Visa Merchant Data Standards Manual

Visa Supplemental Requirements



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Introduction

The *Visa Merchant Data Standards Manual* contains requirements for Merchant/Payment Facilitator/Marketplace/Digital Wallet Operator classification, location, and various data elements, including Merchant location, Merchant Category Codes (MCC), and other VisaNet data formats.

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

This is a global document and should be used by Members in all Visa Regions.

In this edition, the following new MCCs have been created:

MCC 3884	Chateraise Hotel Group
MCC 3885	Ab-Accommo
MCC 3886	Noguchikanko Group
MCC 3306	Scoot Ltd: FLYSCOOT

The following amendments were also incorporated to facilitate easier merchant designation and classification:

Escort Service has been moved from MCC 7273 Dating Services and into MCC 5967 Adult Content and Services.

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, Marketplace location (including city, state, and country formats) and Ramp Provider location.
- 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.

1. Example:
   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.

2. Example:
   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.

3. Example:
   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, Marketplaces, Ramp Providers and Digital Wallet Operators

A Merchant is an entity that represents itself to the buyer as selling services or goods.

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.
An entity is a Payment Facilitator if it deposits transactions or receives settlement on behalf of the Merchant but does not sell goods or services to cardholders and cannot otherwise be categorized as a Marketplace.

An entity is a Ramp Provider if it provides payment services to convert transactions from a fiat currency to a non-fiat currency (for example: cryptocurrency), or vice versa. A Ramp Provider may sell non-fiat currency to Cardholders directly or provide their services under to Conversion Affiliates.

An entity qualifies as a Digital Wallet Operator (DWO) if it assigns individual accounts to customers and enables payments across multiple, distinct types of merchants. For example, a wallet that can be used at a coffee shop, grocery store, and transit services is considered a DWO, as it operates its own network of merchants and maybe a Stored Value Digital Wallet or a Staged Digital Wallet.

This differs from a Merchant Wallet Operator, which is limited to servicing a single Merchant Corporation and/or a limited category of spend within one line of business. Limited Category of Spend is defined as fewer than three Merchant Category Codes (MCCs) in the same business area. A Merchant Wallet may transition into a Stored Value Digital Wallet or a Staged Digital Wallet, depending on its expanded functionality. For instance, a transit wallet that begins to accept payments at merchants outside of transit, such as convenience stores, would become a Stored or Staged Digital Wallet Operator.

In determining whether an entity is a Merchant, Payment Facilitator, Marketplace, Ramp Provider or Digital Wallet Operator, 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. In this example, 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 remain that of Corriedale. It is possible to combine and pay for goods from multiple Retailers in the same transaction. Corriedale handles the payments for sales and chargebacks and 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 - the Retailers on the site represent themselves as the sellers of the goods, and not Corriedale. Corriedale must register with Visa as a Marketplace.

- 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.

- Ramp Provider (1):

  Ramp Provider X is a Ramp Provider that allows cardholders to use their Visa card to acquire Bitcoin (BTC). After having their identity verified, Cardholders are then able to input their card information and provide instructions for where the BTC should be delivered (i.e., their digital Wallet Address). Ramp Provider X facilitates conversion of the fiat currency from the Cardholder's card into BTC and sending of the BTC to the Destination Wallet Address provided by the Cardholder. The Cardholder now has Bitcoin in their digital wallet to use for whatever they choose.

- Ramp Provider (2):

  Ramp Provider Y is a Ramp Provider that allows cardholders to use their Visa card to pay for items on NFTMarketplace.com, an affiliate website which prices its NFTs in Ethereum (ETH) instead of fiat currency (e.g., US Dollars). After having their identity verified, Cardholders are then able to input their card information and provide instructions for where the NFT Z should be delivered (i.e., their Digital Wallet Address). Ramp Provider Y facilitates conversion of the transaction from the fiat currency from the Cardholder's card into ETH, sends the ETH to NFTMarketplace.com and then NFTMarketplace.com sends the NFT Z to the Destination Wallet Address provided by the Cardholder.

- Digital Wallet (1) - Stored Value Digital Wallet:

  PayEasy is a digital wallet operator that has its own proprietary network of sellers that accept the brand of PayEasy. A customer of PayEasy digital wallet can link its Visa branded card to load the wallet balance before using the wallet at a PayEasy accepting seller. PayEasy clears and settles transactions with the issuer of the linked Visa card for the funds that were loaded to the wallet. The subsequent transactions made with the pre-loaded wallet balance run on proprietary wallet rails of PayEasy, outside of VisaNet. PayEasy is considered the merchant responsible for customer inquiries and dispute handling related to wallet pre-loads, and the name of PayEasy should appear in the transactional data.

- Digital Wallet (2) - Staged Digital Wallet Operator:

  BuyMe is a digital wallet operator that has its proprietary acceptance network of sellers. A customer of BuyMe can link its Visa branded card to pay for purchases at sellers that accept BuyMe. The wallet operator does not require the consumer to hold sufficient balance in the wallet to pay for goods or services or make a P2P transfer. For example, the consumer of BuyMe scans the QR at a SaladPlace to pay for a meal and funds the purchase directly from the linked card on file. This is called "back-to-back funding". BuyMe clears and settles with the Issuer of the linked Visa card for the purchase transaction. Settlement with SaladPlace is outside of VisaNet. BuyMe is considered the Merchant for Staged Digital Wallet transactions, which is responsible for handling customer inquiries and disputes. However, to increase visibility of the back-to-back funding transaction, where a Visa card was used to make a purchase, Visa requires the Merchant's name to contain SDWO name *Seller (BuyMe*SaladPlace).

- Merchant Wallet (1):

  A wallet that can be used only at vending machines owned by one or more Corporations is classified as a Merchant Wallet. This type of Merchant Wallet is restricted to a single MCC (vending machines), and all transactions must be processed as purchases.

- Merchant Wallet (2):

  A wallet that can be used only to pay for living expenses, such as utility bills and rent, is classified as a Merchant Wallet. This type of Merchant Wallet is limited to multiple (fewer than three) MCCs within the same line of business (living expenses), and all transactions must be processed as purchases.

- Merchant Wallet (3):
  A wallet that can be used only for toll and parking payments is classified as a Merchant Wallet. This type of Merchant Wallet is limited to multiple (fewer than three) MCCs within the same line of business (transit), and all transactions must be processed as purchases.

Note: All example names are fictitious.

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). Information in the Merchant name field must enable the cardholder to accurately identify the specific Merchant, and the part of the name that uniquely identifies the Merchant to the cardholder must not be abbreviated. This is 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	.	

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
Ramp Provider	A Ramp Provider transaction that contains the Ramp Provider and Conversion Affiliate identifiers must populate the Merchant name field with a combination of both the Affiliate and Ramp Provider name, using (i) the name of the Ramp Provider (or an abbreviation), (ii) followed by an asterisk (*), and (iii) the Affiliate name (e.g. Ramp Provider*Affiliate Name).	Required

Transaction	Supplementary Data	Required/Optional
	If a Cardholder accesses the website and/or application of a high-integrity risk Affiliate and is then linked or forwarded to the website and/or application of a high-risk Ramp Provider for payment, the name of the high-risk Ramp Provider must appear in the Merchant name field in conjunction with the name of the high-integrity risk Affiliate. The Ramp Provider name can only appear on its own when it's operating as a merchant, i.e. selling currency directly to a self-custody wallet user. If it's processing on behalf of another seller, the seller's name must be there and should follow PF rules in this scenario.	
For the first recurring transaction at the end of a trial period, discounted introductory offer, or promotional period	After the Merchant name, may contain language to indicate that the recurring transaction is as a result of a subscription that began with a trial period, discounted introductory offer, promotional period, etc. For example, in English, this may be any of the following: • "End Trial" • "End Offer" • "End Free Trial" • "End Trial Period" • "End Discount" • Other similar language Merchants may use other language or transaction-specific details (for example, universal resource locator (URL) or order number) to help the cardholder identify that their trial period, discounted introductory offer or promotional period has ended, and that the regular price now applies for the subscription. For example: MERCHANTNAME END TRIAL	Optional
Purchase of goods or services at an **airline or US passenger railway** ("*ancillary purchase*")	A general description of the type of purchase (beverage, meals, seat upgrade, lounge access, duty free etc. Information in the Merchant name field must use the following format: • 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 For example: AIRLINENAME DUTY-FREE	Optional
Purchase of **an airline ticket or US passenger railway ticket**	Must contain all 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: AIRLINENAME 1234567890123	Required

Transaction	Supplementary Data	Required/Optional
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: `BIG BRAND PETROL #322`	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.
	
	`GREAT BANK WEST END`
	
	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:
	• 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
	`BANCOLOMBIA CASH`
	
	`BANCOL CASH 1231234567890`
		Required

Original Credit Transactions	Effective through 17April 2026, as required by the *Visa Direct Original Credit Transaction (OCT) Global Implementation Guide* Effective *18 April 2026,* as required by *the Visa Direct for Card Processing Guide*	Required
No-Show Transactions	May also include the words "NO SHOW" after the Merchant name.	Optional
Payment Facilitator	A payment facilitator transaction that contains the Payment Facilitator and sponsored Merchant identifiers may populate the Merchant name field with either the sponsored Merchant name (alone), or a combination of both the sponsored Merchant and Payment Facilitator name, using (i) the name of the Payment Facilitator (or an abbreviation), (ii) followed by an asterisk (*), and (iii) the sponsored Merchant name (e.g., Payment facilitator name*Sponsored Merchant name). It should choose the name that is the more recognizable to the cardholder. If a Cardholder accesses the website and/or application of a high integrity risk Merchant or a high integrity risk sponsored Merchant and is then linked or	Required

Transaction	Supplementary Data	Required/Optional
	forwarded to the website and/or application of a high-risk internet Payment Facilitator for payment, the name of the high-risk internet Payment Facilitator must appear in the Merchant name field in conjunction with the name of the high integrity risk sponsored Merchant. Acquirers must prohibit agents from utilizing dynamic Merchant descriptors for Gambling Merchants.	
Staged Digital Wallet	For funding transactions, the Merchant name field must contain the name of the digital wallet Operator. For back-to-back funding 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.	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.	Required
Business Payment Solution Provider (BPSP)	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. 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.	Required
Consumer Bill Payment Servicer (CBPS)	The CBPS name must appear with the biller name. The CBPS 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. The field must contain (i) the name of the CBPS (ii) followed by an asterisk (*) and (iii) the biller name, or an abbreviation, (e.g. CBPS name*biller name). An acquirer must ensure that the CBPS or biller name remains consistent for all transactions.	Required
Service Fee, US Region	Must contain the words "Service Fee" after the Merchant name.	Required
Tipping (Stand-alone Transactions)	When tips are given to the person receiving the tip (service staff) as a stand-alone Visa transaction, Cardholders are unlikely to remember the name of the person to whom they gave the tip or gratuity. The Merchant name field therefore must include something the Cardholder recognizes such as the establishment where the person receiving the tip works. The Merchant name field must also contain the word “Tip". The name of the person receiving the tip is not required. Note: These requirements only apply to tips paid directly to the tipped employee in a stand-alone transaction where the tip represents the entire transaction amount. **1. Example:** A tip is paid by a Visa cardholder using their Visa card to Alex, who provided valet parking service to the cardholder at a golf club named “Famous Golf Club.” The transaction is processed by a tipping solution provider named “NewTip” that does not act as, or work with, any payment facilitator. A compliant merchant name field would be **“*Tip Famous Golf Club*”.** **2. Example:** A tip is paid by a Visa cardholder using their Visa card to Alex, who provided valet parking service to the cardholder at a golf club named “Famous Golf Club.” The transaction is processed by a tipping solution provider named	Required

Transaction	Supplementary Data	Required/Optional
	"NewPF," which acts as a payment facilitator. A compliant merchant name field would be **"*NewPF* Tip Famous Golf Club*".** 3. **Example:** A tip is paid by a Visa cardholder using their Visa card to a band named "BestBand" that plays in several different places. The transaction is processed by a tipping solution provider named "NewTip," which acts as a payment facilitator. A compliant merchant name field would be **"*NewTip* BestBand*".** **Note:** The requirement to use the word "tip" in the merchant name field is met by the tipping solution provider's name. 4. **Example:** A tip is paid by a Visa cardholder using their staged digital wallet named "NewWallet," funded by a Visa card, to a band named "BestBand" that plays in several different places. The transaction is processed by a tipping solution provider named "NewTip," which does not act as, or work with, any payment facilitator. A compliant merchant name field would be **"*NewWallet* Tip BestBand*".**	
Wire Transfer Money Order Transactions, US Region	Must contain: • 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 considers 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 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:
    - A post office box, a mail-forwarding address, the address of the Merchant's law firm, agent, or vendor, or email address
    - 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 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 criteria.

Payment Facilitators

A Payment Facilitator location must be the country of its principal place of business and maybe an additional country or countries if all activities specified in the Visa rules occur in each country.

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 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.

Staged Digital Wallet Operators (SDWO)

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.

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 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.

Marketplaces

The location of a Marketplace (as defined in the Visa 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.

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.

Ramp Providers

A Ramp Provider location must be the country of its principal place of business and may be an additional country or countries of all activities specified in the Visa rules occur in each country.

Conversion Affiliates that sell goods or services via a qualifying Ramp Provider may be located in a different country to the Ramp Provider. When that happens, the location of the Ramp Provider must be used to process the transaction.

Other Location-Related Requirements

Acquirers are responsible for ensuring their Marketplaces, Ramp Providers or Merchants / Sponsored Merchants undergo an adequate due-diligence review to establish the correct Merchant outlet location.

Visa reserves the right to dispute Marketplace or Merchant locations and make a final determination based on the criteria specified in the *Visa Rules* or any other information available to Visa.

Acquirers must ensure that the Marketplaces, Ramp Provider or Merchants they sign are legitimately located in their jurisdiction. Acquirers of card-absent Merchants should look at additional factors (for which a Marketplace, Ramp Provider or 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 Marketplace, Ramp Provider or Merchant / sponsored Merchant
- The country of domicile of the Marketplace, Ramp Provider or Merchant's sponsored Merchant's Agent or Payment Facilitator
- The country[1] most connected to the Marketplace's, Ramp Provider's or Merchant / Sponsored Merchant's website, marketing material, and transaction activity with reference to:
  - The currency selected to settle transactions
  - The language used to explain the terms and conditions.
  - The percentage of international transactions
- The country[2] of the tax authority in which the Marketplace, Ramp Provider or Merchant assesses sales taxes.
- The legal jurisdiction of any laws to which the Marketplace, Ramp Provider or Merchant is subject.
- The fixed address where the Marketplace's, Ramp Provider's or Merchant's executive officers direct, control, and coordinate the entity's strategy, operations, and activities, or of operational facilities where the Marketplace's, Ramp Provider's or 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

1. **Example:**

   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 to at the time of the transaction. Under the Visa requirements, the Merchant outlet is an in-transit Merchant outlet, and 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 country where the trip commenced (Singapore), the destination (Malaysia), or the Merchant's principal place of business.

2. **Example:**

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.

3. **Example:**

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

4. **Example:**

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.

5. **Example:**

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.

6. **Example:**

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.

7. **Example:**

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 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.

8. **Example:**

An ecommerce maple syrup Merchant has its principal place of business in Canada. It has permanent locations in Germany, 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. German law is the law of the contract, and the company pays VAT in Germany 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 Germany. 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.

