

Merchant Category Codes

MasterCard, Visa, and online debit card networks (card types 013-018, 021-027, and 029-030) use a 4-digit numeric merchant category code (MCC) to identify the type of business conducted by a merchant.

Merchant category codes are used when a new merchant account is added to the System. They are also used in warning bulletins, authorizations, chargebacks, settlement, and in certain types of transactions classified as "quasi-cash" transactions by Visa.

Merchant category groups (MCGs) are used with the Commercial Market Analysis product and are general categories under which merchant category codes fall. The System recognizes the following seven merchant category groups when generating the Commercial Market Analysis Reports.

MasterCard also requires a single-letter transaction category code (TCC) to identify general merchant categories. The transaction category codes follow.

Merchant Category Group Description MCG Code

Travel 1
Lodging 2
Dining and entertainment 3
Vehicle expenses 4
Office services and merchandise 5
Cash advance 6

MasterCard regulations formerly referred to merchant category codes as Standard Industrial Classification (SIC) codes. Transaction category codes (TCC) were formerly called INAS type codes.

Transaction Category Code

TCC Merchant Category

- A Automobile/Vehicle Rentals
- C or Z Cash Disbursement
- F Restaurant
- H Hotel/Motel
- O College/School Expense
- O Hospital
- P Payment Service Provider
- R All Other Merchants/U.S. Post Exchange
- T Pre-Authorized Mail/Telephone Order
- U Unique Transaction Quasi-Cash Disbursement
- U or R Cardholder-Activated Terminal
- X Airline
- X Railroad
- X Travel Agency/Transportation

Contracted Services

- 0742 R Veterinary Services 7
- 0763 R Agricultural Cooperatives 7
- 0780 R Horticultural and Landscape Services 7
- 1520 R General Contractors/ Residential and Commercial 7
- 1711 R Air Conditioning, Heating, and Plumbing Contractors 7
- 1731 R Electrical Contractors 7
- 1740 R Insulation, Masonry, Plastering, Stonework, and Tile Setting Contractors 7



- 1750 R Carpentry Contractors 7
- 1761 R Roofing and Siding, Sheet Metal Work Contractors 7
- 1771 R Concrete Work Contractors 7
- 1799 R Contractors, Special Trade not elsewhere classified 7

Airlines

- 3000 X United Airlines UNITED UNITED AIR 1
- 3001 X American Airlines AMERICAN AMERICAN AIR 1
- 3002 X Pan American PAN AM PAN AM AIR 1
- 3004 X Trans World Airlines TWA TWA AIRLINE 1
- 3005 X British Airways BRITISH BRITISH AWYS 1
- 3006 X Japan Airlines JAL JAL AIRLINE 1
- 3007 X Air France AIR FRAN AIR FRANCE 1
- 3008 X Lufthansa LUFTHAN LUFTHANSA 1
- 3009 X Air Canada AIR CANA AIR CANADA 1
- 3010 X KLM (Royal Dutch Airlines) KLM KLM AIRLINE 1
- 3011 X Aeroflot ÁEROFLOT AERÓFLOT 1
- 3012 X Qantas QANTAS QANTAS AIR 1
- 3013 X Alitalia ALITALIA ALITALIA AIR 1
- 3014 X Saudi Arabian Airlines SAUDI AI SAUDIA AIR 1
- 3015 X Swissair SWISSAIR SWISSAIR 1
- 3016 X Scandinavian AirlineSystem (SAS) 1
- 3017 X South African Airways SAFRICAN SAA AIRWAYS 1
- 3018 X Varig (Brazil) VARIG VARIG AIR 1
- 3020 X Air India AIR-INDI AIR-INDIA 1
- 3021 X Air Algerie AIRALGER AIR ALGERIE 1
- 3022 X Philippine Airlines PHILIPP PHILIPP AIR 1
- 3023 X Mexicana MEXICANA AIR MEXICANA AIR 1
- 3024 X Pakistan International PAKISTAN PAKISTAN AIR 1
- 3025 X Air New Zealand Limited International AIR NZ AIR NZ 1
- 3026 X Emirates Airlines EMIRATES EMIRATES 1
- 3027 X UTA/INTERAIR (Union de Transports Aeriens) UTAAIR UTA AIRLINE 1
- 3028 X Air Malta AIRMALTA AIR MALTA 1
- 3029 X Sabena SABENA SABENA AIR 1
- 3030 X Aerolineas Argentinas AERO ARG AERO ARGENT 1
- 3031 X Olympic Airways OLYMPICA OLYMPIC AIR 1
- 3032 X EI AI ELAL EL AL AIR 1
- 3033 X Ansett Airlines ANSETT ANSETT AIR 1
- 3034 X Australian Airlines (TAA) TAA AUSTRAL AIR 1
- 3035 X Tap (Portugal) TAP TAP AIRLINE 1
- 3036 X VASP (Brazil) VASP VASP AIR 1
- 3037 X EgyptAir EGYPTAIR EGYPTAIR 1
- 3038 X Kuwait Airways KUWAIT KUWAIT AIR 1
- 3039 X Avianca AVIANCA AVIANCA AIR 1
- 3040 X Gulf Air (Bahrain) GULF AIR GULF AIR 1
- 3041 X Balkan-Bulgarian Airlines BALKAN BALKAN AIR 1
- 3042 X Finnair FINNAIR FINNAIR 1
- 3043 X Aer Lingus AERLING AER LINGUS 1
- 3044 X Air Lanka AIR LANKA AIRLANKA 1
- 3045 X Nigeria Airways NIGERIA NIGERIA AIR 1
- 3046 X Cruzeiro do Sul (Brazil) CRUZERIO CRUZERIO AIR 1
- 3047 X THY (Turkey) THY THY AIRLINE 1
- 3048 X Royal Air Maroc AIR MORO AIR MAROC 1
- 3049 X Tunis Air TUNIS AI TUNIS AIR 1
- 3050 X Icelandair ICELANDA ICELANDAIR 1
- 3051 X Austrian Airlines AUSTRIAN AUSTRIAN AIR 1
- 3052 X Lanchile LANCHILE LANCHILE AIR 1
- 3053 X AVIACO (Spain) AVIACO AVIACO AIR 1
- 3054 X Ladeco (Chile) LADECO LADECO AIR 1
- 3055 X LAB (Bolivia) LAB LAB AIRLINE 1
- 3056 X Quebacaire QUEBECAI QUEBECAIRE 1



