

Annex 3. Merchant Category Codes (MCC) – code list

"CL_MRCHNT_CTGRY_CD"

| Code | DESCRIPTION |
|------|---|
| 0742 | Veterinary services |
| 0743 | Wine producers |
| 0744 | Champagne producers |
| 0763 | Agricultural Cooperatives |
| 0780 | Landscaping and horticultural services |
| 1353 | Dia (Spain)-Hypermarkets of Food |
| 1406 | H&M Moda (Spain)-Retail Merchants |
| 1520 | General contractors — residential and commercial |
| 1711 | Heating, plumbing and air-conditioning contractors |
| 1731 | Electrical contractors |
| 1740 | Masonry, stonework, tile ting, 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 |
| 2741 | Miscellaneous publishing and printing services |
| 2791 | Typeting, platemaking and related services |
| 2842 | Speciality cleaning, polishing and sanitation preparations |
| G300 | Airlines (codes between 3000 and 3350) |
| G335 | Car rentals (codes between 3351 and 3500) |
| G350 | Hotels (codes between 3501 and 3999) |
| 4011 | Railroads |
| 4111 | Local and suburban commuter passenger transportation, including ferries |
| 4112 | Passenger railways |
| 4119 | Ambulance Services |
| 4121 | Taxi-cabs and limousines |
| 4131 | Bus Lines |

- 4214 Motor freight carriers and trucking — local and long distance, moving and storage companies and local delivery
- 4215 Courier services — air and ground and freight forwarders
- 4225 Public warehousing and storage — farm products, refrigerated goods and household goods
- 4411 Steamships and cruise lines
- 4457 Boat Rentals and Leasing
- 4468 Marinas, marine service and supplies
- 4511 Airlines and Air Carriers (Not Elsewhere Classified)
- 4582 Airports, Flying Fields, and Airport Terminals
- 4722 Travel agencies and tour operators
- 4723 Package Tour Operators – Germany Only
- 4784 Tolls and bridge fees
- 4789 Transportation services — not elsewhere classified
- 4812 Telecommunication equipment and telephone sales
- 4813 Key-entry Telecom Merchant providing single local and long-distance phone calls using a central access number in a non–face-to-face environment using key entry
- 4814 Telecommunication services, including local and long-distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes
- 4815 Monthly summary telephone charges
- 4816 Computer network/information services
- 4821 Telegraph services
- 4829 Wire transfers and money orders
- 4899 Cable and other pay television services
- 4900 Utilities — electric, gas, water and sanitary
- 5013 Motor vehicle supplies and new parts
- 5021 Office and commercial furniture
- 5039 Construction materials — not elsewhere classified
- 5044 Office, photographic, photocopy and microfilm equipment
- 5045 Computers, computer peripheral equipment — not elsewhere classified
- 5046 Commercial equipment — not elsewhere classified
- 5047 Dental/laboratory/medical/ophthalmic hospital equipment and supplies
- 5051 Metal service centres and offices
- 5065 Electrical parts and equipment
- 5072 Hardware equipment and supplies

5074 Plumbing and heating equipment and supplies
5085 Industrial supplies — not elsewhere classified
5094 Precious stones and metals, watches and jewellery
5099 Durable goods — not elsewhere classified
5111 Stationery, office supplies and printing and writing paper
5122 Drugs, drug proprietors
5131 Piece goods, notions and other dry goods
5137 Men's, women's and children's uniforms and commercial clothing
5139 Commercial footwear
5169 Chemicals and allied products — not elsewhere classified
5172 Petroleum and petroleum products
5192 Books, Periodicals and Newspapers
5193 Florists' supplies, nursery stock and flowers
5198 Paints, varnishes and supplies
5199 Non-durable goods — not elsewhere classified
5200 Home supply warehouse outlets
5211 Lumber and building materials outlets
5231 Glass, paint and wallpaper shops
5251 Hardware shops
5261 Lawn and garden supply outlets, including nurseries
5262 Marketplaces (online Marketplaces)
5271 Mobile home dealers
5299 Warehouse Club Gas
5300 Wholesale clubs
5309 Duty-free shops
5310 Discount shops
5311 Department stores
5331 Variety stores
5333 HYPERMARKETS OF FOOD
5399 Miscellaneous general merchandise
5411 Groceries and supermarkets
5422 Freezer and locker meat provisioners
5441 Candy, nut and confectionery shops
5451 Dairies

