



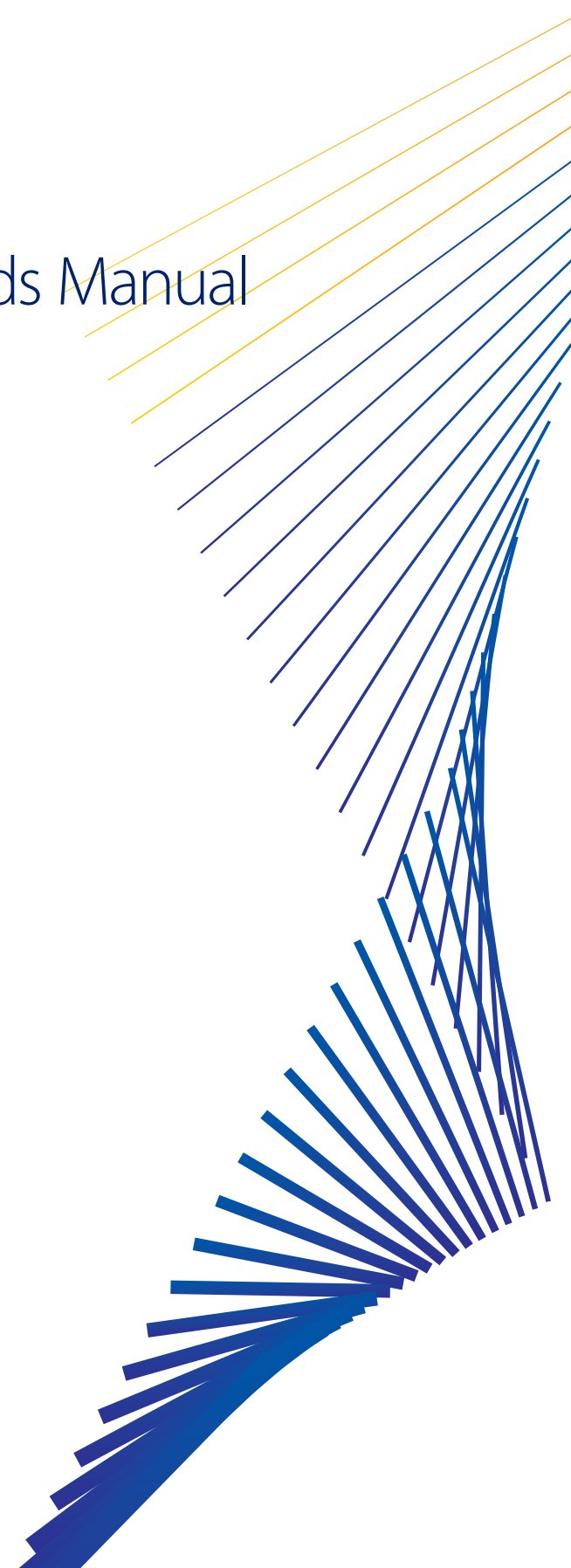
Visa Merchant Data Standards Manual



Visa Supplemental Requirements

October 14, 2017

Visa Public



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.

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

This document replaces the *Visa Europe Merchant Data Standards* (November 2016) and the *Visa Merchant Data Standards Manual* (November 2016). This one, global document should be used by members in all Visa Regions.

In this new edition, information from the introduction has been moved into the appropriate sections, which provide information about determining a merchant name, a merchant location and Merchant Category Codes (MCCs).

The list of MCCs has been simplified to include all MCCs in one list.

The list of country codes and common abbreviations has been removed from this manual. Please see the Visa System Manuals for the country codes that are used in the Visa System.

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Introduction

The *Visa Merchant Data Standards Manual* contains requirements for merchant/payment facilitator/marketplace classification, location, and various data elements, including merchant location, merchant category codes (MCC), and other VisaNet data formats.

Section 1: Merchant Data Requirements

This section contains requirements for assigning and formatting the following data elements:

- Merchant name
- Merchant location, payment facilitator location, digital wallet operator location, and marketplace location (including city, state, and country formats)
- Supplementary merchant information
- Merchant category code (MCC)

Merchant data must be the same as, or consistent with, comparable data throughout a transaction's life cycle and on the transaction receipt.

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

Determining a Merchant Name

General requirements

The merchant name is the most important factor in cardholder recognition of transactions. Correct use helps to minimize copy requests resulting from unrecognizable merchant names and reduces costs to acquirers, issuers and merchants.

The merchant name must be the name most prominently displayed by the merchant and by which cardholders recognize the merchant (while also reflecting the merchant's "Doing Business As" (DBA) name).

Merchants may sometimes use names that do not cause confusion when viewed at the merchant premises, but may confuse the cardholder if viewed out of context on a cardholder statement. Examples of such names would include a parking garage named John's Farm (that is 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, the merchant name 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.

A merchant with multiple merchant outlets may add the city, store number, or other unique identifier to distinguish the specific merchant outlet.

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 name must be the name of the retail chain, possibly with an added indication of the location.

Example Two:

An individual owns a taxicab that he leases to other drivers to provide taxi services as part of a large taxi company chain. The taxicab displays the taxi company name and is painted in the company's colors. The driver leasing the taxi has his own acceptance contract. For legal reasons, that driver's name is on a plate on the dashboard. The merchant name must be the name of the taxi company, possibly with the taxicab number to differentiate it from other taxis that provide services for the same company. The merchant name must not be the name of the taxi driver, nor may it be the name of 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 name 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 was clearly shown on the postcard as the merchant.

Payment Facilitators and Marketplaces

A merchant is an entity that sells services or goods to cardholders.

If an entity is not selling goods or services to cardholders, but deposits transactions or receives settlement on behalf of the merchant it must be classified as a payment facilitator.

If an entity handles payments on behalf of sellers through an online marketplace that brings together multiple buyers and sellers it may be classified as a marketplace.

In determining whether an entity is a merchant, payment facilitator, or marketplace, 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.

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 (1):

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 retailers are clearly displayed along with the price of the goods (which can vary by retailer) 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 retailers in the same transaction. Corriedale sets the returns policy, but customer disputes are handled by individual retailers. Corriedale has in place a process for resolving disputes between cardholders and retailers. Corriedale is not a merchant—it does not represent itself to the cardholder as the seller of the goods. Visa would view the individual retailers as the merchants and Corriedale as a third party, and Corriedale must comply with Visa's requirements associated with a third party. Corriedale would also qualify as a marketplace, if it obtains Visa's written approval. Note that Corriedale may choose to be a marketplace, or a payment facilitator. Both a marketplace and a payment facilitator must register through the Visa third party registration process.

Online Marketplace (2)

Specialist Parts of Munich (SPoM) is an online marketplace that brings together buyers and sellers of vintage car and truck parts in a single location. Sellers must arrange their own payments, and often choose to use a payment facilitator with which the marketplace has a referral agreement. Sellers may choose their own acquirer or a

different payment facilitator.

SPoM does not qualify as a marketplace, as it does not handle payments on behalf of its sellers. The payment facilitator with which it has a referral agreement is also not a marketplace, as its primary function is to facilitate payments; it does not bring together buyers and sellers nor fill many of the other marketplace criteria.

Formatting the Merchant Name

Visa authorization and clearing systems provide 25 spaces in which to describe the merchant name and acquirers are required to be able to use all 25 spaces.

Merchant names longer than 25 characters (this includes letters, blank spaces, and all symbols) will not fit into the merchant name field and must be abbreviated (but not just truncated after the 25th character). However, the part of the name that uniquely identifies the merchant to the cardholder must not be abbreviated. Information in the merchant name field must enable the cardholder to accurately identify the specific merchant as shown in the example below:

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 | . | | |

Merchants must ensure that abbreviated names are recognizable.

Supplementary Merchant Name Information for Specific Transactions

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

Note: even for the categories set out below, supplementary data is not permitted if it makes the content of the merchant name field confusing or counter to other requirements (such as abbreviation requirements). In some cases, the merchant name may not be truncated at all.

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 name field, it must be the same in every transaction. Two exceptions to this rule are airline/US railway ticket numbers and the words “No Show”, which need only appear in no show transactions.

If a merchant with multiple merchant outlets chooses to include a location descriptor in the merchant name field. It must use the same type of information (for example, city name) for all its outlets. It must not add the city name for some outlets, the store number for some outlets and no information for others.

| Transaction | Supplementary Data | Required/Optional |
|---|--|-------------------|
| Purchase of goods or services purchased at an airline or US passenger | <p>A general description of the type of purchase (beverage, meals, seat upgrade, lounge access, duty free etc)</p> <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 | Optional |

| | | |
|--|--|----------|
| railway merchant merchant ("ancillary purchase") | For example: | |
| | A I R L I N E N A M E D U T Y - F R E E | |
| Purchase of an airline Ticket (or passenger railway tickets in the US Region) | Must contain all of the following: • An abbreviated airline (or US railway) name in the first 11 or 12 positions • A blank in position 12 if applicable • Airline (or US railway) ticket identifier beginning position 13 For example: | Required |
| | A I R L I N E N A M E 1 2 3 4 5 6 7 8 9 0 1 2 3 | |
| Purchase at an AFD | Most fuel is sold under large retail brands, and that brand must be the merchant name. Since 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 must not be abbreviated or truncated in order to place supplemental information into the merchant name field. For example: | Required |
| | B I G B R A N D P E T R O L # 3 2 2 | |
| Purchase at a UCAT in Russia (CEMEA Region) | 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) must be included with the associated merchant name. | Required |
| Purchase of Goods or Services | Additional information may be included after the merchant name and an asterisk (*) to indicate an order number, reference number, or other information to identify the transaction. If the transaction is an installment transaction, installment information (1 of 2, 2 of 2, etc.) must appear after the asterisk. For vehicle rental and hotel merchants, the merchant name must not be truncated in order to place supplemental information into the merchant name field. | Optional |
| Cash | For a manual cash disbursement at a member location, the disbursing member's name must appear first, followed by the disbursing location's branch, office number, or other unique identifier. | Required |
| | G R E A T B A N K W E S T E N D | |
| | For an automated cash disbursement at a member location, a transaction descriptor such as "cash" must be used, and at least one of the following: <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 network, excluding the check digit• A 3-digit carrier number, 3-digit form number, and 7-digit serial number, excluding the check digit | |
| | B A N C O L O M B I A C A S H | |
| | B A N C O L C A S H 1 2 3 1 2 3 4 5 6 7 8 9 0 | |

| | | |
|---|---|----------|
| Original Credit Transactions | As required by the <i>Visa Direct Original Credit Transaction (OCT) Global Implementation Guide</i> | Required |
| No-Show Transactions | May also include the words "NO SHOW" after the merchant name. | Optional |
| Payment Facilitator | <p>If the merchant uses a payment facilitator (and is therefore a sponsored merchant), the payment facilitator name (or an abbreviation) must appear with the sponsored merchant name.</p> <p>The merchant name field must contain the name of the payment facilitator (or an abbreviation) followed by an asterisk (*) and then 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> <p>Effective 13 October 2018, a payment facilitator transaction that contains the payment facilitator and sponsored merchant indicators may populate the merchant name field with either the payment facilitator name or the sponsored merchant name. It should choose the name that is the more recognizable to the cardholder.</p> | Required |
| Staged Digital Wallet | <p>For funding transactions, the merchant name field must contain the name of the digital wallet operator.</p> <p>For purchase transactions, the merchant name field must contain (i) the name of the digital wallet operator, (ii) followed by an asterisk (*), and (iii) the retailer name.</p> | Required |
| Marketplace | The marketplace may use the marketplace name alone. It may choose to insert the name of the seller into the merchant name field, using (i) the name of the marketplace (or an abbreviation), (ii) followed by an asterisk (*), and (iii) the retailer name. | Optional |
| Business Payment Solution Provider (BPSP) | <p>Effective 14 October 2017, the BPSP name must appear with the supplier name. The BPSP name must be the merchant name it registered with Visa. The complete name should appear. An abbreviation may be used for long names, but it must be easily recognizable.</p> <p>The field must contain (i) the name of the BPSP (ii) followed by an asterisk (*) and (iii) the supplier name, or an abbreviation, (e.g. BPSP name*supplier name). An acquirer must ensure that the BPSP or supplier name remains consistent for all transactions.</p> | Required |
| Service Fee, US Region | Must contain the words "Service Fee" after the merchant name. | Required |
| Wire Transfer Money Order Transactions, US Region | <p>Must contain</p> <ul style="list-style-type: none"> The name of the wire transfer operator used to identify itself to its customers An asterisk (*) The merchant location at which the money order is issued in the remaining positions | Required |

Determining a Merchant Location

An acquirer is responsible for assigning the correct location of each merchant outlet.

The same location (country) must be: disclosed to the cardholder at the time of the transaction (via the website for electronic commerce merchants, verbally for telephone orders, or on the mail order form); used throughout the transaction life cycle (including but not limited to in the authorization request(s), clearing record, credit transaction, and chargeback record(s)) 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 transaction, particularly a plane or a ship, the place where the transaction took place is not always clear. Accordingly, the rules specify a choice of places that the merchant may use as the merchant location for the purposes of a Visa transaction.

For other merchants that do not operate from a fixed location (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.

A card-absent merchant must disclose the location of the merchant outlet (and, therefore, 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.

A merchant must use its principal place of business as the merchant outlet location for card-absent transactions – that is the fixed location where the merchant's executive officers direct, control, and coordinate the entity's strategy, operations, and activities). A merchant may have only one principal place of business for it and its group 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 only use the country of a subsidiary if that country qualifies as an *additional* merchant location.

Under certain conditions a merchant may also use other countries as merchant outlets *in*

addition to the principal place of business:

- For travel/lodging merchants, where a travel agent does not conduct the transaction, the merchant location may be any of the following countries:
 - 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
- For the purchase of travel where a travel agent conducts the transaction, the location of the travel agent determines the merchant outlet country, regardless of whether the merchant is the travel agent or the travel merchant. The rules for other card-absent transactions in the next bullet must be used to determine the location of the travel agent.
- For other card-absent transactions, the merchant outlet location may also be the country where the merchant conducts the business activity directly related to the provision of the purchased goods or services to the cardholder. To assign an additional country to a merchant in this situation, the acquirer must ensure that the merchant meets all of the following criteria:
 - The merchant has a permanent location where the merchant conducts business activities and where those accountable for the sale or distribution of the goods or services purchased in the specific transaction decide how products are sold or distributed. The following are not, in themselves, sufficient to satisfy these criteria:
 1. A post office box, a mail-forwarding address, the address of the merchant's law firm, agent, or vendor, or an email address
 2. The location of a payments function, customer service function, servers or URL, or the presence of a director or investor
 - 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. ("Sales tax" is a generic term for a range of taxes levied on the sale, and includes sales tax, good and service tax (GST), and value-added tax (VAT). This condition does not apply when no sales taxes are assessable on the sale according to local law
 - The location is the legal jurisdiction of the contract that governs the sale of the goods or services (the transaction)

For clarity, if a card-absent merchant (except in the case of direct sales by a travel/lodging merchant) qualifies for one or more additional merchant outlet locations, it may assign an additional location for a transaction only as the location where the underlying business activity occurs *for that specific transaction*.
- 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).
- Within the European Economic Area (EEA), a merchant may satisfy the criteria for

| | |
|--|---|
| | <p>establishing a card-absent merchant outlet location if all the relevant business activity occurs within the EEA. That is, the activity must all occur within EEA countries, but does not need to occur in a single EEA country. When the qualifying business activity is spread across multiple EEA countries, the acquirer may assign any of those countries as the additional merchant outlet location. On the other hand, an EEA country may not be used as a card-absent merchant outlet location if no business activity occurs there, or if there is business activity that is not sufficient to satisfy any of the Visa criteria. For example, an EEA country may be the merchant location if there are permanent premises at which employees make decisions on what goods are sold and the merchant pays sales taxes on those goods, even though the jurisdiction for the contract of sale is another EEA country. On the other hand, if a country just has a post box, or it is the location of only payment processing, it may not be used, as these are insufficient to fulfil any criterion.</p> |
| Payment Facilitators | <p>A payment facilitator location must be the country of its principal place of business, and may be an additional country or countries if all activities specified in the Visa rules occur in each country.</p> <p>However, within the Europe Region, the relevant business activity required to establish a payment facilitator location does not need to occur in a single country. If the required activity is spread across multiple Europe Region countries, the acquirer may assign any of those countries as an additional payment facilitator location. For clarity, all of the activities listed in the Visa rules must occur within the Europe Region, and the acquirer may assign as the payment facilitator location any (or any combination) of the countries in which the required activity occurs. A Europe Region country does not qualify as a payment facilitator location if no relevant business activity occurs there or if the payment facilitator does not have a business license there.</p> |
| Staged Digital Wallet Operators | <p>A staged digital wallet operator location must be the country of its principal place of business, and may be an additional country or countries if all activities specified in the Visa rules occur in each country.</p> <p>However, within the Europe Region, the relevant business activity required to establish an SDWO location does not need to occur in a single country. If the required activity is spread across multiple Europe Region countries, the acquirer may assign any of those countries as an additional SDWO location. For clarity, all of the activities listed in the Visa rules must occur within the Europe Region, and the acquirer may assign as the SDWO location any (or any combination) of the countries in which the required activity occurs. A Europe Region country does not qualify as an SDWO location if no relevant business activity occurs there or if the SDWO does not have a business license there.</p> |
| Marketplaces | <p>The location of a marketplace (as defined in Visa's rules) must be the country of its principal place of business, and may be an additional country or countries if all activities specified in the Visa rules occur in each country.</p> <p>Retailers that sell goods or services through a qualifying marketplace may be located in a different country to the marketplace. When that happens, the location of the marketplace must be used to process the transaction.</p> |

Other Location-Related Requirements

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

Visa reserves the right to dispute merchant locations and make a final determination based on the criteria specified 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 jurisdiction. 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:

- Any other country of domicile claimed by the merchant / sponsored merchant
- The country of domicile of the merchant's sponsored merchant's agent or payment facilitator
- The country¹ 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 country² 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

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.A. to Japan. The airline is a U.S. airline. In this case, the merchant outlet location must be the U.S.A., 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

¹ Within the European Economic Area, acquirers should ensure that these activities occur within an EEA country

² Within the European Economic Area, acquirers should ensure that these activities occur within an EEA country

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.A. 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.

