299	WIDEROE'S FLYVESELSKAP	WIDEROES
3300	AZUL AIR	AZUL AIR
4511	AIRLINES AND AIR CARRIERS <i>(Not Elsewhere Classified)</i>	N/A

MCC	Merchant Name
CAR RENTAL LISTING	
3351	AFFILIATED AUTO RENTAL
3352	AMERICAN INTL RENT-A-CAR
3353	BROOKS RENT-A-CAR
3354	ACTION AUTO RENTAL
3355	SIXT CAR RENTAL
3357	HERTZ
3359	PAYLESS CAR RENTAL
3360	SNAPPY CAR RENTAL
3361	AIRWAYS RENT-A-CAR
3362	ALTRA AUTO RENTAL
3364	AGENCY RENT-A-CAR
3366	BUDGET RENT-A-CAR
3368	HOLIDAY RENT-A-CAR
3370	RENT-A-WRECK
3374	ACCENT RENT-A-CAR
3376	AJAX RENT-A-CAR
3380	TRIANGLE RENT-A-CAR
3381	EUROP CAR
3385	TROPICAL RENT-A-CAR
3386	SHOWCASE RENTAL CARS
3387	ALAMO RENT-A-CAR

MCC	Merchant Name
CAR RENTAL LISTING	
3388	MERCHANTS RENT-A-CAR
3389	AVIS RENT-A-CAR
3390	DOLLAR RENT-A-CAR
3391	EUROPE BY CAR
3393	NATIONAL CAR RENTAL
3394	KEMWELL GROUP RENT-A-CAR
3395	THRIFTY CAR RENTAL
3396	TILDEN RENT-A-CAR
3398	ECONO-CAR RENT-A-CAR
3400	AUTO HOST CAR RENTALS
3405	ENTERPRISE RENT-A-CAR
3409	GENERAL RENT-A-CAR
3412	A-1 RENT-A-CAR
3414	GODFREY NATL RENT-A-CAR
3420	ANSA INTL RENT-A-CAR
3421	ALLSTATE RENT-A-CAR
3423	AVCAR RENT-A-CAR
3425	AUTOMATE RENT-A-CAR
3427	AVON RENT-A-CAR
3428	CAREY RENT-A-CAR
3429	INSURANCE RENT-A-CAR
3430	MAJOR RENT-A-CAR
3431	REPLACEMENT RENT-A-CAR
3432	RESERVE RENT-A-CAR
3433	UGLY DUCKLING RENT-A-CAR
3434	USA RENT-A-CAR
3435	VALUE RENT-A-CAR
3436	AUTOHANSA RENT-A-CAR
3437	CITE RENT-A-CAR
3438	INTERENT RENT-A-CAR
3439	MILLEVILLE RENT-A-CAR
3441	ADVANTAGE RENT-A-CAR

MCC	Merchant Name
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CAR RENTAL LISTING	
7512	AUTOMOBILE RENTAL AGENCY

MCC	Merchant Name
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HOTEL LISTINGS	
3501	HOLIDAY INNS
3502	BEST WESTERN HOTELS
3503	SHERATON
3504	HILTON HOTELS
3505	FORTE HOTELS
3506	GOLDEN TULIP HOTELS
3507	FRIENDSHIP INNS
3508	QUALITY INNS
3509	MARRIOTT
3510	DAYS INNS
3511	ARABELLA HOTELS
3512	INTER-CONTINENTAL HOTELS
3513	WESTIN
3514	AMERISUITES
3515	RODEWAY INNS
3516	LA QUINTA INN AND SUITES
3517	AMERICANA HOTELS
3518	SOL HOTELS
3519	PULLMAN INTERNATIONAL HOTELS
3520	MERIDIEN HOTELS
3521	ROYAL LAHAINA RESORTS
3522	TOKYO HOTEL
3523	PENINSULA HOTEL
3524	WELCOMGROUP HOTELS
3525	DUNFEY HOTELS
3526	PRINCE HOTELS
3527	DOWNTOWNER-PASSPORT HOTEL
3528	RED LION INNS
3529	CP HOTELS
3530	RENAISSANCE HOTELS

MCC	Merchant Name
HOTEL LISTINGS	
3531	KAUAI COCONUT BEACH RESORT
3532	ROYAL KONA RESORT
3533	HOTEL IBIS
3534	SOUTHERN PACIFIC HOTELS
3535	HILTON INTERNATIONALS
3536	AMFAC HOTELS
3537	ANA HOTEL
3538	CONCORDE HOTELS
3539	SUMMERFIELD SUITES HOTELS
3540	IBEROTEL HOTELS
3541	HOTEL OKURA
3542	ROYAL HOTELS
3543	FOUR SEASONS HOTELS
3544	CIGA HOTELS
3545	SHANGRI-LA INTERNATIONAL
3546	HOTEL SIERRA
3548	HOTELES MELIA
3549	AUBERGE DES GOUVERNEURS
3550	REGAL 8 INNS
3551	MIRAGE HOTEL AND CASINO
3552	COAST HOTELS
3553	PARK INNS INTERNATIONAL
3554	PINEHURST RESORT
3555	TREASURE ISLAND HOTEL AND CASINO
3556	BARTON CREEK RESORT
3557	MANHATTAN EAST SUITE HOTELS
3558	JOLLY HOTELS
3559	CANDLEWOOD SUITES
3560	ALADDIN RESORT AND CASINO
3561	GOLDEN NUGGET
3562	COMFORT INNS
3563	JOURNEY'S END MOTELS
3564	SAM'S TOWN HOTEL AND CASINO
3565	RELAX INNS
3566	GARDEN PLACE HOTEL
3567	SOHO GRAND HOTEL

