



Prohibited Merchant Categories (MCCs) - and Excluded Franchise List for Worldpay Direct Settlement Program for American Express®

Prohibited Merchant Categories (MCCs)- Worldpay Direct Settlement

Description	MCC	Description	MCC
Airlines & Air Carriers (including Charter Airlines) Local & Suburban Commuter	4511, 3000 series	Petroleum & Petroleum Products (Participants)	5172
Passenger Transportation	4111	Debt Collection Agencies	7322
Real Estate Agents and Managers - Rentals	6513	Postal Services – Government	9402
Massage Parlors	7297	Direct Marketing — Inbound Telemarketing (internet — electronic delivery internet — adult entertainment internet — online gambling)	5967
Automobile Rentals, including Construction Equipment Rentals	7512	Railroads (freight)	4011
Monthly Summary Telephone Charges	4815	Direct Marketing — Insurance Services	5960
Bail and Bond Payments	9223	Securities - Brokers & Dealers	6211
Motor Home & Recreational Vehicle Rentals	7519	Direct Marketing — Outbound Telemarketing Merchants (telemarketing — merchandise)	5966
Betting & Gambling (including lottery tickets, casino gaming chips, online/internet gambling, off-track betting and wagers at race tracks)	7995	Steamships & Cruise Lines (including on-Board Cruise Shop)	4411
Non-financial Institutions — foreign currency, money orders (not wire transfer), script, and travelers' checks	6051	Door-to-Door Sales	5963
Branded Lodging	3000 series	Telecommunications Services	4814
Passenger Railways	4112	Financial Institutions — Automated Cash Disbursements	6011
Dating & Escort Services, Strippers (e.g., anything sexually explicit; payment of potentially sexually related services)	7273	Telemarketing —Travel-related Arrangement Services (direct marketing — travel)	5962
		Financial Institutions — Manual Cash Disbursements	6010

continued

Prohibited Merchant Categories (Non-Coded)

Merchant Category	Definition of Prohibited Activity
900 Phone Numbers	Establishments which provide services via a premium rate telephone number, e.g., which bill calling customers for the telephone calls made to the establishment.
Adult entertainment	Internet adult digital content sites.
Auction Sales — Internet or Onsite	Establishments engaged in providing auction services (facilitating the process of buying and selling things by offering them up for bid, taking bids, and then selling the item to the highest bidder).
Check cashing/guarantee and Bureau de Change Merchants	Card Member cashes a check using the Card as a check guarantee.
Child pornography	Any written or visual depiction of a minor engaged in obscene or sexually explicit conduct.
Detective agencies	Establishments engaged in providing detective or investigative services, such as detective agencies and private investigators.
Goods/services with future deliverable or maturity date	Merchants that are engaged in soliciting or accepting orders for goods/ services for future delivery (greater than four months for delivery) with an intention of gaining return on investment (e.g., stock market, wines futures, or timber investment).
Illegal drug and paraphernalia Medical marijuana dispensaries	Seller of marijuana used for medicinal purposes.
Multi-level pyramid sales	Multi-level marketing system using one or more of the following practices: <ul style="list-style-type: none">• Participants pay for the right to receive compensation for recruiting new participants.• Participants are required to buy a specific quantity of products, other than at cost, for the purpose of advertising before participants are allowed to join the plan or advance within the plan.• Participants are sold unreasonable quantities of the product or products (also known as inventory loading).• Participants are not allowed to return products on reasonable commercial terms.

continued

Prohibited Merchant Categories (Non-Coded)

Merchant Category	Definition of Prohibited Activity
Non-Agent ticket retailers	Ticket retailers who are not a member of a Travel Industry Bonding Organization, or not an authorized Airline Ticket Agent (e.g. ARC/IATA/ABTA).
Precious metals	Establishments engaged in the sale of precious metals (e.g., gold, silver, platinum, and palladium bullion and/or bars). Collectable coins and jewelry are not prohibited.
Prostitution	Payment for sexual services.
Real Estate Property Lessors (NEC)	Establishments which lease real estate property.
Real Estate Property Rentals and Purchases	Establishments which sell or rent real estate property, such as real estate agencies.

