

General Business Types	Description of Prohibited Activity Types	Typical MCC's *
Adoption Agencies – for profit	Agencies that take payment for the placement of babies with adoptive parents.	7399
Adult Entertainment	Includes adult video stores, adult book stores, exotic dancing establishments, “peep” shows, phone sex lines, strip bars, adult novelties, adult/porn pay per call services, etc. Including Escort services	5813 5942 5969 5967 7273
Bankruptcy Attorney	Lawyers or legal firms whose principal business is counseling debtors through consumer bankruptcy.	8111
Child Pornography	Any merchant who provides products or services associated with actual or suggested child pornography. Includes any merchant or website who uses the following terminology to market their product: “lolita,” “pedo,” “preteen,” or any other terminology that suggests child pornography.	
Cigarette Sales	Merchants that sale cigarettes via mail order, telephone order or Internet	5993
Collection Agencies, Refinancing of Debt	Can not use credit card to pay existing debt	7399
Credit Restoration or Loan Modifications	Any company that assists people with rebuilding their credit or conducts loan modifications. This includes any legal services, law firms, attorneys and debt and financial counseling. This also includes any software products being sold for credit repair or loan modifications.	7399 5969
Direct marketing – Travel related arrangement services	Merchants that typically offer their services via outbound telemarketing calls in which the merchant initiates direct contact with the consumer to generate a sale. The merchant may also use mailings, magazine or TV ads. Travel-related services may also consist of discount travel clubs and subscriptions to travel services and/or travel related newsletters.	5962
Drug Paraphernalia	Any business whose products are solely intended for aiding the consumption of illegal drugs.	5122
Fortune tellers	Includes fortunetellers, tarot card readers, and mystics.	7996
Non Face to Face Gun Sales	Any sale of firearms that are not face to face with the exception of muzzleloaders which are acceptable	5941
Investor services/ Investment clubs. Sale of Stocks, Securities, Options and Other Investments	Merchants that buy sell and broker securities, stocks, bonds, commodities and mutual funds.	7399 6211

Protection Services	Any company that sells protection, insurance, or registration service against things such as identity theft, Internet fraud, credit card theft or fraud, etc.	7299 5966
Sexual Encounter Firms	Includes massage parlors, spas, etc., where sexual encounters are permitted	7297
Internet Gambling	Operations of gaming or betting establishments that occur on the internet	

* Typical MCC's are generically assigned according to MC/VS general description of the merchant's product, service or nature of the merchant's business. The above merchant types do not have a unique MCC category codes specific to their business descriptor. "Best practices" is used to assign MCC's that is based on similar business environments by which other merchants might be referenced.