



STATE OF TEXAS

# Merchant Category Code

This document contains lists of valid Merchant Category Codes (MCCs). MCCs are used to identify the type of business in which a merchant is engaged.

## Table of Contents

<b>Overview</b> .....	<b>2</b>		
<b>General Merchant Category Codes</b> .....	<b>2</b>		
MCCG1 Airlines .....	2	MCCG23 Other .....	6
MCCG2 Rental Car .....	2	MCCG24 Business Expense .....	7
MCCG3 Hotels .....	2	MCCG25 Office Service .....	7
MCCG4 Restaurants .....	2	MCCG26 Other .....	7
MCCG5 Other Travel .....	2	MCCG27 Office Service .....	7
MCCG6 Other Travel .....	2	MCCG28 Other .....	8
MCCG7 Other Travel .....	3	MCCG29 Business Expense .....	8
MCCG8 Other Travel .....	3	MCCG30 Business Expense .....	8
MCCG9 Vehicle Expense .....	3	MCCG31 Wholesale .....	8
MCCG10 Office Supply .....	4	MCCG32 Other .....	8
MCCG11 Medical .....	4	MCCG33 Office Service .....	8
MCCG12 Office Service .....	4	MCCG34 Wholesale .....	9
MCCG13 Money .....	4	MCCG35 Other .....	9
MCCG14 Other .....	5	MCCG36 Other .....	9
MCCG15 Other .....	5	MCCG37 Other .....	9
MCCG16 Other .....	5	MCCG38 Wholesale .....	10
MCCG17 Other .....	5	MCCG39 Risk .....	11
MCCG18 Business Expense .....	6	MCCG40 Risk .....	11
MCCG19 Business Expense .....	6	MCCG41 Risk .....	12
MCCG20 Building Services .....	6	MCCG42 Other .....	13
MCCG21 Auto/RV Dealer .....	6	MCCCORP1 Standard T&E "C" .....	13
MCCG22 Auto/RV Dealer .....	6	REGLTRYRSK Risk and Control .....	13

## Overview

Payment brands use merchant category codes (MCCs) to classify merchants and businesses by the type of goods or services provided. U.S. Bank can use MCCs to categorize, track and restrict transactions. MCCs can be used for tax reporting, interchange promotion and gathering information about cardholder purchasing behavior.

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG1	Airlines	3000-3299	AIRLINES
		4511	AIRLINES
		4582	AIRPORTS/FIELDS/TERMINALS
MCCG2	Rental Car	3300-3500	CAR RENTAL
		7512	AUTO RENTAL
MCCG3	Hotels	3501-4000	HOTELS
		7011	HOTELS
MCCG4	Restaurants	5812	RESTAURANTS
		5813	BARS/TAVERNS/LOUNGES/DISCOS
		5814	FAST FOOD RESTAURANTS
MCCG5	Other Travel	4722	TRAVEL AGENCIES
		4723	OTHER TRAVEL/PKG TOUR OPERATORS GERMANY ONLY
		4789	TRAVEL SERVICE
		9701	VISA CREDENTIAL SERVER
		9702	GCAS EMERGENCY SERVICES
MCCG6	Other Travel	4411	STEAMSHIP/CRUISE LINES
		4457	BOAT RENTALS & LEASES

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG7	Other Travel	4011	RAILROADS
		4111	LOCAL COMMUTER TRANSPORT
		4112	PASSENGER RAIL
		4121	TAXICABS/LIMOUSINES
		4131	BUS LINES/CHARTER/TOUR
		4761	TELEMARKETING OF TRAVEL RELATED SERVICES AND VITAMINS
		4784	TOLL AND BRIDGE FEES
		5541	SERVICE STATIONS
		5542	AUTOMATED GAS DISPENSERS
		5811	CATERERS
		7523	AUTO PARKING LOTS/GARAGES
		7524	EXPRESS PARKING LOTS/GARAGES
MCCG8	Vehicle Expense	5013	MOTOR VEHICLE SUPPLIES
		5531	AUTO/HOME SUPPLY STORES
		5532	AUTOMOTIVE TIRE STORES
		5533	AUTOMOTIVE PARTS STORES
		5935	WRECKING SALVAGE YARDS
		7511	TRUCK STOP
		7513	TRUCK/TRAILER RENTALS
		7519	MOTOR HOME/RV RENTALS
		7531	AUTO TOP/BODY REPAIR SHOPS
		7534	TIRE RETREAD/REPAIR SHOPS
		7535	AUTO PAINT SHOPS
		7538	AUTO REPAIR - NON DEALER
		7542	CAR WASHES
		7549	TOWING SERVICES
		8675	AUTO ASSOCIATIONS
9700	VISA AUTO REFERRAL S		
MCCG9	Vehicle Expense	5541	SERVICE STATIONS
		5542	AUTOMATED GAS DISPENSERS
		5983	FUEL DEALERS - OIL, WOOD, COAL
		9752	GAS/AUTOMOTIVE/U.K. PETROL STATIONS-ELECTRONIC HOT FILE