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisees in this section are not eligible to participate in the Program. This contains a (non-exclusive) list of Franchisees that can only be signed under the American Express ESA Program.

Franchisee Name	MCC	Franchisee Name	MCC
Aamco Transmission	7538	Athletic Attic	5941**
Agile Pursuits Franchising, Inc. (Mister Clean Car Wash Brand)	7542	Au Bon Pain	5814
Agile Pursuits Franchising, Inc. (Tide Drycleaners Brand)	7542	Bar-B-Cutie	5814
Agway	5261**	Barberitos Franchising, Inc	5814
Aid Auto Stores	5533**	Barnie's Coffee & Tea	5499**
Allegra Network	7399	Beef "O" Brady	5812**
All Tune & Lube	5533**	Bellini Juvenile Designer Furniture	5712**
Almost Heaven Spa	5996**	Benetton	5651**
Alphagraphics	7338	Ben Franklin Stores	5970**
Americas Best Value Inn	7011	Bicycle Solutions	5940**
American Car Care Centers	5533**	Blimpie's	5814
American Fastsigns	5943**	Blockbuster Entertainment Corp	7841**
American Home Shield	7399	Blockbuster Video	7841**
American Vision Centers	8043	Bojangles Restaurants, Inc.	5814
Arby's	5814	Boneheads	5814
Armstrong McCall	5977**	Bruegger's Bagel Bakery	5814
Aropi	5719**	Business Cards Tomorrow	5111
Arthur Murray Dance Studios	7911	Capezio	5661**
Athlete's Foot	5661**	Capriotti's Sandwich Shop, Inc	5814
		Captain D's	5814

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisee Name	MCC	Franchisee Name	MCC
Carey Limousine	4121	Computer Renaissance	5734**
Carlson Restaurants Worldwide	5812**	Corporate Caterers Inc.	5811**
Carpetland USA	5713**	Cottman Transmissions	7538
Carpet One	5713**	Cox Target Media	7311
Carquest	5533**	Crabtree & Evelyn	5977**
Casey's General Store	5541	Dairy Queen	5814
Catalina Restaurant Group	5812**	Damon's	5812**
CBC Restaurant Corporation	5814	Del Taco	5814
Christian Brothers Automotive Corp	7538	Denny's	5812**
Champion Auto Parts	5533**	Dial-a-Gift	5947**
Champ's Entertainment	5812**	Diet Center	8099
Checker's Drive-In Restaurants	5814	Disc Go Round	5732**
Cheddars	5812**	Doctor Pet Center	5945**
Chem Dry/Harris Research	7399	Do It Best	5251**
Chevy's	5812**	Dr's Own Inc	5099
Chic-fil-A	5814	E & I Holdings, Inc.	5812
Church's Chicken	5814	Edible Arrangements	5499**
Cinnabon	5814	El Franchise Company, LLC	5111
Cohen's Fashion Optical	8043	El Paso Energy	5541
COIT Services, Inc	7217	Epic Pharmacy	5912**
Cold Stone Creamery	5814	Esprit	5651**
Color Tile	5200**	Eye Care Centers	8099
Computerland	5943**	Fastframe Training Center	5971**

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisee Name	MCC	Franchisee Name	MCC
Fish City Grill	5812	Greene Turtle Franchising Corporation	5812
Fleet Feet	5661**	Gymboree	8299
Fleetwood	5561	H&R Block	7276
Floor Expo	5712**	Haagen-Dazs Shoppe Company, Inc	5199
Flooring America	5713**	Handy Hardware	5251**
Floors to Go	5713**	Hannoush	5944**
Flowerama of America	5992**	Hawthorne Suite	7011**
Flying Biscuit Café (Let's Go Back, LLC)	5812	Healthmart	5912**
Flying Biscuit Café	5812**	Heavenly Hams	5411
Foremost Sales Promotions	5921**	Herman Miller	5099
Fred Astaire Dance Studios	7911	Hickory Farms	5499**
Front Row Shoes	5611**	Hooters	5812**
General Carpet Outlet	5713**	Houlihan's	5812**
General Nutrition Center (GNC)	5499**	Hurricane AMT LLC	5812
Gianni Versace	5691**	Hurricane Grill and Wings	5812**
Ginigiss Formal Wear	7296**	I Natural Cosmetics	5977**
Girls, Inc.	8398	Intelligent Electronics	5943**
Glamour Shots	7221	International Design Guild	5713**
Goddard Systems, Inc	8351	International House of Pancakes	5812**
Gold's Gym	7298	Jack in the Box	5814
Golf USA	5941**	Jamba Juice Franchise – Jamba Juice Company	5814
Grease Monkey	7538	Jason's Deli	5814
Great Harvest Bread	5462**		