Example 8:

An ecommerce maple syrup merchant has its principal place of business in Canada. It has permanent locations in the UK, France, Spain, and the Netherlands. Its France office manages pricing and decisions on which goods are to be sold in Europe. The Spain office manages distribution. UK law is the law of the contract, and the company pays VAT in the UK on its European sales. The Netherlands office processes payments. As the business activity may be spread across multiple EEA countries, and all the required business activity occurs in the EEA, the merchant may choose to assign its merchant outlet location to one of the EEA countries in which relevant business activity occurs. In this case, it may choose France, Spain, or the UK. Payment processing activity alone is not sufficient as business activity, so the merchant may not use the Netherlands. It may not use any other country in the EEA, as there is no relevant business activity.

Example 9:

An online travel agent has its principal place of business in Australia. Its UK office makes decisions on pricing for UK transactions. Its office in Germany manages other aspects of the company's European sales – deciding strategy and marketing, managing customer relations, and handling disputes. It pays VAT in Germany. US law governs the contract of sale for transactions in all countries. The only country that may be used as a merchant outlet location for card-absent transactions is Australia, as that is the principal place of business. The EEA may not be assigned as a merchant outlet location, because not all of the required activities occur in EEA countries.

Merchant City

The merchant city field reflects the city in which the transaction occurred and, for most transactions, must reflect the city in which the merchant outlet is located.

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. A clear and discernible city name is required.

For example, use:

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

Do not use:

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

Exceptions

For some transaction types, information other than the city name must or may be included in the merchant city field:

- **Transactions at a Military Base, Embassy, or Consulate**
Must contain the name of the country in which the military base, embassy, or consulate is located.
- **Card-Not-Present Transactions**
Must contain the merchant's customer service telephone number, the merchant's universal resource locator (URL) or internet/e-mail address
- **Transit Merchant Transactions (MCCs 4111, 4112 and 4131)**
In addition to the merchant city, may include a telephone number or URL through which the cardholder may obtain transaction information
- **Traveling Merchant Transactions**
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
- **Travel Agency Transactions** – The merchant city field may contain the name of the travel agency.

Merchant State(US Region)

The merchant state field must include the US state in which the transaction occurred (and, for most transactions, the state in which the merchant outlet is located).

Traveling Merchants:

When the merchant outlet is in the 50 United States or the District of Columbia but not a fixed location, include "XX" (for BASE II transactions) or "99" (for Single Message System transactions) in this field.

Military Bases, Embassies, or Consulates:

When the transaction takes place at a US military base, embassy, or consulate located outside the 50 United States and the District of Columbia, include "XX" (for BASE II transactions) or "99" (for Single Message System transactions) in this field.

Merchant Country

The merchant country field must reflect the country in which the merchant outlet is located. The correct merchant country code must be used.

Determining Merchant Category Codes

The Merchant Category Code (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.

Visa and its members use MCC data for a range of purposes, including activity tracking, reporting, and risk management.

Acquirers (and their agents) are required to assign the correct MCC to each of their merchants. Visa retains the right to require corrections to MCC assignments and use.

General Requirements

The following rules apply to the assignment of 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 "miscellaneous" MCCs (usually ending in "99") 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.
3. Merchants with multiple merchant outlets must choose the appropriate MCC for each individual outlet: Electronic commerce websites are considered a different merchant location if they have either a different merchant name or a different check out process.
4. If there are different businesses operating on the same merchant premises, each business must be assigned its own MCC if:
 - It operates under a different merchant name
 - It operates in a distinct area
 - It has separate points of sale.

For example, lodging merchants often operate other types of businesses on the premises (restaurant, flower shop, gift shop, etc.) with separate business names and payment acceptance devices. These other businesses must use the MCC that describes the specific business operation. For example, a flower shop in a hotel should be classified under MCC 5992 (Florists), whether or not it is affiliated with the hotel property.

5. 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 the merchant's core business. For example, an airline with its own MCC should use that MCC for ticket purchase, baggage fees, upgrade fees, and purchases made on the aircraft. Airline, car rental, and lodging merchants that do not have their own MCCs must use the "generic" MCC for that merchant type: 4511 –

Airlines, Air Carriers (Not Elsewhere Classified), 7512 – Car Rental Agencies (Not Elsewhere Classified), and 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified).

6. Direct marketing and wholesale club MCCs describe how the merchant conducts its business rather than what the merchant sells or provides. For example, a direct marketing merchant sells through catalogs, brochures, telemarketing, direct mailings, etc and conducts card-absent transactions. A direct marketing merchant can sell any type of product or service to consumers under a direct marketing MCC.
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Mandatory Multiple MCCs

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

- **Automated Fuel Dispensers**
A merchant that deploys Automated Fuel Dispensers (AFD) must use MCC 5542 (Automated Fuel Dispensers) for AFD transactions. If the merchant also sells other goods or services, the merchant must use the appropriate MCC for those transactions.
- **Cash Disbursements at ATMs**
A member that deploys ATMs must use MCC 6011 (Financial Institutions, Automated Cash Disbursements) for ATM cash disbursements. All other transactions (for example, the sale of stamps) at an ATM must use the appropriate MCC.
- **Manual Cash Disbursements**
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 at the same merchant location must use the appropriate MCC for those transactions (such as MCC 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)).
- **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 customers.
 - Each business has its 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 and has its own name, branding, and payment system.

- **An electronic commerce site with a link to a different website**
A merchant that links from its own ecommerce website to another website 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**
In a card-present environment, a merchant that conducts gambling transactions must use MCC 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks) for those transactions. If the merchant also sells other goods or services, it must use the appropriate MCC for the other services.
-

- Card-absent environment: 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.
- **Multiple lines of business, one or more of which is considered “high-brand risk”**
 A merchant that has multiple lines of business in the same location must assign a high-brand-risk MCC to the line of business that is considered high-brand-risk and another MCC to other businesses that are not High-brand-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)
 - 5993 (Cigar Stores and Stands) for merchants that sell cigarettes in a card-absent environment

Optional Multiple MCCs

If a merchant sells more than one type of merchandise or has more than one line of business, it must use the MCC that best describes the majority of the merchant’s business, by number of goods sold. The acquirer and the merchant may determine that an additional MCC and merchant identifier is appropriate.

Examples of Multiple MCCs

Example One:

A merchant sells books, stationery, and newspapers, and also has a music CD department. The merchant’s options would be 5942 (Book Stores), 5943 (Stationery Stores, Office and School Supply Stores), 5994 (News Dealers and Newsstands), and 5735 (record stores). In this case, books sales make up the majority of the merchant’s business, so the correct MCC is 5942.

Example Two:

A merchant operates a restaurant and nightclub. In the restaurant, which is upstairs, customers are served dinner; the nightclub, which is downstairs, 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 acceptance device. The merchant must use two different MCCs: 5812 (Eating Places, Restaurants), and 5813 – (Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs, and Discotheques).

Example Three:

A merchant operates a beauty salon that sells hair products in the front of its store, and a day spa in the rear of the building. Both businesses use the same DBA name, and both operate using the same acceptance device near the front door of the shop. Initially, the salon did the majority of the business, using MCC 7230 (Beauty and Barber Shops). Recently, the spa has generated more in sales, and the potential for growth is apparent. For this business, the merchant has three choices:

- Use a second MCC, 7298 (Health and Beauty Spas) to reflect the spa business
- Change MCC to reflect the change in business and use 7298 (Health and Beauty Spas) as the only MCC
- Continue to use 7230 (Beauty and Barber Shops) for the salon, and use a separate acceptance device for the spa, using 7298 (Health and Beauty Spas).

If the spa uses its own name and starts using its own acceptance device, the merchant must 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). The county also owns and operates a ballpark and accepts registrations from the youth athletic leagues. The government office would like to use the same MCC for both situations. 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 example, the office must use 9399 (Government Services, not elsewhere classified) because it is a payment to the county government that does not fall under any other government-related MCC.

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). The merchant may also use 5948 (Luggage and Leather Goods Stores) even though it is only required to use the one MCC for this merchant outlet. If the merchant decides to split the different businesses into different websites with separate check-out processes but with links between the sites, they are now considered two different merchant outlets 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. The service station also sells a small amount of oil, drinks and snacks. The merchant must use 5542 (Automated Fuel Dispensers) for the AFD sales, and 5541 (Service Stations with or without Ancillary Services) for their non-AFD sales.

Section 3: Merchant Category Code Listing

MCCs are listed in numeric order with a full definition for each MCC.

The MCCs and descriptions have been derived from Standard Industrial Classification (SIC) Codes and the International Organization for Standardization (ISO) Codes. Please note that Visa MCCs and SIC codes do not always 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.

Note: An alphabetical listing is available by request (email visarulesmanagement@visa.com)