MCC	Merchant Name
HOTEL LISTINGS	
3568	LADBROKE HOTELS
3569	TRIBECA GRAND HOTEL
3570	FORUM HOTELS
3571	GRAND WAILEA RESORT
3572	MIYAKO HOTELS
3573	SANDMAN HOTELS
3574	VENTURE INNS
3575	VAGABOND HOTELS
3576	LA QUINTA RESORT
3577	MANDARIN ORIENTAL HOTEL
3578	FRANKENMUTH BAVARIAN
3579	HOTEL MERCURE
3580	HOTEL DEL CORONADO
3581	DELTA HOTEL
3582	CALIFORNIA HOTEL AND CASINO
3583	RADISSON BLU
3584	PRINCESS HOTELS INTERNATIONAL
3585	HUNGAR HOTELS
3586	SOKOS HOTELS
3587	DORAL HOTELS
3588	HELMSLEY HOTELS
3589	DORAL GOLF RESORT
3590	FAIRMONT HOTELS
3591	SONESTA HOTELS
3592	OMNI HOTELS
3593	CUNARD HOTELS
3594	ARIZONA BILTMORE
3595	HOSPITALITY INNS
3596	WYNN LAS VEGAS
3597	RIVERSIDE RESORT HOTEL AND CASINO
3598	REGENT INTERNATIONAL HOTELS
3599	PANNONIA HOTELS
3600	SADDLEBROOK RESORT TAMPA
3601	TRADEWINDS RESORTS
3602	HUDSON HOTEL
3603	NOAH'S HOTELS

MCC	Merchant Name
HOTEL LISTINGS	
3604	HILTON GARDEN INN
3607	FONTAINEBLEAU RESORTS
3608	GAYLORD OPRYLAND
3609	GAYLORD PALMS
3612	MOEVENPICK HOTELS
3613	MICROTEL INNS & SUITES
3614	AMERICINN
3615	TRAVELODGE
3617	AMERICA'S BEST VALUE INN
3618	GREAT WOLF
3619	ALOFT
3620	BINION'S HORSESHOE CLUB
3621	EXTENDED STAY
3622	MERLIN HOTELS
3623	DORINT HOTELS
3624	LADY LUCK HOTEL AND CASINO
3625	HOTEL UNIVERSALE
3626	STUDIO PLUS
3627	EXTENDED STAY AMERICA
3628	EXCALIBUR HOTEL AND CASINO
3629	DAN HOTELS
3630	EXTENDED STAY DELUXE
3631	SLEEP INN
3632	THE PHOENICIAN
3633	RANK HOTELS
3634	SWISSOTEL
3635	RESO HOTELS
3636	SAROVA HOTELS
3637	RAMADA INNS
3638	HOWARD JOHNSON
3639	MOUNT CHARLOTTE THISTLE
3640	HYATT HOTELS
3641	SOFITEL HOTELS
3642	NOVOTEL HOTELS
3643	STEIGENBERGER HOTELS
3644	ECONO LODGES

MCC	Merchant Name
HOTEL LISTINGS	
3645	QUEENS MOAT HOUSES
3646	SWALLOW HOTELS
3647	HUSA HOTELS
3648	DE VERE HOTELS
3649	RADISSON HOTELS
3650	RED ROOF INNS
3651	IMPERIAL LONDON HOTEL
3652	EMBASSY HOTELS
3653	PENTA HOTELS
3654	LOEWS HOTELS
3655	SCANDIC HOTELS
3656	SARA HOTELS
3657	OBEROI HOTELS
3658	NEW OTANI HOTELS
3659	TAJ HOTELS INTERNATIONAL
3660	KNIGHTS INNS
3661	METROPOLE HOTELS
3662	CIRCUS CIRCUS HOTEL AND CASINO
3663	HOTELES EL PRESIDENTE
3664	FLAG INN
3665	HAMPTON INNS
3666	STAKIS HOTELS
3667	LUXOR HOTEL AND CASINO
3668	MARITIM HOTELS
3669	ELDORADO HOTEL AND CASINO
3670	ARCADE HOTELS
3671	ARCTIA HOTELS
3672	CAMPANILE HOTELS
3673	IBUSZ HOTELS
3674	RANTASIPI HOTELS
3675	INTERHOTEL CEDOK
3676	MONTE CARLO HOTEL AND CASINO
3677	CLIMAT DE FRANCE HOTELS
3678	CUMULUS HOTELS
3679	SILVER LEGACY HOTEL AND CASINO
3680	HOTEIS OTHAN