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisee Name	MCC	Franchisee Name	MCC
JB's Restaurant	5812**	Medical Management Intern	0742
Jenny Craig	5499**	Medicine Shoppe Pharmacy	5912**
Jerry's Systems	5814	Medifast Inc	5499
Jungle Concepts LLC	5812	Meineke Discount Mufflers	7538
Kawai American	5719**	Merle Norman Cosmetics	5977**
Kentucky Fried Chicken	5814	Merry Maids, Inc.	7349
Keonig Artist Supplies	5970**	Microtel	7011
Kettle Restaurants	5812**	Miami Subs – USA Inc.	5814
Kidville Franchise Company LLC	8299	Miracle Ear – Dahlberg, Inc	8099
Krispy Kreme Doughnuts Corp.	5814	Moe's Southwest Grill	5814
Kumon Learning Centers	8220	Monkey Joe's	5814
LA Weight Loss	8099	Moran Industries	7538
La Cie Canada Tire Inc	7538	Motophoto	5946**
Las Vegas Golf & Tennis	5941**	Motorworks Inc.	7538
Le Groupe MTY	5814	Mr. Miniblink	5719**
Leader Drug	5912**	Music Go Round	5733**
Lighting One	5712**	National Video	5735**
Little Professor Book Centers	5942**	Nevada Bob's Discount Golf & Tennis	5941**
MAB Paints	5039	New South Pizza, Inc. (Brixx Wood Fired Pizza)	5812**
Maggie Moo's	5814	Novus Auto Repair	7538
Mailboxes Etc. – UPS Store	5943**	Nutri System Weight Loss Centers	5499**
Mama Fu's	5814	Oil Express	5533**
Massage Envy Limited	7298	Once Upon a Child	5641**
Medicap Pharmacy	5912**		

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisee Name	MCC	Franchisee Name	MCC
Our Own Hardware	5251**	Primrose School Franchising Company	8351
Packaging Plus	5943**	Pro Golf of America	5941**
Packaging Store	5111	ProSource	5713**
Palmer Video	5732**	Pure Beauty/Regis Corporation	7230
Pandora Jewelry LLC	5944	Qdoba Mexican Restaurants	5814
Panini's Franchise Group, Ltd	5812	Quaker State Minute Lube	7538
Papa John's	5814	Quaker Steak & Lube Franchising Corp.	5812**
Paper Affair Inc.	5943**	Quizno's	5814
Parts Plus Auto Stores	5533**	Rescue Rooter	1799
Party City	5947**	Rising Star Grill – Seven Maple, Inc.	5812**
Pearle Vision Center	8043	Rock Bottom Restaurants	5812
Penn Station, Inc.	5814	Roger Dunn Golf Shops	5941
Perkins Family Restaurants	5812**	Ronald McDonald House	8398
Personal Training Institute, LLC	7997	Rotelli Pizza and Pasta	5812**
Petland Inc.	5995**	Rosati's Franchising Inc.	5814
Pinch a Penney	5996**	Rug Décor	5713**
PJ's Coffee	5814	Sbarro's Pizza	5814
Planet Smoothie	5814	ServiceMaster Clean	7399
Play it Again Sports	5941**	Shane's Rib Shack	5814
Popeye's Chicken & Biscuits – AFC Ent.	5814	Shoney's	5812**
Portable On Demand (PODS)	7399	Sir Speedy	7338
Precision Tune	7538	Sizzler International	5812**
Premier Garage	5099	Smoothie King Systems Inc	5814