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 0742 | Veterinary Services | | |
| | <p>Merchants classified with this MCC are licensed practitioners of veterinary medicine, dentistry, or surgery. This MCC includes medical practitioners of pets (e.g., dogs, cats), livestock (e.g., cattle, horses, sheep, hogs, goats, poultry), and large or exotic animals.</p> | <p>Animal Doctors, Hospitals Clinics – Pet Hospitals – Pet Pet Clinics Services – Veterinary</p> | <p>5995 – Pet Shops, Pet Foods and Supplies Store 5995</p> |
| 0763 | Agricultural Co-operatives | | |
| | <p>Merchants classified with this MCC provide farm management services or engage in farming operations. Also included in this MCC are associations and cooperatives 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.</p> | <p>Farm Management Services Orchards Vineyards</p> | <p>0780 – Landscaping and Horticultural Services 0780 4225 – Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage</p> |
| 0780 | Landscaping and Horticultural Services | | |
| | <p>Merchants classified with 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, sod laying).</p> | <p>Gardening Services Horticulture Services Services – Gardening Services – Horticulture Services – Landscaping</p> | <p>5193 – Florist Supplies, Nursery Stock and Flowers 5261 – Nurseries and Lawn and Garden Supply Stores</p> |
| 1520 | General Contractors – Residential and Commercial | | |
| | <p>Merchants classified with this MCC are general contractors primarily engaged in construction of residential and/or 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>1711 – Heating, Plumbing, and Air Conditioning Contractors 1731 – Electrical Contractors 1740 – Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors 1750 – Carpentry Contractors 1761 – Roofing, Siding, and Sheet Metal Work Contractors 1771 – Concrete Work Contractors 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 1711 | Heating, Plumbing, and Air Conditioning Contractors | | |
| | <p>Merchants classified with 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, irrigation 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>1520 – General Contractors – Residential and Commercial 5074 – Plumbing and Heating Equipment and Supplies 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |
| 1731 | Electrical Contractors | | |
| | <p>Merchants classified with this MCC are contractors that provide electrical work such as fire alarm installation, sound equipment installation, telecommunications equipment installation, cable/internet installation, and telephone and telephone equipment installation.</p> | <p>Contractors – Electrical</p> | <p>1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |
| 1740 | Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors | | |
| | <p>Merchants classified with 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 improvements, 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>1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |
| 1750 | Carpentry Contractors | | |
| | <p>Merchants classified with 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>1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |
| 1761 | Roofing, Siding, and Sheet Metal Work Contractors | | |
| | <p>Merchants classified with this MCC are contractors that install roofing and/or siding and do sheet metal work. This MCC includes contractors that perform architectural sheet metal work, ceilings and skylight installation, duct and gutter installation, and roof spraying, painting or coating.</p> | <p>Contractors – Roofing Contractors – Sheet Metal Work Contractors – Siding Sheet Metal Work Contractors Siding Contractors</p> | <p>1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 1771 | Concrete Work Contractors | | |
| | <p>Merchants classified with 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 and perform grouting work and concrete patio and sidewalk construction.</p> | <p>Asphalt Contractors Cement Contractors Contractors – Concrete Work</p> | <p>1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i></p> |
| 1799 | Special Trade Contractors (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are special trade contractors that perform construction work not covered with a more specific MCC. This MCC includes contractors that perform jobs such as 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 Contractors – Welding Contractors – Well Drilling Decorating Contractors Decorators – Interior Demolition Services Garage Door Installation Glasswork Contractors Interior Decorators Window Replacement Miscellaneous Special Contractors Painting Contractors – Home, Building Paper Hanging Contractors Services – Demolition Wallpaper Hangers Welding Contractors Well Drilling Contractors</p> | <p>1520 – General Contractors – Residential and Commercial</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 2741 | Miscellaneous Publishing and Printing | | |
| | <p>Merchants classified with this MCC engage in business-to-business or 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.</p> | <p>Bookbinding Services Printing Services Publishing Services Services – Bookbinding Services – Publishing, Printing</p> | <p>5192 – Books, Periodicals and Newspapers 5942 – Book Stores 7338 – Quick Copy, Reproduction, and Blueprinting Services</p> |
| 2791 | Typesetting, Plate Making and Related Services | | |
| | <p>Merchants classified with this MCC perform business-to-business or wholesale typesetting for the printing trade and those that make 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. These establishments do not print from the plates they make, but prepare them only 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, or steel, or photoengraving.</p> | <p>Plate Making Services Services – Plate Making Services – Typesetting</p> | <p>2741 – Miscellaneous Publishing and Printing 7338 – Quick Copy, Reproduction, and Blueprinting Services</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|---------------------------|---|---|--|
| 2842 | Specialty Cleaning, Polishing and Sanitation Preparations | | |
| | <p>Merchants classified with this MCC engage in the business-to-business or wholesale manufacture of polishes for wood, metal, and other materials as well as cleaning solutions, industrial and 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, wax removers, 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>5085 – Industrial Supplies <i>(Not Elsewhere Classified)</i> 5169 – Chemicals and Allied Products <i>(Not Elsewhere Classified)</i></p> |
| Airlines and Air Carriers | | | |
| MCC | Merchant Name | Required Name in Authorization Request/Clearing Record | |
| 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 | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 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 | |
| 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 | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 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 | |
| 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 | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 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 | |
| 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 | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---------------------------------|----------------------|-------------------|
| 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 | |
| 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 | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|----------------------|-------------------|
| 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 | |
| 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 | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 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 | |
| 3297 | TAROM ROMANIAN AIR TRANSPORT | TAROM AIR | |
| 3298 | AIR MAURITIUS | AIRMAURITIUS | |
| 3299 | WIDEROE'S FLYVESELSKAP | WIDEROES | |
| 3300 | AZUL AIR | AZUL AIR | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|---------------------|-------------------------------|----------------------|-------------------|
| Car Rental Agencies | | | |
| MCC | Merchant Name | | |
| 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 | | |
| 3388 | MERCHANTS RENT-A-CAR | | |
| 3389 | AVIS RENT-A-CAR | | |
| 3390 | DOLLAR RENT-A-CAR | | |
| 3391 | EUROPE BY CAR | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 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 | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|--|-------------------------------|----------------------|-------------------|
| Lodging – Hotels, Motels, Resorts | | | |
| MCC | Merchant Name | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 3526 | PRINCE HOTELS | | |
| 3527 | DOWNTOWNER-PASSPORT HOTEL | | |
| 3528 | RED LION INNS | | |
| 3529 | CP HOTELS | | |
| 3530 | RENAISSANCE HOTELS | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|----------------------------------|----------------------|-------------------|
| 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 | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-----------------------------------|----------------------|-------------------|
| 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 | | |
| 3604 | HILTON GARDEN INN | | |
| 3607 | FONTAINEBLEAU RESORTS | | |
| 3608 | GAYLORD OPRYLAND | | |
| 3609 | GAYLORD PALMS | | |
| 3612 | MOEVENPICK HOTELS | | |
| 3613 | MICROTEL INNS & SUITES | | |
| 3614 | AMERICINN | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|-------------------------------|----------------------|-------------------|
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--------------------------------|----------------------|-------------------|
| 3644 | ECONO LODGES | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--------------------------------|----------------------|-------------------|
| 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 | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---------------------------------|----------------------|-------------------|
| 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 | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---------------------------------|----------------------|-------------------|
| 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 | | |
| 3754 | AMELIA ISLAND PLANTATION | | |
| 3755 | THE HOMESTEAD | | |
| 3757 | CANYON RANCH | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|----------------------|-------------------|
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|----------------------|-------------------|
| 3786 | OHANA HOTELS OF HAWAII | | |
| 3787 | CARIBE ROYALE RESORTS | | |
| 3788 | ALA MOANA HOTEL | | |
| 3789 | SMUGGLER'S NOTCH RESORT | | |
| 3790 | RAFFLES HOTELS | | |
| 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 | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 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 | | |
| 3833 | CANOPY | | |
| 4011 | Railroads | | |
| | Merchants classified with this MCC are railroads engaged in freight transport operations. | Freight – Rail, Train Transportation Trains – Freight Transportation Transportation – Railroads, Freight | 4112 – Passenger Railways 4214 – Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services |
| 4111 | Local and Suburban Commuter Passenger Transportation, Including Ferries | | |
| | Merchants classified with this MCC provide local and suburban mass passenger transportation over regular routes and on regular schedules. Included in this category is railway commuter transportation. Not included in this category are taxicabs, limousines, and bus lines. | Commuter Transportation – Ferries Commuter Transportation – Railways Ferries Transportation – Commuter, Local, Suburban Commuter Passenger Transportation Transportation – Commuter, Railways Transportation – Ferries | 4112 – Passenger Railways 4121 – Taxicabs and Limousines 4131 – Bus Lines 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|--|
| 4112 | Passenger Railways | | |
| | Merchants classified with 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 – Passenger Trains – Passenger Transportation – Passenger Railways | 4011 – Railroads 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> |
| 4119 | Ambulance Services | | |
| | Merchants classified with 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. | Air Ambulance Services Emergency Vehicle Services Services – Air Ambulance Services – Ambulance Services – Emergency Vehicles Transportation – Ambulance Services | 8099 – Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i> 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> |
| 4121 | Taxicabs and Limousines | | |
| | Merchants classified with this MCC provide transportation services by automobile and do not operate on a regular schedule or established route. | Cabs, Taxicabs, Limousines Limousines Services – Taxicabs, Limousines Transportation – Taxicabs, Limousines | 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> 4111 – Local and Suburban Commuter Passenger Transport |
| 4131 | Bus Lines | | |
| | Merchants classified with this MCC provide passenger bus transportation services on a regular schedule over predetermined routes. Not included are charter and tour bus operators. | Coach Lines Transportation – Bus Lines | 4722 – Travel Agencies and Tour Operators 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 4214 | Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services | | |
| | Merchants classified with this MCC provide local or long distance trucking services, and may or may not also provide storage services. | 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 | 4215 – Courier Services – Air and Ground, and Freight Forwarders. 4225 – Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage |
| 4215 | Courier Services – Air and Ground, and Freight Forwarders | | |
| | Merchants classified with this MCC deliver individually addressed letters, parcels, and packages, but excludes the Postal Services – Government Only (MCC 9402). | Air or Ground Courier Services Freight Forwarders, Courier Services Ground or Air Courier Services Services – Courier, Air or Ground Services – Freight Forwarders, Courier Services | 4214 – Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services 9402 – Postal Services – Government Only |
| 4225 | Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage | | |
| | Merchants classified with this MCC provide storage and warehousing for farm products, refrigerated storage for perishable products, and storage for household goods and furniture. | Warehousing, Storage Storage – Public Warehousing | 4214 – Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services |
| 4411 | Steamship and Cruise Lines | | |
| | Merchants classified with 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 included in the fare and operate pre-defined and advertised routes. | Ships – Cruise Lines | 4111 – Local and Suburban Commuter Passenger Transportation, Including Ferries 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 4457 | Boat Rentals and Leasing | | |
| | <p>Merchants classified with this MCC primarily provide boat rental and leasing services for fishing boats, non-crew houseboats, sail boats, power boats, jet skis, 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>4468 – Marinas, Marine Service, and Supplies 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |
| 4468 | Marinas, Marine Service, and Supplies | | |
| | <p>Merchants classified with this MCC operate marinas and may rent boat slips and store boats. Other services may include boat cleaning, incidental boat repair, and the retail sale of marine supplies. Merchants located at a marina that sell fuel for consumer use in boats that do not have a separate merchant agreement from the marina are included in this category.</p> | <p>Harbors Services – Marine, Marina Supplies – Marinas, Marine Service, Supplies Yacht Harbors</p> | <p>4457 – Boat Rentals and Leasing 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |
| 4511 | Airlines and Air Carriers (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are airlines and air carriers that do not have their own specific MCC.</p> | | <p>3000-3350 – individual airline MCCs</p> |
| 4582 | Airports, Flying Fields, and Airport Terminals | | |
| | <p>Merchants classified with 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 hangar rental. Merchants located within the airport terminal that sell food, newspapers, and/or gift or souvenir items must be classified with the appropriate MCC for that business.</p> | <p>Flying Fields Terminals – Airports</p> | <p>4215 – Courier Services – Air and Ground, and Freight Forwarders 4511 – Airlines and Air Carriers <i>(Not Elsewhere Classified)</i> 5812 – Eating Places and Restaurants 5994 – News Dealers and Newsstands 5947 – Gift, Card, Novelty, and Souvenir Shops</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 4722 | Travel Agencies and Tour Operators | | |
| | <p>Merchants classified with this MCC 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 accommodation. They also arrange and assemble tours for sale through a travel agent or directly to the consumer. Bus charters and tour bus operators are included in this MCC.</p> | <p>Charter Buses Package Tour Operators Tour Buses Tour Operators Travel Packages Travel Wholesalers</p> | <p>4112 – Passenger Railways 4121 – Taxicabs and Limousines ... 4131 – Bus Lines Steamship and Cruise Lines 4511 – Airlines and Air Carriers <i>(Not Elsewhere Classified)</i> 4789 – Transportation Services <i>(Not Elsewhere Classified)</i> 5962 – Direct Marketing – Travel-Related Arrangement Services 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i> 7512 – Automobile Rental Agency</p> |
| 4723 | Package Tour Operators – Germany Only | | |
| | Merchants classified with this MCC are package tour operators in Germany. | | |
| 4784 | Tolls and Bridge Fees | | |
| | Merchants classified with this MCC collect fees associated with toll roads, highways, and bridges. | <p>Bridge, Toll Fees Fees – Bridge, Toll</p> | |
| 4789 | Transportation Services (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC provide passenger transportation services that are not classified with a more specific MCC. This MCC includes merchants that provide transportation via horse-drawn cabs and carriages, bicycle-taxis, aerial tramways, airport shuttles, and cable cars. Ferry service, bus transportation, cruise lines, passenger railways, and taxi and limousine service merchants are not included in this category.</p> | <p>Airport Shuttle Transportation Miscellaneous Transportation Services Services – Transportation Shuttle Transportation</p> | <p>4111 – Local and Suburban Commuter Passenger Transportation, Including Ferries 4112 – Passenger Railways 4121 – Taxicabs and Limousines ... 4131 – Bus Lines 4411 – Steamship and Cruise Lines 4722 – Travel Agencies and Tour Operators</p> |
| 4812 | Telecommunication Equipment and Telephone Sales | | |
| | <p>Merchants classified with this MCC sell telecommunications equipment such as telephones, fax machines, pagers, mobile phones, and other equipment related to telecommunications.</p> | <p>Cellular Telephone Equipment Equipment – Telecommunications Pagers, Paging Equipment Telephone Equipment</p> | <p>4814 – Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services 5732 – Electronics Stores</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 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 with this MCC provide telecommunications services including local and long-distance telephone calls, calls placed through the use of magnetic stripe-reading telephones, and fax services. Merchants that provide periodic (e.g., monthly) billing of telephone calls should be classified with this MCC.</p> | <p>Cellular Telephone Service Faxing Services Local Telecommunication Service Long Distance Telecommunication Service Prepaid Calling Cards – Telecommunication Service</p> | <p>4812 – Telecommunication Equipment and Telephone Sales</p> |
| 4816 | Computer Network/Information Services | | |
| | <p>Merchants classified with this MCC provide internet access. This MCC includes all merchants that provide computer network and information services and internet service providers.</p> | <p>Electronic Bulletin Board Access Information Services – via Computer Networks Internet Payment Facilitators Website Management/Maintenance</p> | <p>5967 – Direct Marketing – Inbound Teleservices Merchant 7372– Computer Programming, Data Processing, and Integrated Systems Design Services</p> |
| 4821 | Telegraph Services | | |
| | <p>Merchants classified with this MCC that provide telegraph and other nonverbal message communications services such as telegrams.</p> | <p>Cablegrams Services – Cablegrams Services – Telegraph</p> | <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> |
| 4829 | Wire Transfer Money Orders (WTMOs) | | |
| | <p>Merchants classified with this MCC allow customers to transfer funds via a wire transfer money order (in the US Region, including on the premises of third-party agents such as casinos, truck stops, or check-cashing storefronts) or via an original credit transaction (e.g., via Visa Direct).</p> | <p>Money Orders – Wire Transfer</p> | <p>4821– Telegraph Services 6051 – Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), Stored Value Card/Load, Travelers Cheques, and Debt Repayment</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 4899 | Cable, Satellite and Other Pay Television/Radio/Streaming Services | | |
| | <p>Merchants classified with 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> | |
| 4900 | Utilities – Electric, Gas, Water, and Sanitary | | |
| | <p>Merchants classified with this MCC provide the ongoing generation, transmission, and/or distribution of electric or gas power or other utility services. This MCC also includes merchants that provide water supply system services and merchants primarily engaged in the collection and disposal of refuse.</p> | <p>Electric Utilities Garbage Collectors Gas Utilities Public Utilities Sanitary Utilities Services – Electric Utilities Services – Gas Utilities Services – Sanitary Utilities Services – Waste Management Services – Water Utilities Water Utilities</p> | <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> |
| 5013 | Motor Vehicle Supplies and New Parts | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of motor vehicle accessories, tools, equipment and new parts, including testing equipment, service station pumps and other equipment, glass, batteries, and engines.</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>5532 – Automotive Tire Stores 5533 – Automotive Parts and Accessories Stores 7531 – Automotive Body Repair Shops 7538 – Automotive Service Shops (Non-Dealer)</p> |
| 5021 | Office and Commercial Furniture ... | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale manufacturers and/or distributors of office and commercial furniture.</p> | <p>Commercial Furniture Furniture – Office, Commercial</p> | <p>5047 – Medical, Dental, Ophthalmic and Hospital Equipment and Supplies 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances</p> |
| 5039 | Construction Materials (Not Elsewhere Classified) | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|-----|--|--|---|
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of construction materials and parts that are not classified with a more specific MCC.</p> | <p>Materials – Construction Supplies – Construction Materials</p> | <p>1761 – Roofing, Siding, and Sheet Metal Work Contractors 5072 – Hardware, Equipment and Supplies 5198 – Paint, Varnishes and Supplies 5200 – Home Supply Warehouse Stores 5211 – Lumber and Building Materials Stores 5231 – Glass, Paint, and Wallpaper Stores 5251 – Hardware Stores 5713 – Floor Covering Stores..... 7692 – Welding Services</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 5044 | Photographic, Photocopy, Microfilm Equipment and Supplies | | |
| | <p>Merchants classified with this MCC are business-to-business or 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.</p> | <p>Copy Services – Photographic, Photocopy, Microfilm Supplies</p> <p>Equipment – Photographic, Photocopy, Microfilm Equipment, Supplies</p> <p>Microfilm Supplies</p> <p>Photocopy Supplies</p> <p>Supplies – Photographic, Photocopy, Microfilm Equipment, Supplies</p> | <p>5021 – Office and Commercial Furniture</p> <p>5045 – Computers and Computer Peripheral Equipment and Software</p> <p>5943 – Stationery Stores, Office and School Supply Stores</p> <p>5946 – Camera and Photographic Supply Stores</p> <p>7338 – Quick Copy, Reproduction, and Blueprinting Services</p> <p>7395 – Photofinishing Laboratories and Photo Developing</p> |
| 5045 | Computers and Computer Peripheral Equipment and Software | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of computer hardware, software and related equipment.</p> | <p>Equipment – Computers, Computer Peripheral Equipment, Software</p> <p>Hardware – Computer</p> <p>Software – Computer</p> <p>Supplies – Computers, Computer Peripheral Equipment, Software</p> | <p>5021 – Office and Commercial Furniture</p> <p>5732 – Electronics Stores</p> <p>5734 – Computer Software Stores</p> <p>7379 – Computer Maintenance, Repair and Services <i>(Not Elsewhere Classified)</i></p> |