9. **Example:**

   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. Australian 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.

10. **Example:**

    A Ramp Provider has its principal place of business in the U.S. It also has a permanent location in Singapore. It's office in Singapore oversees the services provided to customers in the AP region, including pricing decisions and unique product options relevant to their local customers. The Ramp Provider has a cryptocurrency license issued by the Singapore regulator, Singapore law is the law of the contract between the Ramp Provider and its customers, and the Ramp Provider pays taxes in Singapore. The Acquirer may assign Singapore as an additional country location as it meets all of Visa's requirements for assigning an additional Ramp Provider location.

11. **Example:**

    A Ramp Provider has its principal place of business in Luxembourg. It processes transactions on behalf of affiliated third-party cryptocurrency wallets, merchants & NFT marketplaces in various countries, including Canada, Australia, Morocco, Germany, Japan and South Africa. The only country that may be used as a Merchant outlet location is Luxembourg, as that is the Ramp Provider's principal place of business; the location(s) of third-party affiliates are not relevant for processing transactions

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, 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**: If the Merchant chooses to use its home country as the merchant country, the country where the embassy is located must be in the Merchant City name field
- **Card-Absent Transactions**: Must contain the Merchant's customer service telephone number, the Merchant's universal resource locator (URL) or internet/e-mail address
  - For the first recurring transaction at the end of a trial period, discounted introductory offer, or promotional period, may contain language or transaction-specific details to help the cardholder identify that their trial period, discounted introductory offer or promotional period has ended, and that the regular price now applies for the subscription**.**
- **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
  - ONBOARD 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.

It is an important requirement that Acquirers (and their Agents) assign the correct MCC to each of their Merchants. Visa retains the right to require corrections to MCC assignments and use.

Any transactions representing the purchase of Non-Fungible Tokens (NFTs) should use the MCC appropriate for the type of item purchases or the Merchant's primary business as per Visa's regular MCC assignment rules when permitted.

General Requirements

The following rules apply to the assignment of MCCs:

a. 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.

b. 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.

c. Merchants with multiple Merchant outlets must choose the appropriate MCC for each individual outlet. Electronic commerce websites are Merchant locations in themselves. A Merchant generally has only one e-commerce Merchant location per country, however, acquirers may have multiple websites in the same country if there are different Merchant names or a check-out processes.

d. If there are different businesses operating on the same Merchant premises, each business must be assigned its own MCC if any of the following apply:

   - 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.

e. 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).

f. 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 physical or digital to consumers but must use a direct marketing MCC.

g. For transactions via Ramp Providers, when the cardholder is purchasing non-fiat currency (for example: cryptocurrency) directly from the Ramp Provider, MCC is assigned after the Conversion Affiliate business has been evaluated (or use 6051 Non-Financial Institutions in the case of self-custody wallet load). If the cardholder is paying a Ramp Provider's Affiliate for goods/services, the MCC should be the MCC appropriate for the type of item purchased or the Affiliate's primary business as per Visa's regular MCC assignment rules, when permitted. Also, if the transaction is on behalf of another High-Risk Merchant, then the MCC of that merchant must be used (e.g. for loading a gambling wallet, MCC 7995 must be used and not 6051 as the nature of the transaction is an intent to gamble not to purchase non-fiat currency

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) to identify ATM cash disbursements in which a cardholder receives cash. 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).

- **Quasi-Cash transactions including Crypto Currency Sellers**

  A Merchant that sells quasi-cash must use MCC 6051 (Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment) or MCC 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment for those transactions even if selling quasi-cash is not the Merchant's primary business. Purchases of cryptocurrency must use MCC 6012 or 6051, as applicable. They must also contain special condition indicator 7 and the quasi-cash transaction indicator in the authorization request and special condition indicator 7 in the clearing record. All other transactions at the same Merchant location must use the appropriate MCC for those transactions. Merchant Purchases of NFTs can and often do occur in fiat currency, and as such do not require the use of the cryptocurrency Special Condition Indicator of 7 unless the Visa transaction actually represents the purchase of the cryptocurrency that is immediately used to purchase the NFT.

- **Money Transfer**

  Merchants classified with this MCC allow customers to transfer funds via an electronic funds transfer / wire transfer / remittance (both card-present and card-absent locations including on the premises of the Merchant and third-party agents such as casinos, truck stops, or check-cashing storefronts) or via an original credit transaction (e.g., via Visa Direct or Person to Person [P2P] payments).

– Different businesses in one location

A Merchant must assign different MCCs to different businesses on the same premises if all of the following apply:

- 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. Where a merchant operates multiple electronic commerce websites (URLs), each offering distinct goods or services, each website must be assigned the Merchant Category Code (MCC) that most accurately reflects the business activity conducted on that site. This requirement applies regardless of whether the websites are linked from a common parent site or operated under the same merchant entity.

– 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, Wagers at Race Tracks and games of chance to win prizes of monetary value) 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.
- US Merchants: Lottery and gambling transactions that qualify for MCC 7800, 7801 and/or 7802 must use the applicable MCC for all transactions even if gambling is not the Merchant's primary business. If the Merchant also sells other goods or services, it must use the appropriate MCC for the other services.

– Multiple lines of business, one or more of which is considered "high integrity risk"

A Merchant that has multiple lines of business in the same location must assign a high integrity risk MCC to the line of business that is considered high integrity risk and another MCC to other businesses that are not considered high integrity risk. Current high integrity risk MCCs are:

For all Card-Absent transactions using the following MCCs:

- 5122 (Drugs, Drug Proprietaries, Druggist Sundries)
- 5912 (Drug Stores, Pharmacies)[1]
- 5966 (Direct Marketing – Outbound Telemarketing Merchants
- 5967 (Adult Content and Services)
- 5993 (Cigar Stores and Stands)[1]
- 7273 (Dating Services)
- 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value)

For certain Card-Absent Transactions using the following MCCs:

- 4816 (Computer Network/Information Services), for the sale of access to cyber lockers or remote digital file-sharing services

- 6211 High Integrity Risk Financial Trading Platforms (card absent)
- 5968 Subscription “Negative Option” Merchants (card absent)
- 5816 (Digital Goods – Games), for Transactions involving skilled game wagering (for example: daily fantasy sports)
- 6051 and 6012 Crypto Merchants: exchanges, wallet providers or on-ramp providers (card absent) with transactions required to use Special Condition Code 7

[1] In the AP Region, Canada Region, CEMEA Region, Europe Region, LAC Region: Applies only if the Merchant conducts transactions other than domestic transactions

– **Non-Fiat Currency Acquisitions**

Acquisitions of non-fiat currency (example: cryptocurrency) must use MCC 4829, 6012, 6051, or 6540 as applicable. They must also contain the applicable special condition indicator, depending on the type of non-fiat currency being acquired, in the authorization message and in the clearing record. Purchases of NFTs require the use of the cryptocurrency special indicator (4). Acquisition of non-fiat currency in a card absent environment are required to use the AFT (processing code 10)with the appropriate digital currency special condition indicator, while transactions in a card present environment may use the quasi cash transaction (processing code 11).

– **Ramp Provider**

A Ramp Provider is a third party. Accordingly, it must evaluate the business of every Conversion Affiliate and assign the MCC most appropriate to the Conversion Affiliate’s business.

Optional Multiple MCCs

If a Merchant or marketplace sells more than one type of merchandise or has more than one line of business, it must use the MCC that best describes the business with the highest sales volume (measured in local currency) to process all Visa sales. The acquirer and the Merchant may determine that an additional MCC and Merchant or marketplace identifier is appropriate for each different line of business. A Marketplace that sells multiple lines of goods may use MCC 5262 (Marketplaces). Visa strongly recommends that the MCCs assigned to Merchants are reviewed periodically to ensure accuracy in order to limit potential compliance complaints

Examples of Multiple MCCs

1. **Example:**

A Merchant sells books, stationery, and newspapers, and also has a music CD department. Book sales make up the majority of the Merchant’s business, so the correct MCC is 5942 (Book Stores).

2. **Example:**

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 devices. The Merchant must use two different MCCs: 5812 (Eating Places, Restaurants), and 5813 – (Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs, and Discotheques).

3. **Example:**

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 now has two choices:

- 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.

4. Example:

A local county government office allows community members to pay 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.

5. Example:

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 MCC 5661 (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.

6. Example:

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.

7. Example:

A Cardholder wants to acquire Bitcoin (BTC). They visit a Ramp Provider directly and use their Visa card. They acquire the Bitcoin which is sent to their crypto wallet. The Ramp Provider must use MCC 6051 for the transaction as the transaction involves the acquisition of non-fiat currency and the Ramp Provider is not a financial institution. Another day, the Cardholder visits their bank's website with the intention of acquiring a tokenized short-term bond. The bank acts as the Ramp Provider and the Cardholder uses their Visa Card and acquires the tokenized bond. The bank acting as the Ramp Provider must use MCC 6012 as the transaction involves the acquisition of non-fiat currency and the bank is a financial institution.

8. Example:

A Cardholder visits a Ramp Provider to acquire Solana (SOL). They use their Visa card, acquire the Solana with intent to load a general-purpose crypto wallet. The Ramp Provider must use MCC 6051 as the transaction involves the acquisition of non-fiat currency and it is not a financial institution. Another day, the Cardholder visits another Ramp Provider to acquire Ethereum with intent to gamble. The Cardholder uses their Visa card with the Ramp Provider who has an Affiliate where they send the Ethereum to in order to complete the Cardholder's transaction. The Ramp Provider must use the MCC that best describes the Affiliate's primary business as the Cardholder is paying the Affiliate for goods/services (e.g., in this case MCC 7995).

Section 2: 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.

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
0742	**Veterinary Services**	Animal Doctors, Pet Hospitals Pet Clinics Services – Veterinary	5995 – Pet Shops, Pet Foods and Supplies Store
	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.		
0763	**Agricultural Co-operatives**	Farm Management Services Orchards Vineyards	0780 – Landscaping and Horticultural Services 4225 – Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage
	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.		
0780	**Landscaping and Horticultural Services**	Gardening Services Horticulture Services Landscaping Services	5193 – Florist Supplies, Nursery Stock and Flowers 5261 – Nurseries and Lawn and Garden Supply Stores
	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).		
1520	**General Contractors – Residential and Commercial**	Building Contractors – Residential, Commercial Construction Companies General Contractors	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 *(Not Elsewhere Classified)*
	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.		
1711	**Heating, Plumbing, and Air Conditioning Contractors**	Air Conditioning Contractors Heating Contractors Plumbing Contractors	1520 – General Contractors – Residential and Commercial 5074 – Plumbing and Heating Equipment and Supplies 1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
1731	**Electrical Contractors**	Contractors – Electrical	1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	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.		
1740	**Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors**	Insulation Contractors Masonry Contractors Plastering Contractors Stonework Contractors Tile Setting Contractors	1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	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.		
1750	**Carpentry Contractors**	Contractors – Carpentry	1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	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.		
1761	**Roofing, Siding, and Sheet Metal Work Contractors**	Contractors – Roofing Contractors – Sheet Metal Work Contractors – Siding	1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	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.		
1771	**Concrete Work Contractors**	Asphalt Contractors Cement Contractors Contractors – Concrete Work	1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	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.		
1799	**Special Trade Contractors (Not Elsewhere Classified)**	Special Trade Contractors Decorating Contractors Demolition Services Contractors Garage Door Installation	1520 – General Contractors – Residential and Commercial
	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, bathtub refinishing, fence construction,		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	fire escape installation, house moving, home window replacement, garage door installation, ornamental metal work, swimming pool construction, glasswork, well drilling, wallpaper services, and waterproofing.	Glasswork Contractors Interior Decorators Window Replacement Miscellaneous Special Contractors Painting Contractors - Home, Building Paper Hanging Contractors Wallpaper Hangers Welding Contractors Well Drilling Contractors	
2741	**Miscellaneous Publishing and Printing**		
	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.	Bookbinding Services Printing Services Publishing Services	5192 – Books, Periodicals and Newspapers 5942 – Book Stores 7338 – Quick Copy, Reproduction, and Blueprinting Services
2791	**Typesetting, Plate Making and Related Services**		
	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.	Plate Making Services Typesetting Services	2741 – Miscellaneous Publishing and Printing 7338 – Quick Copy, Reproduction, and Blueprinting Services
2842	**Specialty Cleaning, Polishing and Sanitation Preparations**		
	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.	Cleaning Preparations Materials – Cleaning, Polishing, Sanitation Polishing Preparations Sanitation Preparations	5085 – Industrial Supplies *(Not Elsewhere Classified)* 5169 – Chemicals and Allied Products *(Not Elsewhere Classified)*

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	ITA AIRWAYS (FORMERLY ALITALIA)	ITA AIRWAYS (FORMERLY 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
3019	EASTERN AIRLINES	EASTERN AIR
3020	AIR-INDIA	AIR-INDIA
3021	AIR ALGERIE	AIR ALGERIE
3022	PHILIPPINE AIRLINES	PAL AIR
3023	MEXICANA	MEXICANA
3024	PAKISTAN INTERNATIONAL	PAKISTAN AIR
3025	AIR NEW ZEALAND	AIR NZ
3026	EMIRATES AIRLINES	EMIRATES
3027	UTA/INTERAIR	UTA AIRLINE
3028	KM MALTA AIRLINES (FORMERLY AIR MALTA)	KMMA (FORMERLY 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

AIRLINES AND AIR CARRIERS		
MCC	**Merchant Name**	**Required Name in Authorization Request/Clearing Record**
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	TURKISH AIRLINES	TURKISH AIRLINES
3048	ROYAL AIR MAROC	AIR MAROC
3049	TUNIS AIR	TUNIS AIR
3050	ICELANDAIR	ICELANDAIR
3051	AUSTRIAN AIRLINES	AUSTRIAN AIR
3052	LAN AIRLINES	LAN AIR
3053	AVIACO (SPAIN)	AVIACO AIR
3054	LADECO (CHILE)	LADECO AIR
3055	LAB (BOLIVIA)	LAB AIR
3056	JET AIRWAYS	JET AIR
3057	VIRGIN AMERICA	VIR AMER
3058	DELTA	DELTA AIR
3059	DBA AIRLINES	DBA AIR
3060	NORTHWEST	NWA AIR
3061	CONTINENTAL	CONTINENTAL
3062	HAPAG-LLOYD EXPRESS AIRLINES	HLX AIR
3063	US AIRWAYS	USAIRWAYS
3064	ADRIA AIRWAYS	ADRIA AIR
3065	AIRINTER	AIRINTER
3066	SOUTHWEST	SOUTHWESTAIR
3067	VANGUARD AIRLINES	VANGUARD AIR
3068	AIR ASTANA	AIR ASTANA
3069	SUN COUNTRY AIRLINES	SUNCNTRYAIR
3070	FLYDUBAI	FLYDUBAI
3071	AIR BRITISH COLUMBIA	AIR BC
3072	CEBU PACIFIC AIRLINES	CEBU PAC
3075	SINGAPORE AIRLINES	SINGAPOREAIR
3076	AEROMEXICO	AEROMEXICO
3077	THAI AIRWAYS	THAI AIRWAYS