3057 X East/West Airlines (Australia) E/W AIR E/W AIRLINE 1 3058 X Delta DELTA DELTA AIR 1 3060 X Northwest Airlines NWA AIR NWA AIR 1 3061 X Continental CONTINEN CONTINENTAL 1 3063 X US Airways USAIRWYS USAIRWAYS 1 3064 X Adria Airways ADRIA AIR ADRIA AIR 1 3065 X Air Inter AIRINTER AIRINTER 1 3066 X Southwest Airlines SOUTHWES SOUTHWESTAIR 1 3067 X Vanguard Airlines VANGUARD VANGUARD 1 3071 X Air British Columbia AIR B R C AIR BC 1 3075 X Singapore Airlines SINGAPOR SINGAPOREAIR 1 3076 X Aeromexico AEROMEXI AEROMEXICO 1 3077 X Thai Airways THAIAIRW THAI AIRWAYS 1 3078 X China Airlines CHINAAIR CHINA AIR 1 3081 X Nordair NORDAIR NORDAIR 1 3082 X Korean Airlines KOREAN KOREAN AIR 1 3083 X Air Afrique AIRAFRIQUE AIR AFRIQUE 1 3084 Eva Airways (Not valid for MasterCard) EVA AIR 1 3085 Midwest Express Airlines, Inc. (Not valid for MasterCard) MIDWEST EXP 1 3086 Carnival Airlines (Not valid for MasterCard) CARNIVAL AIR 1 3087 X Metro Airlines METROAI METRO AIR 1 3088 X Croatia Airlines CROATIA AIR CROATIA AIR 1 3089 X Transaero TRANSAERO TRANSAERO 1 3090 X UNI Airways Corporation UNIAIR UNIAIR 1 3094 X Zambia Airways ZAMBIA A ZAMBIA AIR 1 3095 X Wardair (Canada) WARDAIR 1 3096 X Air Zimbabwe AIR ZIMBA AIR ZIMBABWE 1 3097 X Spanair SPANAIR SPANAIR 1 3098 X Asiana Airlines ASIANAAI 1 3099 X Cathav Pacific CATHAYPA CATHAYPACAIR 1 3100 X Malaysian Airline System MALAYAI MALAY AIR 1 3102 X Iberia IBERIA IBERIA AIR 1 3103 X Garuda (Indonesia) GARUDA GARUDA AIR 1 3106 X Braathens S.A.F.E. (Norway) BRAATHEN BRAATHENSAIR 1 3110 X Wings Airways WINGSAIR WINGS AIR 1 3111 X British Midland BRITISH M BRMINDLANDAIR 1 3112 X Windward Island WINDAIR WINDWRDISAIR 1 3115 X Tower Air TOWERAIR TOWERAIR 1 3117 X Venezolana Internationale de Aviacion (VIASA) VIASA VIASA AIR 1 3118 X Valley Airlines VALLEYA VALLEY AIR 1 3125 X Tan Airlines TAN AIR TAN AIRLINE 1 3126 X Talair TALAIR TALAIR 1 3127 X Taca International TACA INT TACAINTL AIR 1 3129 X Surinam Airways SURINAM SURINAM AIR 1 3130 X Sunworld International Airways SUNWORLD SUNWORLD AIR 1 3132 X Frontier Airlines FRONTIER AIR FRONTIERAIR 1 3133 X Sunbelt Airlines SUNBELT SUNBELT AIR 1 3135 X Sudan Airways SUDANAIR SUDAN AIR 1 3136 X Qatar Airways Company W.L.L. QATAR AIR QATARAIR 1 3137 X Singleton Air SINGLETO SINGLETONAIR 1 3138 X Simmons Airlines SIMMONS SIMMONS AIR 1 3143 X Scenic Airlines SCENIC A SCENIC AIR 1 3144 X Virgin Atlantic VIR ATL VIRGINATLAIR 1 3145 X San Juan Airlines SAN JUAN SAN JUAN AIR 1 3146 X Luxair LUXAIR LUXAIR 1 3148 X Air Littoral, S.A. LITTORAL AIRLITTORAL 1 3151 X Air Zaire AIR ZAIRE AIR ZAIRE 1 3154 X Princeville PRINCEVI PRINCVLLEAIR 1 3156 X GO FLY Ltd. GOFLY GOFLY 1 3159 X Provincetown-Boston Airways (PBA) AIRLINE 1