| 5046 | Commercial Equipment (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of commercial machines and equipment that are not classified with a more specific MCC.</p> | <p>Appliance Wholesaler</p> <p>Commercial Cooking, Food Service Equipment</p> <p>Equipment – Commercial</p> <p>Food Service Equipment – Commercial Cooking Equipment</p> <p>Restaurant Equipment – Commercial Cooking, Food Service Equipment</p> <p>Supplies – Commercial Equipment</p> | <p>5021 – Office and Commercial Furniture</p> <p>5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances</p> <p>7394 – Equipment, Tool, Furniture, and Appliance Rental and Leasing</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 5047 | Medical, Dental, Ophthalmic and Hospital Equipment and Supplies | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of laboratory, surgical, dental, or orthopedic equipment, patient monitoring equipment, wheel chairs, and other medical instruments, industrial safety devices, hospital equipment and hospital furniture, such as beds.</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>2842 – Specialty Cleaning, Polishing and Sanitation Preparations 5021 – Office and Commercial Furniture</p> |
| 5051 | Metal Service Centers and Offices | | |
| | <p>Merchants classified with this MCC are business-to-business or 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.</p> | | <p>5094 – Precious Stones and Metals, Watches and Jewelry 5944 – Jewelry Stores, Watches, Clocks and Silverware Stores</p> |
| 5065 | Electrical Parts and Equipment | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of electrical parts and communications equipment, such as electronic coils, capacitors, electronic condensers, diodes, semiconductor devices, public address equipment, and electric signs.</p> | <p>Communications Equipment Equipment – Electrical Parts, Equipment Parts – Electrical, Equipment Supplies – Electrical Parts, Equipment</p> | <p>4812 – Telecommunications Equipment and Telephone Sales 5732 – Electronics Stores</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 5072 | Hardware, Equipment and Supplies | | |
| | <p>Merchants classified with this MCC are business-to-business or 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.</p> | <p>Equipment – Hardware, Equipment, Supplies Hand Tools Supplies Hardware, Equipment, Supplies</p> | <p>5251 – Hardware Stores</p> |
| 5074 | Plumbing and Heating Equipment and Supplies | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of hydraulic plumbing and heating equipment and supplies. This MCC does not include wholesalers of commercial refrigeration equipment or supplies or appliances such as electric or gas ranges and commercial ovens.</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>5046 – Commercial Equipment <i>(Not Elsewhere Classified)</i> 5072 – Hardware, Equipment and Supplies 5251 – Hardware Stores 5722 – Household Appliance Stores 7299 – Services – Water Filtration, Purification, Softening</p> |
| 5085 | Industrial Supplies (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of industrial supplies that are not classified with a more specific MCC.</p> | <p>Supplies – Industrial</p> | <p>5072 – Hardware Equipment and Supplies 5189 – Chemicals and Allied Products <i>(Not Elsewhere Classified)</i> 5251 – Hardware Stores</p> |
| 5094 | Precious Stones and Metals, Watches and Jewelry | | |
| | <p>Merchants classified with this MCC are business-to-business or 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.</p> | <p>Gemstones, Precious Stones, Metals, Watches, Jewelry Jewelry – Fine Watches</p> | <p>5944 – Jewelry, Watches, Clocks and Silverware Stores 7699 – Miscellaneous Repair Shops and Related Services</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 5099 | Durable Goods (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of durable goods that are not classified with a more specific MCC.</p> | <p>Fire Extinguishers Firearms, Ammunition Gas Lighting Fixtures Goods – Durable Grave Stones Luggage (Business to Business) Monuments Musical Instruments Rough Timber Products Signs</p> | <p>5065 – Electrical Parts and Equipment</p> |
| 5111 | Stationery, Office Supplies, Printing and Writing Paper | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of stationery and office supplies and printing and writing paper.</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>5021 – Office and Commercial Furniture 5044 – Photographic, Photocopy, Microfilm Equipment and Supplies 5943 – Stationery Stores, Office and School Supply Stores 5978 – Typewriter Stores – Sales, Rentals, and Service</p> |
| 5122 | Drugs, Drug Proprietaries, and Druggist Sundries | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of prescription drugs, proprietary drugs, vitamins, druggists' sundries and toiletries, antiseptics, bandages, pharmaceuticals, and biological or related products.</p> | <p>Cosmetic Distributors Distributors – Drugs, Druggists' Sundries, Toiletries Druggist Supplies Perfume Distributors Pharmaceuticals Supplies – Drugs, Drug Proprietaries, Druggist Sundries, Vitamins</p> | <p>5047 – Medical, Dental, Ophthalmic and Hospital Equipment and Supplies 5912 – Drug Stores and Pharmacies</p> |
| 5131 | Piece Goods, Notions, and Other Dry Goods | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of piece goods, dry goods, and notions/haberdashery.</p> | <p>Fabric Goods Hair Accessories Notions Sewing Accessories Supplies – Millinery Textiles, Textile Binding</p> | <p>5719 – Miscellaneous Home Furnishing Specialty Stores 5949 – Sewing, Needlework, Fabric and Piece Goods Stores</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 5137 | Men's, Women's, and Children's Uniforms and Commercial Clothing | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of commercial work clothing and uniforms. This MCC includes wholesale distributors of graduation caps and gowns, athletic and recreational uniforms, and school uniforms, but not shoes.</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>5139 – Commercial Footwear..... 5611 – Men's and Boys' Clothing and Accessories Stores 5621 – Women's Ready-To-Wear Stores 5631 – Women's Accessory and Specialty Shops 5641 – Children's and Infants' Wear Stores 5651 – Family Clothing Stores..... 5655 – Sports and Riding Apparel Stores 5661 – Shoe Stores 5681 – Furriers and Fur Shops..... 5691 – Men's and Women's Clothing Stores 5697 – Tailors, Seamstresses, Mending, and Alterations 5699 – Miscellaneous Apparel and Accessory Shops</p> |
| 5139 | Commercial Footwear | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of commercial shoes and boots including athletic footwear.</p> | <p>Footwear – Commercial Shoes, Shoe Accessories – Commercial</p> | <p>5661 – Shoe Stores</p> |
| 5169 | Chemicals and Allied Products (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of chemicals and allied products that are not classified with a more specific MCC.</p> | <p>Detergents Supplies – Chemicals, Allied Products</p> | <p>2842 – Specialty Cleaning, Polishing and Sanitation Preparations 5999 – Miscellaneous and Specialty Retail Stores</p> |
| 5172 | Petroleum and Petroleum Products | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of petroleum and petroleum products, butane gas, crude oil, fuel oil, gasoline, kerosene, lubricating oils and greases, aircraft fueling services, and naphtha.</p> | <p>Fuel Products, Services Services – Fueling</p> | <p>5169 – Chemicals and Allied Products (<i>Not Elsewhere Classified</i>) 5983 – Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum</p> |
| 5192 | Books, Periodicals and Newspapers | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of books, periodicals, magazines, journals, and newspapers, including newspaper agencies.</p> | <p>Journals Magazines Newspapers, Newspaper Agencies Periodicals</p> | <p>2741 – Miscellaneous Publishing and Printing 5942 – Book Stores 5968 – Direct Marketing – Continuity/ Subscription Merchant 5994 – News Dealers and Newsstands</p> |
| 5193 | Florists Supplies, Nursery Stock and Flowers | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of flowers, nursery stock and florists' supplies, fresh and artificial flowers, and potted plants.</p> | <p>Gardening Supplies Nursery Stock Plants Supplies – Florist Supplies, Nursery Stock, Flowers</p> | <p>5261 – Nurseries and Lawn and Garden Supply Stores 5992 – Florists</p> |
| 5198 | Paints, Varnishes and Supplies | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of paints, varnishes, wallpaper, and supplies, including colors and pigments, enamels, lacquers, paint brushes, paint pans, sandpaper, drop cloths, shellac, rollers, and sprayers.</p> | <p>Supplies – Paints, Varnishes, Supplies Varnishes, Paints, Supplies</p> | <p>5231 – Glass, Paint, and Wallpaper Stores</p> |
| 5199 | Nondurable Goods (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are business-to-business or wholesale distributors of nondurable goods that are not classified with a more specific MCC, such as food products, art goods, clothes hangers, foam rubber, ice, crude rubber, sponges, textile bags, burlap, canvas products, leather, and baskets.</p> | <p>Goods – Nondurable</p> | <p>5131 – Piece Goods, Notions, and Other Dry Goods 5948 – Luggage and Leather Goods Stores</p> |
| 5200 | Home Supply Warehouse Stores | | |
| | <p>Merchants classified with 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, as well as sinks, cabinets and doors.</p> | <p>Warehouse Stores – Home Supply</p> | <p>5211 – Lumber and Building Materials Stores 5231 – Glass, Paint, and Wallpaper Stores 5251 – Hardware Stores 5713 – Floor Covering Stores</p> |
| 5211 | Lumber and Building Materials Stores | | |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| | <p>Merchants classified with 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 and does not include home supply store chains that are frequented by the general public.</p> | <p>Building Materials Construction Materials Materials – Lumber, Building Roofing Materials Supplies – Lumber, Building Materials</p> | <p>5200 – Home Supply Warehouse Stores 5231 – Glass, Paint, and Wallpaper Stores 5251 – Hardware Stores 5713 – Floor Covering Stores..... 5718 – Fireplace, Fireplace Screens and Accessories Stores</p> |
| 5231 | Glass, Paint, and Wallpaper Stores | | |
| | <p>Merchants classified with this MCC sell glass, paint and painting supplies, wallpaper and hanging supplies, and other wall covering materials.</p> | <p>Paint, Painting Supplies Supplies – Glass Supplies – Paint, Painting Supplies Supplies – Wallpaper, Supplies Wallpaper, Wallcovering Supplies Store</p> | <p>5039 – Construction Materials (<i>Not Elsewhere Classified</i>) 5200 – Home Supply Warehouse Stores 5251 – Hardware Stores</p> |
| 5251 | Hardware Stores | | |
| | <p>Merchants classified with this MCC sell a full range of hardware supplies for purchase by the general public.</p> | <p>Electrical Supplies Hand Tools Lighting Fixtures, Supplies Plumbing Supplies Power Tools Supplies – Hardware Stores Tools</p> | <p>5200 – Home Supply Warehouse Stores 5231 – Glass, Paint, and Wallpaper Stores 5713 – Floor Covering Stores..... 5718 – Fireplace, Fireplace Screens and Accessories Stores</p> |
| 5261 | Nurseries and Lawn and Garden Supply Stores | | |
| | <p>Merchants classified with this MCC sell nursery stock, trees, shrubs, other plants, seeds, bulbs, mulches, soil conditioners, fertilizers, pesticides, garden tools, and other garden supplies.</p> | <p>Gardening Supplies Greenhouses Lawn, Garden Supply Plant Shops Supplies – Nurseries, Lawn, Garden Supply Stores</p> | <p>0780 – Landscaping and Horticultural Services 5992 – Florists</p> |
| 5271 | Mobile Home Dealers | | |
| | <p>Merchants classified with this MCC sell new and used mobile homes and related parts, accessories, and equipment.</p> | <p>Dealers – Mobile Home, Parts, Equipment Equipment – Mobile Home Parts</p> | <p>5561 – Camper, Recreational and Utility Trailer Dealers 5592 – Motor Home Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 5300 | Wholesale Clubs | | |
| | <p>Merchants classified with this MCC sell a full range of goods (often in bulk) and services in warehouse-style stores. 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>5200 – Home Supply Warehouse Stores 5310 – Discount Stores 5311 – Department Stores 5331 – Variety Stores 5399 – Miscellaneous General Merchandise 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances 5719 – Miscellaneous Home Furnishing Specialty Stores</p> |
| 5309 | Duty Free Stores | | |
| | <p>Merchants classified with this MCC sell a variety of gift and import items that are typically exempt from customs fees, such as liquor, perfume, and jewelry.</p> | | <p>5921 – Package Stores – Beer, Wine, and Liquor 5944 – Jewelry Stores 5999 – Miscellaneous and Specialty Retail Stores</p> |
| 5310 | Discount Stores | | |
| | <p>Merchants classified with this MCC sell a general line of merchandise and offer it at a discounted rate.</p> | | <p>5300 – Wholesale Clubs 5311 – Department Stores 5331 – Variety Stores 5399 – Miscellaneous General Merchandise 5931 – Used Merchandise and Secondhand Stores</p> |
| 5311 | Department Stores | | |
| | <p>Merchants classified with 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.</p> | | <p>5300 – Wholesale Clubs 5331 – Variety Stores 5399 – Miscellaneous General Merchandise 5931 – Used Merchandise and Secondhand Stores</p> |
| 5331 | Variety Stores | | |
| | <p>Merchants classified with this MCC sell a limited selection of various products in a lower price range. Generally, these merchants sell the same type of merchandise and operate in the same manner as a discount store, but on a much smaller scale.</p> | | <p>5310 – Discount Stores 5311 – Department Stores 5399 – Miscellaneous General Merchandise 5931 – Used Merchandise and Secondhand Stores 5947 – Gift, Card, Novelty and Souvenir Shops</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|--|
| 5399 | Miscellaneous General Merchandise | | |
| | <p>Merchants classified with this MCC sell a general line of merchandise. Generally, these merchants sell the same type of merchandise and operate in the same manner as a department store, but on a much smaller scale.</p> | <p>General Merchandise – Miscellaneous</p> | <p>5300 – Wholesale Clubs 5310 – Discount Stores 5311 – Department Stores 5331 – Variety Stores 5931 – Used Merchandise and Secondhand Stores</p> |
| 5411 | Grocery Stores and Supermarkets | | |
| | <p>Merchants classified with this MCC sell a complete, full line of food merchandise for home consumption. Most of the food merchandise is perishable, 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, and 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.</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>5422 – Freezer and Locker Meat Provisioners 5451 – Dairy Products Stores..... 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets</p> |
| 5422 | Freezer and Locker Meat Provisioners | | |
| | <p>Merchants classified with 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.</p> | <p>Butcher Shops Fish, Seafood Markets Frozen Meats, Seafood Meat Markets, Meat Lockers Seafood Markets</p> | <p>5411 – Grocery Stores and Supermarkets 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 5441 | Candy, Nut, and Confectionery Stores | | |
| | Merchants classified with 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 | 5451 – Dairy Product Stores 5462 – Bakeries 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets |
| 5451 | Dairy Products Stores | | |
| | Merchants classified with this MCC sell over-the-counter packaged butter, cheese, ice cream, milk, and other dairy products. | Cheese Shops | 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5814 – Ice Cream Shops |
| 5462 | Bakeries | | |
| | Merchants classified with this MCC sell (and may make) bakery goods. | Bagel Shops Cake Shops Cookie Stores Doughnut Shops Pastry Shops Pie Shops Wedding Cakes | 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets |
| 5499 | Miscellaneous Food Stores – Convenience Stores and Specialty Markets | | |
| | Merchants classified with this MCC sell specialty foods not classified with a more specific MCC. | Convenience Stores Delicatessens Food Stores – Convenience Fruit Markets Gourmet Food Stores Health Food Stores Mini Markets Poultry Shops Produce Markets Specialty Food Markets Vegetable Markets Vitamin Stores Meal Preparation Kits | 5411 – Grocery Stores and Supermarkets 5411 5422 – Freezer and Locker Meat Provisioners 5422 5441 – Candy, Nut, and Confectionery Stores 5441 5451 – Dairy Products Stores 5451 5462 – Bakeries 5462 5541 – Service Stations (with or without Ancillary Services 5814 – Fast Food Restaurants |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 5511 | Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing | | |
| | <p>Merchants classified with this MCC sell and/or lease new and used automobiles, trucks, pickups, and vans and may also conduct repair work and sell replacement parts and accessories.</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>5521 – Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing 5532 – Automotive Tire Stores 5533 – Automotive Parts and Accessories Stores 5561 – Camper, Recreational and Utility Trailer Dealers 5571 – Motorcycle Shops and Dealers 5592 – Motor Home Dealers 5598 – Snowmobile Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>) 7538 – Automotive Service Shops (<i>Non-Dealer</i>)</p> |
| 5521 | Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing | | |
| | <p>Merchants classified with this MCC sell only used automobiles and may also conduct repair work and sell replacement parts and accessories.</p> | <p>Antique Automobiles Automobiles/Trucks (<i>Used Only</i>) Car Dealers (<i>Used Only</i>) Dealers – Antique Automobiles Dealers – Automobile/Truck (<i>Used Only</i>)</p> | <p>5511 – Car and Truck Dealers (<i>New/Used</i>) Sales, Service, Repairs, Parts, and Leasing 5532 – Automotive Tire Stores 5533 – Automotive Parts and Accessories Stores 5561 – Camper, Recreational and Utility Trailer Dealers 5571 – Motorcycle Shops and Dealers 5592 – Motor Home Dealers 5598 – Snowmobile Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (<i>Not Elsewhere Classified</i>) 7538 – Automotive Service Shops (<i>Non Dealer</i>)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 5532 | Automotive Tire Stores | | |
| | Merchants classified with this MCC sell automotive and truck tires and related parts and may also conduct tire installation and repair services. | Car Tires – New Only Repairs – Automotive Tire Stores Services – Repairs/ Automotive Tire Stores Tire Stores | 5533 – Automotive Parts and Accessories Stores 7534 – Tire Retreading and Repair Shops 7538 – Automotive Service Shops (Non-Dealer) |
| 5533 | Automotive Parts and Accessories Stores | | |
| | Merchants classified with this MCC sell automobile parts, equipment, and accessories. | Accessories – Automotive Automobile – Parts, Accessories Stores Car Parts, Accessories Stores Motor Vehicle Supplies, Parts Parts, Automotive Supplies – Automotive Parts, Accessories Stores | Automotive Tires Stores..... 5532 Electronics Stores..... 5732 |
| 5541 | Service Stations (With or without Ancillary Services) | | |
| | Merchants classified with this MCC are retail sellers of automotive fuel. 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 | Filling Stations – Automotive Gasoline Gas Stations (<i>With or Without Ancillary Services</i>) Gasoline – Service Stations Marina Service Stations Petrol – Service Stations Truck Stops – Gasoline Service | 5542 – Automated Fuel Dispensers 7538 – Automotive Service Shops (Non-Dealer) |
| 5542 | Automated Fuel Dispensers | | |
| | Merchants classified with this MCC are retail sellers of automotive fuel through the use of an Automated Fuel Dispenser (AFD). | Cardholder-Activated Fuel Dispensers Fuel Dispensers – Automated Gas Pumps (Automated Fuel Dispensers) Fuel – Self-Service Terminals Petrol Dispensers – Automated Petrol – Self-Service Terminals Self-Service Terminals – Fuel Self-Service Terminals – Petrol | 5541 – Service Stations (<i>With or Without Ancillary Services</i>) 7533 – Automotive Service Shops (Non-Dealer) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 5551 | Boat Dealers | | |
| | Merchants classified with this MCC sell new and used motor boats, sailboats, and other water craft, marine supplies, and outboard motors. | Dealers – Boat Motorboat Dealers Outboard Motor Dealers Powerboat Dealers Sailboat Dealers | 4468 – Marinas, Marine Service, and Supplies |
| 5561 | Camper, Recreational and Utility Trailer Dealers | | |
| | Merchants classified with this MCC sell new and used campers, recreational and utility trailers, and related parts and accessories. | 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 | 5571 – Motorcycle Shops and Dealers 5592 – Motor Home Dealers 5598 – Snowmobile Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i> |
| 5571 | Motorcycle Shops and Dealers | | |
| | Merchants classified with this MCC sell new and used motorcycles, motor scooters, mopeds and related parts, equipment, clothing, and accessories. | Dealers – Motorcycle, Moped, Motor Scooters Moped Dealers, Parts, Accessories Motor Scooter Dealers, Parts, Accessories Supplies – Motorcycle Parts, Accessories | 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i> |
| 5592 | Motor Homes Dealers | | |
| | Merchants classified with this MCC sell new and used motor homes and related parts and accessories. | Dealers – Motor Homes | 5271 – Mobile Home Dealers 5561 – Camper, Recreational and Utility Trailer Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i> |
| 5598 | Snowmobile Dealers | | |
| | Merchants classified with this MCC sell new and used snowmobiles and related parts and accessories. | Dealers – Snowmobiles | 5561 – Camper, Recreational and Utility Trailer Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 5599 | Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC sell new and used aircraft and/or automotive, farm, and recreational vehicles, parts, equipment and supplies not classified with a more specific MCC.</p> | <p>Airplane, Aircraft Dealers All-Terrain Vehicle Dealers Automotive Dealers – Miscellaneous Dealers – Airplane, Aircraft Dealers – Golf Carts Dealers – Miscellaneous Automotive Dealers Plane Dealers – Aircraft</p> | <p>5511 – Car and Truck Dealers (<i>New and Used</i>) Sales, Service, Repairs, Parts, and Leasing 5521 – Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing 5551 – Boat Dealers 5561 – Camper, Recreational and Utility Trailer Dealers 5571 – Motorcycle Shops and Dealers 5592 – Motor Home Dealers 5598 – Snowmobile Dealers</p> |
| 5611 | Men's and Boys' Clothing and Accessories Stores | | |
| | <p>Merchants classified with this MCC sell men's and boys' ready-to-wear clothing and accessories.</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>5651 – Family Clothing Stores..... 5691 – Men's and Women's Clothing Stores</p> |
| 5621 | Women's Ready-To-Wear Stores .. | | |
| | <p>Merchants classified with this MCC sell a general line of women's ready-to-wear and special-event 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>5631 – Women's Accessory and Specialty Shops 5651 – Family Clothing Stores 5655 – Sports and Riding Apparel Stores 5681 – Furriers and Fur Shops 5691 – Men's and Women's Clothing Stores 5699 – Miscellaneous Apparel and Accessory Shops</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 5631 | Women's Accessory and Specialty Shops | | |
| | <p>Merchants classified with this MCC sell women's clothing accessories, including handbags, hats, costume jewelry, scarves, belts, hair accessories, 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 Shops</p> <p>Handbag Stores Hat Shops – Women's Jewelry – Costume Lingerie Stores</p> | <p>5621 – Women's Ready-To-Wear Stores 5699 – Miscellaneous Apparel and Accessory Shops</p> |
| 5641 | Children's and Infants' Wear Stores | | |
| | <p>Merchants classified with this MCC sell children's and infants' clothing and accessories.</p> | <p>Apparel – Children's, Infants' Wear Baby Clothing Clothing – Children's, Infants' Wear Stores Infants' Clothing</p> | <p>5651 – Family Clothing Stores..... 5699 – Miscellaneous Apparel and Accessory Shops</p> |
| 5651 | Family Clothing Stores | | |
| | <p>Merchants classified with this MCC sell general lines of men's, women's, and children's clothing and accessories without specializing in sales for a particular gender or age group.</p> | <p>Apparel – Family Clothing Stores Clothing – Family Clothing Stores Jeans, Denim Clothing Stores</p> | <p>5611 – Men's and Boys' Clothing and Accessory Stores 5621 – Women's Ready-To-Wear Stores 5631 – Women's Accessory and Specialty Shops 5641 – Children's and Infants' Wear Stores 5655 – Sports and Riding Apparel Stores 5661 – Shoe Stores 5681 – Furriers and Fur Shops..... 5691 – Men's and Women's Clothing Stores 5699 – Miscellaneous Apparel and Accessory Shops</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 5655 | Sports and Riding Apparel Stores | | |
| | Merchants classified with this MCC sell athletic, sports, and riding apparel and active wear. | Active Wear – Sports Apparel Apparel – Sports, Riding Apparel Stores Athletic Apparel Stores Clothing – Sports Apparel, Riding Apparel Stores Equestrian Apparel Riding Apparel – Sports Apparel | 5661 – Shoe Stores 5699 – Miscellaneous Apparel and Accessory Shops 5941 – Sporting Goods Stores |
| 5661 | Shoe Stores | | |
| | Merchants classified with this MCC sell men’s, women’s, and/or children’s footwear (including athletic footwear) and accessories. | Athletic Shoe Stores Boot Shops Footwear Stores Western Boot Shops | |
| 5681 | Furriers and Fur Shops | | |
| | Merchants classified with this MCC sell a variety of items made of animal fur, including coats, jackets, hats, and gloves. | Apparel – Furriers, Fur Shops Clothing – Furriers, Fur Shops Coat Stores – Furriers | 5621 – Women’s Ready-To-Wear Shops 5631 – Women’s Accessory and Specialty Shops 5691 – Men’s and Women’s Clothing Stores 5699 – Miscellaneous Apparel and Accessory Shops |
| 5691 | Men’s and Women’s Clothing Stores | | |