MCC	Merchant Name
HOTEL LISTINGS	
3681	ADAMS MARK HOTELS
3682	SAHARA HOTEL AND CASINO
3683	BRADBURY SUITES
3684	BUDGET HOST INNS
3685	BUDGETEL INNS
3686	SUSSE CHALET
3687	CLARION HOTELS
3688	COMPRI HOTELS
3689	CONSORT HOTELS
3690	COURTYARD BY MARRIOTT
3691	DILLON INNS
3692	DOUBLETREE HOTELS
3693	DRURY INNS
3694	ECONOMY INNS OF AMERICA
3695	EMBASSY SUITES
3696	EXEL INNS
3697	FAIRFIELD HOTELS
3698	HARLEY HOTELS
3699	MIDWAY MOTOR LODGE
3700	MOTEL 6
3701	LA MANSION DEL RIO
3702	THE REGISTRY HOTELS
3703	RESIDENCE INNS
3704	ROYCE HOTELS
3705	SANDMAN INNS
3706	SHILO INNS
3707	SHONEY'S INNS
3708	VIRGIN RIVER HOTEL AND CASINO
3709	SUPER 8 MOTELS
3710	THE RITZ-CARLTON
3711	FLAG INNS (AUSTRALIA)
3712	BUFFALO BILL'S HOTEL AND CASINO
3713	QUALITY PACIFIC HOTEL
3714	FOUR SEASONS HOTEL (AUSTRALIA)
3715	FAIRFIELD INN
3716	CARLTON HOTELS

MCC	Merchant Name
HOTEL LISTINGS	
3717	CITY LODGE HOTELS
3718	KAROS HOTELS
3719	PROTEA HOTELS
3720	SOUTHERN SUN HOTELS
3721	HILTON CONRAD
3722	WYNDHAM
3723	RICA HOTELS
3724	INTER NOR HOTELS
3725	SEA PINES RESORT
3726	RIO SUITES
3727	BROADMOOR HOTEL
3728	BALLY'S HOTEL AND CASINO
3729	JOHN ASCUAGA'S NUGGET
3730	MGM GRAND HOTEL
3731	HARRAH'S HOTELS AND CASINOS
3732	OPRYLAND HOTEL
3734	HARVEY/BRISTOL HOTELS
3735	MASTERS ECONOMY INNS
3736	COLORADO BELLE/EDGEWATER RESORT
3737	RIVIERA HOTEL AND CASINO
3738	TROPICANA RESORT & CASINO
3739	WOODSIDE HOTELS & RESORTS
3740	TOWNEPLACE SUITES
3741	MILLENNIUM HOTELS
3742	CLUB MED
3743	BILTMORE HOTEL & SUITES
3744	CAREFREE RESORTS
3745	ST. REGIS HOTEL
3746	THE ELIOT HOTEL
3747	CLUBCORP/CLUBRESORTS
3748	WELLESLEY INNS
3749	THE BEVERLY HILLS HOTEL
3750	CROWNE PLAZA HOTELS
3751	HOMEWOOD SUITES
3752	PEABODY HOTELS
3753	GREENBRIAR RESORTS

MCC	Merchant Name
HOTEL LISTINGS	
3754	AMELIA ISLAND PLANTATION
3755	THE HOMESTEAD
3757	CANYON RANCH
3758	KAHALA MANDARIN ORIENTAL HOTEL
3759	THE ORCHID AT MAUNA LANI
3760	HALEKULANI HOTEL/WAIKIKI PARC
3761	PRIMADONNA HOTEL AND CASINO
3762	WHISKEY PETE'S HOTEL AND CASINO
3763	CHATEAU ELAN WINERY AND RESORT
3764	BEAU RIVAGE HOTEL AND CASINO
3765	BELLAGIO
3766	FREMONT HOTEL AND CASINO
3767	MAIN STREET STATION HOTEL AND CASINO
3768	SILVER STAR HOTEL AND CASINO
3769	STRATOSPHERE HOTEL AND CASINO
3770	SPRINGHILL SUITES
3771	CAESAR'S HOTEL AND CASINO
3772	NEMACOLIN WOODLANDS
3773	THE VENETIAN RESORT HOTEL CASINO
3774	NEW YORK-NEW YORK HOTEL AND CASINO
3775	SANDS RESORT
3776	NEVELE GRAND RESORT AND COUNTRY CLUB
3777	MANDALAY BAY RESORT
3778	FOUR POINTS HOTELS
3779	W HOTELS
3780	DISNEY RESORTS
3781	PATRICIA GRAND RESORT HOTELS
3782	ROSEN HOTELS AND RESORTS
3783	TOWN AND COUNTRY RESORT & CONVENTION CENTER
3784	FIRST HOSPITALITY HOTELS
3785	OUTRIGGER HOTELS AND RESORTS
3786	OHANA HOTELS OF HAWAII
3787	CARIBE ROYALE RESORTS
3788	ALA MOANA HOTEL
3789	SMUGGLER'S NOTCH RESORT
3790	RAFFLES HOTELS