- 5462 Bakeries
- 5499 Miscellaneous food shops — convenience and speciality retail outlets
- 5511 Car and truck dealers (new and used) sales, services, repairs, parts and leasing
- 5521 Car and truck dealers (used only) sales, service, repairs, parts and leasing
- 5531 Auto Store
- 5532 Automotive Tire Stores
- 5533 Automotive Parts and Accessories Stores
- 5541 Service stations (with or without ancillary services)
- 5542 Automated Fuel Dispensers
- 5551 Boat Dealers
- 5552 Electric Vehicle Charging
- 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
- 5611 Men's and boys' clothing and accessory shops
- 5621 Women's ready-to-wear shops
- 5631 Women's accessory and speciality shops
- 5641 Children's and infants' wear shops
- 5651 Family clothing shops
- 5655 Sports and riding apparel shops
- 5661 Shoe shops
- 5681 Furriers and fur shops
- 5691 Men's and women's clothing shops
- 5697 Tailors, seamstresses, mending and alterations
- 5698 Wig and toupee shops
- 5699 Miscellaneous apparel and accessory shops
- 5711 [Agricultural equipment sales](#)
- 5712 Furniture, home furnishings and equipment shops and manufacturers, except appliances
- 5713 Floor covering services
- 5714 Drapery, window covering and upholstery shops
- 5715 Alcoholic beverage wholesalers
- 5718 Fireplaces, fireplace screens and accessories shops

5719 Miscellaneous home furnishing speciality shops

5722 Household appliance shops

5723 Gun and Ammunition Stores

5732 Electronics shops

5733 Music shops — musical instruments, pianos and sheet music

5734 Computer software outlets

5735 Record shops

5811 Caterers

5812 Eating places and restaurants

5813 Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and
discothèques

5814 Fast food restaurants

5815 Digital Goods Media – Books, Movies, Music

5816 Digital Goods – Games

5817 Digital Goods – Applications (Excludes Games)

5818 Digital Goods – Large Digital Goods Merchant

5912 Drug stores and pharmacies

5921 Package shops — beer, wine and liquor

5931 Used merchandise and second-hand shops

5932 Antique Shops – Sales, Repairs, and Restoration Services

5933 Pawn shops

5935 Wrecking and salvage yards

5937 Antique Reproductions

5940 Bicycle Shops – Sales and Service

5941 Sporting goods shops

5942 Book Stores

5943 Stationery, office and school supply shops

5944 Jewellery, watch, clock and silverware shops

5945 Hobby, toy and game shops

5946 Camera and photographic supply shops

5947 Gift, card, novelty and souvenir shops

5948 Luggage and leather goods shops

5949 Sewing, needlework, fabric and piece goods shops

5950 Glassware and crystal shops

- 5960 Direct marketing — insurance services
- 5961 Mail Order Houses Including Catalog Order Stores
- 5962 Telemarketing — travel-related arrangement services
- 5963 Door-to-door sales
- 5964 Direct marketing — catalogue merchants
- 5965 Direct marketing — combination catalogue and retail merchants
- 5966 Direct marketing — outbound telemarketing merchants
- 5967 Direct marketing — inbound telemarketing merchants
- 5968 Direct marketing — continuity/subscription merchants
- 5969 Direct marketing/direct marketers — not elsewhere classified
- 5970 Artist's Supply and Craft Shops
- 5971 Art Dealers and Galleries
- 5972 Stamp and coin shops
- 5973 Religious goods and shops
- 5974 Rubber Stamp Store
- 5975 Hearing aids — sales, service and supplies
- 5976 Orthopaedic goods and prosthetic devices
- 5977 Cosmetic Stores
- 5978 Typewriter outlets — sales, service and rentals
- 5983 Fuel dealers — fuel oil, wood, coal and liquefied petroleum
- 5992 Florists
- 5993 Cigar shops and stands
- 5994 Newsagents and news-stands
- 5995 Pet shops, pet food and supplies
- 5996 Swimming pools — sales, supplies and services
- 5997 Electric razor outlets — sales and service
- 5998 Tent and awning shops
- 5999 Miscellaneous and speciality retail outlets
- 6010 Financial institutions — manual cash disbursements
- 6011 Financial institutions — automated cash disbursements
- 6012 Financial institutions — merchandise and services
- 6050 Quasi Cash—Customer Financial Institution
- 6051 Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travellers' checks

6211 Securities — brokers and dealers
6300 Insurance sales, underwriting and premiums
6381 Insurance—Premiums
6399 Insurance, Not Elsewhere Classified (no longer valid for first presentment work)
6513 Real Estate Agents and Managers
6529 Remote Stored Value Load — Member Financial Institution
6530 Remove Stored Value Load — Merchant
6532 Payment Transaction—Customer Financial Institution
6533 Payment Transaction—Merchant
6535 Value Purchase—Member Financial Institution
6536 MoneySend Intracountry
6537 MoneySend Intercountry
6538 MoneySend Funding
6539 Funding Transaction (Excluding MoneySend)
6540 Non-Financial Institutions – Stored Value Card Purchase/Load
6611 Overpayments
6760 Savings Bonds
7011 Lodging — hotels, motels and resorts
7012 Timeshares
7032 Sporting and recreational camps
7033 Trailer parks and camp-sites
7210 Laundry, cleaning and garment services
7211 Laundry services — family and commercial
7216 Dry cleaners
7217 Carpet and upholstery cleaning
7221 Photographic studios
7230 Barber and Beauty Shops
7251 Shoe repair shops, shoe shine parlours and hat cleaning shops
7261 Funeral services and crematoriums
7273 Dating and escort services
7276 Tax preparation services
7277 Counselling services — debt, marriage and personal
7278 Buying and shopping services and clubs
7280 Hospital Patient-Personal Funds Withdrawal