AIRLINES AND AIR CARRIERS		
MCC	**Merchant Name**	**Required Name in Authorization Request/Clearing Record**
3078	CHINA AIRLINES	CHINA AIR
3079	JETSTAR AIRWAYS	JETSTAR AIR
3080	SWOOP INC	FLYSWOOP
3081	XIAMEN AIRLINES	XIAMEN AIR
3082	KOREAN AIRLINES	KOREAN AIR
3083	AIR AFRIQUE	AIR AFRIQUE
3084	EVA AIRWAYS	EVA AIR
3085	MIDWEST EXPRESS AIRLINES	MIDWEST EXP
3086	CARNIVAL AIRLINES	CARNIVAL AIR
3087	METRO AIRLINES	METRO AIR
3088	CROATIA AIRLINES	CROATIA AIR
3089	TRANSAERO	TRANSAERO
3090	UNI AIRWAYS CORPORATION	UNIAIR
3094	ZAMBIA AIRWAYS	ZAMBIA AIR
3096	AIR ZIMBABWE	AIR ZIMBABWE
3097	SPANAIR	SPANAIR
3098	ASIANA AIRLINES	ASIANA AIR
3099	CATHAY PACIFIC	CATHAYPACAIR
3100	MALAYSIAN AIRLINE SYSTEM	MALAY AIR
3102	IBERIA	IBERIA AIR
3103	GARUDA (INDONESIA)	GARUDA AIR
3106	BRAATHENS S.A.F.E. (NORWAY)	BRAATHENS
3110	WINGS AIRWAYS	WINGS AIR
3111	BRITISH MIDLAND	BRMIDLANDAIR
3112	WINDWARD ISLAND	WINDWRDISAIR
3115	TOWER AIR	TOWERAIR
3117	VIASA	VIASA
3118	VALLEY AIRLINES	VALLEY AIR
3125	TAN	TAN AIR
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

AIRLINES AND AIR CARRIERS		
MCC	**Merchant Name**	**Required Name in Authorization Request/Clearing Record**
3137	SINGLETON	SINGLETONAIR
3138	SIMMONS AIRLINES	SIMMONS AIR
3143	SCENIC AIRLINES	SCENIC AIR
3144	VIRGIN ATLANTIC	VIRGINATLAIR
3145	SAN JUAN AIRLINES	SAN JUAN AIR
3146	LUXAIR	LUXAIR
3148	AIR LITTORAL SA	AIRLITTORAL
3151	AIR ZAIRE	AIR ZAIRE
3154	PRINCEVILLE	PRINCVLLEAIR
3156	GO FLY LTD	GOFLY
3159	PBA	PBA AIRLINE
3161	ALL NIPPON AIRWAYS	ANA AIR
3164	NORONTAIR	NORONTAIR
3165	NEW YORK HELICOPTER	NY HELI
3167	AEROCONTINENTE	AEROCONTINEN
3168	HAINAN AIRLINES	HAINANAIR
3169	RIYADH AIR	RIYADHAIR
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

AIRLINES AND AIR CARRIERS		
MCC	**Merchant Name**	**Required Name in Authorization Request/Clearing Record**
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	BRAATHENS REGIONAL AIRLINES	BRAATHENS REGIONAL 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
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

AIRLINES AND AIR CARRIERS		
MCC	**Merchant Name**	**Required Name in Authorization Request/Clearing Record**
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 SERVICO 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
3301	WIZZ AIR	WIZZ AIR
3302	FLYBE LTD	FLYBEAIR
3303	TIGERAIR	TIGERAIR
3304	AIR BALTIC	AIRBALTIC
3305	AIR TRANSAT	TRANSAT
3308	CHINA SOUTHERN AIRLINES	CHINA SOUTHERN
3306	SCOOT LTD	FLYSCOOT

CAR RENTAL AGENCIES	
MCC	**Merchant Name**
3351	AFFILIATED AUTO RENTAL
3352	AMERICAN INTL RENT-A-CAR

CAR RENTAL AGENCIES	
MCC	**Merchant Name**
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
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

CAR RENTAL AGENCIES	
MCC	**Merchant Name**
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

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
3501	HOLIDAY INNS
3502	BEST WESTERN HOTELS

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

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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 GOVERNEURS
3550	REGAL 8 INNS
3551	MIRAGE HOTEL AND CASINO
3552	COAST HOTELS
3553	PARK INNS INTERNATIONAL
3554	PINEHURST RESORT
3555	TREASURE ISLAND HOTEL AND CASINO
3556	BARTON CREEK RESORT
3557	MANHATTAN EAST SUITE HOTELS
3558	JOLLY HOTELS
3559	CANDLEWOOD SUITES

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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
3583	RADISSON BLU
3584	PRINCESS HOTELS INTERNATIONAL
3585	HUNGAR HOTELS
3586	SOKOS HOTELS
3587	DORAL HOTELS

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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
3615	TRAVELODGE
3617	AMERICA'S BEST VALUE INN
3618	GREAT WOLF
3619	ALOFT
3620	BINION'S HORSESHOE CLUB

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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	TOKYU HOTELS
3631	SLEEP INN
3632	THE PHOENICIAN
3633	RANK HOTELS
3634	SWISSOTEL
3635	RESO HOTELS
3636	SAROVA HOTELS
3637	RAMADA INNS
3638	HOWARD JOHNSON
3639	MOUNT CHARLOTTE THISTLE
3640	HYATT HOTELS
3641	SOFITEL HOTELS
3642	NOVOTEL HOTELS
3643	STEIGENBERGER HOTELS
3644	ECONO LODGES
3645	QUEENS MOAT HOUSES
3646	SWALLOW HOTELS
3647	HUSA HOTELS
3648	DE VERE HOTELS

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
3649	RADISSON HOTELS
3650	RED ROOF INNS
3651	IMPERIAL LONDON HOTEL
3652	EMBASSY HOTELS
3653	PENTA HOTELS
3654	LOEWS HOTELS
3655	SCANDIC HOTELS
3656	SARA HOTELS
3657	OBEROI HOTELS
3658	NEW OTANI HOTELS
3659	TAJ HOTELS INTERNATIONAL
3660	KNIGHTS INNS
3661	METROPOLE HOTELS
3662	CIRCUS CIRCUS HOTEL AND CASINO
3663	HOTELES EL PRESIDENTE
3664	FLAG INN
3665	HAMPTON INNS
3666	STAKIS HOTELS
3667	LUXOR HOTEL AND CASINO
3668	MARITIM HOTELS
3669	ELDORADO HOTEL AND CASINO
3670	ARCADE HOTELS
3671	ARCTIA HOTELS
3672	CAMPANILE HOTELS
3673	IBUSZ HOTELS
3674	RANTASIPI HOTELS
3675	INTERHOTEL CEDOK
3676	MONTE CARLO HOTEL AND CASINO

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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
3700	MOTEL 6
3701	LA MANSION DEL RIO
3702	THE REGISTRY HOTELS
3703	RESIDENCE INNS
3704	ROYCE HOTELS

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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
3728	BALLY'S HOTEL AND CASINO
3729	JOHN ASCUAGA'S NUGGET
3730	MGM GRAND HOTEL
3731	HARRAH'S HOTELS AND CASINOS
3732	OPRYLAND HOTEL

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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
3756	TOYOKO INN
3757	CANYON RANCH
3758	KAHALA MANDARIN ORIENTAL HOTEL
3759	THE ORCHID AT MAUNA LANI
3760	HALEKULANI HOTEL/WAIKIKI PARC
3761	PRIMADONNA HOTEL AND CASINO

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
3762	WHISKEY PETE'S HOTEL AND CASINO
3763	CHATEAU ELAN WINERY AND RESORT
3764	BEAU RIVAGE HOTEL AND CASINO
3765	BELLAGIO
3766	FREMONT HOTEL AND CASINO
3767	MAIN STREET STATION HOTEL AND CASINO
3768	SILVER STAR HOTEL AND CASINO
3769	STRATOSPHERE HOTEL AND CASINO
3770	SPRINGHILL SUITES
3771	CAESAR'S HOTEL AND CASINO
3772	NEMACOLIN WOODLANDS
3773	THE VENETIAN RESORT HOTEL CASINO
3774	NEW YORK-NEW YORK HOTEL AND CASINO
3775	SANDS RESORT
3776	NEVELE GRAND RESORT AND COUNTRY CLUB
3777	MANDALAY BAY RESORT
3778	FOUR POINTS HOTELS
3779	W HOTELS
3780	DISNEY RESORTS
3781	PATRICIA GRAND RESORT HOTELS
3782	ROSEN HOTELS AND RESORTS
3783	TOWN AND COUNTRY RESORT & CONVENTION CENTER
3784	FIRST HOSPITALITY HOTELS
3785	OUTRIGGER HOTELS AND RESORTS
3786	OHANA HOTELS OF HAWAII
3787	CARIBE ROYALE RESORTS
3788	ALA MOANA HOTEL
3789	SMUGGLER'S NOTCH RESORT

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
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
3821	CARIBE ROYALE
3822	CROSSLAND
3823	GRAND SIERRA RESORT
3824	ARIA

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
3825	VDARA
3826	AUTOGRAPH
3827	GALT HOUSE
3828	COSMOPOLITAN OF LAS VEGAS
3829	COUNTRY INN BY RADISSON
3830	PARK PLAZA HOTEL
3831	WALDORF
3832	CURIO HOTELS
3833	CANOPY
3834	BAYMONT INN & SUITES
3835	DOLCE HOTELS AND RESORTS
3836	HAWTHORN BY WYNDHAM
3837	HOSHINO RESORTS
3838	KIMPTON HOTELS
3839	KYORITSU HOTELS
3840	RIO HOTELS
3841	TRIBUTE PORTFOLIO
3842	MARRIOT EXECUTIVE APARTMENTS
3843	MOXY
3844	AC HOTELS
3845	BULGARI
3846	THE LUXURY COLLECTION
3847	JW MARRIOT
3848	EDITION
3849	MINACIA
3850	BREEZBAY GROUP
3851	CANDEO HOTELS
3852	CORE GLOBAL MANAGEMENT HOTELS AND RESORTS

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
3853	GRANBELL HOTELS AND RESORTS
3854	JHAT
3855	C'EST LA VIE RESORT IZUMIGO
3856	BANYAN TREE HOTELS & RESORTS
3857	HOTEL SUNROUTE
3858	SOTETSU FRESA-INN
3859	LA VISTA
3860	JR-EAST HOTEL METS
3861	AB HOTEL
3862	CHISUN HOTELS
3863	SUPER HOTEL
3864	ITOEN HOTEL
3865	QUINTESSA HOTEL
3866	SMILE HOTEL
3867	HOTEL ALPHA-1
3868	RELO VACATIONS
3869	YUTORELO
3870	KEIO PRESSO INN
3871	VILLA-FONTAINE
3872	MEITETSU INN
3873	TOKYU HARVEST CLUB
3874	HOTEL LIVEMAX
3875	FUFU JAPAN
3876	HMI HOTEL GROUP
3877	ORIX HOTELS & RESORTS
3878	WASHINGTON HOTEL
3879	SANCO INN
3880	HOTEL UNIZO

LODGING – HOTELS, MOTELS, RESORTS	
MCC	**Merchant Name**
3881	HOTEL METROPOLITAN
3882	CENTURION HOTELS
3883	NEST HOTEL
3884	CHATERAISE HOTEL GROUP
3885	AB-ACCOMMO
3886	NOGUCHIKANKO GROUP

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
4011	**Railroads**	Freight – Railroad and Train Transportation	4112 – Passenger Railways 4214 – Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
	Merchants classified with this MCC are railroads engaged in freight transport operations.		
4111	**Local and Suburban Commuter Passenger Transportation, Including Ferries**	Commuter Transportation – Ferries Commuter Transportation – Railways Transportation – Commuter, Local, Suburban Commuter Passenger Transportation	4112 – Passenger Railways 4121 – Taxicabs and Limousines 4131 – Bus Lines 4789 – Transportation Services *(Not Elsewhere Classified)*
	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.		
4112	**Passenger Railways**	Railways – Passenger Trains – Passenger	4011 – Railroads 4789 – Transportation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC are railroads that primarily provide long distance passenger transportation. This may or may not include overnight accommodation on the train during long distance travel.		
4119	**Ambulance Services**	Air Ambulance Services Emergency Vehicle Services Ambulance Services – Transportation	8099 – Medical Services and Health Practitioners *(Not Elsewhere Classified)* 4789 – Transportation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide emergency vehicle transportation with trained personnel. These Merchants may or may not provide emergency medical treatment enroute to a hospital or medical provider.		
4121	**Taxicabs and Limousines**	Cabs, Taxicabs, Limousines Transportation	4789 – Transportation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide transportation services by automobile and do not		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	operate on a regular schedule or established route. This MCC includes ride-share Merchants.	Services	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 *(Not Elsewhere Classified)*
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 Storage, Moving Companies – 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	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 – 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 *(Not Elsewhere Classified)*