MCC	Merchant Name
HOTEL LISTINGS	
3791	STAYBRIDGE SUITES
3792	CLARIDGE CASINO HOTEL
3793	FLAMINGO HOTELS
3794	GRAND CASINO HOTELS
3795	PARIS LAS VEGAS HOTEL
3796	PEPPERMILL HOTEL CASINO
3797	ATLANTIC CITY HILTON RESORTS
3798	EMBASSY VACATION RESORT
3799	HALE KOA HOTEL
3800	HOMESTEAD SUITES
3801	WILDERNESS HOTEL AND RESORT
3802	THE PALACE HOTEL
3807	ELEMENT
3808	LXR
3811	PREMIER INN
3812	HYATT PLACE
3813	HOTEL INDIGO
3814	THE ROOSEVELT HOTEL NY
3815	NICKELODEON FAMILY SUITES BY HOLIDAY INN
3816	HOME2SUITES
3818	MAINSTAY SUITES
3819	OXFORD SUITES
3820	JUMEIRAH ESSEX HOUSE
3821	CARIBE ROYALE
3822	CROSSLAND
3823	GRAND SIERRA RESORT
3824	ARIA
3825	VDARA
3826	AUTOGRAPH
3827	GALT HOUSE
3828	COSMOPOLITAN OF LAS VEGAS
3829	COUNTRY INN BY CARLSON
3830	PARK PLAZA HOTEL
3831	WALDORF
3832	CURIO HOTELS

MCC	Merchant Name
HOTEL LISTINGS	
3833	CANOPY
7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i>
OTHER LISTINGS	
4112	Passenger Railways <i>(T&E in US Region Only)</i>
4411	Steamships and Cruise Lines

Section Six: Business-to-Business Merchants

This brief, but important section contains MCCs for card-present and card-not-present merchants that transact the majority of their business with other businesses.

Business-to-Business Merchants

Business-to-Business merchant types are listed in alphabetical order below, along with their corresponding MCCs. These MCCs should be used for merchants that transact the majority of their business with other businesses. Additionally, if an appropriate MCC cannot be found from this listing, choose a MCC listed elsewhere in this manual that best describes the product, service or nature of the merchant's business. Although these merchants may conduct much of their business in a non-face-to-face manner (including the Internet), they are not considered direct marketing merchants because they do not directly solicit their business primarily through catalogs, brochures, telemarketing, etc.

These merchant types are notated in all sections 1 - 3 with a ♦ symbol.

MERCHANT TYPE	MCC
Books, Periodicals and Newspapers	5192
Chemicals and Allied Products <i>(Not Elsewhere Classified)</i>	5169
Commercial Equipment <i>(Not Elsewhere Classified)</i>	5046
Commercial Footwear	5139
Computer Maintenance, Repair and Services <i>(Not Elsewhere Classified)</i>	7379
Computers and Computer Peripheral Equipment and Software	5045
Construction Materials <i>(Not Elsewhere Classified)</i>	5039
Drugs, Drug Proprietaries, and Druggist Sundries	5122
Durable Goods <i>(Not Elsewhere Classified)</i>	5099
Electrical Parts and Equipment	5065
Florist Supplies, Nursery Stock and Flowers	5193
Hardware, Equipment and Supplies	5072
Industrial Supplies <i>(Not Elsewhere Classified)</i>	5085
Information Retrieval Services	7375
Intra-Company Purchases	9950
Medical, Dental, Ophthalmic and Hospital Equipment and Supplies	5047
Men's, Women's, and Children's Uniforms and Commercial Clothing	5137
Metal Service Centers and Offices	5051
Miscellaneous Publishing and Printing	2741
Motion Picture and Video Tape Production and Distribution	7829

MERCHANT TYPE	MCC
Motor Vehicle Supplies and New Parts	5013
Nondurable Goods <i>(Not Elsewhere Classified)</i>	5199
Office and Commercial Furniture	5021
Paints, Varnishes and Supplies	5198
Petroleum and Petroleum Products	5172
Photographic, Photocopy, Microfilm Equipment and Supplies	5044
Piece Goods, Notions, and Other Dry Goods	5131
Plumbing and Heating Equipment and Supplies	5074
Precious Stones and Metals, Watches and Jewelry	5094
Specialty Cleaning, Polishing and Sanitation Preparations	2842
Testing Laboratories <i>(Non-Medical Testing)</i>	8734
Stationary, Office Supplies, Printing and Writing Paper	5111
Typesetting, Plate Making and Related Services	2791

Section Seven: Merchant Data Resources

Common Abbreviations

On the following pages, you'll find two easy-to-use quick-reference tools for words that are most often abbreviated in the merchant descriptors.

- The *Common Location Abbreviations* tool offers suggested abbreviations for words found in city names. The abbreviations for city names should only be used if the full city name (including space and other characters) exceeds the 13-position length of the Visa Merchant City field.
- The *Common Business Word Abbreviations* tool provides abbreviations for common words found in merchant names. The abbreviations for merchant names should only be used if the full merchant name (including spaces and other characters) exceeds the 25-position length of the Visa Merchant Name field.