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG10	Office Supply	4812	PHONE SERV/EQUIP NON-UTIL
		4813	KEY-ENTERED TELECOM MERCHANT
		4814	PHONE SERV/EQUIP UTILITY
		4815	VISAPHONE
		4816	ELECTRONIC COMMERCE / INFO
		4821	TELEGRAPH SERVICES
MCCG11	Medical	4119	AMBULANCE SERVICE
		5047	MEDICAL EQUIPMENT & SUPPLIES
		8011	DOCTORS
		8021	DENTISTS/ORTHODONTIST
		8031	OSTEOPATHS
		8041	CHIROPRACTORS
		8042	OPTOMETRISTS/OPHTHALMOLOGIST
		8043	OPTICIANS
		8044	OPTICAL GOODS & GLASSES
		8049	CHIROPODISTS PODIATRISTS
		8050	NURSING/PERSONAL CARE FAC
		8062	HOSPITALS
		8071	MEDICAL/DENTAL LABS
		8099	MED/HEALTH SERVICES
MCCG12	Office Service	7332	BLUEPRINTING/PHOTOCOPYING
		7338	QUICK COPY/REPRO SERVICES
		7394	EQUIP/FURN RENT/LEASE SERV
		7395	PHOTOFINISH LABS/DEV
		7399	BUSINESS SERVICES
MCCG13	Money	6010	FINANCIAL INST/MANUAL CASH
		6011	FINANCIAL INST/AUTO CASH
		6050	QUASI CASH--MEMBER FINANCIAL
		6012	FINANCIAL INST/MERCHANDISE
		6051	NON-FIN INST/FC/MO/TC/STAMP

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG14	Other	5697	TAILOR/SEAMSTRESS/ALTERATIONS
		5698	WIG AND TOUPEE STORES
		7210	LAUNDRY/CLEANING/GARMENT SV
		7211	LAUNDRIES-FAMILY/COMMERCIAL
		7216	DRY CLEANERS
		7230	BARBER/BEAUTY SHOPS
		7251	SHOE REPAIR/SHINE/HAT CLEAN
		7296	CLOTHING/RENT/COSTUME/UNIFO
MCCG15	Other	4468	MARINAS, SERVICE & SUPPLY
		5815	DIGITAL GOODS MEDIA: BOOKS, MOVIES, MUSIC
		5816	DIGITAL GOODS: GAMES
		7829	MOTION PICTURE & VIDEO DISTRB
		7832	MOTION PICTURE THEATRES
		7841	VIDEO TAPE RENTAL STORES
		7911	DANCE HALLS/STUDIOS/SCHOOLS
		7922	THEATRICAL PRODUCERS
		7929	BANDS/ORCHESTRAS/ENTERTAIN
		7932	BILLIARD/POOL ESTABLISHMENT
		7933	BOWLING ALLEYS
		7941	COMMERICAL/PRO SPORTS
		7991	TOURIST ATTRACTIONS AND XHB
		7992	PUBLIC GOLF COURSES
		7993	VIDEO AMUSEMENT GAME SUPPLY
		7994	VIDEO GAME ARCADES/ESTABLIS
		7996	AMUSEMENT PARKS/CIRCUS
		7998	AQUARIUMS/REC SERV
7999	AMUSEMENT/REC SERV		
8999	PROFESSIONAL SERVICES		
MCCG16	Other	5193	FLORIST & NURSERY SUPPLIES
		5947	GIFT, CARD, NOVELTY STORES
		5992	FLORISTS
MCCG17	Other	4215	COURIER SERVICES
		5192	BOOKS, PERIODICALS, NEWSPAPER
		5942	BOOK STORES
		5968	SUBSCRIPTION MERCHANT
		5977	COSMETIC STORES
		9402	POSTAGE STAMPS