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
4457	**Boat Rentals and Leasing**	Jet Skis – Rental, Leases Powerboats – Rental, Leases Rentals – Boats Sailboats – Rentals, Leases Yacht Rentals – Non-Crew	4468 – Marinas, Marine Service, and Supplies 7999 – Recreation Services *(Not Elsewhere Classified)*
	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.		
4468	**Marinas, Marine Service, and Supplies**	Harbors Services – Marine, Marina Supplies – Marinas, Marine Service, Yacht Harbors	4457 – Boat Rentals and Leasing 7999 – Recreation Services *(Not Elsewhere Classified)*
	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.		
4511	**Airlines and Air Carriers (Not Elsewhere Classified)**	Not Applicable	3000-3350 – individual airline MCCs
	Merchants classified with this MCC are airlines and air carriers that do not have their own specific MCC.		
4582	**Airports, Flying Fields, and Airport Terminals**	Flying Fields Terminals – Airports	4215 – Courier Services – Air and Ground, and Freight Forwarders 4511 – Airlines and Air Carriers *(Not Elsewhere Classified)* 5812 – Eating Places and Restaurants 5994 – News Dealers and Newsstands 5947 – Gift, Card, Novelty, and Souvenir Shops
	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.		
4722	**Travel Agencies and Tour Operators**	Charter Buses Package Tour Operators Tour Buses Travel Packages Travel Wholesalers	4112 – Passenger Railways 4121 – Taxicabs and Limousines 4131 – Bus Lines 4411 -- Steamship and Cruise Lines 4511 – Airlines and Air Carriers *(Not Elsewhere Classified)* 4789 – Transportation Services *(Not Elsewhere Classified)* 5962 – Direct Marketing – Travel Related Arrangement Services 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Services *(Not Elsewhere Classified)* 7512 – Automobile Rental Agency
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
4723	**Package Tour Operators – Germany Only**	Not Applicable	Not Applicable
	Merchants classified with this MCC are package tour operators in Germany.		
4784	**Tolls and Bridge Fees**	Bridge, Toll Fees Fees – Bridge, Toll	Not Applicable
	Merchants classified with this MCC collect fees associated with toll roads, highways, and bridges.		
4789	**Transportation Services (Not Elsewhere Classified)**	Airport Shuttle Transportation Miscellaneous Transport Services Shuttle Transportation	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
	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.		
4812	**Telecommunication Equipment and Telephone Sales**	Cellular Telephone Equipment Telecommunications Equipment Pagers, Paging Equipment Telephone Equipment	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
	Merchants classified with this MCC sell telecommunications equipment such as telephones, fax machines, pagers, mobile phones, and other equipment related to telecommunications.		
4814	**Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services**	Cellular Telephone Service Faxing Services Local Telecommunication Service Long Distance Telecommunication Service Prepaid Calling Cards – Telecommunication Service	4812 – Telecommunication Equipment and Telephone Sales
	Merchants classified with this MCC provide telecommunications services including local and long-distance telephone calls, calls placed using magnetic stripe-reading telephones, and fax services. Merchants that provide periodic (e.g., monthly) billing of telephone calls should be classified with this MCC.		
4816	**Computer Network/Information Services**	Electronic Bulletin Board Access Information Services – via	7372– Computer Programming, Data Processing, and Integrated Systems Design Services
	Merchants classified with this MCC provide internet access. This MCC includes all Merchants that provide computer network and information services and		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	internet service providers.	Computer Networks Internet Payment Facilitators Website Management/Maintenance Internet Service Providers	
4821	**Telegraph Services**		
	Merchants classified with this MCC that provide telegraph and other nonverbal message communications services such as telegrams.	Cablegrams Cablegrams Services Telegraph Services	4814 – Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services
4829	**Money Transfer**		
	Merchants classified with this MCC allow customers to transfer funds via an electronic funds transfer / wire transfer / remittance to a named entity (both card-present and card-absent locations including on the premises of the Merchant and third-party agents such as casinos, truck stops, or check-cashing storefronts) or via an original credit transaction (e.g., via Visa Direct or Person to Person [P2P] payments). A Merchant that transfers Liquid and Cryptocurrency Assets such as cryptocurrency must include all required data in the authorization request and clearing record. Bill Payments merchants (who are not eligible and not registered in the CBPS Program) should be assigned with this MCC.	Wire Transfer	4821– Telegraph Services 6051 – Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
4899	**Cable, Satellite and Other Pay Television/Radio/Streaming Services**		
	Merchants classified with this MCC provide the connection and ongoing delivery of television/radio/streaming content on a subscription or fee basis.	Pay Radio Services Pay Television Services Cable Satellite Services Services – Cable and Other Pay Television Services Services – Pay Radio and Satellite Services	Not Applicable
4900	**Utilities – Electric, Gas, Water, and Sanitary**		
	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.	Electric Utilities Services Garbage Collectors Gas Utilities Services Public Utilities Sanitary Utilities Services Waste Management Services Water Utilities	4814 – Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5013	**Motor Vehicle Supplies and New Parts**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of motor vehicle accessories, tools, equipment and new parts, including electric vehicle charging equipment designed for commercial use, testing equipment, service station pumps and other equipment, glass, batteries, and engines.	Automobile – Motor Vehicle Supplies, New Parts Parts – Motor Vehicle Supplies, New Parts	5532 – Automotive Tire Stores 5533 – Automotive Parts and Accessories Stores 7531 – Automotive Body Repair Shops 7538 – Automotive Service Shops (non-dealer)
5021	**Office and Commercial Furniture**		
	Merchants classified with this MCC are business-to-business or wholesale manufacturers and/or distributors of office and commercial furniture.	Furniture – Office, Commercial	5047 – Medical, Dental, Ophthalmic and Hospital Equipment and Supplies 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances
5039	**Construction Materials (Not Elsewhere Classified)**		
	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.	Supplies – Construction Materials	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
5044	**Photographic, Photocopy, Microfilm Equipment and Supplies**		
	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.	Copy Services – Photographic, Photocopy, Microfilm Supplies Equipment – Photographic, Photocopy, Microfilm Equipment, Supplies – Photographic, Photocopy, Microfilm Equipment	5021 – Office and Commercial Furniture 5045 – Computers and Computer Peripheral Equipment and Software 5943 – Stationery Stores, Office and School Supply Stores 5946 – Camera and Photographic Supply Stores 7338 – Quick Copy, Reproduction, and Blueprinting Services 7395 – Photofinishing Laboratories and Photo Developing
5045	**Computers and Computer Peripheral Equipment and Software**		
	Merchants classified with this MCC are business-to-	Equipment – Computers,	5021 – Office and Commercial

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	business or wholesale distributors of computer hardware, software and related equipment.	Computer Peripheral Equipment, Computer Hardware Computer Software Computer Supplies	Furniture 5732 – Electronics Stores 5734 – Computer Software Stores 7379 – Computer Maintenance, Repair and Services *(Not Elsewhere Classified)*
5046	**Commercial Equipment (Not Elsewhere Classified)**		
	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.	Appliance Wholesaler Commercial Cooking, Food Service Equipment Restaurant Equipment – Supplies – Commercial Equipment	5021 – Office and Commercial Furniture 5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances 7394 – Equipment, Tool, Furniture, and Appliance Rental and Leasing
5047	**Medical, Dental, Ophthalmic and Hospital Equipment and Supplies**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of laboratory, surgical, dental, or orthopedic equipment, patient monitoring equipment, wheelchairs, and other medical instruments, industrial safety devices, hospital equipment and hospital furniture, such as beds.	Dental Equipment, Supplies Medical Equipment – Ophthalmic, Orthopedic Hospital Equipment, Supplies Orthodontia Supplies Safety Equipment X-Ray Equipment	2842 – Specialty Cleaning, Polishing and Sanitation Preparations 5021 – Office and Commercial Furniture
5051	**Metal Service Centers and Offices**		
	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.	Not Applicable	5094 – Precious Stones and Metals, Watches and Jewelry 5944 – Jewelry Stores, Watches, Clocks and Silverware Stores
5065	**Electrical Parts and Equipment**		
	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.	Communications Equipment Electrical Parts Equipment and Supplies	4812 – Telecommunications Equipment and Telephone Sales 5732 – Electronics Stores
5072	**Hardware, Equipment and Supplies**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of general hardware and cutlery such as bolts, nuts, rivets,	Hardware, Equipment and Supplies Hand Tools Supplies	5251 – Hardware Stores

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	screws, fasteners, hand tools, locks, washers, tacks, staples, nails, hand saws, saw blades, and power hand tools.		
5074	**Plumbing and Heating Equipment and Supplies**	Heating Equipment and Supplies Plumbing Equipment and Supplies Equipment – Water Conditioning, Purification, Softening	5046 – Commercial Equipment *(Not Elsewhere Classified)* 5072 – Hardware, Equipment and Supplies 5251 – Hardware Stores 5722 – Household Appliance Stores 7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	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.		
5085	**Industrial Supplies (Not Elsewhere Classified)**	Supplies – Industrial	5072 – Hardware Equipment and Supplies 5169 – Chemicals and Allied Products *(Not Elsewhere Classified)* 5251 – Hardware Stores
	Merchants classified with this MCC are business-to-business or wholesale distributors of industrial supplies that are not classified with a more specific MCC. Products for sale may include abrasives, bearings, boxes, cans, crates, cork, gaskets, grommets, hydraulic valves, hoses, pistons, sprockets, barrels, bottles (glass or plastic), industrial fittings, cordage, twine and rope, metals closures, printers' ink, lapidary equipment, leather belting, mill supplies, pails, rubber goods, textile printers' supplies, and steel drums.		
5094	**Precious Stones and Metals, Watches and Jewelry**	Gemstones, Precious Stones, Metals, Watches, Jewelry Jewelry – Fine Watches	5944 – Jewelry, Watches, Clocks and Silverware Stores 7699 – Miscellaneous Repair Shops and Related Services
	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 gemstones, precious metals, pearls, and trophies.		
5099	**Durable Goods (Not Elsewhere Classified)**	Fire Extinguishers Firearms, Ammunition Gas Lighting Fixtures Goods – Durable Gravestones Luggage (Business to Business) Monuments Musical Instruments Rough Timber Products Signs	5065 – Electrical Parts and Equipment 5941 - Sporting Goods Stores 5999 - Miscellaneous and Specialty Retail Shops
	Merchants classified with this MCC are business-to-business or wholesale distributors of durable goods that are not classified with a more specific MCC.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5111	**Stationery, Office Supplies, Printing and Writing Paper**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of stationery and office supplies and printing and writing paper.	Business Supplies – Stationery, Office, Printing, Writing Supplies Paper – Writing, Printing, Stationery, Office Supplies Printing Supplies	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
5122	**Drugs, Drug Proprietaries, and Druggist Sundries**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of prescription drugs, proprietary drugs, druggists' sundries, pharmaceuticals, and biological or related products.	Distributors – Drugs, Druggists' Sundries, Pharmaceuticals Supplies – Drugs, Drug Proprietaries, Druggist Sundries	5047 – Medical, Dental, Ophthalmic and Hospital Equipment and Supplies 5912 – Drug Stores and Pharmacies
5131	**Piece Goods, Notions, and Other Dry Goods**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of piece goods, dry goods, and notions/haberdashery.	Fabric Goods Hair Accessories Notions Sewing Accessories Supplies – Millinery Textiles, Textile Binding	5719 – Miscellaneous Home Furnishing Specialty Stores 5949 – Sewing, Needlework, Fabric and Piece Goods Stores
5137	**Men's, Women's, and Children's Uniforms and Commercial Clothing**		
	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.	Children's Uniforms Commercial Clothing – Men's, Women's, Children's Men's Uniforms Professional Uniforms Women's Uniforms	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
5139	**Commercial Footwear**		
	Merchants classified with this MCC are business-to-business or wholesale distributors of commercial	Footwear – Commercial Shoes, Shoe Accessories	5661 – Shoe Stores

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	shoes and boots including athletic footwear.	– Commercial	
5169	**Chemicals and Allied Products (Not Elsewhere Classified)**	Detergents Supplies – Chemicals, Allied Products	2842 – Specialty Cleaning, Polishing and Sanitation Preparations 5999 – Miscellaneous and Specialty Retail Stores
	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. Products for sale are typically used for industrial purposes. Examples include industrial acids, ammonia and alcohol, heavy, aromatic and other chemicals, chlorine, compressed and liquefied gases, detergents, fuel and oil additives, resins, salts, turpentine, sealants, rust proofing chemicals, coal tar products, dry ice, dyestuffs, glue, gelatin, and explosives		
5172	**Petroleum and Petroleum Products**	Fuel Products, Services Fueling Services	5169 – Chemicals and Allied Products *(Not Elsewhere Classified)* 5983 – Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
	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.		
5192	**Books, Periodicals and Newspapers**	Journals Magazines Newspapers, Newspaper Agencies Periodicals	2741 – Miscellaneous Publishing and Printing 5942 – Book Stores 5968 – Direct Marketing – Continuity/Subscription Merchant 5994 – News Dealers and Newsstands
	Merchants classified with this MCC are business-to-business or wholesale distributors of books, periodicals, magazines, journals, and newspapers, including newspaper agencies.		
5193	**Florists Supplies, Nursery Stock and Flowers**	Gardening Supplies Nursery Stock Plants Supplies – Florist Supplies, Nursery Stock, Flowers	5261 – Nurseries and Lawn and Garden Supply Stores 5992 – Florists
	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.		
5198	**Paints, Varnishes and Supplies**	Varnishes, Paints, Supplies	5231 – Glass, Paint, and Wallpaper Stores
	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.		
5199	**Nondurable Goods (Not Elsewhere Classified)**	Goods – Nondurable	5131 – Piece Goods, Notions, and Other Dry Goods
	Merchants classified with this MCC are business-to-business or wholesale distributors of nondurable		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	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.		5948 – Luggage and Leather Goods Stores
5200	**Home Supply Warehouse Stores**	Warehouse Stores – Home Supply	5211 – Lumber and Building Materials Stores 5231 – Glass, Paint, and Wallpaper Stores 5251 – Hardware Stores 5713 – Floor Covering Stores
	Merchants classified with this MCC sell 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.		
5211	**Lumber and Building Materials Stores**	Building Materials Construction Materials Lumber, Building Materials and Supplies – Roofing Materials	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
	Merchants classified with this MCC sell 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.		
5231	**Glass, Paint, and Wallpaper Stores**	Paint, Painting Supplies Supplies – Glass Wallpaper, Wallcovering Supplies Store	5039 – Construction Materials *(Not Elsewhere Classified)* 5200 – Home Supply Warehouse Stores 5251 – Hardware Stores
	Merchants classified with this MCC sell glass, paint and painting supplies, wallpaper and hanging supplies, and other wall covering materials.		
5251	**Hardware Stores**	Electrical Supplies Hand Tools Lighting Fixtures Supplies Plumbing Supplies Power Tools Supplies – Hardware Stores	5200 – Home Supply Warehouse Stores 5231 – Glass, Paint, and Wallpaper Stores 5713 – Floor Covering Stores 5718 – Fireplace, Fireplace Screens and Accessories Stores
	Merchants classified with this MCC sell a full range of hardware supplies for purchase by the general public.		
5261	**Nurseries and Lawn and Garden Supply Stores**	Gardening Supplies Greenhouses Lawn, Garden Supply Stores Plant Shops – Nurseries Supplies	0780 – Landscaping and Horticultural Services 5992 – Florists
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5262	**Marketplaces**	Not Applicable	Not Applicable
	Entities classified with this MCC are online marketplaces that accept Visa and bring together cardholders and retailers selling a range of goods or services that may otherwise qualify for different MCCs, on a single e-commerce website or mobile application, under a single brand used to identify itself to cardholders. Marketplaces with a single line of goods or services must use the MCC that most accurately describes that line of business. These Marketplaces must meet all Visa qualification requirements and be registered with Visa as a Marketplace.		
5271	**Mobile Home Dealers**	Dealers – Mobile Home, Parts, Equipment Equipment – Mobile Home Parts	5561 – Camper, Recreational and Utility Trailer Dealers 5592 – Motor Home Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell new and used mobile homes and related parts, accessories, and equipment.		
5300	**Wholesale Clubs**	Club Stores – Wholesale Clubs Discount Goods – Wholesale Clubs Warehouse Retail – Wholesale Clubs	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
	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.		
5309	**Duty Free Stores**	Not Applicable	5921 – Package Stores – Beer, Wine, and Liquor 5944 – Jewelry Stores 5999 – Miscellaneous and Specialty Retail Stores
	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.		
5310	**Discount Stores**	Not Applicable	5300 – Wholesale Clubs 5311 – Department Stores 5331 – Variety Stores 5399 – Miscellaneous General Merchandise 5931 – Used Merchandise and Secondhand Stores
	Merchants classified with this MCC sell a general line of merchandise and offer it at a discounted rate.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5311	**Department Stores**	Not Applicable	5300 – Wholesale Clubs 5331 – Variety Stores 5399 – Miscellaneous General Merchandise 5931 – Used Merchandise and Secondhand Stores
	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.		
5331	**Variety Stores**	Not Applicable	5310 – Discount Stores 5311 – Department Stores 5399 – Miscellaneous General Merchandise 5931 – Used Merchandise and Secondhand Stores 5947 – Gift, Card, Novelty and Souvenir Shops
	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.		
5399	**Miscellaneous General Merchandise**	General Merchandise – Miscellaneous	5300 – Wholesale Clubs 5310 – Discount Stores 5311 – Department Stores 5331 – Variety Stores 5931 – Used Merchandise and Secondhand Stores
	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.		
5411	**Grocery Stores and Supermarkets**	Food Stores Grocery Stores Supermarkets	5422 – Freezer and Locker Meat Provisioners 5451 – Dairy Products Stores 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets
	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. * Perishable goods include the following: • 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,		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	snacks, hors d'oeuvres, prepared foods, unprepared meat, poultry, seafood, vegetables • Meat, fish, poultry – fresh • Packaged meat – deli • Fresh produce • Floral		
5422	**Freezer and Locker Meat Provisioners**	Butcher Shops Fish, Seafood Markets Frozen Meats Meat Markets Meat Lockers	5411 – Grocery Stores and Supermarkets 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets
	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.		
5441	**Candy, Nut, and Confectionery Stores**	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
	Merchants classified with this MCC are retail sellers of candy, chocolate, nuts, dried fruits, popcorn and other confections.		
5451	**Dairy Products Stores**	Cheese Shops	5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5814 – Fast Food Restaurants
	Merchants classified with this MCC sell packaged butter, cheese, ice cream, milk, and other dairy products.		
5462	**Bakeries**	Bagel Shops Cake Shops Cookie Stores Doughnut Shops Pastry Shops Pie Shops Wedding Cakes	5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets
	Merchants classified with this MCC sell (and may make) bakery goods.		
5499	**Miscellaneous Food Stores – Convenience Stores and Specialty Markets**	Convenience Stores Delicatessens Food Stores – Convenience Fruit Markets Gourmet Food Stores Health Food Stores Mini Markets Poultry Shops	5411 – Grocery Stores and Supermarkets 5422 – Freezer and Locker Meat Provisioners 5441 – Candy, Nut, and Confectionery Stores 5451 – Dairy Products Stores 5462 – Bakeries 5541 – Service Stations (with or without Ancillary Services
	Merchants classified with this MCC sell specialty foods not classified with a more specific MCC.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Produce Markets Specialty Food Markets Vegetable Markets Vitamin Stores Meal Preparation Kits	5814 – Fast Food Restaurants
5511	**Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing** 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.	Automobile/Truck Dealers *(New/Used)* -Sales, Service, Repairs, Parts, Leasing Car Dealers *(New/Used)* Motor Vehicle Dealers *(New/Used)*	5521 – Car and Truck Dealers *(Used Only)* 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 *(Not Elsewhere Classified)* 7538 – Automotive Service Shops *(Non-Dealer)*
5521	**Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing** Merchants classified with this MCC sell and/or lease only used automobiles, trucks, pickups and vans and may also conduct repair work and sell replacement parts and accessories.	Antique Automobiles Dealers Automobiles/Trucks *(Used Only)* Dealers Car Dealers *(Used Only)*	5511 – Car and Truck Dealers *(New/Used)* 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 *(Not Elsewhere Classified)* 7538 – Automotive Service Shops (Non-Dealer)
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 – Automotive Tire Stores Tire Stores	5533 – Automotive Parts and Accessories Stores 7534 – Tire Retreading and Repair Shops 7538 – Automotive Service Shops *(Non-Dealer)*