3161 X All Nippon Airways ANAAIR ANA AIR 1



- 3164 X Norontair NORONTAI NORONTAIR 1
- 3165 X New York Helicopter NY HELI NY HELI 1
- 3170 X Mount Cook MT COOK MT COOK AIR 1
- 3171 X Canadian Airlines CANADIAN CANADIAN AIR 1
- 3172 X Nation Air NATIONAI NATIONAIR 1
- 3175 X Middle East Air MIDEASTA MIDEAST AIR 1
- 3176 X Metroflight Airlines METROFLT METROFLT AIR 1
- 3178 X Mesa Air MESA AIR MESA AIR 1
- 3181 X Malev Hungarian Airlines MALEV MALEV AIR 1
- 3182 X LOT Polish Airlines LOT LOT AIRLINE 1
- 3184 X LIAT LIAT LIAT AIRLINE 1
- 3185 X LAV (Linea Aeropostal Venezolana) LAV AIRLINE 1
- 3186 X LAP Lineas Aeras Paraguayas LAP AIRLINE 1
- 3187 X LACSA (Costa Rica) LACSA LACSA AIR 1
- 3190 X Jugoslav Air JUGOSLAV JUGOSLAV AIR 1
- 3191 X Island Airlines ISLANDAI ISLAND AIR 1
- 3192 X Iran Air IRANAIR IRAN AIR 1
- 3193 X Indian Airlines INDIAN A INDIAN AIR 1
- 3196 X Hawaiian Air HAWAIIAN HAWAIIAN AIR 1
- 3197 X Havasu Airlines HAVASUAI HAVASU AIR 1
- 3200 X Guyana Airways GUYANA A GUYANA AIR 1
- 3203 X Golden Pacific Air GOLDPACA GOLDPAC AIR 1
- 3204 X Freedom Airlines FREEDOM FREEDOM AIR 1
- 3206 X China Eastern Airlines CHINEASTAIR CHINEASTAIR 1
- 3212 X Dominicana de Aviacion DOMINICA DOMINICA AIR 1
- 3215 X Dan Air Services DANAIRSE DANAIRSERV 1
- 3216 X Cumberland Airlines CUMBERLN CUMBERLNDAIR 1
- 3217 X CSA Ceskoslovenske Aerolinie CSA AIRLINE 1
- 3218 X Crown Air CROWN AI CROWN AIR 1
- 3219 X Compania Panamena de Aviacion (COPA) AIRLINE 1
- 3220 X Compania Faucett COMPANIA COMP FAU AIR 1
- 3221 X Transportes Aeros Militares Ecuatorianos TAME AIR TAME AIRLINE 1
- 3222 X Command Airways COMMAND COMMAND AIR 1
- 3223 X Comair COMAIR COMAIR 1
- 3228 X Cayman Airways CAYMANAI CAYMANAIR 1
- 3229 X SAETA Sociedad Ecuatorianos de Transportes Aereos SAETAAIR SAETA AIR 1
- 3231 X SAHSA Servicio Aero de Honduras SAHSA SAHSA AIR 1
- 3233 X Capitol Air CAPITOL CAPITOL AIR 1
- 3234 X BWIA International BWIA BWIA AIRLINE 1
- 3235 X Brockway Air BROCKWAY BROCKWAY AIR 1
- 3238 X Bemidji Airlines BEMIDJI BEMIDJI AIR 1
- 3239 X Bar Harbor Airlines BARHARBOR BARHARBORAIR 1
- 3240 X Bahamasair BAHAMASA BAHAMASAIR 1
- 3241 X Aviateca (Guatemala) AVIATECA AVIATECA AIR 1
- 3242 X Avensa AVENSA AVENSA AIR 1
- 3243 X Austrian Air Service AUSTRAIR AUST AIRSERV 1
- 3251 X Aloha Airlines ALOH AI ALOHA AIR 1
- 3252 X ALM Antilean Airlines ALM ALM AIRLINE 1
- 3253 X America West AMERWES AMERWESTAIR 1
- 3254 X US Air Shuttle USAIRSHUTL U.S. AIR SHUTTLE 1
- 3256 X Alaska Airlines Inc. ALASKA A ALASKA AIR 1
- 3259 X American Trans Air AM TRANS ATA AIR 1
- 3261 X Air China AIR CHINA AIR CHINA 1
- 3262 X Reno Air, Inc. RENO AIR RENO AIR 1
- 3263 X Aero Servicio Carabobo (Not valid for Visa) ASC AIRLINE 1
- 3266 X Air Seychelles AIR SEYC AIR SEYCH 1
- 3267 X Air Panama International AIR PANA AIR PANAMA 1
- 3280 X Air Jamaica AIR JAMA AIR JAMAICA 1
- 3282 X Air Djibouti AIR DJIB AIR DJIBOUTI 1
- 3284 X Aero Virgin Islands AERVIRGI AERVIRGINIS 1
- 3285 X AeroPeru AEROPERU AEROPERU 1



- 3286 X Aerolineas Nicaraguensis AERONIC AERONICARAG 1
- 3287 X Aero Coach Aviation AEROCOAC AEROCOACH AV 1
- 3292 X Cyprus Airways CYPRUSA CYPRUS AIR 1
- 3293 X Equatoriana ECUATORI ECUATORIANA 1
- 3294 X Ethiopian Airlines ETHIOPIA ETHIOPIAN AIR 1
- 3295 X Kenya Airways KENYAAIR KENYA AIR 1
- 3297 Tarom Romanian Air Transport TAROMAIR TAROM AIR 1
- 3298 X Air Mauritius AIRMAURI AIRMAURITIUS 1
- 3299 X Wideroe's Flyveselskap (Not valid for Visa) WIDEROES WIDEROES 1
- 3300-3350 X Reserved (Not valid for Visa)
- 4511 X Air Carriers, Airlines not elsewhere classified 1

Automobile/Vehicle Rentals

- 3351 A Affiliated Auto Rental 1
- 3352 A American International Rent-A-Car 1
- 3353 A Brooks Rent-A-Car 1
- 3354 A Action Auto Rental 1
- 3357 A Hertz 1
- 3359 A Payless Car Rental 1
- 3360 A Snappy Car Rental 1
- 3361 A Airways Rent-A-Car 1
- 3362 A Altra Auto Rental 1
- 3364 A Agency Rent-A-Car 1
- 3366 A Budget Rent-A-Car 1
- 3368 A Holiday Rent-A-Car 1
- 3370 A Rent-A-Wreck 1
- 3374 A Accent Rent-A-Car 1
- 3376 A Ajax Rent-A-Car 1
- 3380 A Triangle Rent-A-Car 1
- 3381 A Europ Car 1
- 3385 A Tropical Rent-A-Car 1
- 3386 A Showcase Rental Cars 1
- 3387 A Alamo Rent-A-Car 1
- 3389 A Avis Rent-A-Car 1
- 3390 A Dollar Rent-A-Car 1
- 3391 A Europe By Car 1
- 3393 A National Car Rental 1
- 3394 A Kemwell Group Rent-A-Car 1
- 3395 A Thrifty Car Rental 1
- 3396 A Tilden Rent-A-Car 1
- 3398 A Econo-Car Rent-A-Car 1
- 3400 A Auto Host Car Rentals 1
- 3405 A Enterprise Rent-A-Car 1
- 3409 A General Rent-A-Car 1
- 3412 A A-1 Rent-A-Car 1
- 3414 A Godfrey Natl Rent-A-Car 1
- 3420 A ANSA International Rent-A-Car 1
- 3421 A Allstate Rent-A-Car 1
- 3423 A Avcar Rent-A-Car 1
- 3425 A Automate Rent-A-Car 1
- 3427 A Avon Rent-A-Car 1
- 3428 A Carey Rent-A-Car 1
- 3429 A Insurance Rent-A-Car 1
- 3430 A Major Rent-A-Car 1
- 3431 A Replacement Rent-A-Car 1
- 3432 A Reserve Rent-A-Car 1
- 3433 A Ugly Duckling Rent-A-Car 1
- 3434 A USA Rent-A-Car 1
- 3435 A Value Rent-A-Car 1
- 3436 A Autohansa Rent-A-Car 1
- 3437 A Cite Rent-A-Car 1