| | Merchants classified with this MCC sell men’s and women’s clothing and accessories but not infants’ and children’s clothing. | Apparel – Men’s Clothing Stores Clothing – Women’s Clothing Stores | 5611 – Men’s and Boys’ Clothing and Accessories Stores 5621 – Women’s Ready-To-Wear Stores 5631 – Women’s Accessory and Specialty Shops 5641 – Children’s and Infants’ Wear Stores 5651 – Family Clothing Stores 5699 – Miscellaneous Apparel and Accessory Shops |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 5697 | Tailors, Seamstresses, Mending, and Alterations | | |
| | <p>Merchants classified with this MCC create and sell custom-made clothing and perform alterations, mending, and garment repair or restoration.</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>5949 – Sewing, Needlework, Fabric and Piece Goods Stores</p> |
| 5698 | Wig and Toupee Stores | | |
| | <p>Merchants classified with this MCC sell permanently attached or temporary toupees, wigs, hair pieces, and hair extensions or provide hair weaving services.</p> | <p>Hair Pieces, Extensions Hair Replacement – Non-Surgical Toupee Stores</p> | <p>5999 – Miscellaneous and Specialty Retail Stores 7230 – Beauty and Barber Shops 8099 – Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i></p> |
| 5699 | Miscellaneous Apparel and Accessory Shops | | |
| | <p>Merchants classified with this MCC sell specialized lines of apparel (excluding fur) and accessories that are not classified with a more specific MCC.</p> | <p>Clothing – Formal Wear Clothing – Miscellaneous Apparel, Accessory Shops Swim Wear Shop T-Shirt Stores</p> | <p>5611 – Men’s and Boys’ Clothing and Accessories Stores 5621 – Women’s Ready-to-Wear Stores 5631 – Women’s Accessory and Specialty Shops 5641 – Children’s and Infants’ Wear Stores 5651 – Family Clothing Stores..... 5661 – Shoe Stores 5681 – Furriers and Fur Shops..... 5691 – Men’s and Women’s Clothing Stores 5697 – Tailors, Seamstresses, Mending, and Alterations</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 5712 | Furniture, Home Furnishings, and Equipment Stores, Except Appliances | | |
| | Merchants classified with this MCC sell home furnishings and a wide variety of finished furniture products and accessories for the home. | Bedding, Mattress Stores Custom Made Furniture Equipment Stores Home Furnishings, Furniture Made-to-Order Furniture Mattress Stores Outdoor Furnishings Patio, Porch Furnishings Stores | 5713 – Floor Covering Stores..... 5714 – Drapery, Window Covering, and Upholstery Stores 5719 – Miscellaneous Home Furnishing Specialty Stores 5722 – Household Appliance Stores 5732 – Electronics Stores 7641 – Furniture – Reupholstery, Repair, and Refinishing |
| 5713 | Floor Covering Stores | | |
| | Merchants classified with this MCC are retail sellers of floor coverings such as carpet, area rugs, floor tile, linoleum, stone, wood, and brick, and may or may not also perform installation services. | Carpet, Rug Stores Linoleum Stores Rug Stores Tile Stores | 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances 5719 – Miscellaneous Home Furnishing Specialty Stores 1799 – Special Trade Contractors (Not Elsewhere Classified) |
| 5714 | Drapery, Window Covering, and Upholstery Stores | | |
| | Merchants classified with this MCC sell draperies, curtains, venetian blinds, window shades, and upholstery materials. | Curtain Stores Upholstery Materials Stores Windowcovering Stores | 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances 5719 – Miscellaneous Home Furnishing Specialty Stores 7641 – Furniture – Reupholstery, Repair, and Refinishing |
| 5718 | Fireplace, Fireplace Screens and Accessories Stores | | |
| | Merchants classified with this MCC sell pre-made fireplaces, wood stoves, and fireplace parts and accessories. | Hearth, Accessories Stores Heating – Fireplace, Accessories Stores Stoves – Fireplaces, Accessories Stores Woodburning Stoves, Accessories Stores | 1740 – Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors 5251 – Hardware Stores 5719 – Miscellaneous Home Furnishing Specialty Stores |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 5719 | Miscellaneous Home Furnishing Specialty Stores | | |
| | <p>Merchants classified with this MCC sell miscellaneous home furnishings such as housewares, cutlery, bedding and linen, lamps and shades, mirrors and pictures, pottery, and ceramic items.</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>5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances 5713 – Floor Covering Stores..... 5714 – Drapery, Window Covering, and Upholstery Stores 5718 – Fireplace, Fireplace Screens and Accessories Stores 5722 – Household Appliance Stores 5932 – Antique Shops – Sales, Repairs, and Restoration Services 5950 – Glassware/Crystal Stores ...</p> |
| 5722 | Household Appliance Stores | | |
| | <p>Merchants classified with 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, and may or may not also conduct repair work.</p> | <p>Sewing Machine Stores Vacuum Cleaner Stores</p> | <p>5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances 5719 – Miscellaneous Home Furnishing Specialty Stores 7623 – Air Conditioning and Refrigeration Repair Shops 7629 – Electrical and Small Appliance Repair Shops 7699 – Miscellaneous Repair Shops and Related Services</p> |
| 5732 | Electronics Stores | | |
| | <p>Merchants classified with this MCC sell a wide variety of electronic goods such as televisions, radios, cameras, computers, tablets, and stereo components and may also sell electronic parts and or accessories for the repair, construction or assembly of electronic equipment and/or also conduct repair work.</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>5722 – Household Appliance Stores 5946 – Camera and Photographic Supply Stores 7622 – Electronics Repair Shops 7629 – Electrical and Small Appliance Repair Shops 7699 – Miscellaneous Repair Shops and Related Services 7841 – DVD/Video Tape Rental Stores</p> |
| 5733 | Music Stores – Musical Instruments, Pianos, and Sheet Music | | |
| | <p>Merchants classified with this MCC sell musical instruments, sheet music, keyboards, instruction books, pianos, guitars and related supplies and equipment and may also offer music instruction.</p> | <p>Guitar Stores Instruments – Musical Pianos</p> | <p>5732 – Electronics Stores 5735 – Record Stores 8299 – Schools and Educational Services (Not Elsewhere Classified)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 5734 | Computer Software Stores | | |
| | Merchants classified with this MCC sell computer software programs for business and personal use and may also sell or lease computer hardware or other related products. | | 5732 – Electronics Stores 7372 – Computer Programming, Data Processing, and Integrated Systems Design Services 7379 – Computer Maintenance, Repair and Services <i>(Not Elsewhere Classified)</i> |
| 5735 | Record Stores | | |
| | Merchants classified with this MCC sell records, compact discs (CDs), and cassettes, , and may also rent video tapes. | CD, Cassette, Record Stores Compact Disc, Cassette, Record Stores Music Stores – Prerecorded Records, CDs, Cassettes Record, CD, Cassette Stores Used Record/CD Stores | 7841 – DVD/Video Tape Rental Stores 5815 – Digital Goods Media – Books, Movies, Music |
| 5811 | Caterers | | |
| | Merchants classified with this MCC contract with consumers to prepare and deliver (typically to a specified location) food and drinks for immediate consumption and may also provide clean-up services, tables, serving equipment, decorations, and personnel for on-site serving and cleanup. | Food Preparation – Catering | 5812 – Eating Places and Restaurants |
| 5812 | Eating Places and Restaurants | | |
| | Merchants classified with this MCC prepare food and drinks for immediate consumption, typically on the merchant’s premises, and typically provide table service. This MCC includes food delivery. | Cafes, Restaurants Cafeterias Diners – Eating Establishments Pizzerias Restaurants Soda Fountains | 5462 – Bakeries 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5813 – Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques 5814 – Fast Food Restaurants |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 5813 | Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques | | |
| | Merchants classified with this MCC sell alcoholic beverages such as wine, beer, mixed drinks, and other liquors and beverages for consumption on the premises. | Drinking Establishments Beer Parlors Breweries, Bars Comedy Clubs Lounges Micro breweries Pubs Saloons Tap Rooms Wine Bars | 5812 – Eating Places and Restaurants |
| 5814 | Fast Food Restaurants | | |
| | Merchants classified with this MCC sell prepared food and beverages for immediate consumption either on the premises or packaged for carry-out. | Quick Service Restaurants Vending Machines – Food Sandwich Shops Ice Cream Shops Coffee Shops Yogurt Shops Pretzel Stands | 5812 – Eating Places and Restaurants 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets |
| 5815 | Digital Goods Media – Books, Movies, Music | | |
| | Merchants classified with this MCC sell books, movies, or music that is delivered in electronic format. | | 5192 – Books, Periodicals, Newspapers 7832 – Movie Theaters, Motion Picture Theaters 5735 – Record Stores 5818 – Digital Goods – Large Digital Goods Merchant |
| 5816 | Digital Goods – Games | | |
| | Merchants classified with this MCC sell games (except games of chance) that are delivered in electronic format. | | 7993 – Video Amusement Game Supplies 7994 – Video Game Arcades/Establishments 7800 – Gambling – Government-Owned Lotteries 7801 – Gambling – Government-Licensed On-Line Casinos 7802 – Gambling – Government-Licensed Horse/Dog Racing |
| 5817 | Digital Goods – Applications (Excludes Games) | | |
| | Merchants classified with this MCC sell applications or software (excludes games) that are delivered in electronic format. | | 5734 – Software – Computer: Computer Software Stores 5045 – Software – Computer: Computers and Computer Peripheral Equipment and Software 5816 – Digital Goods – Games |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 5818 | Digital Goods – Large Digital Goods Merchant | | |
| | <p>All regions (excluding Europe): Merchants classified with this MCC are large-volume merchants that sell digital goods (goods delivered via electronic format) with a minimum threshold of 25 million transactions annually.</p> <p>Europe region only: Merchants classified with this MCC are digital goods merchants that are categorized as PCI DSS Level 1, as they process over 6 million Visa transactions annually.</p> | | |
| 5912 | Drug Stores and Pharmacies | | |
| | <p>Merchants classified with this MCC sell prescription and proprietary drugs, and nonprescription (over-the-counter) medicines and may also sell related items such as cosmetics, toiletries, tobacco, heating pads, back supports, novelty merchandise, greeting cards, and a limited supply of food items.</p> | <p>Medicine – Prescription, Pharmacies Pharmacies Prescription Medication Toiletries</p> | <p>5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets</p> |
| 5921 | Package Stores – Beer, Wine, and Liquor | | |
| | <p>Merchants classified with this MCC sell packaged alcoholic beverages such as beer, wine, and liquor for consumption off the premises and may also sell a limited variety of food and snack items, newspapers and magazines, and a limited selection of toiletries and over-the-counter medicines.</p> | <p>Alcohol – Liquor Stores</p> | <p>5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5813 – Drinking Places (<i>Alcoholic Beverages</i>) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques</p> |
| 5931 | Used Merchandise and Secondhand Stores | | |
| | <p>Merchants classified with 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.</p> | <p>Consignment Shops Secondhand Stores Thrift Stores Vintage Clothing</p> | <p>5932 – Antique Shops – Sales, Repairs, and Restoration Services 5933 – Pawn Shops</p> |
| 5932 | Antique Shops – Sales, Repairs, and Restoration Services | | |
| | <p>Merchants classified with 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.</p> | <p>Services – Antique Restoration</p> | <p>5521 – Car and Truck Dealers (<i>Used Only</i>) Sales, Service, Repairs, Parts, and Leasing 7641 – Furniture – Reupholstery, Repair, and Refinishing</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|-----------------------------------|---|
| 5933 | Pawn Shops | | |
| | Merchants classified with this MCC lend money in exchange for personal property left with the merchants as security. | | 5931 – Used Merchandise and Secondhand Stores 5932 – Antique Shops – Sales, Repairs, and Restoration Services |
| 5935 | Wrecking and Salvage Yards | | |
| | Merchants classified with this MCC provide wrecking and salvaging services. | Junk Yards | 7549 – Towing Services |
| 5937 | Antique Reproductions | | |
| | Merchants classified with this MCC sell antique reproductions or facsimiles of clothing, furniture, rugs, paintings and art work, mirrors, glassware, jewelry, and other household and personal items and may also provide antique photograph reproduction and restoration services. | | 5932 – Antique Shops – Sales, Repairs, and Restoration Services |
| 5940 | Bicycle Shops – Sales and Service | | |
| | Merchants classified with this MCC sell bicycles, bicycle parts, and accessories (including a limited variety of related sporting apparel) and may also conduct repair work. | Mountain Bikes Service – Bicycles | 5941 – Sporting Goods Stores 7699 – Miscellaneous Repair Shops and Related Services 7999 – Recreation Services (Not Elsewhere Classified) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|--|
| 5941 | Sporting Goods Stores | | |
| | <p>Merchants classified with this MCC sell sporting goods, sports equipment, camping supplies, and related parts and accessories, and may also rent or repair equipment.</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>5551 – Boat Dealers 5561 – Camper, Recreational and Utility Trailer Dealers 5571 – Motorcycle Shops and Dealers 5598 – Snowmobile Dealers 5940 – Bicycle Shops – Sales and Service 7699 – Miscellaneous Repair Shops and Related Services 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |
| 5942 | Book Stores | | |
| | <p>Merchants classified with this MCC sell new and/or used books, journals, magazines, textbooks, maps and atlases, audio books, and calendars.</p> | <p>Paperbacks – Book Stores Textbooks</p> | <p>5943 – Stationery Stores, Office and School Supply Stores</p> |
| 5943 | Stationery Stores, Office and School Supply Stores | | |
| | <p>Merchants classified with this MCC are retail sellers of paper goods used in offices and schools, office and school supplies, , and small office equipment and furniture.</p> | <p>Office Supply Stores School Supply Store</p> | <p>5732 – Electronics Stores 5734 – Computer Software Stores 5978 – Typewriter Stores – Sales, Rentals, and Service 7394 – Equipment, Tool, Furniture, and Appliance Rental and Leasing</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 5944 | Jewelry Stores, Watches, Clocks, and Silverware Stores | | |
| | <p>Merchants classified with this MCC sell fine jewelry, watches, clocks, and sterling silver and silver-plated flatware and accessories, and may also repair fine jewelry.</p> | <p>Clock Shop Diamond Stores Gems, Precious Metals, Jewelry Jewelry – Fine Precious Gems, Metals, Jewelry Silversmiths Silverware Stores Watch Shops</p> | <p>5631 – Women’s Accessory and Specialty Shops 5719 – Miscellaneous Home Furnishing Specialty Stores 5932 – Antique Shops – Sales, Repairs, and Restoration Services 5933 – Pawn Shops 5947 – Gift, Card, Novelty and Souvenir Shops 5950 – Glassware/Crystal Stores ... 5972 – Stamp and Coin Stores 7699 – Miscellaneous Repair Shops and Related Services</p> |
| 5945 | Hobby, Toy, and Game Shops | | |
| | <p>Merchants classified with this MCC sell toys and games, and may also sell a limited selection of do-it-yourself craft or hobby kits.</p> | <p>Games Stores Hobby Shops Toy Stores Toy, Game Shops</p> | <p>5970 – Artist’s Supply and Craft Shops</p> |
| 5946 | Camera and Photographic Supply Stores | | |
| | <p>Merchants classified with this MCC sell cameras, film, video equipment, printers, and other photographic equipment and supplies, and may provide photo/video processing services.</p> | <p>Camcorders, Photographic Equipment Equipment – Photographic Supply Stores Photography Supply Stores Supplies – Photographic Video Cameras, Photographic Equipment</p> | <p>5732 – Electronics Stores 7395 – Photofinishing Laboratories and Photo Developing</p> |
| 5947 | Gift, Card, Novelty and Souvenir Shops | | |
| | <p>Merchants classified with 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.</p> | <p>Memorabilia, Souvenir Shops Novelty Shops Souvenir, Memorabilia Shops</p> | <p>5943 – Stationery Stores, Office and School Supply Stores..... 5943</p> |
| 5948 | Luggage and Leather Goods Stores | | |
| | <p>Merchants classified with this MCC are retail sellers of luggage, trunks, briefcases, leather backpacks, wallets, purses, gloves, and other leather goods, and may also sell a limited selection of leather apparel.</p> | | <p>5999 – Miscellaneous and Specialty Retail Stores 5999</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 5949 | Sewing, Needlework, Fabric and Piece Goods Stores | | |
| | Merchants classified with this MCC are retail sellers of fabric, patterns, yarn and other needlework/sewing supplies, and may offer sewing classes or instruction. | Fabric Stores Knitting Shops Needlework Shops Supplies – Sewing, Fabric, Notions, Needlework, Piece Goods Yarn Shops | 5970 – Artist’s Supply and Craft Shops..... 5970 8299 – Schools and Educational Services (Not Elsewhere Classified) |
| 5950 | Glassware/Crystal Stores | | |
| | Merchants classified with this MCC sell glassware, china and crystal tableware, and glass, china, or crystal gift items. | China, Crystal Stores Crystal Stores Cut Glass, Crystal | 5719 – Miscellaneous Home Furnishing Specialty Stores |
| 5960 | Direct Marketing – Insurance Services | | |
| | Merchants classified with this MCC sell insurance via direct mail, billing statement stuffers, and magazine or television ads, all of which include either a toll-free telephone number or an address to which prospective customers may respond. | Automobile Insurance – Sales (<i>Direct Marketing</i>) Insurance Services – Direct Marketing Services – Insurance, Direct Marketing | 6300 – Insurance Sales, Underwriting, and Premiums |
| 5962 | Direct Marketing – Travel-Related Arrangement Services | | |
| | Merchants classified with this MCC sell travel-related services (including discount travel clubs or newsletters) via outbound telemarketing calls, mailings, magazine or television ads, or other direct marketing methods that include either a toll-free telephone number or an address to which prospective customers may respond. | Services – Direct Marketing Travel-Related Arrangement Services Telemarketing Travel-Related Arrangement Services (<i>Excluding Travel Agencies</i>) Travel Clubs (<i>Direct Marketing</i>) Travel-Related Arrangement Services- Direct Marketing | 4722 – Travel Agencies and Tour Operators 4789 – Transportation Services (<i>Not Elsewhere Classified</i>) |
| 5963 | Door-To-Door Sales | | |
| | Merchants classified with this MCC sell a variety of products by means of house-to-house visits. | | |
| 5964 | Direct Marketing – Catalog Merchant | | |
| | Merchants classified with this MCC sell a variety of goods via catalogs and offer no means by which customers may purchase products in a face-to-face manner. | | 5965 – Direct Marketing – Combination Catalog and Retail Merchant |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 5965 | Direct Marketing – Combination Catalog and Retail Merchant | | |
| | <p>Merchants classified with this MCC sell a variety of goods via catalog and one or more retail outlets. MCC 5965 is used for goods sold via catalog, while the MCC relevant to what is sold in the retail outlets is used for goods sold in the retail outlets.</p> | | 5964 – Direct Marketing – Catalog Merchant |
| 5966 | Direct Marketing – Outbound Telemarketing Merchant | | |
| | <p>Merchants classified with this MCC sell a variety of products using outbound telemarketing methods, where the merchant initiates contact with prospective buyers via telephone or mailing (other than a catalog) that instructs the cardholder to contact the merchant.</p> <p>This MCC excludes charitable organizations that conduct outbound telemarketing.</p> | | |
| 5967 | Direct Marketing – Inbound Teleservices Merchant | | |
| | <p>Merchants classified with this MCC sell information or content services (or goods sold through the service) that customers access via telephone or fax or over the internet.</p> | <p>Audiotext Merchants Videotext Merchants Digital Content Merchants</p> | 4816 – Computer Network/ Information Services |
| 5968 | Direct Marketing – Continuity/Subscription Merchant | | |
| | <p>Merchants classified with this MCC sell subscription products or services (such as book clubs, collectible series programs, and magazine/newspaper subscriptions) via “direct” mail.</p> | <p>Magazine Subscription <i>(Direct Mail Only)</i> Direct Mail Merchants</p> | <p>4900 – Utilities – Electric, Gas, Water, Sanitary 5969 – Direct Marketing – Other Direct Marketers (Not Elsewhere Classified) 6300 – Insurance Sales Underwriting and Premiums 7997 – Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses</p> |
| 5969 | Direct Marketing – Other Direct Marketers (Not Elsewhere Classified) | | |
| | <p>Merchants classified with 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 and that are not classified with a more specific MCC.</p> | <p>Classified Ads – Newspaper (<i>Via Direct Marketing</i>) Ticket Agencies – Direct Marketing</p> | 7922 – Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies |
| 5970 | Artist’s Supply and Craft Shops | | |
| | <p>Merchants classified with this MCC sell art and craft materials, equipment and supplies used to create other items.</p> | Supplies – Art, Crafts | <p>5945 – Hobby, Toy, and Game Shops 5949 – Sewing, Needlework, Fabric and Piece Goods Stores</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 5971 | Art Dealers and Galleries | | |
| | Merchants classified with this MCC sell artwork such as paintings, photographs, or sculpture. | | 5970 – Artist’s Supply and Craft Shops 7333 – Commercial Photography, Art, and Graphics |
| 5972 | Stamp and Coin Stores | | |
| | Merchants classified with this MCC sell postage stamps and coins, and related accessories for the purpose of stamp collecting, coin collecting or investment. | Numismatic Supplies Philatelic Supplies Stamp Collecting Supplies – Numismatic, Philatelic | 7399 – Business Services <i>(Not Elsewhere Classified)</i> ... 7399 9402 – Postal Services – Government Only 9402 |
| 5973 | Religious Goods Stores | | |
| | Merchants classified with this MCC sell religious goods such as figurines, cards, devotion supplies, pictures, books, and decorative items. | | 5942 – Book Stores..... 5942 |
| 5975 | Hearing Aids – Sales, Service, and Supply | | |
| | Merchants classified with this MCC sell hearing aids and related supplies, and may also conduct repair work. | Repairs – Hearing Aids, Sales, Service, Supply, Stores Service – Hearing Aids, Supplies Supplies – Hearing Aids, Service, Supplies | 7699 – Miscellaneous Repair Shops and Related Services |
| 5976 | Orthopedic Goods – Prosthetic Devices | | |
| | Merchants classified with this MCC sell a variety of prosthetic devices and orthopedic goods and accessories, and may also conduct repair work. | Orthotics, Prosthetic, Devices Prosthetic Devices | 7699 – Miscellaneous Repair Shops and Related Services |
| 5977 | Cosmetic Stores | | |
| | Merchants classified with this MCC sell cosmetics. | Make-Up Stores | 5999 – Miscellaneous and Specialty Retail Stores 7230 – Beauty and Barber Shops |
| 5978 | Typewriter Stores – Sales, Rentals, and Service | | |
| | Merchants classified with this MCC sell, rent, or lease typewriters, may also sell a limited selection of office supplies and equipment, and may also conduct repair work. | | 5943 – Stationery Stores, Office and School Supply Stores 5999 – Miscellaneous and Specialty Retail Stores 7699 – Miscellaneous Repair Shops and Related Services |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 5983 | Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum | | |
| | Merchants classified with this MCC sell fuel oil, wood, coal, liquefied petroleum, aviation fuel, heating oil or gas propane for consumer use, and may also sell fuel for consumer use in automobiles. | 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 | 5541 – Service Stations (<i>With or Without Ancillary Services</i>) 5542 – Automated Fuel Dispensers |
| 5992 | Florists | | |
| | Merchants classified with this MCC sell cut flowers, flower arrangements, and potted plants, and may also sell novelty items. | Balloon Bouquets Flower Shops Plant Store | 5261 – Nurseries and Lawn and Garden Supply Stores |
| 5993 | Cigar Stores and Stands | | |
| | Merchants classified with this MCC sell tobacco, cigarettes, electronic cigarettes, cigars, pipes, and smokers' supplies. | Pipe Shops Smoke Shops Tobacco Shops | 5999 – Miscellaneous and Specialty Retail Stores |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 5994 | News Dealers and Newsstands | | |
| | Merchants classified with this MCC sell newspapers, magazines, journals, and other periodicals. | Dealers – Newspapers Magazines (<i>Newsstands</i>) Newspapers Periodicals (<i>Newsstands</i>) | 5942 – Book Stores 5999 – Miscellaneous and Specialty Retail Stores |
| 5995 | Pet Shops, Pet Foods and Supplies Stores | | |
| | Merchants classified with this MCC sell domestic pets, pet food, and pet supplies. | Animals | 5999 – Miscellaneous and Specialty Retail Stores |
| 5996 | Swimming Pools – Sales and Service | | |