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5533	**Automotive Parts and Accessories Stores**		
	Merchants classified with this MCC sell automobile parts, equipment, and accessories, including electric vehicle charging equipment designed for personal use.	Automotive Parts and Accessories Automobile – Parts, Accessories Stores Car Parts, Accessories Stores Motor Vehicle Supplies, Parts Supplies – Automotive Parts	5532 – Automotive Tires Stores 5732 – Electronics Stores
5541	**Service Stations (With or without Ancillary Services)**		
	Merchants classified with this MCC are retail sellers of engine 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 *Automated Fuel Dispensers*, MCC 5542	Filling Stations – Automotive Gasoline Gas Stations *(With or Without Ancillary Services)* 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 engine 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 *(With or Without Ancillary Services)* 7538 – Automotive Service Shops *(Non-Dealer)*
5551	**Boat Dealers**		
	Merchants classified with this MCC sell new and used motorboats, sailboats, and other watercraft, marine supplies, and outboard motors.	Dealers – Boat Motorboat Dealers Outboard Motor Dealers Powerboat Dealers Sailboat Dealers	4468 – Marinas, Marine Service, and Supplies
5552	**Electric Vehicle Charging**		
	Merchants classified with this MCC sell electricity for	Not Applicable	5541 – Service Stations (With or

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	the purpose of fueling an automobile.		Without Ancillary Services 5542 – Automated Fuel Dispensers 7523 – Parking Lots, Parking Meters and Garages
5561	**Camper, Recreational and Utility Trailer Dealers**	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 *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell new and used campers, recreational and utility trailers, and related parts and accessories.		
5571	**Motorcycle Shops and Dealers**	Dealers – Motorcycle, Moped, Motor Scooters Moped Dealers Motorcycle Parts, Accessories and Supplies Motor Scooter Dealers, Parts, Accessories	5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell new and used motorcycles, motor scooters, mopeds and related parts, equipment, clothing, and accessories.		
5592	**Motor Homes Dealers**	Dealers – Motor Homes	5271 – Mobile Home Dealers 5561 – Camper, Recreational and Utility Trailer Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell new and used motor homes and related parts and accessories.		
5598	**Snowmobile Dealers**	Dealers – Snowmobiles	5561 – Camper, Recreational and Utility Trailer Dealers 5599 – Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell new and used snowmobiles and related parts and accessories.		
5599	**Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers (Not Elsewhere Classified)**	Airplane, Aircraft Dealers All-Terrain Vehicle Dealers Automotive Dealers – Miscellaneous Dealers – Golf Carts	5511 – Car and Truck Dealers *(New and Used)* Sales, Service, Repairs, Parts, and Leasing 5521 – Car and Truck Dealers *(Used Only)* Sales, Service, Repairs, Parts,
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Plane Dealers	and Leasing 5551 – Boat Dealers 5561 – Camper, Recreational and Utility Trailer Dealers 5571 – Motorcycle Shops and Dealers 5592 – Motor Home Dealers 5598 – Snowmobile Dealers
5611	**Men's and Boys' Clothing and Accessories Stores**		
	Merchants classified with this MCC sell men's and boys' ready-to-wear clothing and accessories.	Accessories – Men's, Boys' Clothing Apparel – Men's, Boys' Clothing Boys' Clothing, Accessories Accessory Stores Hat Shops Men's Necktie Stores Tie Shops	5651 – Family Clothing Stores 5691 – Men's and Women's Clothing Stores
5621	**Women's Ready-To-Wear Stores**		
	Merchants classified with this MCC sell a general line of women's ready-to-wear and special-event clothing.	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	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
5631	**Women's Accessory and Specialty Shops**		
	Merchants classified with this MCC sell women's clothing accessories, including handbags, hats, costume jewelry, scarves, belts, hair accessories, lingerie, and hosiery.	Accessories – Women's Accessory, Specialty Shops Apparel – Women's Accessory, Specialty Shops Clothing – Women's Accessory, Specialty Shops Costume Jewelry Shops Handbag Stores Hat Shops – Women's Lingerie Stores	5621 – Women's Ready-To-Wear Stores 5699 – Miscellaneous Apparel and Accessory Shops
5641	**Children's and Infants' Wear Stores**		
	Merchants classified with this MCC sell children's and infants' clothing and accessories.	Apparel – Children's, Infants' Wear Baby and Infants Clothing Children's, Infants' Wear Stores	5651 – Family Clothing Stores 5699 – Miscellaneous Apparel and Accessory Shops

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5651	**Family Clothing Stores**		
	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.	Apparel – Family Clothing Stores Clothing – Family Clothing Stores Jeans, Denim Clothing Stores	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
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 – Equestrian 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	Not Applicable
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

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

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 Window-covering 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
5719	**Miscellaneous Home Furnishing Specialty Stores**		
	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.	Accessories – Home Furnishings Bed, Bath Shops Cookware Stores Cutlery – Kitchen Home Furnishing Specialty Stores – Miscellaneous Housewares Stores	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

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Kitchenware Stores Lamp, Lighting Shops Linen Shops Pottery Stores	5932 – Antique Shops – Sales, Repairs, and Restoration Services 5950 – Glassware/Crystal Stores
5722	**Household Appliance Stores**		
	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.	Sewing Machine Stores Vacuum Cleaner Stores	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
5723	**Guns and Ammunition Shops**		
	Merchants classified with this MCC sell guns and/or ammunition. Merchants whose primary business involves the sale of guns and/or ammunition will use this MCC.	This MCC should only be used in those jurisdictions where it is legally required	5941 – Sporting Goods Stores 5999 – Miscellaneous and Specialty Retail Shops
5732	**Electronics Stores**		
	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.	Camcorders *(And Other Electronics)* Computer Hardware *(And Other Electronics)* Electronic Parts Electronic Repair Shops High Fidelity Equipment Personal Computers Radios Stereos, Receivers, CD Equipment Television Stores VCR's Video Cameras *(And Other Electronics)*	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
5733	**Music Stores – Musical Instruments, Pianos, and Sheet Music**		
	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.	Guitar Stores Musical Instruments Pianos	5732 – Electronics Stores 5735 – Record Stores 8299 – Schools and Educational Services (Not Elsewhere Classified)
5734	**Computer Software Stores**		
	Merchants classified with this MCC sell computer software programs for business and personal use and	Not Applicable	5732 – Electronics Stores 7372 – Computer Programming, Data

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	may also sell or lease computer hardware or other related products. Merchants that sell applications for mobile devices should use MCC 5817.		Processing, and Integrated Systems Design Services 7379 – Computer Maintenance, Repair and Services *(Not Elsewhere Classified)*
5735	**Record Stores**	CD, Cassette, Record Stores Compact Disc Music Stores – Prerecorded Records, CDs, Cassettes Used Record/CD Stores	7841 – DVD/Video Tape Rental Stores 5815 – Digital Goods Media – Books, Movies, Music
	Merchants classified with this MCC sell records, compact discs (CDs), and cassettes, and may also rent video tapes.		
5811	**Caterers**	Food Preparation – Catering	5812 – Eating Places and Restaurants
	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.		
5812	**Eating Places and Restaurants**	Cafes, Restaurants Cafeterias Diners – Eating Establishments Soda Fountains	5462 – Bakeries 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5813 – Drinking Places *(Alcoholic Beverages)* – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques 5814 – Fast Food Restaurants
	Merchants classified with this MCC prepare food and drinks for immediate consumption, typically on the Merchant's premises. These Merchants typically provide table service and may include alcoholic beverages on the menu. This MCC includes food delivery for Merchants qualifying for this MCC.		
5813	**Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques**	Drinking Establishments Beer Parlors Breweries, Bars Comedy Clubs Lounges Micro-breweries Pubs Saloons Tap Rooms Wine Bars	5812 – Eating Places and Restaurants
	Merchants classified with this MCC sell alcoholic beverages such as wine, beer, mixed drinks, and other liquors and beverages for consumption on the premises.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5814	**Fast Food Restaurants**	Quick Service Restaurants Vending Machines – Food & Beverages 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
	Merchants classified with this MCC sell prepared food and beverages for consumption either on the premises or packaged for carry-out. Orders are typically made and paid for at a counter, kiosk or drive-through window. This MCC includes food delivery for Merchants qualifying for this MCC.		
5815	**Digital Goods Media – Books, Movies, Digital artwork/images, Music**	Not Applicable	5192 – Books, Periodicals, Newspapers 7832 – Movie Theaters, Motion Picture Theaters 5735 – Record Stores 5818 – Digital Goods – Large Digital Goods Merchant 4899 – Cable, Satellite and Other Pay Television/Radio/Streaming Services
	Merchants classified with this MCC sell books, movies, digital artwork/images or music that is delivered in electronic format. Merchants offering online streaming of digital media content on a subscription basis should use MCC 4899		
5816	**Digital Goods – Games**	Fantasy Sports (in jurisdictions where they not considered gambling)	7993 – Video Amusement Game Supplies 7994 – Video Game Arcades/Establishments 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks and games of chance to win prizes of monetary value 7800 – Gambling – Government-Owned Lotteries 7801 – Gambling – Government-Licensed On-Line Casinos 7802 – Gambling – Government-Licensed Horse/Dog Racing
	Merchants classified with this MCC sell games (including games of skill but excluding games of chance) that are delivered in electronic format, including in-app purchases in games		
5817	**Digital Goods – Applications (Excludes Games)**	Not Applicable	5734 – Software – Computer: Computer Software Stores 5045 – Software – Computer: Computers and Computer Peripheral Equipment and Software 5816 – Digital Goods – Games
	Merchants classified with this MCC sell applications or software (excludes games) that are delivered in electronic format.		
5818	**Digital Goods – Large Digital Goods Merchant**	Not Applicable	Not Applicable
	All regions (excluding Europe): Merchants classified with this MCC are large-volume Merchants that sell digital goods (goods delivered		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	via electronic format) with a minimum threshold of 25 million transactions annually. 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.		
5912	**Drug Stores and Pharmacies** Merchants classified with this MCC sell prescription and proprietary drugs	Medicine – Prescription, Pharmacies Pharmacies Prescription Medication Pet Pharmacies	5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5122 – Drugs, Drug Proprietaries, and Druggist Sundries
5921	**Package Stores – Beer, Wine, and Liquor** 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.	Alcohol – Liquor Stores	5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5813 – Drinking Places *(Alcoholic Beverages)* – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
5931	**Used Merchandise and Secondhand Stores** 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.	Consignment Shops Secondhand Stores Thrift Stores Vintage Clothing	5932 – Antique Shops – Sales, Repairs, and Restoration Services 5933 – Pawn Shops
5932	**Antique Shops – Sales, Repairs, and Restoration Services** Merchants classified with this MCC sell antiques such as furniture, jewelry, cameras and photographic equipment, tools, artwork, books, appliances and other household items. This MCC does not include retail sellers of antique automobiles.	Services – Antique Restoration	5521 – Car and Truck Dealers *(Used Only)* Sales, Service, Repairs, Parts, and Leasing 7641 – Furniture – Reupholstery, Repair, and Refinishing
5933	**Pawn Shops** Merchants classified with this MCC lend money in exchange for personal property left with the Merchants as security.	Not Applicable	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

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5937	**Antique Reproductions**	Not Applicable	5932 – Antique Shops – Sales, Repairs, and Restoration Services
	Merchants classified with this MCC sell antique reproductions or facsimiles of clothing, furniture, rugs, paintings and artwork, mirrors, glassware, jewelry, and other household and personal items and may also provide antique photograph reproduction and restoration services.		
5940	**Bicycle Shops – Sales and Service**	Mountain Bikes Service – Bicycles	5941 – Sporting Goods Stores 7699 – Miscellaneous Repair Shops and Related Services 7999 – Recreation Services (Not Elsewhere Classified)
	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.		
5941	**Sporting Goods Stores**	Backpacking Equipment Bait, Tackle Stores Billiard Tables – Sales Camping Equipment Cutlery – Sporting Knives Exercise Equipment Fishing – Equipment, Bait, Tackle Golf Equipment Hiking Equipment Hunting Equipment, Supplies including Firearms and Ammunition[3] In-Line Skates Shops Pool Tables – Sales Rollerblade Shops Scuba, Skin Diving Equipment Skateboard Shops Ski Shops Surfboards, Accessories Trekking Equipment Windsurf Boards, Accessories	5099 Durable Goods (Not Elsewhere Classified) 5999 Miscellaneous and Specialty Retail Shops 5551 – Boat Dealers 5561 – Camper, Recreational and Utility Trailer Dealers 5571 – Motorcycle Shops and Dealers 5598 – Snowmobile Dealers5940 – Bicycle Shops – Sales and Service 7699 – Miscellaneous Repair Shops and Related Services 7999 – Recreation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell sporting goods, sports equipment, camping supplies, and related parts and accessories, and may also rent or repair equipment.		
5942	**Book Stores**	Paperbacks – Book Stores Textbooks	5943 – Stationery Stores, Office and School Supply Stores
	Merchants classified with this MCC sell new and/or used books, journals, magazines, textbooks, maps and atlases, audio books, and calendars.		