- 3438 A Interent Rent-A-Car 1
- 3439 A Milleville Rent-A-Car 1
- 3441 A Advantage Rent A Car 1
- 7512 A Automobile Rental Agency not elsewhere classified 1

Hotels and Motels

- 3501 H Holiday Inn Express 2
- 3501 H Holiday Inns 2
- 3502 H Best Western Hotels 2
- 3503 H Sheraton Hotels 2
- 3504 H Hilton Hotels 2
- 3505 H Forte Hotels 2
- 3506 H Golden Tulip Hotels 2
- 3507 H Friendship Inns 2
- 3508 H Quality Inns 2
- 3508 H Quality Suites 2
- 3509 H Marriott 2
- 3510 H Days Inns 2
- 3511 H Arabella Hotels 2
- 3512 H Intercontinental Hotels 2
- 3513 H Westin Hotels 2
- 3514 H Amerisuites 2
- 3515 H Rodeway Inns 2
- 3516 H La Quinta Motor Inns 2
- 3517 H Americana Hotels 2
- 3518 H Sol Hotels 2
- 3519 H Pullman International Hotels 2
- 3520 H Meridien Hotels 2
- 3522 H Tokyo Hotel 2
- 3523 H Peninsula Hotels 2
- 3524 H WelcomGroup Hotels 2
- 3525 H Dunfey Hotels 2
- 3526 H Prince Hotels 2
- 3527 H Downtowner-Passport Hotel 2
- 3528 H Red Lion Inns 2
- 3529 H CP (Canadian Pacific) Hotels 2
- 3530 H Renaissance Hotels 2
- 3533 H Hotel Ibis 2
- 3534 H Southern Pacific Hotels 2
- 3535 H Hilton International 2
- 3536 H AMFAC Hotels 2
- 3537 H ANA Hotels 2
- 3538 H Concorde Hotels 2
- 3539 H Summerfield Suites Hotels 2
- 3540 H Iberotel Hotels 2
- 3541 H Hotel Okura 2
- 3542 H Royal Hotels 2
- 3543 H Four Seasons Hotels 2
- 3544 H Ciga Hotels 2
- 3545 H Shangri-La International 2
- 3546 H Sierra Suites Hotels 2
- 3548 H Hotels Melia 2
- 3549 H Auberge des Governeurs 2
- 3550 H Regal 8 Inns 2
- 3551 H Mirage Hotel and Casino 2
- 3552 H Coast Hotel 2
- 3553 H Park Inns International 2
- 3555 H Treasure Island Hotel and Casino 2
- 3558 H Jolly Hotels 2
- 3561 H Golden Nugget 2
- 3562 H Comfort Inns 2



- 3563 H Journey's End Motels 2
- 3564 H Sam's Town Hotel and Casino 2
- 3565 H Relax Inns 2
- 3568 H Ladbroke Hotels 2
- 3570 H Forum Hotels 2
- 3572 H Mivako Hotels 2
- 3573 H Sandman Hotels 2
- 3574 H Venture Inns 2
- 3575 H Vagabond Hotels 2
- 3577 H Mandarin Oriental Hotel 2
- 3579 H Hotel Mercure 2
- 3581 H Delta Hotel 2
- 3582 H California Hotel and Casino 2
- 3583 H SAS Hotels 2
- 3584 H Princess Hotels International 2
- 3585 H Hungar Hotels 2
- 3586 H Sokos Hotel 2
- 3587 H Doral Hotels 2
- 3588 H Helmsley Hotels 2
- 3590 H Fairmont Hotels 2
- 3591 H Sonesta Hotels 2
- 3592 H Omni Hotels 2
- 3593 H Cunard Hotels 2
- 3595 H Hospitality Inns 2
- 3598 H Regent International Hotels 2
- 3599 H Pannonia Hotels 2
- 3603 H Noah's Hotels (Melbourne) 2
- 3612 H Movenpick Hotels 2
- 3615 H Travelodge 2
- 3620 H Binion's Horseshoe Club 2
- 3622 H Merlin Hotel Group 2
- 3623 H Dorint Hotels 2
- 3624 H Lady Luck Hotel and Casino 2
- 3625 H Hotel Universale 2
- 3628 H Excalibur Hotel and Casino 2
- 3629 H Dan Hotels
- 3631 H Sleep Inns
- 3632 H The Phoenician
- 3633 H Rank Hotel 2
- 3634 H Swissotel 2
- 3635 H Reso Hotel 2
- 3636 H Sarova Hotels 2
- 3637 H Ramada Inns 2
- 3637 H Ramada Limited 2
- 3638 H Ho Jo Inn 2
- 3638 H Howard Johnson 2
- 3639 H Mount Charlotte Thistle 2
- 3640 H Hvatt Hotels 2
- 3641 H Sofitel Hotels 2
- 3642 H Novotel Hotels 2
- 3643 H Steigenberger Hotels 2
- 3644 H EconoLodges 2
- 3645 H Queens Moat Houses 2
- 3646 H Swallow Hotels 2
- 3647 H Husa Hotels 2
- 3648 H De Vera Hotels 2
- 3649 H Radisson Hotels 2
- 3650 H Red Roof Inns 2
- 3651 H Imperial London Hotel 2
- 3652 H Embassy Hotels 2
- 3653 H Penta Hotels 2