- 7295 Babysitting Services
- 7296 Clothing rentals — costumes, uniforms and formal wear
- 7297 Massage parlours
- 7298 Health and beauty spas
- 7299 Miscellaneous personal services — not elsewhere classified
- 7311 Advertising Services
- 7321 Consumer credit reporting agencies
- 7322 Debt collection agencies
- 7332 Blueprinting and Photocopying Services
- 7333 Commercial photography, art and graphics
- 7338 Quick copy, reproduction and blueprinting services
- 7339 Stenographic and secretarial support services
- 7342 Exterminating and disinfecting services
- 7349 Cleaning, maintenance and janitorial services
- 7361 Employment agencies and temporary help services
- 7372 Computer programming, data processing and integrated systems design services
- 7375 Information retrieval services
- 7379 Computer maintenance and repair services — not elsewhere classified
- 7392 Management, consulting and public relations services
- 7393 Detective agencies, protective agencies and security services, including armoured cars and guard dogs
- 7394 Equipment, tool, furniture and appliance rentals and leasing
- 7395 Photofinishing laboratories and photo developing
- 7399 Business services — not elsewhere classified
- 7511 Truck Stop
- 7512 Automobile Rental Agency—not elsewhere classified
- 7513 Truck and utility trailer rentals
- 7519 Motor home and recreational vehicle rentals
- 7523 Parking lots and garages
- 7524 Express Payment Service Merchants—Parking Lots and Garages
- 7531 Automotive Body Repair Shops
- 7534 Tyre retreading and repair shops
- 7535 Automotive Paint Shops
- 7538 Automotive Service Shops (Non-Dealer)

7539 Automotive Service Shops (Spain) - Other Merchant Categories

7542 Car washes

7549 Towing services

7622 Electronics repair shops

7623 Air Conditioning and Refrigeration Repair Shops

7629 Electrical and small appliance repair shops

7631 Watch, clock and jewellery repair shops

7641 Furniture reupholstery, repair and refinishing

7692 Welding services

7699 Miscellaneous repair shops and related services

7800 Government-Owned Lotteries (US Region only)

7801 Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)

7802 Government-Licensed Horse/Dog Racing (US Region only)

7829 Motion picture and video tape production and distribution

7832 Motion picture theatres

7833 Express Payment Service — Motion Picture Theater

7841 Video tape rentals

7911 Dance halls, studios and schools

7922 Theatrical producers (except motion pictures) and ticket agencies

7929 Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified)

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

7993 Video amusement game supplies

7994 Video game arcades and establishments

7995 Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks

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

7999 Recreation services — not elsewhere classified

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
8044 Optical Goods and Eyeglasses
8049 Podiatrists and chiropodists
8050 Nursing and personal care facilities
8062 Hospitals
8071 Medical and dental laboratories
8099 Medical services and health practitioners — not elsewhere classified
8111 Legal services and attorneys
8211 Elementary and secondary schools
8220 Colleges, universities, professional schools and junior colleges
8241 Correspondence schools
8244 Business and secretarial schools
8249 Trade and vocational schools
8299 Schools and educational services — not elsewhere classified
8351 Child care services
8398 Charitable and social service organizations
8411 Museums
8641 Civic, social and fraternal associations
8651 Political organizations
8661 Religious organizations
8675 Automobile Associations
8699 Membership organization — not elsewhere classified
8734 Testing laboratories (non-medical)
8911 Architectural, Engineering, and Surveying Services
8912 Fitment, ornaments and gardening
8931 Accounting, Auditing, and Bookkeeping Services
8999 Professional services — not elsewhere classified
9034 I-Purchasing Pilot
9211 Court costs, including alimony and child support
9222 Fines

9223 Bail and Bond Payments
9311 Tax payments
9399 Government services — not elsewhere classified
9400 Fee for embassy and consulate
9402 Postal services — government only
9405 U.S. Federal Government Agencies or Departments
9406 Government-Owned Lotteries (Non-U.S. region)
9700 Automated Referral Service
9701 Visa Credential Server
9702 Emergency Services (GCAS) (Visa use only)
9751 UK Supermarkets, Electronic Hot File
9752 UK Petrol Stations, Electronic Hot File
9754 Gambling-Horse, Dog Racing, State Lottery
9950 Intra-Company Purchases
R999 Temporarily undefined MCC code