[3] Acquirers must assign ISO's MCC 5723 to all retailers in California, Colorado and New York that meet the definition of a "firearms merchant" under applicable law. Under the Visa Rules, each Member is responsible for complying with all applicable laws, including any laws regarding the assignment of MCCs. In the event of any conflict between the Visa Rules and this Manual and any applicable laws or regulations, the requirements of the laws and regulations govern. For any questions, please contact your Visa Client Services representative.

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5943	**Stationery Stores, Office and School Supply Stores**	Office Supply Stores School Supply Store	5732 – Electronics Stores 5734 – Computer Software Stores 5978 – Typewriter Stores – Sales, Rentals, and Service 7394 – Equipment, Tool, Furniture, and Appliance Rental and Leasing
	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.		
5944	**Jewelry Stores, Watches, Clocks, and Silverware Stores**	Clock Shop Diamond Stores Gems, Precious Metals, Jewelry Jewelry – Fine Silversmiths Silverware Stores Watch Shops	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
	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.		
5945	**Hobby, Toy, and Game Shops**	Games Stores Hobby Shops Toy Stores Toy, Game Shops	5970 – Artist's Supply and Craft Shops
	Merchants classified with this MCC sell toys and games and may also sell a limited selection of do-it-yourself crafts or hobby kits.		
5946	**Camera and Photographic Supply Stores**	Camcorders, Photographic Equipment, Supply Stores Photography Supply Stores Video Cameras, Photographic Equipment	5732 – Electronics Stores 7395 – Photofinishing Laboratories and Photo Developing
	Merchants classified with this MCC sell cameras, films, video equipment, printers, and other photographic equipment and supplies, and may provide photo/video processing services.		
5947	**Gift, Card, Novelty and Souvenir Shops**	Memorabilia, Souvenir Shops Novelty Shops	5943 – Stationery Stores, Office and School Supply Stores
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5948	**Luggage and Leather Goods Stores**	Not Applicable	5999 – Miscellaneous and Specialty Retail Stores
	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.		
5949	**Sewing, Needlework, Fabric and Piece Goods Stores**	Fabric Stores Knitting Shops Needlework Shops Supplies – Sewing, Fabric, Notions, Needlework, Piece Goods Yarn Shops	5970 – Artist's Supply and Craft Shops 8299 – Schools and Educational Services (Not Elsewhere Classified)
	Merchants classified with this MCC are retail sellers of fabric, patterns, yarn and other needlework/sewing supplies, and may offer sewing classes or instruction.		
5950	**Glassware/Crystal Stores**	China, Crystal Stores Crystal Stores Cut Glass	5719 – Miscellaneous Home Furnishing Specialty Stores
	Merchants classified with this MCC sell glassware, china and crystal tableware, and glass, china or crystal gift items.		
5960	**Direct Marketing – Insurance Services**	Automobile Insurance – Sales *(Direct Marketing)* Insurance Services – Direct Marketing Services – Insurance, Direct Marketing	6300 – Insurance Sales, Underwriting, and Premiums
	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.		
5962	**Direct Marketing – Travel-Related Arrangement Services**	Services – Direct Marketing Travel- Related Arrangement Services Telemarketing Travel-Related Arrangement Services *(Excluding Travel Agencies)* Travel Clubs *(Direct Marketing)* Travel-Related Arrangement Services-Direct Marketing	4722 – Travel Agencies and Tour Operators 4789 – Transportation Services *(Not Elsewhere Classified)*
	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.		
5963	**Door-To-Door Sales**	Not Applicable	Not Applicable
	Merchants classified with this MCC sell a variety of products by means of house-to-house visits.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5964	**Direct Marketing – Catalog Merchant**	Not Applicable	5965 – Direct Marketing – Combination Catalog and Retail 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**	Not Applicable	5964 – Direct Marketing – Catalog Merchant
	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.		
5966	**Direct Marketing – Outbound Telemarketing Merchant**	Not Applicable	Not Applicable
	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. This MCC excludes charitable organizations that conduct outbound telemarketing.		
5967	**Adult Content and Services**	Adult Content, Escort Services and services including, but not limited to, website subscriptions, video streaming and audio-text Digital Adult Content Merchants	Not Applicable
	Merchants classified with this MCC sell adult content and services that customers access via telephone or fax or over the internet.		
5968	**Direct Marketing – Continuity/Subscription Merchant**	Magazine Subscription *(Direct Mail Only)* Direct Mail Merchants	4900 – Utilities – Electric, Gas, Water, Sanitary 5621 – Women's Ready-to-Wear Stores 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets 5969 – Direct Marketing – Other Direct Marketers (Not Elsewhere Classified) 5977 – Cosmetic Stores 6300 – Insurance Sales Underwriting and Premiums 7997 – Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
	Merchants classified with this MCC sell subscription products for delivery (such as book clubs, collectibles, magazines/newspapers cosmetics, food, clothing, "nutraceuticals") via "direct" mail, email. apps, or salespeople. Merchants not participating in direct marketing activities that happen to offer recurring purchase transactions should use the MCC that best describes their business instead. For example, Merchants providing the ongoing delivery of television/radio/streaming content on a subscription basis must use MCC 4899 Qualified Merchants that "directly" sell subscriptions for digital goods or content may use MCC 5815, 5816, 5817, or 5818.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5969	**Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)**	Classified Ads – Newspaper *(Via Direct Marketing)* Ticket Agencies – Direct Marketing	7922 – Theatrical Producers *(Except Motion Pictures)* and Ticket Agencies
	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.		
5970	**Artists' Supply and Craft Shops**	Supplies – Art, Crafts	5945 – Hobby, Toy, and Game Shops 5949 – Sewing, Needlework, Fabric and Piece Goods Stores
	Merchants classified with this MCC sell art and craft materials, equipment and supplies used to create other items.		
5971	**Art Dealers and Galleries**	Not Applicable	5970 – Artist's Supply and Craft Shops 7333 – Commercial Photography, Art, and Graphics
	Merchants classified with this MCC sell artwork such as paintings, photographs, or sculpture.		
5972	**Stamp and Coin Stores**	Numismatic Supplies Philatelic Supplies Stamp Collecting	7399 – Business Services *(Not Elsewhere Classified)* 9402 – Postal Services – Government Only
	Merchants classified with this MCC sell postage stamps and coins, and related accessories for the purpose of stamp collecting, coin collecting or investment.		
5973	**Religious Goods Stores**	Not Applicable	5942 – Book Stores
	Merchants classified with this MCC sell religious goods such as figurines, cards, devotion supplies, pictures, books, and decorative items.		
5975	**Hearing Aids – Sales, Service, and Supply**	Repairs – Hearing Aids, Sales, Service, Supply, Stores Service – Hearing Aids, Supplies	7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC sell hearing aids and related supplies and may also conduct repair work.		
5976	**Orthopedic Goods – Prosthetic Devices**	Orthotics, Prosthetic Devices	7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC sell a variety of prosthetic devices and orthopedic goods and accessories and may also conduct repair work.		
5977	**Cosmetic Stores**	Make-Up Stores	5999 – Miscellaneous and Specialty Retail Stores 7230 – Beauty and Barber Shops
	Merchants classified with this MCC sell cosmetics.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
5978	**Typewriter Stores – Sales, Rentals, and Service**	Not Applicable	5943 – Stationery Stores, Office and School Supply Stores 5999 – Miscellaneous and Specialty Retail Stores 7699 – Miscellaneous Repair Shops and Related Services
	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.		
5983	**Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum**	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 *(With or Without Ancillary Services)* 5542 – Automated Fuel Dispensers
	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.		
5992	**Florists**	Balloon Bouquets Flower Shops Plant Store	5261 – Nurseries and Lawn and Garden Supply Stores
	Merchants classified with this MCC sell cut flowers, flower arrangements, and potted plants, and may also sell novelty items.		
5993	**Cigar Stores and Stands**	Pipe Shops Smoke Shops Tobacco Shops	5999 – Miscellaneous and Specialty Retail Stores
	Merchants classified with this MCC sell tobacco, cigarettes, electronic cigarettes, cigars, pipes, and smokers' supplies.		
5994	**News Dealers and Newsstands**	Dealers – Newspapers Magazines *(Newsstands)* Newspapers Periodicals *(Newsstands)*	5942 – Book Stores 5999 – Miscellaneous and Specialty Retail Stores
	Merchants classified with this MCC sell newspapers, magazines, journals, and other periodicals.		
5995	**Pet Shops, Pet Foods and Supplies Stores**	Animals	5999 – Miscellaneous and Specialty Retail Stores
	Merchants classified with this MCC sell domestic pets, pet food, and pet supplies.		
5996	**Swimming Pools – Sales and Service**	Hot Tubs, Spas – Sales, Service, Supplies	1799 – Special Trade Contractors *(Not Elsewhere Classified)*
	Merchants classified with this MCC sell home swimming pools, spas, hot tubs, whirlpool baths, and		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	supplies, and may also provide installation and/or repair services.	Services – Hot Tubs, Spas, Sales, Service, Supplies Services – Swimming Pools, Sales, Service, Supplies Supplies – Hot Tubs, Spas Supplies – Swimming Pools	7699 – Miscellaneous Repair Shops and Related Services
5997	**Electric Razor Stores – Sales and Service**	Not Applicable	5999 – Miscellaneous and Specialty Retail Stores 7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC sell electric razors and may also provide repair services.		
5998	**Tent and Awning Shops**	Awnings – Residential, Commercial	5941 – Sporting Goods Stores 5999 – Miscellaneous and Specialty Retail Stores 7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC sell tents and awnings for home or business use and may also provide repair services.		
5999	**Miscellaneous and Specialty Retail Shops**	Atlas, Map Stores Beauty Supply Stores Bottled and Distilled Water Dealers Collectibles, Memorabilia Stores- Sports and Hobby Dealers – Ice Firearms, Ammunition Stores[4] Fireworks Stores Frame Shops – Photograph, Poster Gravestones, Monuments – Sales, Installation Headstones, Monuments Ice Dealers Magic Shops Map, Atlas Stores Monuments, Party Supply Stores Picture Frames, Framing Shops	4468 – Marinas, Marine Service, and Supplies 5099 - Durable Goods (Not Elsewhere Classified) 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
	Merchants classified with this MCC sell unique or specialized products that are not classified with a more specific MCC.		

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MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Specialty Retail Stores – Miscellaneous Sunglasses Stores Tombstones – Sales, Installation Trophy Sales	Stores 7999 – Recreation Services *(Not Elsewhere Classified)*
6010	**Financial Institutions – Manual Cash Disbursements**		
	This MCC must be used for face-to-face cash disbursements.	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 – Travelers Cheques *(Financial Institutions)* Cash	6011 – Financial Institutions – Automated Cash Disbursements 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment 6051 – Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders *(Not Money Transfer)*, Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6011	**Financial Institutions – Automated Cash Disbursements**		
	This MCC must be used only for cash disbursements where cardholders receive cash through Automated Teller Machines (ATMs) owned, leased, controlled, or sponsored by banks, savings and loans, thrifts, and credit unions.	ATM Cash Disbursements Cash - ATM	6010 – Financial Institutions – Manual Cash Disbursements 6051 – Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders *(Not Money Transfer)*, Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6012	**Financial Institutions – Merchandise, Services, and Debt Repayment**		
	This MCC must be used by Financial Institutions for the purchase of merchandise or services or the repayment of loans & debts. "Financial Institution" includes 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 (which must be processed as Account Funding Transaction), the purchase or reload of a stored value card, the purchase of foreign currency, Liquid and Cryptocurrency Assets (for example: cryptocurrency), money orders (a negotiable paper-based remittance – not a Money Transfer), 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	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	6010 – Financial Institutions – Manual Cash Disbursements 6011 – Financial Institutions – Automated Cash Disbursements 6211 – Security Brokers/Dealers

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	by a cardholder to the financial institution. A Financial Institution that sells Liquid and Cryptocurrency Assets such as cryptocurrency must include all required data in the authorization request and clearing record.	Purchase of Foreign currency Liquid and Cryptocurrency Assets (for example, cryptocurrency), money orders (Not Money Transfer) and Travelers Cheques – Financial Institution Loan Payments – Financial Institution Savings and Loans – Financial Institutions – Merchandise, Services Services – Banks, Credit Unions, Financial Institutions (Non-Cash) Stored Value Card	
6051	**Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment**		
	This MCC must be used for the funding of an account (excluding prepaid card loads), the purchase of foreign currency, Liquid and Cryptocurrency Assets (for example: cryptocurrency), money orders, or travelers' cheques that occurs at non-Financial Institutions such as currency exchanges or money order (a negotiable paper-based remittance – not a Money Transfer) Merchants. 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. A Merchant that sells Liquid and Cryptocurrency Assets such as cryptocurrency must include all required data in the authorization request and clearing record. All other transactions at the same Merchant location must use the appropriate MCC for those transactions.	Account Funding – (Non-Financial Institutions) Currency –Liquid and Cryptocurrency Assets Cryptocurrency) Currency – Foreign (Non-Financial Institutions) Exchange – Foreign Currency (Non-Financial Institutions) Foreign Currency (Non-Financial Institutions) Lease Payments Loan Payments Money – Foreign Currency (Non-Financial Institutions) Money Orders – Not Money Transfer (Non-Financial Institutions) Mortgage Companies – (Non-Financial Institutions) Services – Money Order, Traveler's Cheques, Foreign Exchange (Non-Financial Institutions) Traveler's Cheques (Financial Institutions) Traveler's Cheques (Non-Financial Institutions)	6010 – Financial Institutions – Manual Cash Disbursements 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
6211	**Security Brokers/Dealers**		
	Merchants classified with this MCC are licensed, in all	Bond Dealers	6010 – Financial Institutions – Manual

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	jurisdictions they sell into to buy, sell and broker securities, stocks, bonds, commodities, and mutual funds.	Brokers – Securities, Mutual Funds, Stocks, Commodities, Bonds Commodity Dealers Dealers – Securities, Mutual Funds, Stocks, Commodities, Bonds Foreign Currency Purchase Licensed Foreign Exchange Trading Binary Options Investment Firms – Dealers, Brokers Mutual Funds Brokers Stockbrokers	Cash Disbursements 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
6300	**Insurance Sales, Underwriting, and Premiums**		
	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.	Automobile Insurance – Sales *(Non-Direct Marketing)* Health Insurance – Sales Homeowners Insurance – Sales Life Insurance – Sales Medical Insurance – Sales Product Warranties	5960 – Direct Marketing – Insurance Services
6513	**Real Estate Agents and Managers**		
	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. This MCC should also be used for payments of deposits for real estate purchases. Short term rentals (of less than one month) must be included in MCC 7011 *Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)* or, if appropriate, the Merchant's MCC. This MCC does not include mortgage loan payments and real estate purchases. These transactions must be identified with a more appropriate MCC such as MCC 6012 *Financial Institutions – Merchandise and Services; MCC 1520 General Contractors; MCC 8111 Legal Services and Attorneys.*	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	6012 – Financial Institutions – Merchandise, Services, and Debt Repayment 7012 – Timeshares 7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Systems (Not Elsewhere Classified) 8999 – Professional Services *(Not Elsewhere Classified)*
6540	**Non-Financial Institutions – Stored Value Card Purchase/Load**		
	This MCC must be used by Merchants whose primary business is the sale of and/or any subsequent reloads of stored value cards/accounts (including Visa	Account Funding – *(Non-Financial Institutions)* Stored Value Card/Load	6012 – Financial Institutions Merchandise, Services, and Debt Repayment