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG18	Business Expense	8211	ELEMENTARY/SECONDARY SCHOOL
		8220	COLLEGES/UNIV/JC/PROFESSION
		8241	CORRESPONDENCE SCHOOLS
		8244	BUSINESS/SECRETARIAL SCHOOL
		8249	VOCATIONAL/TRADE SCHOOLS
		8299	SCHOOLS - DEFAULT
		8398	CHARITABLE/SOC SERVICE ORGS
		8651	POLITICAL ORGANIZATIONS
		8661	RELIGIOUS ORGANIZATIONS
MCCG19	Business Expense	7997	MEMBER CLUBS/SPORT/REC/GOLF
		8641	CIVIC/SOCIAL/FRATERNAL ASSC
		8699	MEMBER ORGANIZATIONS
MCCG20	Building Services	0742	VETERINARY SERVICES
		0763	AGRICULTURAL CO-OPERATIVE
		0780	LANDSCAPE/HORTICULTURAL SER
		1520	GEN CONTRACTORS RESIDENTIAL
		1711	HEATING, PLUMBING, AIR COND
		1731	ELECTRICAL CONTRACTORS
		1740	MASONRY/TILE/PLASTER/INSUL
		1750	CARPENTRY
		1761	ROOFING/SIDING/SHEET METAL
		1771	CONTRACTORS - CONCRETE
		1799	SPEC CONTRACTORS
		4225	PUBLIC WAREHOUSING
MCCG21	Auto/Rv Dealer	5511	AUTO DEALERS/NEW AND USED
		5521	AUTO DEALERS USED ONLY
MCCG22	Auto/Rv Dealer	5551	BOAT DEALERS
		5561	TRAILER CAMPER DEALERS
		5571	MOTORCYCLE DEALERS
		5592	MOTOR HOME DEALERS
		5598	SNOWMOBILE DEALERS
		5599	MISC AUTO DEALERS
		5940	BICYCLE SHOPS/SALES/SERVICE
MCCG23	Other	4214	MOTOR FREIGHT CARRIERS

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG24	Business Expense	4899	CABLE TV SERVICES
		4900	UTILITIES/ELEC/GAS/H2O/SANITATION
MCCG25	Office Service	6211	SECURITY BROKERS/DEALERS
		6300	INSURANCE SALES/UNDERWRITE
		6381	INSURANCE PREMIUMS
		6399	INSURANCE
MCCG26	Other	6513	REAL ESTATE AGENTS AND MANAGERS--RENTALS
		7012	TIMESHARES
		7032	SPORT/RECREATIONAL CAMPS
		7033	TRAILER PARKS/CAMP SITES
		7217	CARPET/UPHOLSTERY CLEANING
		7221	PHOTO STUDIOS - PORTRAITS
		7261	FUNERAL SERVICE/CREMATORIES
		7276	TAX PREPARATION SERVICE
		7277	COUNSELING SERVICE - ALL
		7278	BUYING/SHOPPING SERVICES
		8351	CHILD DAY CARE SERVICES
		8734	TESTING LABS (NON-MEDICAL)
MCCG27	Office Service	2741	MISC PUBLISH AND PRINT
		2791	TYPESETTING, PLATE MAKING
		2842	SPECIALTY CLEANING SANITATION
		7311	ADVERTISING SERVICES
		7321	CONSUMER CR REPORTING AGEN
		7322	DEBT COLLECTION AGENCIES
		7333	COMMERCIAL PHOTO/ART/GRAPH
		7339	STENOGRAPHIC SERVICES
		7342	DISINFECT/EXTERMINATE SERV
		7349	CLEAN/MAINT/JANITORAL SERV
		7361	EMPLOYMENT/TEMP HELP AGEN
		7372	COMPUTER & D.P. SERVICES
		7375	INFORMATION RETRIEVAL SVCS
		7392	MGMT/CONSULT/PUBLIC REL SER
7393	DETECTIVE/PROTECTIVE AGEN		