- 3654 H Loews Hotels 2
- 3655 H Scandic Hotels 2
- 3656 H Sara Hotels 2
- 3657 H Oberoi Hotels 2
- 3658 H Otani Hotels 2
- 3659 H Taj Hotels International 2
- 3660 H Knights Inns 2
- 3661 H Metropole Hotels 2
- 3662 H Circus Circus Hotel and Casino 2
- 3663 H Hoteles El Presidente 2
- 3664 H Flag Inn 2
- 3665 H Hampton Inn Hotels 2
- 3666 H Stakis Hotels 2
- 3667 H Luxor Hotel and Casino 2
- 3668 H Maritim Hotels 2
- 3669 H Eldorado Hotel and Casino 2
- 3670 H Arcade Hotels 2
- 3671 H Arctia Hotels 2
- 3672 H Campanile Hotels 2
- 3673 H IBUSZ Hotels 2
- 3674 H Rantasipi Hotels 2
- 3675 H Interhotel CEDOK 2
- 3676 H Monte Carlo Hotel and Casino 2
- 3677 H Climat de France Hotels 2
- 3678 H Cumulus Hotels 2
- 3679 H Silver Legacy Hotel and Casino 2
- 3680 H Hoteis Othan 2
- 3681 H Adam's Mark Hotels 2
- 3682 H Sahara Hotel and Casino 2
- 3683 H Bradbury Suites 2
- 3684 H Budget Hosts Inns 2
- 3685 H Budgetel Inns 2
- 3686 H Suisse Chalet Susse Chalet 2
- 3687 H Clarion Hotels 2
- 3688 H Compri Hotels 2
- 3689 H Consort Hotels 2
- 3690 H Courtyard Inns 2
- 3691 H Dillon Inn 2
- 3692 H Doubletree Guest Suites 2
- 3692 H Doubletree Hotels 2
- 3693 H Drury Inn 2
- 3694 H Economy Inns of America 2
- 3695 H Embassy Suites 2
- 3696 H Excel Inn 2
- 3697 H Fairfield Hotels 2
- 3698 H Harley Hotels 2
- 3699 H Midway Motor Lodge 2
- 3700 H Motel 6 2
- 3701 H La Mansion Del Rio 2
- 3702 H The Registry Hotel 2
- 3703 H Residence Inns 2
- 3704 H Royce Hotels 2
- 3705 H Sandman Inns 2
- 3706 H Shilo Inn 2
- 3707 H Shoney's Inn 2
- 3708 H Virgin River Hotel and Casino 2
- 3709 H Super 8 Motels 2
- 3710 H The Ritz Carlton 2
- 3711 H Flag Inns (Australia) 2
- 3712 H Buffalo Bill's Hotel and Casino 2
- 3713 H Quality Pacific Hotel 2



- 3714 H Four Seasons Hotel (Australia) 2
- 3715 H Fairfield Inn 2
- 3716 H Carlton Hotels 2
- 3717 H City Lodge Hotels 2
- 3718 H Karos Hotels 2
- 3719 H Protea Hotels 2
- 3720 H Southern Sun Hotels 2
- 3721 H Conrad Hotels 2
- 3722 H Wyndham Hotel 2
- 3723 H Rica Hotels (Not valid for Visa) 2
- 3724 H Inter Nor Hotels (Not valid for Visa) 2
- 3725 H Sea Pines Resort 2
- 3726 H Rio Suites 2
- 3727 H Broadmoor Hotel 2
- 3728 H Bally's Hotel and Casino 2
- 3729 H John Ascuaga's Nugget 2
- 3730 H MGM Grand Hotel 2
- 3731 H Harrah's Hotels and Casinos 2
- 3732 H Opryland Hotel 2
- 3733 H Boca Raton Resort 2
- 3734 H Harvey/Bristol Hotels 2
- 3735 H Masters Economy Inns 2
- 3736 H Colorado Belle/Edgewater Resort 2
- 3737 H Riviera Hotel and Casino 2
- 3738 H Tropicana Resort and Casino 2
- 3739 H Woodside Hotels and Resorts 2
- 3740 H TownePlace Suites (Not valid for MasterCard) 2
- 3741 H Millennium Broadway Hotel 2
- 3742 H Club Med 2
- 3743 H Biltmore Hotel and Suites 2
- 3744 H Carefree Resorts 2
- 3745 St. Regis Hotel (Not valid for MasterCard) 2
- 3746 The Eliot Hotel 2
- 3747 H ClubCorp/ClubResorts 2
- 3748 H Wellesley Inns 2
- 3749 H The Beverly Hills Hotel 2
- 3750 H Crowne Plaza Hotels 2
- 3751 H Homewood Suites 2
- 3752 H Peabody Hotels 2
- 3753 H Greenbriar Resorts 2
- 3754 H Amelia Island Plantation 2
- 3755 H The Homestead 2
- 3756 H South Seas Resorts 2
- 3757 H Canyon Ranch 2
- 3758 H Kahala Mandarin Oriental Hotel 2
- 3759 H The Orchid at Mauna Lani 2
- 3760 H Halekulani Hotel/Waikiki Parc 2
- 3761 H Primadonna Hotel and Casino 2
- 3762 H Whiskey Pete's Hotel and Casino 2
- 3763 H Chateau Elan Winery and Resort 2
- 3764 H Beau Rivage Hotel and Casino 2
- 3765 H Bellagio 2
- 3766 H Fremont Hotel and Casino 2
- 3767 H Main Street Station Hotel and Casino 2
- 3768 H Silver Star Hotel and Casino 2
- 3769 H Stratosphere Hotel and Casino 2
- 3770 SpringHill Suites 2
- 3771 Caesar's Hotel and Casino 2
- 3772 Nemacolin Woodlands 2
- 3773 H The Venetian Resort Hotel Casino 2
- 3774 H New York-New York Hotel and Casino 2



- 3775 H Sand's Resort 2
- 3776 H Nevele Grande Resort and Country Club 2
- 3777 H Mandalay Bay Resort 2
- 3778 H Four Points Hotels 2
- 3779 H W Hotels 2
- 3780 H Disneyland Hotels 2
- 3781 H The Patricia Grand Resort Hotels 2
- 3782 H Rosen Hotels and Resorts 2
- 3783 H Town and Country Resort & Convention Center 2
- 3784 H First Hospitality Hotels 2
- 3785 H Outrigger Hotels and Resorts 2
- 3786 H Ohana Hotels of Hawaii 2
- 7011 H Lodging Hotels, Motels, Resorts, Central Reservation Services not elsewhere classified