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	Prepaid Cards) occurring at non-financial institutions. This MCC is not applicable for use with Staged Digital Wallet Operators (SDWO).	*(Non-Financial Institutions)* Stored Value Wallet/Load *(Non-Financial Institutions)*	
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. MCC 7011 may include bed and breakfast establishments, resorts, cabins, cottages, hostels, short-term property rentals less than 30 days in length, and local inns.	Bed & Breakfast Establishments Central Reservation Services Hotels *(Not Listed in T&E Section)* Inns *(Not Listed in T&E Section)* Lodging Establishments *(Not Listed in T&E Section)* Motels *(Not Listed in T&E Section)* Resorts *(Not Listed in T&E Section)* Services – Central Reservation, Lodging	6513 – Real Estate Agents and Managers
7012	**Timeshares**		
	Merchants classified with this MCC sell, lease, and rent timeshares and arrange timeshare condominium exchanges.	Not Applicable	7011 – Lodging – Hotels, Motels, Resorts, Central Reservation Services *(Not Elsewhere Classified)*
7032	**Sporting and Recreational Camps**		
	Merchants classified with this MCC operate children's camps, recreational camps, and sporting camps.	Boys' Camps Sporting, Recreational Camps Children's Camps Girls' Camps Nudist Camps Dude Ranches	7033 – Trailer Parks and Campgrounds 7999 – Recreation Services *(Not Elsewhere Classified)*
7033	**Trailer Parks and Campgrounds**		
	Merchants classified with this MCC provide overnight or short-term camp sites for recreational vehicles, trailers, campers, or tents.	Not Applicable	7032 – Sporting and Recreational Camps 7999 – Recreation Services *(Not Elsewhere Classified)*
7210	**Laundry, Cleaning, and Garment Services**		
	Merchants classified with this MCC operate steam or other types of laundry or laundry services.	Diaper Services Garment Services Services – Laundry, Cleaning, Garment Services	7211 – Laundries – Family and Commercial 7216 – Dry Cleaners

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7211	**Laundries – Family and Commercial**	Laundromats	7210 – Laundry, Cleaning, and Garment Services 7216 – Dry Cleaners
	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.		
7216	**Dry Cleaners**	Services – Dry Cleaning	7210 – Laundry, Cleaning, and Garment Services 7211 – Laundries – Family and Commercial
	Merchants classified with this MCC perform dry cleaning services for individuals or businesses and may offer limited alteration services.		
7217	**Carpet and Upholstery Cleaning**	Drapery Cleaning	7641 – Furniture – Reupholstery, Repair, and Refinishing
	Merchants classified with this MCC clean carpets, drapes, and upholstery.		
7221	**Photographic Studios**	Photographers – Wedding Portrait Studios Wedding Photographers	7395 – Photofinishing Laboratories and Photo Developing
	Merchants classified with this MCC perform still or video portrait photography for the general public.		
7230	**Beauty and Barber Shops**	Beauty Salons Nail Salons Hair Cutting Hair Styling Salon Hairdressers Make-up Studios Manicurists	7298 – Health and Beauty Spas 7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	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.		
7251	**Shoe Repair Shops, Shoeshine Parlors, and Hat Cleaning Shops**	Hat Cleaning Shops Shoeshine Shops, Stands Shoe Repair Shops	7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)* 7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC repair footwear and provide shoe and hat cleaning and maintenance services.		
7261	**Funeral Services and Crematories**	Mortuaries Morticians Undertakers	7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC are mortuaries, crematories, and funeral homes that provide burial preparation services, conduct funerals, and provide cremation services.		
7273	**Dating Services**	Services – Dating, Online Dating Services	7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide dating services, including online services.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7276	**Tax Preparation Services**	Services – Tax Preparation	8931 – Accounting, Auditing, and Bookkeeping Services 8999 – Professional Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide income tax return preparation services but do not provide auditing, accounting, or bookkeeping services.		
7277	**Counseling Services – Debt, Marriage, and Personal**	Alcohol, Drug Abuse Counseling Credit Counseling Debt Counseling Family Counseling Financial Counseling Service Marriage Counseling Personal Counseling	7322 - Collection Agencies 8111 – Legal Services and Attorneys 8999 – Professional Services *(Not Elsewhere Classified)*
	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.		
7278	**Buying and Shopping Services and Clubs**	Personal Shopper Services – Buying/Shopping Services, Clubs Shopping Services	7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)* 7399 – Business Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC act as an intermediary to facilitate buying and shopping for individuals or businesses on a fee basis.		
7296	**Clothing Rental – Costumes, Uniforms, Formal Wear**	Apparel – Clothing Rental – Costumes, Formal Wear, Uniforms Costume Rental Formal Wear Rental Rentals – Clothing – Costumes, Formal Wear, Uniforms Rentals – Costume Rentals – Tuxedo, Formal Wear	5137– Men's, Women's, and Children's Uniforms and Commercial Clothing 7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC rent costumes, uniforms, formal wear, and other types of apparel and related accessories.		
7297	**Massage Parlors**	Not Applicable	7298 – Health and Beauty Spas 7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	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.		
7298	**Health and Beauty Spas**	Tanning Salons	7011 – *Lodging – Hotel, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)* 7297 – Massage Parlors 7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)*
	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, hair and makeup styling, and instructional classes.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
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 – Stables, Kennels etc. Animal Breeders Animal Grooming Services Animal Training Apartment Rental Services Body Piercing, Tattoo Parlors Breeders – Animals Dog Training Services – Stand-Alone Tipping/Gratuities Other Services – Miscellaneous Services – Water Filtration, Purification, Softening Treatments Taxidermists Wedding Chapels / Planning	7230 – Beauty and Barber Shops 7251 – Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops 7261 – Funeral Services and Crematories 7273 – Dating Services 7276 – Tax Preparation Services 7277 – Counseling Services – Debt, Marriage, and Personal 7278 – Buying and Shopping Services and Clubs 7296 – Clothing Rental – Costumes, Uniforms, Formal Wear/ 7297 – Massage Parlors 7298 – Health and Beauty Spas
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	8999 – Professional Services *(Not Elsewhere Classified)*
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. For Merchants primarily engaged in collecting debts in default owed to others or that were originally owed to others, use MCC 7322.	Not Applicable	7322 - Collection Agencies 7399 – Business Services *(Not Elsewhere Classified)*
7322	**Collection Agencies**		
	Merchants classified with the MCC collect payments of overdue receivables under contract or collect overdue receivables that they have purchased from a third party.	Not Applicable	6012 – Financial Institutions – Merchandise, Services, and Debt Repayment 6051 – Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders *(Not Money Transfer)*, Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment 7321 – Consumer Credit Reporting Agencies

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7333	**Commercial Photography, Art, and Graphics**	Commercial Artists Film Production Graphics – Commercial Silk Screening	7221 – Photography Studios 8999 – Professional Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide commercial art or graphic design services for advertising agencies, publishers, and other businesses.		
7338	**Quick Copy, Reproduction, and Blueprinting Services**	Photocopying Services Reproduction Services Services – Quick Copy,	7395 – Photofinishing Laboratories and Photo Developing 5943 – Stationery Stores, Office and School Supply Stores
	Merchants classified with this MCC reproduce and bind text, drawings, plans, maps, or other copy, by blueprinting, photocopying, or other methods of duplication.		
7339	**Stenographic and Secretarial Support**	Word Processing Services	7361 – Employment Agencies and Temporary Help Services 7399 – Business Services *(Not Elsewhere Classified)*
	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.		
7342	**Exterminating and Disinfecting Services**	Exterminators Pest Control	7349 – Cleaning, Maintenance, and Janitorial Services
	Merchants classified with this MCC provide pest control, extermination, fumigation, and disinfection services.		
7349	**Cleaning, Maintenance, and Janitorial Services**	House Cleaning Services Housekeeping Services Maintenance Services	7342 – Exterminating and Disinfecting Services
	Merchants classified with this MCC provide cleaning and maintenance services.		
7361	**Employment Agencies and Temporary Help Services**	Temporary Employment Agencies	7399 – Business Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide employment services for those seeking employees or employment.		
7372	**Computer Programming, Data Processing, and Integrated Systems Design Services**	Computer Software Design Computer Systems Design	5734 – Computer Software Stores 7379 – Computer Maintenance, Repair and Services *(Not Elsewhere Classified)* 7399 – Business Services *(Not Elsewhere Classified)* 8999 – Professional Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide computer programming services, systems design, website design, data entry, and data processing services.		
7375	**Information Retrieval Services**	Not Applicable	7321 – Consumer Credit Reporting Agencies21
	Merchants classified with this MCC are business-to-		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	business or wholesale provisioners of online or database information retrieval services.		7392 – Management, Consulting, and Public Relations Services 7399 – Business Services *(Not Elsewhere Classified)*
7379	**Computer Maintenance, Repair and Services (Not Elsewhere Classified)**	Not Applicable	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
	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.		
7392	**Management, Consulting, and Public Relations Services**	Consultants – Public Relations Consulting, Management Services Management Consultants Marketing Consultants Public Relations Services	7399 – Business Services *(Not Elsewhere Classified)* 8999 – Professional Services *(Not Elsewhere Classified)*
	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.		
7393	**Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs**	Alarm Systems, Services Armored Cars Burglar Alarm Companies – Home/Business Security Fire Alarm Companies – Home/Business Security Home Security Systems Private Investigators Protective Services Security Services, Detective Agencies Security Systems Services – Guard Dog Services – Security Surveillance Systems, Services	7399 – Business Services *(Not Elsewhere Classified)* 8111 – Legal Services and Attorneys 8999 – Professional Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC provide security devices/systems and services such as security guard, protective, and armored car services and investigative services.		
7394	**Equipment, Tool, Furniture, and Appliance Rental and Leasing**	Appliance Rental Furniture Rental Leasing Services - Equipment Rentals – Equipment	4457 – Boat Rentals and Leasing 5978 – Typewriter Stores – Sales Rentals, and Service 7296 – Clothing Rental – Costumes, Uniforms, Formal Wear
	Merchants classified with this MCC rent and lease equipment, tools, furniture, appliances, and office equipment, excluding typewriters.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Rentals – Tools Services – Equipment Rental, Leasing	7513 – Truck and Utility Trailer Rentals 7519 – Motor Home and Recreational Vehicle Rentals 7841 – DVD/Video Tape Rental Stores
7395	**Photofinishing Laboratories and Photo Developing**		
	Merchants classified with this MCC develop film, make photographic prints and enlargements, provide custom services, and may also sell a limited selection of photographic supplies and accessories.	Film Developing	5044 – Photographic, Photocopy, Microfilm Equipment and Supplies 5946 – Camera and Photographic Supply Stores 7221 – Photographic Studios 7333 – Commercial Photography, Art, and Graphics
7399	**Business Services (Not Elsewhere Classified)**		
	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.	Answering Services – Telephone Conference Management Services Convention Bureaus Cosmetics Distributors Event Planning and Management Keys – Locksmith Language, Translation Services Locksmith Mail, Packing Stores, Meeting Planning Services Message, Paging Services Packing, Mailing Services Centers Perfume Distributors Postal Services – Non-Government Publishing Companies Seminar Planning Services Services – Telephone Answering Services – Trade Show Arrangement Services – Translation, Language Tourist Information Bureaus Trade Show Arrangement Services Video-Conferencing Services	4215 – Courier Services – Air and Ground, and Freight Forwarders 7299 – Miscellaneous Personal Services *(Not Elsewhere Classified)* 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 *(Not Elsewhere Classified)*