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG28	Other	7623	AIR COND/REFRIG REPAIR SHOP
		7641	REUPHOLSTERY/REFINISH
		7692	WELDING
		7699	MISC REPAIR SERVICES
MCCG29	Business Expense	8111	LEGAL SERVICES ATTORNEYS
		8911	ARCHITECTURAL/ENG/SURVEY
		8931	ACCOUNTANTS/AUDITORS/BOOKPR
MCCG30	Business Expense	9211	COURT COSTS/ALIMONY/SUPPORT
		9222	FINES
		9223	BAIL AND BOND PAYMENTS
		9311	TAX PAYMENTS
		9399	GOV'T SERVICES
MCCG31	Wholesale	5211	LUMBER/BUILD SUPPLY STORES
		5231	GLASS/PAINT/WALLPAPER STORE
		5251	HARDWARE STORES
		5261	LAWN/GARDEN SUPPLY/NURSERY
		5271	MOBILE HOME DEALERS
		5299	WAREHOUSE CLUB GAS
		5712	FURNITURE/EQUIP STORES
		5713	FLOOR COVERING STORES
		5714	DRAPERY & UPHOLSTERY STORES
		5718	FIREPLACES & ACCESSORIES
		5719	MISC HOME FURNISHING
MCCG32	Other	5722	HOUSEHOLD APPLIANCE STORES
		9753	CONSUMER ELECTRONICS/FURNITURE STORE
MCCG33	Office Services	5960	DIRECT MARKET INSURANCE
		5962	TELEMARKETING TRAVEL-RELATED
		5963	DIRECT SELL/DOOR-TO-DOOR
		5966	OUTBOUND TELEMARKETING
		5967	INBOUND TELESERVICES

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG34	Wholesale	5300	WHOLESALE CLUBS
		5331	VARIETY STORES
		5399	MISC GEN MERCHANDISE
		5912	DRUG STORES & PHARMACIES
		5931	USED MERCHANDISE STORES
		5945	HOBBY, TOY & GAME SHOPS
		5949	FABRIC STORES
MCCG35	Other	5422	FREEZER/MEAT LOCKERS
		5441	CANDY/NUT/CONFECTION STORE
		5451	DAIRY PRODUCT STORES
		5462	BAKERIES
		5921	PKG STORES/BEER/WINE/LIQUOR
		9751	MERCHANDISE/U.K SUPERMARKETS-ELECTRONIC HOT FILE
MCCG36	Other	5948	LUGGAGE/LEATHER STORES
		5950	GLASSWARE/CRYSTAL STORES
		5978	TYPEWRITER/SALES/SERVICE
		5994	NEWS DEALERS/NEWSTANDS
		5998	TENT AND AWNING SHOPS
MCCG37	Other	5309	DUTY-FREE STORES
		5970	ARTIST/CRAFT STORES
		5971	ART DEALERS & GALLERIES
		5973	RELIGIOUS GOODS STORES
		5975	HEARING AID/SALES/SERVICE
		5976	ORTHOPEDIC GOODS
		5993	CIGAR STORES/STANDS
		5995	PET STORES/FOOD & SUPPLY
		5996	SWIMMING POOLS/SALES/SERV
		5997	ELEC RAZOR STORES/SALE/SERV

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG38	Wholesale	5021	COMMERCIAL FURNITURE
		5039	CONSTRUCTION MATERIALS - OTHER
		5046	COMMERCIAL EQUIPMENT - OTHER
		5051	WHOLESALE METAL SVC
		5065	ELECTRICAL PARTS & EQUIPMENT
		5072	HARDWARE EQUIPMENT & SUPPLIES
		5074	PLUMBING & HEATING EQUIPMENT
		5085	INDUSTRIAL SUPPLIES - OTHER
		5099	DURABLE GOODS - OTHER
		5122	DRUGS, DRUGGIST SUNDRIES
		5131	PIECE GOODS NOTIONS DRY GDS
		5137	COMMERCIAL CLOTHING
		5139	COMMERCIAL FOOTWEAR
		5169	CHEMICALS & ALLIED PDCTS OTHER
		5172	PETROLEUM PRODUCTS
		5198	PAINTS, VARNISHES & SUPPLIES
		5199	NONDURABLE GOODS - OTHER

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG39	Risk	5044	PHOTOGRAPH, PHOTOCOPY EQUIPT
		5045	COMPUTERS, PERIPHERALS
		5094	PRECIOUS STONES & METALS
		5111	STATIONERY, OFFICE SUPPLIES
		5200	HOME SUPPLY WAREHOUSE STORE
		5310	DISCOUNT STORES
		5411	GROCERY STORES
		5499	MISC FOOD STORES
		5732	RADIO TV & STEREO STORES
		5734	COMPUTER SOFTWARE/RECORD STORES
		5735	RECORD SHOPS
		5817	DIGITAL GOODS: APPLICATIONS (EXCLUDES GAMES)
		5941	SPORTING GOODS STORES
		5943	STATIONERY STORES
		5946	CAMERA & PHOTO SUPPLY STORE
		5964	CATALOG MERCHANT
		5965	COMBINATION MAIL/RETAIL
		5969	OTHER DIRECT MARKETERS
		5999	MISC SPECIALITY RETAIL
		7298	HEALTH & BEAUTY SPAS
		7299	MISC PERSONAL SERV
		7379	COMPUTER REPAIR & OTHR SVCS
7622	RADIO/TV/STEREO REPAIR SHOP		
7629	SMALL APPLIANCE REPAIR		
7631	WATCH/CLOCK/JEWELRY REPAIR		
MCCG40	Risk	5311	DEPARTMENT STORES
		5611	MEN/BOYS CLOTHING/ACC STORE
		5621	WOMENS READY TO WEAR STORES
		5631	WOMENS ACCESS/SPECIALTY
		5641	CHILDREN/INFANTS WEAR STORE
		5651	FAMILY CLOTHING STORES
		5655	SPORTS/RIDING APPAREL STORE
		5661	SHOE STORES
		5691	MENS/WOMENS CLOTHING STORES
		5699	MISC APPAREL/ACCESS SHOPS
		5733	MUSIC STORES/PIANOS
		5818	LARGE DIGITAL GOODS MERCHANTS
		5972	STAMP & COIN STORES