COMMON LOCATION ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
AIR FORCE BASE	AFB	CROSSROADS	XRDS
BASE EXCHANGE	BX	DEPOT	DPT
BAYOU	BYU	EAST	E
BEACH	BCH	ESTATES	EST
BEND	BND	FALLS	FLS
BLUFF	BLF	FIELD	FLD
BRIDGE	BRG	FLATS	FLT
BROOK	BRK	FORT	FT
CAMP	CMP	GARDEN	GDN
CANYON	CYN	GROVE	GRV
CAPE	CPE	HARBOR	HBR
CENTER	CTR	HEIGHTS	HTS
CHURCH	CH	HILLS	HLS
CITY	CTY	ISLAND	IS
CLIFF	CLFS	JUNCTION	JCT
COLLEGE	COLL	LAKE	LK
CORNER	COR	LANDING	LNDG
CREEK	CRK	LITTLE	LTL
CROSSING	XING	LODGE	LDG

COMMON LOCATION ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
MANOR	MNR	RIVER	RIV
MARINA	MAR	RIDGE	RDG
MILLS	MLS	SAINT	ST
MISSION	MSN	SAN	SN
MOUNT	MT	SHOALS	SHLS
MOUNTAIN	MTN	SHORES	SHRS
NAVAL AIR STATION	NAS	SUMMIT	SMT
NORTH	N	SOUTH	S
OAKS	OKS	SPRINGS	SPGS
PARK	PK	SQUARE	SQ
PARKWAY	PKY	STATION	STA
PINES	PNS	TERRACE	TER
PLACE	PL	TOWNSHIP	TWP
PLAINS	PLNS	UNIVERSITY	UNIV
POINT	PNT	VALLEY	VLV
PORT	PRT	VILLAGE	VLG
POST EXCHANGE	PX	WEST	W
QUARRY	QRY	WOODS	WDS

COMMON BUSINESS WORD ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
A		ALUMINUM	ALUM
ACADEMY	ACAD	AMERICAN	AMER
ACADEMY	ACAD	AND	&
ACCESSORIES	ACCES	ANSWERING	ANS
ACCOUNTANT(ING)	ACCT	APARTMENT	APT
ADMINISTRATION	ADM	APPLIANCE	APPL
ADVANCED	ADV	ARCHITECTURAL	ARCH
ADVERTISING	ADV	ASSOCIATION	ASSN
AGENCY	AGCY	ATHLETIC	ATHL
AGENT	AGT	ATTORNEY	ATTY
AGRICULTURAL	AGRIC	AUDIO-VISUAL	A/V
AIR CONDITIONING	A/C	AUTHORITY	AUTH
ALTERNATE	ALT	AUTOMOBILE	AUTO

COMMON BUSINESS WORD ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
A (continued)		CONSTRUCTION	CONSTR
AUTOMOTIVE	AUTO	CONSULTING(ANTS)	CONSL
AVIATION	AVN	CONSUMER	CONS
B		CONTINENTAL	CONT
BEAUTY	BTY	CONTRACTOR(ING)	CONTR
BED AND BREAKFAST	B&B	CONTROL	CTRL
BEVERAGE	BEV	CONVENIENCE	CONV
BOOKSTORE	BKSTR	CONVENIENT	CONV
BOTANICAL	BOT	CORPORATION	CORP
BREAKFAST	BKFST	COUNTRY CLUB	CC
BROKER	BKR	CULTURAL	CULT
BROTHERS	BROS	CUSTOM	CUST
BUILDING	BLDG	CUSTOMER	CUST
BUILDER	BLDR	D	
BUREAU	BUR	DATA PROCESSING	DP
BUSINESS	BUS	DEALER	DLR
C		DELICATESSIN	DELI
CATALOG	CAT	DELIVERY	DEL
CENTER	CTR	DENTAL	DENT
CENTRAL	CENT	DEPARTMENT	DEPT
CENTURY	CENT	DERMATOLOGY	DERM
CERTIFIED PUBLIC ACCOUNTANT	CPA	DESIGN	DSGN
CHAPTER	CHAP	DEVELOPER(MENT)	DVLP
CHEMICAL	CHEM	DIRECTORY	DIR
CAL	CHEM	DISCOUNT	DISC
CLINICAL	CLIN	DISTRIBUTOR(ING)	DISTR
CO-OPERATIVE	CO-OP	DISTRICT	DISTR
COLLECTION(IVE)	COLL	DOMESTIC	DOM
COLLEGE	COLL	DOWNTOWN	DNTWN
COMMERCIAL	COML	E	
COMMUNICATIONS	COMM	ECONOMIC	ECON
COMPANY	CO	EDUCATION(AL)	EDUC
COMPLETE	COMPL	ELECTRONICS	ELEC
CONSOLIDATED	CONS	ELEMENTARY	ELEM