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7512	**Automobile Rental Agency**	Car Rentals	7513 – Truck and Utility Trailer Rentals 7519 – Motor Home and Recreational Vehicle Rentals
	Merchants classified with this MCC are car rental agencies that do not have designated unique MCCs. This also includes car-sharing schemes (known as "car-clubs" in the UK)		
7513	**Truck and Utility Trailer Rentals**	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
	Merchants classified with this MCC provide short-term rental or long-term leasing of trucks, vans, or utility trailers.		
7519	**Motor Home and Recreational Vehicle Rentals**	Not Applicable	4457 – Boat Rentals and Leasing 7513 – Truck and Utility Trailer Rentals 7999 – Recreation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC rent motor homes, RVs, campers, tent trailers, and other recreational vehicles on daily, short-term, or extended-term basis.		
7523	**Parking Lots, Parking Meters and Garages**	Parking Garages	Not Applicable
	Merchants classified with this MCC provide temporary parking services for all modes of transportation, usually on an hourly, daily, or monthly contract or fee basis.		
7531	**Automotive Body Repair Shops**	Car Body Repair Shops Auto Body Shops	7534 – Tire Retreading and Repair Shops 7535 – Automotive Paint Shops 7538 – Automotive Service Shops (non-dealer)
	Merchants classified with this MCC perform automotive body repair work and may paint automobiles in conjunction with body repair work.		
7534	**Tire Retreading and Repair Shops**	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)
	Merchants classified with this MCC sell, install, repair, or retread old tires.		
7535	**Automotive Paint Shops**	Car Paint Shops	7531 – Automotive Body Repair Shops 7538 – Automotive Service Shops (non-dealer)
	Merchants classified with this MCC paint, refinish, and restore automobiles.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7538	**Automotive Service Shops (Non-Dealer)**	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
	Merchants classified with this MCC conduct automotive repairs and general or specific services.		
7542	**Car Washes**	Auto Detailing Automotive Cleaning, Waxing Cleaning, Polishing – Automotive	5541 – Service Stations *(With or Without Ancillary Services)* 7538 – Automotive Service Shops *(non-dealer)*
	Merchants classified with this MCC wash, wax, and polish automobiles or provide self-service facilities.		
7549	**Towing Services**	Not Applicable	5935 – Wrecking and Salvage Yards
	Merchants classified with this MCC provide vehicle towing services.		
7622	**Electronics Repair Shops**	Radio, Television, Stereo, Electronics Repair Shops Repairs – Radio, Services – Television, Radio, Stereo, Electronics	7629 – Electrical and Small Appliance Repair Shops 7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC repair electronics (excluding appliances) such as radios, televisions, stereo equipment, and computers.		
7623	**Air Conditioning and Refrigeration Repair Shops**	Refrigeration Repair Shops Repairs – Air Conditioning, Refrigeration Repair Shops	7629 – Electrical and Small Appliance Repair Shops 7699 – Miscellaneous Repair Shops and Related Services
	Merchants classified with this MCC service and repair household and commercial air conditioning and refrigeration systems.		
7629	**Electrical and Small Appliance Repair Shops**	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
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7631	**Watch, Clock and Jewelry Repair**	Not Applicable	5944 – Jewelry Stores, Watches, Clocks, and Silverware Stores
	Merchants classified with this MCC clean and repair all types of watches, clocks, and fine jewelry.		
7641	**Furniture – Reupholstery, Repair, and Refinishing**	Furniture Repair, Reupholstery Refinishing – Furniture Repair, Reupholstery	5712 – Furniture, Home Furnishings and Equipment Stores, Except Appliances
	Merchants classified with this MCC reupholster, repair, refinish, and restore furniture.		
7692	**Welding Services**	Services – Welding Repair	1799 – Special Trade Contractors (*Not Elsewhere Classified)*
	Merchants classified with this MCC perform welding services and repair.		
7699	**Miscellaneous Repair Shops and Related Services**	Chimney Cleaning Service Furnace Cleaning Service Machine Shops 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
	Merchants classified with this MCC provide service and repair work and are not classified with a more specific MCC.		
7800	**Government-Owned Lotteries (US Region only)**	Not Applicable	7801 – Government Licensed On-Line Casinos (On-Line Gambling)
	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) (US Region only)**	Not Applicable	7800 – Government-Owned Lotteries
	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 virtual gambling chips or offer online gambling.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7802	**Government-Licensed Horse/Dog Racing (US Region only)**	Not Applicable	Not Applicable
	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**	Distributor – Motion Picture, Video Tape Production, Distribution Educational, Training Film Production Film Production, Distribution TV Commercial Production	7399 – Business Services *(Not Elsewhere Classified)* 7841 – DVD/Video Tape Rental Stores 8999 – Professional Services *(Not Elsewhere Classified)*
	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.		
7832	**Motion Picture Theaters**	Cinemas Entertainment – Movie Theaters Films – Movie Theaters	7841 – DVD/Video Tape Rental Stores 7922 – Theatrical Producers *(Except Motion Pictures)* and Ticket Agencies
	Merchants classified with this MCC operate movie theaters and sell tickets and refreshments or sell movie tickets online.		
7841	**DVD/Video Tape Rental Stores**	Rentals – DVD/Video Tape Stores	7829 – Motion Picture and Video Tape Production and Distribution
	Merchants classified with this MCC rent DVDs/video tapes for personal use and may sell a limited selection of used videos/DVDs and refreshments.		
7911	**Dance Halls, Studios and Schools**	Ballet Schools Ballroom Dance Instruction Dance Schools Schools – Ballroom Dance Instruction Studios – Dance	7922 – Theatrical Producers *(Except Motion Pictures)* and Ticket Agencies 7999 – Recreation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC operate dance studios, schools, and public dance halls or ballrooms.		
7922	**Ticket Agencies and Theatrical Producers (Except Motion Pictures)**	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 *(Not Elsewhere Classified)*
	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).		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7929	**Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified)**	DJs Dance Bands Magicians Music Bands Musicians	Not Applicable
	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).		
7932	**Billiard and Pool Establishments**	Billiard Parlors Snooker Parlors	7999 – Recreation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC operate establishments that rent the use of pool or billiard tables and other games for entertainment.		
7933	**Bowling Alleys**	Not Applicable	5812 – Eating Places and Restaurants 5813 – Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques 7999 – Recreation Services (Not Elsewhere Classified)
	Merchants classified with this MCC operate bowling alleys for entertainment.		
7941	**Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters**	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	7999 – Recreation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC operate and promote semi-professional and professional athletic clubs (such as baseball, basketball, football, hockey, soccer), promote amateur and professional athletic events, manage individual athletes, and manage sports arenas and stadiums.		
7991	**Tourist Attractions and Exhibits**	Arboretums Art Museums Botanical Gardens Exhibits Expositions Museums Wineries	5971 – Art Dealers and Galleries 7996 – Amusement Parks, Circuses, Carnivals, and Fortune Tellers 7998 – Aquariums, Seaquariums, Dolphinariums, and Zoos 7999 – Recreation Services *(Not Elsewhere Classified)*
	Merchants classified with this MCC operate a variety of tourist attractions and exhibits for entertainment, such as botanical gardens, craft shows, museums, and wineries.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
7992	**Public Golf Courses**	Not Applicable	7997 – Membership Clubs *(Sports, Recreation, Athletic)*, Country Clubs, and Private Golf Courses
	Merchants classified with this MCC operate public golf courses.		
7993	**Video Amusement Game Supplies**	Not Applicable	7994 – Video Game Arcades/Establishments
	Merchants classified with this MCC sell coin-operated amusement machines such as video game machines, jukeboxes, 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 – *Video Game Arcades/Establishments.*		
7994	**Video Game Arcades/Establishments**	Social casinos not offering any prizes of monetary value	7993 – Video Amusement and Game Supplies 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value 7999 – Recreation Services (*Not Elsewhere Classified)*
	Merchants classified with this MCC operate arcades, amusement machines (such as video game machines, jukeboxes, pinball machines, mechanical games, instant photograph booths, and similar types of amusement equipment) and indoor playgrounds.		
7995	**Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value**	Betting – Casino Gaming Chips Betting – Lottery Tickets Betting – Off-Track Betting – Wagers Bingo Parlors Raffle Tickets Unlicensed Foreign Exchange Trading or Binary Options Sweepstakes	7800 – Government-Owned Lottery 7801 – Government-Licensed On-Line Casinos (On-Line Gambling) 7802 – Government-Licensed Horse/Dog Racing
	Merchants classified with this MCC operate games of chance to win prizes of monetary value or betting establishments. Merchants that are unable to distinguish a betting transaction from other transactions must identify all transactions with MCC 7995.		
7996	**Amusement Parks, Circuses, Carnivals, and Fortune Tellers**	County Fairs Fairs Mystics Tarot Readings State Fairs	7991 – Tourist Attractions and Exhibits 7999 – Recreation Services *(Not Elsewhere Classified)*
	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.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
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 Health Clubs Private Golf Courses	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
7999	**Recreation Services (Not Elsewhere Classified)**		
	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.	Aircraft Rentals Ballooning Batting Cages Bicycle Rentals including electric scooters Fishing/Hunting Licenses Games Instruction Golf – Driving Ranges Horseback Riding Instruction – Games Miniature Golf Motorcycle Rentals Parachuting Public Swimming Pools Recreational Services – Aircraft Rentals Recreational Services – Driving Ranges Recreational Services – Miniature Golf Recreational Services – Ski Slopes Recreational Services – Sport, Games Instruction Resorts – Miscellaneous Resorts – Ski Roller Skating Rinks Shooting Ranges Sky Diving	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

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
8011	**Doctors and Physicians (Not Elsewhere Classified)**	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 Chiropodists8099 – Medical Services and Health Practitioners (*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.		
8021	**Dentists and Orthodontists**	Not Applicable	8011 – Doctors and Physicians (Not Elsewhere Classified) 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified)
	Merchants classified with this MCC are licensed physicians that practice general or specialized dentistry such as dental surgery.		
8031	**Osteopaths**	Not Applicable	8011 – Doctors and Physicians (Not Elsewhere Classified) 8041 – Chiropractors 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified)
	Merchants classified with this MCC provide therapy involving the non-surgical manipulation and adjustment of bone structures.		
8041	**Chiropractors**	Not Applicable	8011 – Doctors and Physicians (Not Elsewhere Classified) 8031 – Osteopaths8099 – Medical Services and Health Practitioners (Not Elsewhere Classified)
	Merchants classified with this MCC provide therapy in which the spinal column and limbs are manipulated or adjusted.		
8042	**Optometrists and Ophthalmologists**	Eye Doctors	8011 – Doctors and Physicians (Not Elsewhere Classified) 8043 – Opticians, Optical Goods, and Eyeglasses 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified)
	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.		
8043	**Opticians, Optical Goods, and Eyeglasses**	Eyeglass Stores	8011 – Doctors and Physicians
	Merchants classified with this MCC perform eye		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	examinations, write prescriptions, make and sell eyeglasses, and sell other optical goods.		(Not Elsewhere Classified) 8042 – Optometrists and Ophthalmologists 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified)
8049	**Podiatrists and Chiropodists**	Doctors – Chiropodists, Podiatrists Foot Doctors Medical Professionals – Podiatrists	8011 – Doctors and Physicians (Not Elsewhere Classified) 8099 – Medical Services and Health Practitioners (Not Elsewhere Classified)
	Merchants classified with this MCC are licensed physicians specializing in diagnosing and treating foot ailments.		
8050	**Nursing, Home Healthcare and Personal Care Facilities**	Convalescent Homes Elder Housing Hospice Facilities Nursing Homes Rest Homes Elder Care Skilled and Unskilled Home Care	8062 – Hospitals
	Merchants classified with this MCC provide inpatient nursing or health-related personal care services and operate convalescent/nursing homes, hospice facilities, offer care in home/residential environment and other long-term care facilities that generally do not offer surgery.		
8062	**Hospitals**	Not Applicable	0742 – Veterinary Services 8050 – Nursing and Personal Care Facilities
	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.		
8071	**Medical and Dental Laboratories**	Not Applicable	8011 – Doctors and Physicians *(Not Elsewhere Classified)* 8021 – Dentists and Orthodontists
	Merchants classified with this MCC provide medical and dental laboratory services.		
8099	**Medical Services and Health Practitioners (Not Elsewhere Classified)**	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	8011 – Doctors and Physicians *(Not Elsewhere Classified)* 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
	Merchants classified with this MCC are medical professionals that are not classified with a more specific MCC.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Physical Therapists Psychiatrists Psychologists Services – Medical Services, Health Practitioners Sports Medicine Clinics Therapists	8071 – Medical and Dental Laboratories
8111	**Legal Services and Attorneys**		
	Merchants classified with this MCC are headed by members of the bar and provide legal advice and services.	Attorneys Law Offices Lawyers	7277 – Counseling Services – Debt, Marriage, and Personal
8211	**Elementary and Secondary Schools**		
	Merchants classified with this MCC are elementary and secondary schools that provide academic instruction.	Grade Schools Grammar Schools High Schools Middle Schools Schools – Kindergartens	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
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)
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.	Not Applicable	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**	Technical Institutes	8244 – Business and Secretarial Schools 8299 – Schools and Educational Services (Not Elsewhere Classified) 8241 – Correspondence Schools
	Merchants classified with this MCC offer training and instruction in specialized professions such as welding, mechanics, carpentry, real estate, and truck driving.		
8299	**Schools and Educational Services (Not Elsewhere Classified)**	Art Schools Automobile Driving Instruction Aviation Instruction Cooking Schools Culinary Instruction Driver Education Class, School Flying Instruction School Job Training Services Karate Schools Modeling Schools Schools – Art Schools – Automobile Driving Instruction 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
	Merchants classified with this MCC offer educational courses and services that are not classified with a more specific MCC.		
8351	**Child Care Services**	Babysitting Services Children – Day Care Services Nannies Nursery Schools Preschool Centers	8299 – Schools and Educational Services (Not Elsewhere Classified)
	Merchants classified with this MCC provide care for infants or children.		
8398	**Charitable Social Service Organizations**	Fund-Raising Organizations – Non-Political Organizations – Non-Political Public Radio, Television Crowd Funding Merchants	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)
	Merchants classified with this MCC are non-political fund-raising organizations engaged in soliciting charitable donations/contributions on behalf of organizations engaged in social welfare services, or social service organizations engaged in social welfare services. This MCC also includes crowd funding Merchants that accept donations on behalf of individuals raising money for various causes without receiving any perceived or actual financial benefit for doing so.		
8641	**Civic, Social, and Fraternal Associations**	Alumni/Alumnae Associations	8398 – Charitable Social Service Organizations
	Merchants classified with this MCC are associations engaged in civic, social, or fraternal activities.		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
		Associations – Civic, Social, Fraternal Associations Chambers of Commerce Fraternal Associations Fund-Raising – Political Police Athletic Leagues (PAL) Social Associations, Clubs Veterans' 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 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 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)
8699	**Membership Organizations (Not Elsewhere Classified)** Merchants classified with this MCC are organizations or associations that are not classified with a more specific MCC.	Art Clubs Historical Clubs Labor Unions Organizations – Membership Organizations Poetry Clubs Professional Organizations Tenant Associations Condominium Associations HOAs Unions – Labor	7997 – Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses 8398 – Charitable Social Service Organizations 8641 – Civic, Social, and Fraternal Associations 8651 – Political Organizations 8661 – Religious Organizations 8675 – Automobile Associations

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
8734	**Testing Laboratories (Non-Medical Testing)**	Food Testing Services Forensic Laboratories Pollution Testing Product Testing Laboratories Veterinary Testing Laboratories	8071 – Medical and Dental Laboratories
	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).		
8911	**Architectural, Engineering, and Surveying Services**	Not Applicable	1520 – General Contractors – Residential and Commercial 1799 – Special Trade Contractors (Not Elsewhere Classified) 8999 – Professional Services (Not Elsewhere Classified)
	Merchants classified with this MCC provide professional architectural, home and building design, boat design, and engineering, land, water, and aerial surveying services.		
8931	**Accounting, Auditing, and Bookkeeping Services**	Not Applicable	7276 – Tax Preparation Services 8111 – Legal Services and Attorneys 8999 – Professional Services (Not Elsewhere Classified)
	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.		
8999	**Professional Services (Not Elsewhere Classified)**	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	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
	Merchants classified with this MCC provide professional services that are not classified with a more specific MCC.		
9211	**Court Costs, Including Alimony and Child Support**	Not Applicable	9222 – Fines
	Merchants classified with this MCC are local, state,		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
	and federal courts of law that administer and process court fees, alimony, and child support payments.		9399 – Government Services (Not Elsewhere Classified)
9222	**Fines**	Community Assessed Penalties Motor Vehicle Violations	9211 – Court Costs, Including Alimony and Child Support 9399 – Government Services- *(Not Elsewhere Classified)*
	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.		
9223	**Bail and Bond Payments**	Not Applicable	Not Applicable
	Merchants classified with this MCC post bail to the court system as security for the appearance of the arraigned individual.		
9311	**Tax Payments**	Customs Bureaus	9399 – Government Services *(Not Elsewhere Classified)*
	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.		
9399	**Government Services (Not Elsewhere Classified)**	DMV Department of Motor Vehicles Fire Departments Libraries Parks and Recreation Police Departments	4784 – Tolls and Bridge Fees 7523 – Parking Lots, Parking Meters and Garages 7992 – Public Golf Courses
	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.		
9402	**Postal Services – Government Only**	Not Applicable	7399 – *Business Services (Not Elsewhere Classified).* 9399– Government Services *(Not Elsewhere Classified)*
	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.		
9405	**U.S. Federal Government Agencies or Departments**	Not Applicable	Not Applicable
	Merchants classified with this MCC process U.S. federal government transactions using an acquiring BIN associated with the Intra-Government Transfers (IGOTS) program.		
9406	**Government-Owned Lotteries (Non-U.S. region)**	Not Applicable	7800 – Government-Owned Lotteries (US Region Only) 7995 – Betting, including Lottery
	Merchants classified with this MCC are government-owned lotteries that sell lottery tickets		

MCC	MCC Title/ MCC Description	Included in this MCC	Similar Merchants
			Tickets, Casino Gaming Chips, Off-Track Betting, and Wages at Race Tracks
9702	**Emergency Services (GCAS) (Visa use only)**	Not Applicable	Not Applicable
	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**	Not Applicable	Not Applicable
	Merchants classified with this MCC process purchasing card transactions representing internal unit-to-unit transfers of goods and services.		

Section 3: 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 Access. Visa will notify the Member when a decision is made. If approved, the new MCC will be included to a future edition of the *Visa Merchant Data Standards Manual*.