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisee Name	MCC	Franchisee Name	MCC
Software City	5943**	Terminix	7342
Sonesta International Hotels Corp	7011	The Body Shop	5977**
Sonny's Real Pit Bar-B-Q	5812**	The Great Frame-Up	5719**
Sox Appeal	5691**	The Pro Image	5941**
Speedy Oil Change	7538	The Shop for Pappagallo	5661**
Speedy Sign-A-Rama	5099	The Trane Company	5074
Speedy Transmission	5533**	Tidy Car Inc.	7538
Spring Crest Draperies	5719**	Tilted Kilt	5812**
Stained Glass Overlay	5200**	Tinder Box/Vino	5993**
Stanley Steamer	7217	Togo's Eatery – Allied Domecq	5814
Steamatic Inc.	7399	Tropical Smoothie Franchise	5814
Sterling Optical	8043	True Serv	5251
Stone Mountain/GCO Carpet Outlet	5713**	T-Shirts Plus	5651**
Stride Rite	5661**	United Drugs	5912**
Subway	5814	Uncle Maddio's Pizza Joint (Integrity Brands LLC)	5814
Swisher Pest Control – Swisher Intl.	8099	Uno's Restaurant	5812**
Swiss Colony Stores	5499**	Valvoline Instant Oil Change	7538
Sylvan Learning Center – Nuguenot Ent.	8211	Vino/Tinder Box	5921**
Taco Bell	5814	Vocelli Pizza LP	5814
Taco Bueno Franchise Company, L.P.	5814	Waffle House	5814
Takeout Taxi	5812**	Wallpapers To Go	5200**
Taverna Opa Restaurants, LLC	5812**	Wendy's	5814
		West Coast Video	5732**

continued

Excluded Franchise List - Worldpay Direct Settlement

Franchisee Name	MCC
Western Sizzlin Steakhouse	5812**
White Hen Pantry	5499**
Wine Styles	5921**
WOW Café and Wingery Franchising LCC	5812**
Your Pie Franchising Inc	5814
Zax, Inc.	5814

**A 0.30% downgrade fee will be charged for Card transactions whenever a CNP or Card Not Present Charge occurs. For purposes of this Appendix, CNP means a Charge for which the Card is (i) not presented at the point of purchase (e.g., Charges by mail, telephone, fax or the Internet), or (ii) used at unattended Establishments (e.g., customer activated terminals, called CATs, or for which the transaction is key entered).

continued

Not Eligible for ESA or Worldpay Direct Settlement

The following are specifically **EXCLUDED** from the OptBlue Program and ESA Program.

McDonalds	Direct Buy (or DirectBuy) United Consumer Club
Burger King	Direct Buy (or DirectBuy) Associates
Pizza Hut	These Franchise names can be either the legal name and/or the DBA name

Excluded Oil Companies

7-Eleven	Cone Oil Co.	Jiffy Lube
McWhirter Distributing Co.	Shell	The Summers Company
Aloha Petroleum	Conoco Phillips	Jones Oil
Morongo Band of Mission Indians	Sinclair Oil	Travel Centers of America
Alto Park Supermart	Exxon Mobil	Kenrick Convenience Inc.
Murphy USA	South West GA Oil	United Oil
Atlanta Fuel Co.	Flash Foods	Lakeside
Petro South	Speedway Super America	Valero
BP Amoco	Flying J Inc.	Lincoln Oil Company
Petro Star	Sunoco	Valley Fuel Supply
Brabrahm Oil Company	Gate Petroleum	Love's Travel Stops
Pilot Oil	Tesoro Refining	WaWa
Chevron	Get Go	Mapco Express
Quik Trip	Texor Petroleum	Wiegels
Circle K	Getty Oil	Marathon Ashland
Risser Oil Co.	The Pantry	Wilco Hess
Citgo	Gulf	Maverik Country Stores
Sheetz	The Spinx Company	World Fuel Service

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