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCG41	Risk	4829	WIRE TRANSFER - MONEY ORDER
		5681	FURRIERS AND FUR SHOPS
		5932	ANTIQUE SHOPS
		5933	PAWN SHOPS
		5937	ANTIQUE REPRODUCTIONS
		5944	JEWELRY STORES
		6529	REMOTE STORED VALUE LOAD-MEMBER FIN INSTITUTION
		6530	REMOTE STORED VALUE LOAD - MERCHANT
		6531	PYMT SVC PROV - MONEY TRANSFER FOR A PURCHASE
		6532	PYMT SVC PROV - MEMBER FIN INSTITUTION - PYMT TRAN
		6533	PYMT SVC PROV - MERCHANT - PYMT TRAN
		6534	MONEY TRANSFER - MEMBER FINANCIAL INSTITUTION
		6535	VALUE PURCHASE - MEMBER FINANCIAL INSTITUTION
		6536	MONEYSPEND INTRACOUNTRY
		6537	MASTERCARD MONEYSEND INTERCOUNTRY
		6538	MONEYSEND FUNDING TXN
		6540	POI FUNDING TXN
		7273	DATING & ESCORT SERVICES
		7297	MASSAGE PARLORS
		7800	GOVERNMENT - OWNED LOTTERIES
		7801	GOVERNMENT LICENSED CASINOS (ONLINE GAMBLING)
		7802	GOVERNMENT LICENSED HORSE/DOG RACING
		7995	BETTING/TRACK/CASINO/LOTTO
9754	GAMBLING-HORSE RACING,DOG RACING,STATELOT		
MCCG42	Other	0000	
		9405	INTRA-GOVERNMENT PURCHASES
		9950	INTRA-COMPANY PURCHASES

MCC GROUP		MERCHANT CATEGORY	
NAME	DESCRIPTION	CODE	DESCRIPTION
MCCCORP1	Standard T&E "C"	3000-3299	AIRLINES
		4511	AIRLINES
		4582	AIRPORTS/FIELDS/TERMINALS
		3300-3500	CAR RENTAL
		7512	AUTO RENTAL
		3501-4000	HOTELS
		7011	HOTELS
		5812	RESTAURANTS
		5813	BARS/TAVERNS/LOUNGES/DISCOS
		5814	FAST FOOD RESTAURANTS
		4722	TRAVEL AGENCIES
		4723	OTHER TRAVEL/PKG TOUR OPERATORS GERMANY ONLY
		4789	TRAVEL SERVICE
		4011	RAILROADS
		4111	LOCAL COMMUTER TRANSPORT
		4112	PASSENGER RAIL
		4121	TAXICABS/LIMOUSINES
		4131	BUS LINES/CHARTER/TOUR
		4784	TOLL AND BRIDGE FEES
		5541	SERVICE STATIONS
		5542	AUTOMATED GAS DISPENSERS
		5811	CATERERS
		7523	AUTO PARKING LOTS/GARAGES
		7524	EXPRESS PAYMENT LOTS/GARAGES
		4812	PHONE SERV/EQUIP NON-UTIL
		4814	PHONE SERV/EQUIP UTILITY
		4815	VISAPHONE
		4816	ELECTRONIC COMMERCE / INFO
		4821	TELEGRAPH SERVICES
		9701	VISA CREDENTIAL SERVER
9702	GCAS EMERGENCY SERVICES		
REGLTRYRSK	Risk and Control	9754	GAMBLING-HORSE RACING,DOG RACING,STATELOT