| | Merchants classified with this MCC sell home swimming pools, spas, hot tubs, whirlpool baths, and supplies, and may also provide installation and/or repair services. | Hot Tubs, Spas – Sales, Service, Supplies Services – Hot Tubs, Spas, Sales, Service, Supplies Services – Swimming Pools, Sales, Service, Supplies Supplies – Hot Tubs, Spas Supplies – Swimming Pools | 1799 – Special Trade Contractors (<i>Not Elsewhere Classified</i>) 7699 – Miscellaneous Repair Shops and Related Services |
| 5997 | Electric Razor Stores – Sales and Service | | |
| | Merchants classified with this MCC sell electric razors and may also provide repair services. | | 5999 – Miscellaneous and Specialty Retail Stores 7699 – Miscellaneous Repair Shops and Related Services |
| 5998 | Tent and Awning Shops | | |
| | Merchants classified with this MCC sell tents and awnings for home or business use, and may also provide repair services. | Awnings – Residential, Commercial | 5941 – Sporting Goods Stores 5999 – Miscellaneous and Specialty Retail Stores 7699 – Miscellaneous Repair Shops and Related Services |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 5999 | Miscellaneous and Specialty Retail Shops | | |
| | <p>Merchants classified with this MCC sell unique or specialized products that are not classified with a more specific MCC.</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</p> <p>Specialty Retail Stores – Miscellaneous Sunglasses Stores Supplies – Beauty Supply Stores Supplies – Party Tombstones – Sales, Installation Trophy Sales</p> | <p>4468 – Marinas, Marine Service, and Supplies 5499 – Miscellaneous Food Stores 5719 – Miscellaneous Home Furnishing Specialty Stores 5732 – Electronics Stores 5940 – Bicycle Shops – Sales and Service 5941 – Sporting Goods Stores 5948 – Luggage and Leather Goods Stores 5993 – Cigar Stores and Stands 5995 – Pet Shops, Pet Foods and Supplies Stores 5998 – Tent and Awning Shops 7230 – Beauty and Barber Shops 7395 – Photofinishing Laboratories and Photo Developing 7699 – Miscellaneous Repair Shops and Related Services 7841 – DVD/Video Tape Rental Stores 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 6010 | Financial Institutions – Manual Cash Disbursements | | |
| | <p>This MCC must be used for face-to-face cash disbursements.</p> | <p>Banks – Financial Institutions – Manual Cash Disbursements Cash – Banks, Credit Unions, Financial Institutions 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>6011 – Financial Institutions – Automated Cash Disbursements 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment 6051 – Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), Stored Value Card/Load, Travelers Cheques, and Debt Repayment</p> |
| 6011 | Financial Institutions – Automated Cash Disbursements | | |
| | <p>This MCC must be used only for cash disbursements at automated teller machines (ATMs) owned, leased, controlled, or sponsored by banks, savings and loans, thrifts, and credit unions.</p> | <p>ATM Cash – Disbursements Cash - ATM</p> | <p>6010 – Financial Institutions – Manual Cash Disbursements 6051 – Non-Financial Institutions – Foreign Currency, Money Orders (<i>Not Wire Transfer</i>), Stored Value Card/Load, Travelers Cheques, and Debt Repayment</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 6012 | Financial Institutions – Merchandise, Services, and Debt Repayment | | |
| | <p>This MCC must be used for the purchase of merchandise or services from or the repayment of debts to banks, savings and loans, thrifts, and credit unions. For example: the purchase of checks, other financial products, or promotional merchandise, deposits, the funding of an account or stored value card, , the purchase of foreign currency, money orders, and travelers cheques, and loan fees or financial counseling service fees. This MCC must also be used for the repayment of a debt, loan, or credit card balance by a cardholder to the financial institution.</p> | <p>Account Funding – Financial Institution Banks – Financial Institutions – Merchandise, Services Credit Unions – Financial Institutions – Merchandise, Services Deposits – Financial Institutions Merchandise, Services – Financial Institutions Mortgage Companies – Financial Institutions Purchase of Foreign currency, money orders (<i>Not Wire Transfer</i>) and Travelers Cheques – Financial Institution Loan Payments – Financial Institution Savings and Loans – Financial Institutions – Merchandise, Services Services – Banks, Credit Unions, Financial Institutions (<i>Non-Cash</i>) Stored Value Card</p> | <p>6010 – Financial Institutions – Manual Cash Disbursements 6011 – Financial Institutions – Automated Cash Disbursements 6211 – Security Brokers/Dealers</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 6051 | Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfer), Stored Value Card/Load, Travelers Cheques, and Debt Repayment | | |
| | <p>This MCC must be used for the funding of an account, the purchase of foreign currency, money orders, travelers cheques, or the transferring of value to a stored value card that occurs at non-financial institutions such as currency exchanges, money order merchants, and hotels.</p> <p>This MCC must also be used for the repayment of a loan or debt if the entity that holds the debt is not a financial institution.</p> | <p>Account Funding – <i>(Non-Financial Institutions)</i></p> <p>Currency – Foreign <i>(Non-Financial Institutions)</i></p> <p>Exchange – Foreign Currency <i>(Non-Financial Institutions)</i></p> <p>Foreign Currency <i>(Non-Financial Institutions)</i></p> <p>Lease Payments</p> <p>Loan Payments</p> <p>Money – Foreign Currency <i>(Non-Financial Institutions)</i></p> <p>Money Orders – Not Wire Transfer <i>(Non-Financial Institutions)</i></p> <p>Mortgage Companies – <i>(Non-Financial Institutions)</i></p> <p>Services – Money Order, Travelers Cheques, Foreign Exchange <i>(Non-Financial Institutions)</i></p> <p>Travelers Cheques <i>(Financial Institutions)</i></p> <p>Quasi Cash</p> <p>Travelers Cheques <i>(Non-Financial Institutions)</i></p> | <p>6010 – Financial Institutions – Manual Cash Disbursements</p> <p>6012 – Financial Institutions – Merchandise, Services, and Debt Repayment</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 6211 | Security Brokers/Dealers | | |
| | <p>Merchants classified with 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>6010 – Financial Institutions – Manual Cash Disbursements 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment</p> |
| 6300 | Insurance Sales, Underwriting, and Premiums | | |
| | <p>Merchants classified with this MCC sell personal or business insurance policies such as 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>Automobile Insurance – Sales (<i>Non-Direct Marketing</i>) Health Insurance – Sales Homeowners Insurance – Sales Life Insurance – Sales Medical Insurance – Sales Product Warranties</p> | <p>5960 – Direct Marketing – Insurance Services</p> |
| 6513 | Real Estate Agents and Managers – Rentals | | |
| | <p>This MCC must be used for the payment of management fees, rental commissions, rental payments, and other payments at real estate agents, brokers, and managers engaged in the rental and management of residential and commercial properties. must be identified with this MCC.</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>6012 – Financial Institutions – Merchandise, Services, and Debt Repayment 7012 – Timeshares 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Systems (Not Elsewhere Classified) 8999 – Professional Services (<i>Not Elsewhere Classified</i>)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 6540 | Non-Financial Institutions – Stored Value Card Purchase/Load | | |
| | This MCC must be used for the initial purchase and/or any subsequent reloads of stored value cards (including Visa Prepaid Cards) occurring at non-financial institutions. | Account Funding – <i>(Non-Financial Institutions)</i> Stored Value Card/Load <i>(Non-Financial Institutions)</i> | 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment |
| 7011 | Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC are lodging establishments or central reservation services that do not have their own specific MCC. | 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 | 6513 – Real Estate Agents and Managers – Rentals |
| 7012 | Timeshares | | |
| | Merchants classified with this MCC sell, lease, and rent timeshares and arrange timeshare condominium exchanges. | | 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Services <i>(Not Elsewhere Classified)</i> |
| 7032 | Sporting and Recreational Camps | | |
| | Merchants classified with this MCC operate children's camps, recreational camps, and sporting camps. | Boys' Camps Camps – Boys', Girls' Camps – Sporting, Recreational Children's Camps Girls' Camps Recreational, Sporting Camps Nudist Camps Dude Ranches | 7033 – Trailer Parks and Campgrounds 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |
| 7033 | Trailer Parks and Campgrounds | | |
| | Merchants classified with this MCC provide overnight or short-term camp sites for recreational vehicles, trailers, campers, or tents. | | 7032 – Sporting and Recreational Camps 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|--|
| 7210 | Laundry, Cleaning, and Garment Services | | |
| | Merchants classified with this MCC operate steam or other types of laundries or laundry services. | Diaper Services Garment Services Services – Laundry, Cleaning, Garment Services | 7211 – Laundries – Family and Commercial 7216 – Dry Cleaners |
| 7211 | Laundries – Family and Commercial | | |
| | Merchants classified with this MCC provide coin-operated or similar self-service washers and dryers for general consumer use and may also offer laundry services. | Laundromats | 7210 – Laundry, Cleaning, and Garment Services 7216 – Dry Cleaners |
| 7216 | Dry Cleaners | | |
| | Merchants classified with this MCC perform dry cleaning services for individuals or businesses and may offer limited alteration services. | Services – Dry Cleaning | 7210 – Laundry, Cleaning, and Garment Services 7211 – Laundries – Family and Commercial |
| 7217 | Carpet and Upholstery Cleaning | | |
| | Merchants classified with this MCC clean carpets, drapes, and upholstery. | Drapery Cleaning | 7641 – Furniture – Reupholstery, Repair, and Refinishing |
| 7221 | Photographic Studios | | |
| | Merchants classified with this MCC perform still or video portrait photography for the general public. | Photographers – Wedding Portrait Studios Wedding Photographers | 7395 – Photofinishing Laboratories and Photo Developing |
| 7230 | Beauty and Barber Shops | | |
| | Merchants classified with this MCC provide personal hair care services such as hair cutting, styling, and coloring, and may also perform manicures and pedicures and sell a limited selection of hair care products. | Beauty Salons Fingernail Salons Hair Cutting Hair Salon Hair Styling Hairdressers Make-up Studios Manicurists Nail Salons Salons – Hair, Beauty Salons – Nail | 7298 – Health and Beauty Spas..... 7299 – Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> |
| 7251 | Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops | | |
| | Merchants classified with this MCC repair footwear and provide shoe and hat cleaning and maintenance services. | Hat Cleaning Shops Shoe Shine Shops, Stands Repairs – Shoe Repair Shops | 7299 – Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> 7699 – Miscellaneous Repair Shops and Related Services |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 7261 | Funeral Services and Crematories | | |
| | Merchants classified with this MCC are mortuaries, crematories, and funeral homes that provide burial preparation services, conduct funerals, and provide cremation services. | Mortuaries Morticians Undertakers | 7299 – Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> |
| 7273 | Dating Services | | |
| | Merchants classified with this MCC provide dating and escort services, including online services. | Escort Services Services – Dating, Escort Online Dating Services | 7299 – Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> |
| 7276 | Tax Preparation Services | | |
| | Merchants classified with this MCC provide income tax return preparation services but do not provide auditing, accounting, or bookkeeping services. | Services – Tax Preparation | 8931 – Accounting, Auditing, and Bookkeeping Services 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |
| 7277 | Counseling Services – Debt, Marriage, and Personal | | |
| | Merchants classified with this MCC provide a variety of personal counseling services, such as debt and financial counseling, marriage counseling, family counseling, and alcohol and drug abuse counseling. | 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 | 8111 – Legal Services and Attorneys 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |
| 7278 | Buying and Shopping Services and Clubs | | |
| | Merchants classified with this MCC act as an intermediary to facilitate buying and shopping for individuals or businesses on a fee basis. | Personal Shopper Services – Buying/ Shopping Services, Clubs Shopping Services | 7299 – Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> 7399 – Business Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 7296 | Clothing Rental – Costumes, Uniforms, Formal Wear | | |
| | <p>Merchants classified with this MCC rent costumes, uniforms, formal wear, and other types of apparel and related accessories.</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>5137– Men’s, Women’s, and Children’s Uniforms and Commercial Clothing 7299 – Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)</p> |
| 7297 | Massage Parlors | | |
| | <p>Merchants classified with this MCC specialize in providing therapeutic massage services, and may also provide other personal services such as spa treatments and rent saunas or hot tubs for customer use.</p> | | <p>7298 – Health and Beauty Spas 7299 – Miscellaneous Personal Services (<i>Not Elsewhere Classified</i>)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 7298 | Health and Beauty Spas | | |
| | Merchants classified with this MCC provide a variety of personal or therapeutic services such as facials, massages, mud baths, herbal wraps, tanning treatments, whirlpools, steam baths, and hair and makeup styling, and instructional classes. | Tanning Salons | 7011 – <i>Lodging – Hotel, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)</i> 7297 – <i>Massage Parlors</i> 7299 – <i>Miscellaneous Personal Services (Not Elsewhere Classified)</i> |
| 7299 | Miscellaneous Personal Services (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC provide personal services that are not classified with a more specific MCC. | 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 Pet Grooming Services Services – Animal Boarding Services – Miscellaneous Other Services Services – Miscellaneous Personal Services – Pet Grooming Services – Water Filtration, Purification, Softening Treatments Stables – Animal Tattoo, Body Piercing Parlors Taxidermists Wedding Chapels | 7230 – <i>Beauty and Barber Shops</i> 7251 – <i>Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops</i> 7261 – <i>Funeral Services and Crematories</i> 7273 – <i>Dating Services</i> 7276 – <i>Tax Preparation Services ...</i> 7277 – <i>Counseling Services – Debt, Marriage, and Personal</i> 7278 – <i>Buying and Shopping Services and Clubs</i> 7296 – <i>Clothing Rental – Costumes, Uniforms, Formal Wear</i> 7297 – <i>Massage Parlors</i> 7298 – <i>Health and Beauty Spas</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 7311 | Advertising Services | | |
| | Merchants classified with this MCC prepare advertising (writing copy, artwork, graphics, and other creative work) and place such advertising and/or samples in periodicals, newspapers, radio and television, on the internet, in the sky, or other advertising media for clients on a contract or fee basis. | Ad Agencies Agencies – Advertising Classified Ads – Newspaper Services – Advertising | 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |
| 7321 | Consumer Credit Reporting Agencies | | |
| | Merchants classified with this MCC provide consumer credit reporting services such as credit investigation, credit clearinghouses, and other related services. | | 7399 – Business Services <i>(Not Elsewhere Classified)</i> |
| 7333 | Commercial Photography, Art, and Graphics | | |
| | Merchants classified with this MCC provide commercial art or graphic design services for advertising agencies, publishers, and other businesses. | Commercial Artists Film Production Graphics – Commercial Silk Screening | 7221 – Photography Studios 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |
| 7338 | Quick Copy, Reproduction, and Blueprinting Services | | |
| | Merchants classified with this MCC reproduce and bind text, drawings, plans, maps, or other copy, by blueprinting, photocopying, or other methods of duplication. | Photocopying Services Reproduction Services Services – Quick Copy, Reproduction | 7395 – Photofinishing Laboratories and Photo Developing 5943 – Stationery Stores, Office and School SupplyStores |
| 7339 | Stenographic and Secretarial Support | | |
| | Merchants classified with 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. | Services – Word Processing Word Processing Services | 7361 – Employment Agencies and Temporary Help Services 7399 – Business Services <i>(Not Elsewhere Classified)</i> |
| 7342 | Exterminating and Disinfecting Services | | |
| | Merchants classified with this MCC provide pest control, extermination, fumigation, and disinfection services. | Exterminators Pest Control | 7349 – Cleaning, Maintenance, and Janitorial Services |
| 7349 | Cleaning, Maintenance, and Janitorial Services | | |
| | Merchants classified with this MCC provide cleaning and maintenance services. | House Cleaning Services Housekeeping Services Maintenance Services Services – Housekeeping | 7342 – Exterminating and Disinfecting Services |
| 7361 | Employment Agencies and Temporary Help Services | | |
| | Merchants classified with this MCC provide employment services for those seeing employees or employment. | Temporary Employment Agencies | 7399 – Business Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 7372 | Computer Programming, Data Processing, and Integrated Systems Design Services | | |
| | Merchants classified with this MCC provide computer programming services, systems design, website design, data entry, and data processing services. | Computer Software Design Systems Design – Computer | 5734 – Computer Software Stores 7379 – Computer Maintenance, Repair and Services <i>(Not Elsewhere Classified)</i> 7399 – Business Services <i>(Not Elsewhere Classified)</i> 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |
| 7375 | Information Retrieval Services | | |
| | Merchants classified with this MCC are business-to-business or wholesale provisioners of online or database information retrieval services. | | 7321 – Consumer Credit Reporting Agencies 7392 – Management, Consulting, and Public Relations Services 7399 – Business Services <i>(Not Elsewhere Classified)</i> |
| 7379 | Computer Maintenance, Repair and Services (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC provide computer-related services such as computer consulting, database development, computer maintenance and repair, conversion services, and computer requirements analysis. | | 5045 – Computers and Computer Peripheral Equipment and Software 5732 – Electronics Stores 5734 – Computer Software Stores 7372 – Computer Programming, Data Processing, and Integrated Systems Design Services 7629 – Electrical and Small Appliance Repair Shops |
| 7392 | Management, Consulting, and Public Relations Services | | |
| | Merchants classified with this MCC perform a variety of activities for private, nonprofit, and public organizations, such as strategic and organizational planning, financial planning and budgeting, developing marketing objectives, information systems planning, development of human resource policies, and public relations services. | Consultants – Management Consultants – Marketing Consultants – Public Relations Consulting, Management Services Management Consultants Marketing Consultants Public Relations Services Services – Management, Consulting, Public Relations | 7399 – Business Services <i>(Not Elsewhere Classified)</i> 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 7393 | Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs | | |
| | <p>Merchants classified with this MCC provide security devices/systems and services such as security guard, protective, and armored car services and investigative services.</p> | <p>Alarm Systems, Services Armored Cars Burglar Alarm Companies – Home/Business Security Fire Alarm Companies – Home/Business Security Guard Dogs Home Security Systems Private Investigators Protective Services Security Services, Protective Services, Detective Agencies Security Systems Services – Armored Car Services – Detective Agencies Services – Guard Dog Services – Protective Services – Security Surveillance Systems, Services</p> | <p>7399 – Business Services <i>(Not Elsewhere Classified)</i> 8111 – Legal Services and Attorneys 8999 – Professional Services <i>(Not Elsewhere Classified)</i></p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 7394 | Equipment, Tool, Furniture, and Appliance Rental and Leasing | | |
| | <p>Merchants classified with this MCC rent and lease equipment, tools, furniture, appliances, and office equipment, excluding typewriters.</p> | <p>Appliance Rental Furniture Rental Leasing Services – Equipment Rentals – Appliance Rentals – Equipment Rentals – Furniture Rentals – Tools Services – Equipment Rental, Leasing</p> | <p>4457 – Boat Rentals and Leasing 5978 – Typewriter Stores – Sales Rentals, and Service 7296 – Clothing Rental – Costumes, Uniforms, Formal Wear 7513 – Truck and Utility Trailer Rentals 7519 – Motor Home and Recreational Vehicle Rentals 7841 – DVD/Video Tape Rental Stores</p> |
| 7395 | Photofinishing Laboratories and Photo Developing | | |
| | <p>Merchants classified with this MCC develop film, make photographic prints and enlargements, and provide custom services, and may also sell a limited selection of photographic supplies and accessories.</p> | <p>Film Developing</p> | <p>5044 – Photographic, Photocopy, Microfilm Equipment and Supplies 5946 – Camera and Photographic Supply Stores 7221 – Photographic Studios 7333 – Commercial Photography, Art, and Graphics</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 7399 | Business Services (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC provide business services that are not typically considered to be “professions” and are not classified with a more specific MCC.</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 – Telephone Answering Services – Trade Show Arrangement Services – Translation, Language Telephone Answering Services Tourist Information Bureaus Trade Show Arrangement Services Translation Services Video-Conferencing Services</p> | <p>4215 – Courier Services – Air and Ground, and Freight Forwarders 7299 – Miscellaneous Personal Services <i>(Not Elsewhere Classified)</i> 7311 – Advertising Services 7338 – Quick Copy, Reproduction, and Blueprinting Services 7393 – Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 7512 | Automobile Rental Agency | | |
| | Merchants classified with this MCC are car rental agencies that do not have designated unique MCCs. | Car Rentals | 7513 – Truck and Utility Trailer Rentals 7519 – Motor Home and Recreational Vehicle Rentals |
| 7513 | Truck and Utility Trailer Rentals | | |
| | Merchants classified with this MCC provide short-term rental or long-term leasing of trucks, vans, or utility trailers. | Leasing Services – Trucks, Utility Trailers | 7394 – Equipment, Tool, Furniture, and Appliance Rental and Leasing 7512 – Automobile Rental Agency 7519 – Motor Home and Recreational Vehicle Rentals |
| 7519 | Motor Home and Recreational Vehicle Rentals | | |
| | Merchants classified with this MCC rent motor homes, RVs, campers, tent trailers, and other recreational vehicles on daily, short-term, or extended-term basis. | | 4457 – Boat Rentals and Leasing 7513 – Truck and Utility Trailer Rentals 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |
| 7523 | Parking Lots, Parking Meters and Garages | | |
| | Merchants classified with this MCC provide temporary parking services for automobiles, usually on an hourly, daily, or monthly contract or fee basis. | Parking Garages | |
| 7531 | Automotive Body Repair Shops | | |
| | Merchants classified with this MCC perform automotive body repair work and may paint automobiles in conjunction with body repair work. | Car Body Repair Shops Auto Body Shops | 7534 – Tire Retreading and Repair Shops 7535 – Automotive Paint Shops 7538 – Automotive Service Shops (Non-Dealer) 38 |
| 7534 | Tire Retreading and Repair Shops | | |
| | Merchants classified with this MCC sell, install, repair, or retread old tires. | Car Tires – Retreads Repairs – Tire Retreading, Repair Shops | 5532 – Automotive Tire Stores 7531 – Automotive Body Repair Shops 7535 – Automotive Paint Shops 7538 – Automotive Service Shops (Non-Dealer) |
| 7535 | Automotive Paint Shops | | |
| | Merchants classified with this MCC paint, refinish, and restore automobiles. | Car Paint Shops | 7531 – Automotive Body Repair Shops 7538 – Automotive Service Shops (Non-Dealer) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 7538 | Automotive Service Shops (Non-Dealer) | | |
| | Merchants classified with this MCC conduct automotive repairs and general or specific services. | 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 | 5541 – Service Stations (with or without Ancillary Services) 7531 – Automotive Body Repair Shops 7534 – Tire Retreading and Repair Shops 7535 – Automotive Paint Shops 7542 – Car Washes 7549 – Towing Services |
| 7542 | | Car Washes | |