COMMON BUSINESS WORD ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
E (continued)		HOSPITAL	HOSP
EMERGENCY	EMERG	HOUR	HR
ENGINEER	ENGR	HOUSE	HSE
ENTERPRISE	ENT	I	
ENVIRONMENTAL	ENVIRON	ILLUSRATOR	ILL
EQUIPMENT	EQUIP	IMMEDIATE	IMMED
ESTABLISHMENT	EST	IMPORT(ER)	IMP
ESTATE	EST	INCORPORATED	INC
ET CETERA	ETC	INDEPENDENT	IND
EXCHANGE	EXCH	INDIVIDUAL	INDIV
EXECUTIVE	EXEC	INDUSTRIAL	INDUS
EXPRESS	EXP	INDUSTRY	IND
R		INTERNATIONAL	INTL
FACILITY	FAC	INSTRUCTION	INSTR
FACTORY	FTRY	J	
FEDERAL	FED	JEWELERS	JWLR
FEDERATION	FED	JEWELRY	JWLRJ
FINANCIAL	FIN	L	
FOREIGN	FOR	LANGUAGE	LANG
FORWARD	FWD	LAUNDRY	LNDRY
FOUR-WHEEL DRIVE	4WD	LEASE	LSE
FURNITURE	FURN	LEGAL	LEG
G		LIMITED	LTD
GALLERY	GAL	LIMOUSINE	LIMO
GARAGE	GAR	LIQUOR	LIQ
GENERAL	GEN	M	
GEOGRAPHIC	GEOG	MACHINE	MACH
GEOLOGICAL	GEOL	MAJOR	MAJ
GOLDEN	GLDN	MANAGEMENT	MGMT
GOVERNMENT	GOVT	MANUFACTURER	MFR
GROUP	GRP	MANUFACTURING	MFG
H		MARKET	MKT
HARDWARE	HDW	MARKETING	MKTG
HIGH SCHOOL	HS	MAXIMUM	MAX
HORTICULTURAL	HORT	MECHANICAL	MECH

COMMON BUSINESS WORD ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
M (continued)		PROPERTY	PROP
MEDICAL	MED	PSYCHOLOGY(IST)	PSYCH
MEMORABILIA	MEM	PUBLIC	PUB
MERCHANT	MCHNT	PUBLICATION	PUBL
MESSAGE	MSG	PUBLISHER	PUBL
METROPOLITAN	METRO	R	
MINIMUM	MIN	RAILROAD	RR
MOTOR	MTR	REMODELING	REMOD
N		REMOVAL	REMOV
NATIONAL	NATL	REPRODUCTION	REPROD
NETWORK	NTWK	RESEARCH	RSRCH
O		RESIDENTIAL	RES
OBSTETRICS GYNECOLOGY	OB-GYN	RESTAURANT	REST
OFFICE	OFF	RETAIL	RTL
ORGANIZATION	ORG	RECREATION	REC
OUTLET	OTLT	REFERRAL	REF
P		REFRIGERATION	REFRIG
PACKAGING	PKG	S	
PASSENGER	PASS	SANITATION	SANIT
PAYMENT	PMT	SCHEDULE	SCHED
PERFORMANCE	PERF	SCHOOL	SCH
PERSONAL	PERS	SECURITY	SEC
PERSONNEL	PERS	SERVICES	SVCS
PHARMACEUTICAL	PHARM	SHIPPING	SHP
PHARMACY	PHARM	SHOP	SHP
PHOTOGRAPHIC	PHOTOG	SOCIETY	SOC
POST OFFICE	PO	STATION	STA
POINT	PT	STORAGE	STOR
PREMIER	PREM	SUPPLY	SPLY
PREMIUM	PREM	SURGICAL	SURG
PRIVATE	PRIV	SYSTEM(S)	SYST
PROCESSING	PROC	SCHOOL	SCH
PRODUCT(S)	PROD	SECURITY	SEC
PRODUCTION	PROD	SERVICES	SVCS
PROFESSIONAL	PROF	SHIPPING	SHP
PROMOTIONS(AL)	PROM	SHOP	SHP

COMMON BUSINESS WORD ABBREVIATIONS			
WORD	ABBREVIATION	WORD	ABBREVIATION
S (continued)		U	
SOCIETY	SOC	UNIVERSAL	UNIV
SPECIALTY(ISTS)	SPEC	UNIVERSITY	UNIV
STATION	STA	UNLIMITED	UNLTD
STORAGE	STOR	UPHOLSTERY	UPHLST
SUPPLY	SPLY	UTILITY	UTIL
SURGICAL	SURG	V	
SYSTEM(S)	SYST	VIDEO CASSETTE RECORDER	VCR
T		VOCATIONAL	VOC
TECHNICAL	TECH	W	
TECHNOLOGY	TECH	WAREHOUSE	WHSE
TELECOMMUNICATIONS	TELECOM	WEEKLY	WKLY
TELEVISION	TV	WHOLESALE	WHSLE
THEATER	THEAT		
THEATRICAL	THEAT		
TRANSFER	TFER		
TRANSPORTATION	TRANSP		
TRAVEL	TRAV		

Country Codes

The following is a table of countries and their corresponding country code.