Transportation

- 4011 X Railroads 1
- 4111 X Transportation Suburban and Local Commuter Passenger, including Ferries 1
- 4112 X Passenger Railways 1
- 4119 R Ambulance Services 7
- 4121 R Taxicabs/ Limousines 1
- 4131 X Bus Lines 1
- 4214 R Motor Freight Carriers, Trucking Local/ Long Distance, Moving and Storage Companies, Local Delivery Services 4
- 4215 R Courier Services Air or Ground, Freight Forwarders 5
- 4225 R Public Warehousing Farm Products, Refrigerated Goods, Household Goods Storage 7
- 4411 H Cruise Lines 1
- 4457 R Boat Rentals and Boat Leases 1
- 4468 R Marinas, Marine Service/Supplies 4
- 4511 X Airlines, Air Carriers not elsewhere classified 1
- 4582 R Airports, Flying Fields, Airport Terminals 1
- 4722 X Travel Agencies and Tour Operators 1
- 4723 Package Tour Operators for use in Germany only (Not valid for MasterCard) 1
- 4784 X Bridge and Road Fees, Tolls 1
- 4789 X Transportation Services not elsewhere classified 1

Utilities

- 4812 R Telecommunication Equipment Including Telephone Sales 5
- 4813 T Special Telecom Merchants N/A
- 4814 T Telecommunication Service Including Local and Long Distance Calls, Credit Card Calls, Facsimile Services 5
- 4814 R Calls through use of Magnetic Stripe Reading Telephones 5
- 4815 T MasterCard MasterPhone TM Telephone Service Monthly Summary Telephone Charges Visa VisaPhone ® Telephone Service 5
- 4816 T Computer Network/Information Services 5
- 4821 R Telegraph Services 5
- 4899 R Cable and Other Pay Television Services 5
- 4900 R Utilities Electric, Gas, Water, Sanitary 5

Wholesale Distributors and Manufacturers

- 2741 T Miscellaneous Publishing and Printing 7
- 2791 T Typesetting, Plate Making, and Related Services 7
- 2842 T Specialty Cleaning, Polishing, and Sanitation Preparations 7
- 5013 T Motor Vehicle Supplies and New Parts 4
- 5021 T Office and Commercial Furniture 5
- 5039 T Construction Materials not elsewhere classified 7
- 5044 T Office, Photographic, Photocopy, and Microfilm Equipment 5
- 5045 T Computers, Computer Peripheral Equipment, Software 5
- 5046 T Commercial Equipment not elsewhere classified 5
- 5047 T Laboratory/Medical/Dental/Ophthalmic Hospital Equipment and Supplies 7
- 5051 T Metal Service Centers and Offices 7
- 5065 T Electrical Parts and Equipment 7
- 5072 T Hardware Equipment and Supplies 7
- 5074 T Plumbing and Heating Equipment 7
- 5085 T Industrial Supplies not elsewhere classified 7



- 5094 T Precious Stones and Metals, Watches and Jewelry 7
- 5099 T Durable Goods not elsewhere classified 7
- 5111 T Stationery, Office Supplies, Printing and Writing Paper 5
- 5122 T Drugs, Drug Proprietaries, Druggist's Sundries 7
- 5131 T Piece Goods, Notions, and Other Dry Goods 7
- 5137 T Men's, Women's, and Children's Uniforms and Commercial Clothing 5
- 5139 T Commercial Footwear 5
- 5169 T Chemicals and Allied Products not elsewhere classified 7
- 5172 T Petroleum and Petroleum Products 7
- 5192 T Books, Periodicals, and Newspapers 5
- 5193 T Florist Supplies, Nursery Stock, and Flowers 7
- 5198 T Paints, Varnishes, and Supplies 7
- 5199 T Non-durable Goods not elsewhere classified 7
- 7375 T Information Retrieval Services 5
- 7379 T Computer Maintenance, Repair, and Services not elsewhere classified 5
- 7829 T Motion Picture and Videotape Production and Distribution 7
- 8734 T Testing Laboratories (Non-Medical) 7

Retail Stores

- 5200 R Home Supply Warehouse 7
- 5211 R Lumber and Building Materials Stores 7
- 5231 R Glass, Paint and Wallpaper Stores 7
- 5251 R Hardware Stores 7
- 5261 R Nurseries, Lawn and Garden Supply Stores 7
- 5271 R Mobile Home Dealers 7
- 5300 R Wholesale Clubs 7
- 5309 R Duty Free Stores 7
- 5310 R Discount Stores 7
- 5311 R Department Stores 7
- 5331 R Variety Stores 7
- 5399 R Miscellaneous General Merchandise Stores 7
- 5411 R Grocery Stores, Supermarkets 7
- 5422 R Freezer and Locker Meat Provisioners 7
- 5441 R Candy, Nut, Confectionery Stores 7
- 5451 R Dairy Products Stores 7
- 5462 R Bakeries 7
- 5499 R Miscellaneous Food Stores Specialty Stores, Markets, Convenience Stores, and Vending Machines 7

Automobiles and Vehicles

- 5511 R Automobile and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing 4
- 5521 R Automobile and Truck Dealers (Used Only) 4
- 5531 R Auto Store and Home Supply Stores 4
- 5532 R Automotive Tire Stores 4
- 5533 R Automotive Parts. Accessories Stores 4
- 5541 R Service Stations (with or without Ancillary Services) 4
- 5542 R Automated Fuel Dispenser 4
- 5551 R Boat Dealers 4
- 5561 R Recreational and Utility Trailer, Camper Dealers 4
- 5571 R Motorcycle Shops and Dealers 4
- 5592 R Motor Home Dealers 4
- 5598 R Snowmobile Dealers 4
- 5599 R Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers not elsewhere classified 4
- 5499 R Miscellaneous Food Stores Specialty Stores, Markets, Convenience Stores, and Vending Machines 7

Clothing Stores

- 5611 R Men's and Boys' Clothing and Furnishings Stores 7
- 5621 R Women's Ready to Wear Stores 7
- 5631 R Women's Accessory and Specialty Stores 7
- 5641 R Children's and Infants' Wear Stores 7
- 5651 R Family Clothing Stores 7
- 5655 R Sports Apparel, Riding Apparel Stores 7
- 5661 R Shoe Stores 7