| | Merchants classified with this MCC wash, wax, and polish automobiles or provide self-service facilities. | Auto Detailing Automotive Cleaning, Waxing Cleaning, Polishing – Automotive | 5541 – Service Stations (<i>With or Without Ancillary Services</i>) 7538 – Automotive Service Shops (<i>Non-Dealer</i>) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 7549 | Towing Services | | |
| | Merchants classified with this MCC provide vehicle towing services. | | 5935 – Wrecking and Salvage Yards |
| 7622 | Electronics Repair Shops | | |
| | Merchants classified with this MCC repair electronics (excluding appliances) such as radios, televisions, stereo equipment, and computers. | Radio, Television, Stereo, Electronics Repair Shops Repairs – Radio, Television, Stereo, Electronics Services – Television, Radio, Stereo, Electronics Stereo Repair Shops Television Repair Shops | 7629 – Electrical and Small Appliance Repair Shops 7699 – Miscellaneous Repair Shops and Related Services |
| 7623 | Air Conditioning and Refrigeration Repair Shops | | |
| | Merchants classified with this MCC service and repair household and commercial air conditioning and refrigeration systems. | Refrigeration Repair Shops Repairs – Air Conditioning, Refrigeration Repair Shops | 7629 – Electrical and Small Appliance Repair Shops 7699 – Miscellaneous Repair Shops and Related Services |
| 7629 | Electrical and Small Appliance Repair Shops | | |
| | Merchants classified with this MCC service and repair household and commercial electrical components, small appliances (such as microwaves, toaster ovens, and toasters), and electrical office machines, excluding typewriters. | Repairs – Office Machines | 5978 – Typewriter Stores – Sales, Rentals, and Service 7622 – Electronics Repair Shops ... 7623 – Air Conditioning and Refrigeration Repair Shops 7699 – Miscellaneous Repair Shops and Related Services |
| 7631 | Watch, Clock and Jewelry Repair | | |
| | Merchants classified with this MCC clean and repair all types of watches, clocks, and fine jewelry. | | 5944 – Jewelry Stores, Watches, Clocks, and Silverware Stores |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 7641 | Furniture – Reupholstery, Repair, and Refinishing | | |
| | Merchants classified with this MCC reupholster, repair, refinish, and restore furniture. | Furniture Repair, Reupholstery Refinishing – Furniture Repair, Reupholstery Repairs – Reupholstery, Furniture Repair, Furniture Refinishing Services – Reupholstery, Furniture Repair, Furniture Refinishing | 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances |
| 7692 | Welding Services | | |
| | Merchants classified with this MCC perform welding services and repair. | Services – Welding Repair | 1799 – Special Trade Contractors <i>(Not Elsewhere Classified)</i> |
| 7699 | Miscellaneous Repair Shops and Related Services | | |
| | Merchants classified with this MCC provide service and repair work and are not classified with a more specific MCC. | Chimney Cleaning Service Furnace Cleaning Service Machine Shops Services – Chimney Cleaning Services – Furnace Cleaning Services – Large Appliance Repair Services – Bicycle Repair Services – Orthopedic Device Repair | 7531 – Automotive Body Repair Shops 7534 – Tire Retreading and Repair Shops 7538 – Automotive Service Shops (Non-Dealer) 7622 – Electronics Repair Shops 7623 – Air Conditioning and Refrigeration Repair Shops 7629 – Electrical and Small Appliance Repair Shops 7631 – Watch, Clock and Jewelry Repair 7641 – Furniture – Reupholstery, Repair, and Refinishing 7692 – Welding Services |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 7800 | Government-Owned Lotteries (US Region only) | | |
| | Merchants classified with this MCC are government-owned lotteries in the US Region that are registered with Visa to sell lottery tickets. | | 7801 – Government Licensed On-Line Casinos (On-Line Gambling) |
| 7801 | Government Licensed On-Line Casinos (On-Line Gambling) (US Region only) | | |
| | Merchants classified with this MCC are licensed by a US government entity (and/or sanctioned and regulated by applicable legislation) and registered with Visa to sell gambling chips or offer online gambling. | | 7800 – Government-Owned Lotteries |
| 7802 | Government-Licensed Horse/Dog Racing (US Region only) | | |
| | Merchants classified with this MCC are licensed by a US government entity (and/or sanctioned and regulated by applicable legislation) and registered with Visa to sell on- or off-track wagers at horse- or dog-racing facilities. | | |
| 7829 | Motion Picture and Video Tape Production and Distribution | | |
| | Merchants classified with this MCC are business-to-business or wholesale producers and distributors of educational and industrial films and videos for exhibition and sale. | 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 | 7399 – Business Services <i>(Not Elsewhere Classified)</i> 7841 – DVD/Video Tape Rental Stores 8999 – Professional Services <i>(Not Elsewhere Classified)</i> |
| 7832 | Motion Picture Theaters | | |
| | Merchants classified with this MCC operate movie theaters and sell tickets and refreshments, or sell movie tickets online. | Cinemas Entertainment – Movie Theaters Films – Movie Theaters Movie Theaters | 7841 – DVD/Video Tape Rental Stores 7922 – Theatrical Producers (<i>Except Motion Pictures</i>) and Ticket Agencies |
| 7841 | DVD/Video Tape Rental Stores | | |
| | Merchants classified with this MCC rent DVDs/video tapes for personal use and may sell a limited selection of used videos/DVDs and refreshments. | Rentals – DVD/Video Tape Stores | 7829 – Motion Picture and Video Tape Production and Distribution |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 7911 | Dance Halls, Studios and Schools | | |
| | Merchants classified with this MCC operate dance studios, schools, and public dance halls or ballrooms. | Ballet Schools Ballroom Dance Instruction Dance Schools Schools – Ballroom Dance Instruction Studios – Dance | 7922 – Theatrical Producers <i>(Except Motion Pictures)</i> and Ticket Agencies 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |
| 7922 | Ticket Agencies and Theatrical Producers (Except Motion Pictures) | | |
| | Merchants classified with this MCC operate live theatrical productions (such as road companies and summer theater groups) and services associated with theatrical productions and concerts (such as casting agencies, booking agencies, scenery, lighting, and other equipment services, and theatrical ticket agencies). | Agencies – Ticket, Theatrical Producers Performing Arts Companies – Theatrical Producers – Theatrical Production Agencies – Theatrical Ticket Agencies | 7832 – Motion Picture Theaters..... 7911 – Dance Halls, Studios and Schools 7929 – Bands, Orchestras, and Miscellaneous Entertainers <i>(Not Elsewhere Classified)</i> |
| 7929 | Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC provide entertainment other than theatrical productions (such as musicians, bands, orchestras, and other types of entertainers such as comedians and magicians). | DJs Dance Bands Magicians Music Bands Musicians | |
| 7932 | Billiard and Pool Establishments | | |
| | Merchants classified with this MCC operate establishments that rent the use of pool or billiard tables and other games for entertainment. | Billiard Parlors Snooker Parlors | 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |
| 7933 | Bowling Alleys | | |
| | Merchants classified with this MCC operate bowling alleys for entertainment. | | 5812 – Eating Places and Restaurants 5813 – Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 7941 | Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters | | |
| | <p>Merchants classified with this MCC operate and promote semiprofessional and professional athletic clubs (such as baseball, basketball, football, hockey, soccer), promote amateur and professional athletic events, manage individual athletes, and manage sports areas and stadiums.</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>7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |
| 7991 | Tourist Attractions and Exhibits | | |
| | <p>Merchants classified with this MCC operate a variety of tourist attractions and exhibits for entertainment, such as botanical gardens, craft shows, museums, and wineries.</p> | <p>Arboretums Art Museums Botanical Gardens Exhibits Expositions Gardens – Botanical Museums Wineries</p> | <p>5971 – Art Dealers and Galleries 7996 – Amusement Parks, Circuses, Carnivals, and Fortune Tellers 7998 – Aquariums, Seaquariums, Dolphinariums, and Zoos 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |
| 7992 | Public Golf Courses | | |
| | <p>Merchants classified with this MCC operate public golf courses.</p> | | <p>7997 – Membership Clubs (<i>Sports, Recreation, Athletic</i>), Country Clubs, and Private Golf Courses</p> |
| 7993 | Video Amusement Game Supplies | | |
| | <p>Merchants classified with 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 with MCC 7994 – <i>Video Game Arcades/Establishments</i>.</p> | | <p>7994 – Video Game Arcades/Establishments</p> |
| 7994 | Video Game Arcades/Establishments | | |
| | <p>Merchants classified with this MCC operate arcades, amusement machines (such as video game machines, juke boxes, pinball machines, mechanical games, instant photograph booths, and similar types of amusement equipment).</p> | | <p>7993 – Video Amusement and Game Supplies 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks 7999 – Recreation Services <i>(Not Elsewhere Classified)</i></p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|---|
| 7995 | Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks | | |
| | Merchants classified with this MCC operate gaming or betting establishments. | Betting – Casino Gaming Chips Betting – Lottery Tickets Betting – Off-Track Betting – Wagers Bingo Parlors Raffle Tickets | 7800 – Government-Owned Lottery 7801 – Government-Licensed On-Line Casinos (On-Line Gambling) 7802 – Government-Licensed Horse/Dog Racing |
| 7996 | Amusement Parks, Circuses, Carnivals, and Fortune Tellers | | |
| | Merchants classified with this MCC operate circuses, carnivals, and amusement and theme parks that offer mechanical rides, snacks and food stands, games, animal exhibits, and entertainment, as well as fortune-telling, astrology, mystic, and tarot card-reading services. | County Fairs Fairs Mystics Tarot Readings State Fairs | 7991 – Tourist Attractions and Exhibits 7999 – Recreation Services <i>(Not Elsewhere Classified)</i> |
| 7997 | Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses | | |
| | Merchants classified with 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, and may also provide spa services | 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 | 7297 – Massage Parlors 7298 – Health and Beauty Spas..... 7992 – Public Golf Courses |
| 7998 | Aquariums, Seaquariums, Dolphinariums, and Zoos | | |
| | Merchants classified with this MCC operate zoos or sea life parks for entertainment and education for the general public. | Sea Life Parks | 7991 – Tourist Attractions and Exhibits |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|---|
| 7999 | Recreation Services (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC provide a wide variety of recreation and entertainment services that require active physical participation and that are not classified with a more specific MCC.</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>4457 – Boat Rentals and Leasing 7032 – Sporting and Recreational Camps 7033 – Trailer Parks and Campgrounds 7298 – Health and Beauty Spas 7519 – Motor Home and Recreational Vehicle Rentals 7932 – Billiard and Pool Establishments 7933 – Bowling Alleys 7941 – Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters 7991 – Tourist Attractions and Exhibits 7992 – Public Golf Courses 7994 – Video Game Arcades/Establishments 7996 – Amusement Parks, Circuses, Carnivals, and Fortune Tellers 7997 – Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses 7998 – Aquariums, Seaquariums, Dolphinariums, and Zoos</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|---|
| 8011 | Doctors and Physicians (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC are licensed physicians engaged in a practice of general or specialized medicine and surgery that is not classified with a more specific MCC. | Cosmetic Surgeons Dermatologists Gynecologists Medical Professionals – Doctors Neurologists Obstetricians Orthopedists Pediatricians Physicians Plastic Surgeons Psychiatrists Radiologists Surgeons | 8021 – Dentists and Orthodontists 8031 – Osteopaths 8041 – Chiropractors 8042 – Optometrists and Ophthalmologists 8043 – Opticians, Optical Goods, and Eyeglasses 8049 – Podiatrists and Chiropodists 8099 – Medical Services and Health Practitioners <i>(Not Elsewhere Classified)</i> |
| 8021 | Dentists and Orthodontists | | |
| | Merchants classified with this MCC are licensed physicians that practice general or specialized dentistry such as dental surgery. | | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified) |
| 8031 | Osteopaths | | |
| | Merchants classified with this MCC provide therapy involving the non-surgical manipulation and adjustment of bone structures. | | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8041 – Chiropractors 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified) |
| 8041 | Chiropractors | | |
| | Merchants classified with this MCC provide therapy in which the spinal column and limbs are manipulated or adjusted. | | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8031 – Osteopaths 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified) |
| 8042 | Optometrists and Ophthalmologists | | |
| | Merchants classified with this MCC are licensed physicians that examine and treat eye defects with corrective eyeglasses or contacts or surgical techniques, treat eye diseases, and may fill contact or eyeglass prescriptions and sell eyeglass frames. | Eye Doctors | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8043 – Opticians, Optical Goods, and Eyeglasses 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 8043 | Opticians, Optical Goods, and Eyeglasses | | |
| | Merchants classified with this MCC perform eye examinations, write prescriptions, make and sell eyeglasses, and sell other optical goods. | Eyeglass Stores | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8042 – Optometrists and Ophthalmologists 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified) |
| 8049 | Podiatrists and Chiropractors | | |
| | Merchants classified with this MCC are licensed physicians specializing in diagnosing and treating foot ailments. | Doctors – Chiropractors, Podiatrists Foot Doctors Medical Professionals – Podiatrists Podiatrists | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified) |
| 8050 | Nursing and Personal Care Facilities | | |
| | Merchants classified with this MCC provide inpatient nursing and health-related personal care services and operate convalescent/nursing homes, hospice facilities, and other long-term care facilities that generally do not offer surgery. | Convalescent Homes Elder Housing Hospice Facilities Nursing Homes Rest Homes Elder Care | 8062 – Hospitals |
| 8062 | Hospitals | | |
| | Merchants classified with this MCC are hospitals that provide diagnostic services, extensive medical treatment, surgery, continuous nursing services, mental and psychiatric care, and other hospital services. | | 0742 – Veterinary Services 8050 – Nursing and Personal Care Facilities |
| 8071 | Medical and Dental Laboratories | | |
| | Merchants classified with this MCC provide medical and dental laboratory services. | | 8011 – Doctors and Physicians (Not Elsewhere Classified) 8021 – Dentists and Orthodontists |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|---|--|
| 8099 | Medical Services and Health Practitioners (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are medical professionals that are not classified with a more specific MCC.</p> | <p>Blood Banks Chemical Dependency Treatment Centers Fertility Clinics Hair Replacements – Surgical Health Practitioners, Medical Services Hearing Testing Services Massage – Therapeutic Medical Professionals – Medical Services, Health Practitioners Mental Health Practitioners Physical Therapists Psychiatrists Psychologists Services – Medical Services, Health Practitioners Sports Medicine Clinics Therapists</p> | <p>8011 – Doctors and Physicians <i>(Not Elsewhere Classified)</i> 8021 – Dentists and Orthodontists 8031 – Osteopaths 8041 – Chiropractors 8042 – Optometrists and Ophthalmologists 8043 – Opticians, Optical Goods, and Eyeglasses 8049 – Podiatrists and Chiropodists 8050 – Nursing and Personal Care Facilities 8062 – Hospitals 8071 – Medical and Dental Laboratories</p> |
| 8111 | Legal Services and Attorneys | | |
| | <p>Merchants classified with this MCC are headed by members of the bar and provide legal advice and services.</p> | <p>Attorneys Law Offices Lawyers</p> | <p>7277 – Counseling Services – Debt, Marriage, and Personal</p> |
| 8211 | Elementary and Secondary Schools | | |
| | <p>Merchants classified with this MCC are elementary and secondary schools that provide academic instruction.</p> | <p>Grade Schools Grammar Schools High Schools Middle Schools Schools – Kindergartens</p> | <p>8220 – Colleges, Universities, Professional Schools, and Junior Colleges 8241 – Correspondence Schools 8244 – Business and Secretarial Schools 8249 – Vocational and Trade Schools 8299 – Schools and Educational Services (Not Elsewhere Classified) 8351 – Child Care Services</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 8220 | Colleges, Universities, Professional Schools, and Junior Colleges | | |
| | Merchants classified with this MCC are community and junior colleges, universities, theological seminaries and professional schools (such as dental, law, engineering, medical) that provide academic courses and grant academic degrees. | Community Colleges Graduate Schools | 8211 – Elementary and Secondary Schools 8241 – Correspondence Schools 8244 – Business and Secretarial Schools 8249 – Vocational and Trade Schools 8299 – Schools and Educational Services (Not Elsewhere Classified) 8299 |
| 8241 | Correspondence Schools | | |
| | Merchants classified with this MCC are correspondence schools that offer educational and instruction through the mail/internet by sending lessons and examinations to the student. | | 8299 – Schools and Educational Services (Not Elsewhere Classified) |
| 8244 | Business and Secretarial Schools | | |
| | Merchants classified with this MCC are business and secretarial schools that offer general business training such as, office procedures, word processing, stenographic, and other clerical skills. | Computer Training | 8249 – Vocational and Trade Schools 8299 – Schools and Educational Services (Not Elsewhere Classified) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 8249 | Vocational and Trade Schools | | |
| | Merchants classified with this MCC offer training and instruction in specialized professions such as welding, mechanics, carpentry, real estate, and truck driving. | Technical Institutes | 8244 – Business and Secretarial Schools 8299 – Schools and Educational Services (Not Elsewhere Classified) 8241 – Correspondence Schools ... |
| 8299 | Schools and Educational Services (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC offer educational courses and services that are not classified with a more specific MCC. | Art Schools Automobile Driving Instruction Aviation Instruction Cooking Schools Culinary Instruction Driver Education Class, School 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 Traffic School | 7911 – Dance Halls, Studios and Schools 8211 – Elementary and Secondary Schools 8220 – Colleges, Universities, Professional Schools, and Junior Colleges 8241 – Correspondence Schools 8244 – Business and Secretarial Schools 8249 – Vocational and Trade Schools |
| 8351 | Child Care Services | | |
| | Merchants classified with this MCC provide care for infants or children. | Babysitting Services Children – Day Care Services Day Care Services Nannies Nursery Schools Preschool Centers Day Care Services | 8299 – Schools and Educational Services (Not Elsewhere Classified) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|--|
| 8398 | Charitable and Social Service Organizations | | |
| | Merchants classified with this MCC are non-political fund-raising organizations (organizations engaged in soliciting charitable donations/contributions) and social service organizations engaged in social welfare services. | Fund-Raising Organizations – Non-Political Organizations – Non-Political Public Radio, Television | 5931 – Used Merchandise and Secondhand Stores 8641 – Civic, Social, and Fraternal Associations 8651 – Political Organizations 8661 – Religious Organizations 8675 – Automobile Associations 8699 – Membership Organizations (Not Elsewhere Classified) |
| 8641 | Civic, Social, and Fraternal Associations | | |
| | Merchants classified with this MCC are associations engaged in civic, social, or fraternal activities. | Alumni/Alumnae Associations Associations – Civic, Social, Fraternal Chambers of Commerce Fraternal Associations Fund-Raising – Political Police Athletic Leagues (PAL) Social Associations, Clubs Veterans’ Organizations | 8398 – Charitable and Social Service Organizations 8651 – Political Organizations 8661 – Religious Organizations 8675 – Automobile Associations 8699 – Membership Organizations (Not Elsewhere Classified) |
| 8651 | Political Organizations | | |
| | Merchants classified with this MCC are membership organizations that promote the interests of or raise funds for a national, state, or local political party or candidate. | Political Fundraising | 8398 – Charitable and Social Service Organizations 8641 – Civic, Social, and Fraternal Associations 8661 – Religious Organizations 8675 – Automobile Associations 8699 – Membership Organizations (Not Elsewhere Classified) |
| 8661 | Religious Organizations | | |
| | Merchants classified with this MCC are religious organizations that provide worship services, religious training or study, or religious activities. | Chapels Churches Mosques Synagogues Temples | 8398 – Charitable and Social Service Organizations 8641 – Civic, Social, and Fraternal Associations 8699 – Membership Organizations (Not Elsewhere Classified) |
| 8675 | Automobile Associations | | |
| | Merchants classified with this MCC are automobile associations and clubs that provide a variety of travel-related services to its members. | Automobile Club | 8699 – Membership Organizations (Not Elsewhere Classified) |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|--|--|
| 8699 | Membership Organizations (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC are organizations or associations that are not classified with a more specific MCC.</p> | <p>Art Clubs Historical Clubs Labor Unions Organizations – Membership Organizations Poetry Clubs Professional Organizations Tenant Associations Condominium Associations HOAs Unions – Labor</p> | <p>7997 – Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses 8398 – Charitable and Social Service Organizations 8641 – Civic, Social, and Fraternal Associations 8651 – Political Organizations 8661 – Religious Organizations..... 8675 – Automobile Associations ...</p> |
| 8734 | Testing Laboratories (Non-Medical Testing) | | |
| | <p>Merchants classified with this MCC provide testing services (such as automobile testing, calibration and certification, food testing, forensic testing, product and pollution testing, and industrial X-ray inspection services).</p> | <p>Food Testing Services Forensic Laboratories Pollution Testing Product Testing Laboratories Veterinary Testing Laboratories</p> | <p>8071 – Medical and Dental Laboratories</p> |
| 8911 | Architectural, Engineering, and Surveying Services | | |
| | <p>Merchants classified with this MCC provide professional architectural, home and building design, boat design, and engineering, land, water, and aerial surveying services.</p> | | <p>1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors (Not Elsewhere Classified) 8999 – Professional Services (Not Elsewhere Classified)</p> |
| 8931 | Accounting, Auditing, and Bookkeeping Services | | |
| | <p>Merchants classified with this MCC provide accounting, bookkeeping, billing and payroll services, and other related auditing services, and may also provide income tax preparation services.</p> | | <p>7276 – Tax Preparation Services ... 8111 – Legal Services and Attorneys 8999 – Professional Services (Not Elsewhere Classified)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|---|--|
| 8999 | Professional Services (Not Elsewhere Classified) | | |
| | <p>Merchants classified with this MCC provide professional services that are not classified with a more specific MCC.</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 Public Speakers Real Estate Appraisers Research Firms</p> | <p>6211 – Security Brokers/Dealers 6300 – Insurance Sales, Underwriting, and Premiums 7012 – Timeshares 7276 – Tax Preparation Services 7277 – Counseling Services – Debt, Marriage, and Personal 7311 – Advertising Services 7321 – Consumer Credit Reporting Agencies 7361 – Employment Agencies and Temporary Help Services 7392 – Management, Consulting, and Public Relations Services 7393 – Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs 8111 – Legal Services and Attorneys 8911 – Architectural, Engineering, and Surveying Services 8931 – Accounting, Auditing, and Bookkeeping Services</p> |
| 9211 | Court Costs, Including Alimony and Child Support | | |
| | <p>Merchants classified with this MCC are local, state, and federal courts of law that administer and process court fees, alimony, and child support payments.</p> | | <p>9222 – Fines 9399 – Government Services (Not Elsewhere Classified)</p> |

| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|---|--|---|
| 9222 | Fines | | |
| | Merchants classified with 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 | 9211 – Court Costs, Including Alimony and Child Support 9399 – Government Services- <i>(Not Elsewhere Classified)</i> |
| 9223 | Bail and Bond Payments | | |
| | Merchants classified with this MCC post bail to the court system as security for the appearance of the arraigned individual. | | |
| 9311 | Tax Payments | | |
| | Merchants classified with this MCC are local, state, and federal entities that engage in financial administration and taxation including collection of taxes and penalties and custody and disbursement of funds. | Customs Bureaus | 9399 – Government Services <i>(Not Elsewhere Classified)</i> |
| 9399 | Government Services (Not Elsewhere Classified) | | |
| | Merchants classified with this MCC are government entities that provide general support services to government and communities are not classified with a more specific MCC. | DMV Department of Motor Vehicles Fire Departments Libraries Parks and Recreation Police Departments | 4784 – Tolls and Bridge Fees 7992 – Public Golf Courses |
| 9402 | Postal Services – Government Only | | |
| | Merchants classified with this MCC are government postal offices that provide a variety of services such as accepting and processing packages and mail for delivery and selling postage stamps. | | 7399 – <i>Business Services (Not Elsewhere Classified)</i> . – Government Services <i>(Not Elsewhere Classified)</i> ... 9399 |
| 9405 | U.S. Federal Government Agencies or Departments | | |
| | Merchants classified with this MCC process U.S. federal government transactions using an acquiring BIN associated with the Intra-Government Transfers (IGOTS) program. | | |
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| MCC | MCC Title/ MCC Description | Included in this MCC | Similar Merchants |
|------|--|----------------------|-------------------|
| 9702 | Emergency Services (GCAS) (Visa use only) | | |
| | This MCC is used only by Visa to enable members and processors to identify emergency transactions from the Global Customer Assistance Services (GCAS). | | |
| 9950 | Intra-Company Purchases | | |
| | Merchants classified with this MCC process purchasing card transactions representing internal unit-to-unit transfers of goods and services. | | |

Section 4: New MCC or MCC Change Requests

To request a new MCC or changes to an existing MCC, members must submit to Visa a completed *Visa Merchant Category Code Request Form*, which is available on Visa Online. 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*.