COUNTRY CODES			
AFGHANISTAN	004	BULGARIA	100
ALBANIA	008	BURKINA FASO	854
ALGERIA	012	BURUNDI	108
AMERICAN SAMOA	016	CAMBODIA	116
ANDORRA	020	CAMEROON	120
ANGOLA	024	CANADA	124
ANGUILLA	660	CAPE VERDE	132
ANTARCTICA	010	CAYMAN ISLANDS	136
ANTIGUA & BARBUDA	028	CENTRAL AFRICAN REPUBLIC	140
ARGENTINA	032	CHAD	148
ARMENIA	051	CHILE	152
ARUBA	533	CHINA	156
AUSTRALIA	036	CHRISTMAS ISLAND	162
AUSTRIA	040	COCOS (KEELING) ISLAND	166
AZERBAIJAN	031	COLOMBIA	170
BAHAMAS	044	COMOROS	174
BAHRAIN	048	CONGO	178
BANGLADESH	050	COOK ISLANDS	184
BARBADOS	052	COSTA RICA	188
BELARUS	112	COTE D'IVOIRE	384
BELGIUM	056	CROATIA	191
BELIZE	084	CUBA	192
BENIN	204	CYPRUS	196
BERMUDA	060	CZECH REPUBLIC	203
BHUTAN	064	DENMARK	208
BOLIVIA	068	DJIBOUTI	262
BOSNIA AND HERZEGOVINA	070	DOMINICA	212
BOTSWANA	072	EAST TIMOR	626
BOUVET ISLAND	074	ECUADOR	218
BRAZIL	076	EGYPT	818
BRITISH INDIAN OCEAN TERR	086	EL SALVADOR	222
BRITISH VIRGIN ISLANDS	092	EQUATORIAL GUINEA	226
BRUNEI DARUSSALAM	096	ERITREA	232
ETHIOPIA	231	ESTONIA	233

COUNTRY CODES			
FAEROE ISLANDS	234	JAMAICA	388
FALKLAND ISLANDS-MALVINAS	238	JAPAN	392
FIJI	242	JORDAN	400
FINLAND	246	KAZAKHSTAN	398
FRANCE	250	KENYA	404
FRANCE, METROPOLITAN	249	KIRIBATI	296
FRENCH GUIANA	254	KUWAIT	414
FRENCH POLYNESIA	258	KYRGYZSTAN	417
FRENCH SOUTHERN TERR	260	LAO PEOPLE'S DEM. REP	418
GABON	266	LATVIA	428
GAMBIA	270	LEBANON	422
GEORGIA	268	LESOTHO	426
GERMANY	276	LIBERIA	430
GHANA	288	LIBYAN ARAB JAMAHIRIYA	434
GIBRALTAR	292	LIECHTENSTEIN	438
GREECE	300	LITHUANIA	440
GREENLAND	304	LUXEMBOURG	442
GRENADA	308	MACAU	446
GUADELOUPE	312	MACEDONIA	807
GUAM	316	MADAGASCAR	450
GUATEMALA	320	MALAWI	454
GUINEA	324	MALAYSIA	458
GUINEA-BISSAU	624	MALDIVES	462
GUYANA	328	MALI	466
HAITI	332	MALTA	470
HEARD & MCDONALD ISLAND	334	MARSHALL ISLANDS	584
HONDURAS	340	MARTINIQUE	474
HONG KONG, CHINA	344	MAURITANIA	478
HUNGARY	348	MAURITIUS	480
ICELAND	352	MAYOTTE	175
INDIA	356	MEXICO	484
INDONESIA	360	MICRONESIA	583
IRAQ	368	MOLDOVA	498
ISLAMIC REPUBLIC OF IRAN	364	MONACO	492
ISRAEL	376	MONGOLIA	496
ITALY	380	MONTENEGRO - NOW COMBINED W/CC 891	536

COUNTRY CODES			
MONTSERRAT	500	REUNION	638
MOROCCO	504	ROMANIA	642
MOZAMBIQUE	508	RUSSIAN FEDERATION	643
MYANMAR	104	RWANDA	646
NAMIBIA	516	S.GEORGIA & S.SANDWICH I.	239
NAURU	520	SAMOA	882
NEPAL	524	SAN MARINO	674
NETHERLANDS	528	SAO TOME AND PRINCIPE	678
NETHERLANDS ANTILLES	530	SAUDI ARABIA	682
NEW CALEDONIA	540	SENEGAL	686
NEW ZEALAND	554	SERBIA AND MONTENEGRO (formerly YUGOSLAVIA)	891
NICARAGUA	558	SEYCHELLES	690
NIGER	562	SIERRA LEONE	694
NIGERIA	566	SINGAPORE	702
NIUE	570	SLOVAKIA	703
NORFOLK ISLAND	574	SLOVENIA	705
NORTH KOREA	408	SOLOMON ISLANDS	090
NORTHERN MARIANA ISLANDS	580	SOMALIA	706
NORWAY	578	SOUTH AFRICA	710
OMAN	512	SOUTH KOREA	410
PAKISTAN	586	SOUTH SUDAN	728
PALAU	585	SPAIN	724
PALESTINIAN TERRITORY, OCCUPIED	275	SRI LANKA	144
PANAMA	591	ST. HELENA	654
PAPUA NEW GUINEA	598	ST. KITTS-NEVIS	659
PARAGUAY	600	ST. LUCIA	662
PERU	604	ST. PIERRE AND MIQUELON	666
PHILIPPINES	608	ST. VINCENT & GRENADINES	670
PITCAIRN	612	SUDAN	736
POLAND	616	SURINAME	740
POLAND	616	SVALBARD & JAN MAYEN IS.	744
PORTUGAL	620	SWAZILAND	748
PUERTO RICO	630	SWEDEN	752
QATAR	634	SWITZERLAND	756
REPUBLIC OF IRELAND	372	SYRIAN ARAB REPUBLIC	760
REPUBLICA DOMINICANA	214	TAIWAN	158