- 5681 R Furriers and Fur Shops 7
- 5691 R Men's and Women's Clothing Stores 7
- 5697 R Tailors, Seamstresses, Mending, Alterations 7
- 5698 R Wig and Toupee Shops 7
- 5699 R Miscellaneous Apparel and Accessory Stores 7

Miscellaneous Stores

- 5712 R Equipment, Furniture, and Home Furnishings Stores (except Appliances) 5
- 5713 R Floor Covering Stores 7
- 5714 R Drapery, Upholstery, and Window Coverings Stores 7
- 5718 R Fireplace, Fireplace Screens, and Accessories Stores 7
- 5719 R Miscellaneous House Furnishing Specialty Shops 7
- 5722 R Household Appliance Stores 7
- 5732 R Electronics Sales 5
- 5733 R Music Stores Musical Instruments, Pianos, Sheet Music 7
- 5734 R Computer Software Stores Record Shops (Debit only) 5
- 5735 R Record Shops 7
- 5811 F Caterers 3
- 5812 F Eating Places, Restaurants 3
- 5813 F Drinking Places (Alcoholic Beverages) Bars, Taverns, Nightclubs, Cocktail Lounges, Discotheques 3
- 5814 F Fast Food Restaurants 3
- 5912 R Drug Stores, Pharmacies 7
- 5921 R Package Stores, Beer, Wine, Liquor 7
- 5931 R Used Merchandise Stores, Second Hand Stores 7
- 5932 R Antique Shops Sales, Repairs and Restoration Services 7
- 5933 R Pawn Shops 7
- 5935 R Wrecking and Salvage Yards 4
- 5937 R Antique Reproduction Stores 7
- 5940 R Bicycle Shops Sales and Service 7
- 5941 R Sporting Goods Stores 7
- 5942 R Book Stores 5
- 5943 R Stationery, Office and School Supply Stores 5
- 5944 R Jewelry Stores Watches, Clocks, Jewelry, and Silverware Stores 7
- 5945 R Hobby, Toy, and Game Stores 7
- 5946 R Camera and Photographic Supply Stores 5
- 5947 R Gift, Card, Novelty, and Souvenir Shops 7
- 5948 R Luggage and Leather Goods Stores 7
- 5949 R Sewing, Needlework, Fabric, and Piece Goods Stores 7
- 5950 R Glassware and Crystal Stores 7
- 5960 T Direct Marketing Insurance Services 7
- 5961* Mail Order Houses including Catalog Order Stores, Book/Record Clubs (Not valid for MasterCard) 7
- 5962 T Direct Marketing Travel-Related Arrangement Services 7
- 5963 R Door to Door Sales 7
- 5964 T Direct Marketing Catalog Merchants 5
- 5965 T Direct Marketing Combination Catalog and Retail Merchants 5
- 5966 T Direct Marketing Outbound Telemarketing Merchants 5
- 5967 T Direct Marketing Inbound Telemarketing Merchants 5
- 5968 T Direct Marketing Continuity/Subscription Merchants 5
- 5969 T Direct Marketing Other Direct Marketers not elsewhere classified 5
- 5970 R Artist Supply Stores, Craft Shops 7
- 5971 R Art Dealers and Galleries 7
- 5972 R Stamp and Coin Dealers, Philatelic and Numismatic Supplies 7
- 5973 R Religious Goods Stores 7
- 5975 R Hearing Aid Sales, Service, Supply Stores 7
- 5976 R Orthopedic Goods Prosthetic Devices 7
- 5977 R Cosmetic Stores 7
- 5978 R Typewriter Stores Sales, Service, Rentals 5
- 5983 R Fuel Dealers Coal, Fuel Oil, Liquefied Petroleum, Wood 7
- 5992 R Florists 7
- 5993 R Cigar Stores and Stands 7
- 5994 R News Dealers and Newsstands 7



5995 R Pet Shops – Pet Food and Supply Stores 7

5996 R Swimming Pools - Sales and Service 7

5997 R Electric Razor Stores – Sales and Service 7

5998 R Tent and Awning Shops 7

5999 R Miscellaneous and Specialty Retail Stores 7

Quasi-Cash

4829 U Money Transfer - Merchant 5

6050 U Quasi Cash - Member Financial Institution 5

6051 U Quasi Cash - Merchant 5

6529 U Remote Stored Value Load - Member Financial Institution 7

6530 U Remote Stored Value Load - Merchant 7

6534 U Money Transfer - Member Financial Institution 5

Service Providers

6010 C Member Financial Institutions - Manual Cash 6

6011 Z Member Financial Institutions - Automated Cash 6

6012 R Member Financial Institutions - Merchandise and Services 7

6531 T Payment Service Provider - Money Transfer for a Purchase 7

6532 P Payment Service Provider - Member Financial Institution Payment Transaction 7

6533 P Payment Service Provider - Merchant Payment Transaction 7

6211 R Securities - Brokers/Dealers 5

6300 R Insurance Sales and Underwriting, and Premiums 5

6381* R Insurance Premiums 5

6399* R Insurance Services not elsewhere classified 5

7011 H Lodging - Hotels, Motels, Resorts not elsewhere classified 2

7012 R Timeshares 2

7032 R Sporting and Recreational Camps 3

7033 R Campgrounds and Trailer Parks 2

* This code is no longer active and is not to be used for original presentments.

Personal Service Providers

7210 R Laundry, Cleaning, and Garment Services 7

7211 R Laundry Services - Family and Commercial 7

7216 R Dry Cleaners 7

7217 R Carpet and Upholstery Cleaning 7

7221 R Photographic Studios, Portraits 7

7230 R Beauty Shops and Barber Shops 7

7251 R Shoe Repair Shops, Shoe Shine Parlors and Hat Cleaning Shops 7

7261 R Funeral Services and Crematories 7

7273 R Dating and Escort Services 7

7276 R Tax Preparation Services 5

7277 R Counseling Service - Debt, Marriage, Personal 7

7278 R Buying/Shopping Services, Clubs 7

7296 R Clothing Rental - Costumes, Uniforms, and Formal Wear 7

7297 R Massage Parlors 7

7298 R Health and Beauty Spas 7

7299 R Other Services not elsewhere classified 7

Business Services

7311 R Advertising Services 5

7321 R Consumer Credit Reporting Agencies 5

7332 Blueprinting and Photocopying Services (Not valid for MasterCard) 5

7333 Commercial Photography, Art, and Graphics (Not valid for MasterCard) 5

7338 R Quick Copy, Reproduction, and Blueprinting Services 5

7339 R Stenographic and Secretarial Support Services 5

7342 R Disinfecting and Exterminating Services 5

7349 R Cleaning and Maintenance, Janitorial Services 5

7361 R Employment Agencies, Temporary Help Services 5

7372 R Computer Programming, Integrated Systems Design, and Data Processing Services 5

7375 T Information Retrieval Services 5



- 7379 T Computer Maintenance, Repair, and Services not elsewhere classified 5
- 7392 R Management, Consulting, and Public Relations Services 5
- 7393 R Detective Agencies, Protective Agencies, and Security Services including Armored Cars, Guard Dogs 7
- 7394 R Equipment Rentals and Leasing Services, Tool Rental, Furniture Rental, and Appliance Rental 5
- 7395 R Photofinishing Laboratories, Photo Developing 5
- 7399 R Business Services not elsewhere classified 5
- 7511 U Truck Stop Transactions
- 7512 A Car Rental Agencies not elsewhere classified 4
- 7513 A Truck and Utility Trailer Rental 4
- 7519 A Motor Home and Recreational Vehicle Rental 4
- 7523 R Automobile Parking Lots and Garages 1

Repair Services

- 7531 R Automotive Body Repair Shops 4
- 7534 R Tire Retreading and Repair Shops 4
- 7535 R Automotive Paint Shops 4
- 7538 R Automotive Service Shops 4
- 7542 R Car Washes 4
- 7549 R Towing Services 4
- 7622 R Electronic Repair Shops 4
- 7623 R Air Conditioning and Refrigeration Repair Shops 4
- 7629 R Electrical and Small Appliance Repair Shops 4
- 7631 R Watch, Clock, and Jewelry Repair 4
- 7641 R Reupholstery and Furniture Repair, Furniture Refinishing 7
- 7692 R Welding Repair 7
- 7699 R Miscellaneous Repair Shops and Related Services 7

Amusement and Entertainment

- 7829 T Motion Picture and Video Tape Production and Distribution 7
- 7832 R Motion Picture Theaters 3
- 7841 R Video Tape Rental Stores 3
- 7911 R Dance Halls, Studios, and Schools 3
- 7922 R Theatrical Producers (Except Motion Pictures), Ticket Agencies 3
- 7929 R Bands, Orchestras, and Miscellaneous Entertainers not elsewhere classified 3
- 7932 R Billiard and Pool Establishments 3
- 7933 R Bowling Alleys 3
- 7941 R Commercial Sports, Professional Sports Clubs, Athletic Fields, Sports Promoters 3
- 7991 R Tourist Attractions and Exhibits 3
- 7992 R Golf Courses Public 3
- 7993 R Video Amusement Game Supplies 7
- 7994 R Video Game Arcades/ Establishments 3
- 7995 U Betting Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks 3
- 7996 R Amusement Parks, Circuses, Carnivals, Fortune Tellers 3
- 7997 R Membership Clubs (Sports, Recreation, Athletic), Country Clubs, Private Golf Courses 3
- 7998 R Aquariums, Seaquariums, and Dolphinariums 3
- 7999 R Recreation Services not elsewhere classified 3

Professional Services and Membership Organizations

- 8011 R Doctors not elsewhere classified 7
- 8021 R Dentists, Orthodontists 7
- 8031 R Osteopathic Physicians 7
- 8041 R Chiropractors 7
- 8042 R Optometrists, Ophthalmologists 7
- 8043 R Opticians, Optical Goods, and Eyeglasses 7
- 8044 Optical Goods and Eyeglasses (Not valid for MasterCard) 7
- 8049 R Chiropodists, Podiatrists 7
- 8050 O Nursing and Personal Care Facilities 7
- 8062 O Hospitals 7
- 8071 R Medical and Dental Laboratories 7
- 8099 R Medical Services and Health Practitioners not elsewhere classified 7
- 8111 R Legal Services, Attorneys 7
- 8211 R Elementary and Secondary Schools 7



- 8220 O Colleges, Universities, Professional Schools, and Junior Colleges 7
- 8241 R Correspondence Schools 7
- 8244 R Business and Secretarial Schools 7
- 8249 R Vocational and Trade Schools 7
- 8299 R Schools and Educational Services not elsewhere classified 7
- 8351 R Child Care Services 7
- 8398 R Charitable and Social Service Organizations 7
- 8641 R Civic, Social, and Fraternal Associations 7
- 8651 R Political Organizations 7
- 8661 R Religious Organizations 7
- 8675 R Automobile Associations 4
- 8699 R Membership Organizations not elsewhere classified 5
- 8734 T Testing Laboratories (Non-medical) 7
- 8911 R Engineering, Architectural, and Surveying Services 7
- 8931 R Accounting, Auditing, and Bookkeeping Services 5
- 8999 R Professional Services not elsewhere classified 5

Government Services

- 9211 R Court Costs, Including Alimony and Child Support 7
- 9222 R Fines 7
- 9223 R Bail and Bond Payments 7
- 9311 R Tax Payments 7
- 9399 R Government Services not elsewhere classified 7
- 9402 R Postal Services Government Only 5
- 9405 T Intra-Government Purchases Government Only 7
- 9700 Automated Referral Services (Not valid for MasterCard) 7
- 9701 Visa Credential Service (Not valid for MasterCard) 7
- 9702 GCAS Emergency Services (Not valid for MasterCard) 7
- 9751 R UK Supermarkets, Electronic Hot File 1
- 9752 R UK Petrol Stations, Electronic Hot File 1
- 9950 Intra-Company Purchases (Not valid for MasterCard) 7

Pre-Authorized Transaction

9401* T "i-Purchasing" Pilot (not valid for Visa) 7

*This category is effective only for testing purposes and only if permitted by MasterCard.