COUNTRY CODES				
TAJIKISTAN	762		UNITED KINGDOM	826
THAILAND	764		UNITED NATIONS INTERIM ADMINISTRATION MISSION IN KOSOVO (UNMIK)	900
TOGO	768		UNITED REP. OF TANZANIA	834
TOKELAU	772		UNITED STATES OF AMERICA	840
TONGA	776		URUGUAY	858
TRINIDAD AND TOBAGO	780		UZBEKISTAN	860
TUNISIA	788		VANUATU	548
TURKEY	792		VATICAN CITY STATE	336
TURKMENISTAN	795		VENEZUELA	862
TURKS & CAICOS ISLANDS	796		VIETNAM	704
TUVALU	798		WALLIS AND FUTUNA ISLANDS	876
US MINOR OUTLYING IS.	581		WESTERN SAHARA	732
US VIRGIN ISLANDS	850		YEMEN ARAB REPUBLIC	887
UGANDA	800		ZAIRE	180
UKRAINE	804		ZAMBIA	894
UNITED ARAB EMIRATES	784		ZIMBABWE	716

Section Eight: New MCC Requests

The Merchant Category Code (MCC) is a four-digit number assigned to describe a merchant's primary business. In addition, some MCC's identify specific merchants and types of transactions. It is crucial that reporting, and risk management purposes. When the proper MCC is assigned, Visa is able to track activity, analyze performance, assess risk and, subsequently, develop programs that are useful to members, merchants, and cardholders.

Members interested in requesting new MCCs **must** complete the *Visa Merchant Category Code Request Form* on the next pages and include a written business case explaining the reason for the request. Visa will notify the member when a decision is made. If approved, the new MCC will be included in the next edition of the Merchant Data Standards Manual.

Please note the following guidelines for MCCs that are specific to certain industries and travel and entertainment (T&E) merchants.

Industry-Specific Codes

New industry-specific MCCs will be considered only if the proposed industry meets the following minimum criteria:

- The annual Visa sales volume for the industry is equal to or greater than \$5 million.
- The industry is separate and distinct from other industries.
- The industry is not included in any existing MCC description.

Merchant-Specific Codes for the T&E Industry

A number of merchant-specific MCCs have been established for some T&E merchants due to the unique nature of the T&E industry. A separate MCC for a specific T&E merchant must meet the following criteria:

- The T&E merchant must be an airline, hotel, or car rental agency.
- The annual sales volume of the location or chain is equal to or greater than \$5 million.
- The T&E merchant meets the minimum requirements as listed in the request form.
- The merchant is listed in an internationally recognized trade directory.

Merchant Category Code Request Form

The completed *Visa Merchant Category Code Request Form* and written business case may be sent to Visa via mail, e-mail, or fax (as indicated below).

Mail to: Visa
Global Rules Compliance
P.O. Box 8999, Mail Stop M1-6NW
San Francisco, CA 94128-8999

E-mail to: Visa
VisaRulesManagement@visa.com
Attn: MCC Coordinator

Fax to: Visa
+1 (650) 554-6848
Attn: MCC Coordinator

Visa Merchant Category Code (MCC) Request Form

TO BE COMPLETED BY ACQUIRER

Acquirer Name:	
BIN:	
Acquirer Address:	
Requestor Name:	
Action Required: <input type="checkbox"/> Add MCC # <input type="checkbox"/> Change MCC # <input type="checkbox"/> Delete MCC # <input type="checkbox"/> Change Name	
Type of Request:	
<input type="checkbox"/> Industry-Specific Industry-Specific MCC Criteria: Annual Sales Volume must be equal to or greater than US \$5 million. Industry Description: _____ Annual Sales Volume of Industry: _____	
<input type="checkbox"/> Travel & Entertainment (T&E) Travel & Entertainment (T&E) MCC Criteria: Annual sales volume of location or chain must be equal to or greater than US \$5 million.	
MERCHANT TYPE <input type="checkbox"/> Airline <input type="checkbox"/> Car Rental <input type="checkbox"/> Lodging Establishment	REQUESTED MINIMUM REQUIREMENTS 10 aircraft in fleet 500 vehicles in fleet 10 properties or single property with 1,000 rooms
Merchant Name:	
Annual Sales Volume of Merchant:	
Corporate Headquarters (Street/City/State or Province/Country):	
Location(s) of Merchant Operations (Attach additional sheet if necessary):	
Requestor Signature:	Date:

RETURN TO

By mail:	Visa Inc. Global Rules Compliance Attn: MCC Coordinator Mail Stop M1-6NW P.O. Box 8999 San Francisco, CA 94128-8999
By e-mail:	VisaRulesManagement@visa.com
By fax:	+1 (650) 554-6848
<i>Note: A separate request to MasterCard International is required for any dual member requesting that a new MCC be established for both systems.</i>	

VISA

FOR VISA USE ONLY		
MCC#:	Effective Date:	Published Date: