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PCard Policy & Procedures

Purpose

The Purchasing Card (PCard) is designed to help streamline the procurement and payment processes for small dollar purchases. Most cards are issued with a standard transaction limit of \$4999. Monthly billing cycle limits range from \$10,000 to \$100,000. Purchasing cards may be issued to full or part time classified employees or faculty members of the University.

Learn the Basics

The PCard shall only be used to purchase goods and services for ODU business purposes and must comply with [contract](#), ODU [Ethics in Procurement](#), and [SWaM](#) procurement requirements. Approver/Reviewers are equally responsible for verifying all purchases are for valid business purposes and that purchases comply with policies and procedures prior to approving transactions. Additional information on Approver/Reviewer responsibilities can be found in the Understanding Approver/Reviewer Responsibilities section of the is document.

Budget Signature Authority

Cardholders must have signature authority for budget codes before they request that those budgets be added to their pcard, including initial applications. The Office of Finance's [Data Control](#) area handles additions to the Master Signature Authority List.

If you already have a pcard and wish to add budget codes, send the Budget Addition Request Form (available on the [pcard page](#)) to PCardAdmin@odu.edu. You will need to have signature authority for budgets before they can be added to your pcard.

Budget Unit Director (BUD) Responsibility

Details on allowable and disallowed purchases from specific ledgers can be found in [University Policy 3001 - Responsibility of BUDS on Use of Funds](#).

Obtain a PCard

- [Apply for a PCard](#)
- [Activate a PCard](#)
- [Enroll card in Global Card Access](#)
- [Make a Change to Your Card \(if applicable\)](#)
- [Renew an Expiring Card](#)

Allowable & Disallowed Purchases

Cardholders are responsible for knowing and complying with established ODU policies and procedures when authorizing PCard charges.

- [Understand the Importance of Compliance](#)

Allowable, Disallowed, and Purchases with Additional Requirements

PCard purchases must follow the procurement process.

1. Contract – First, check the [Purchasing & Contracts Page](#). If ODU has a contract for a good or service, it is mandatory.
2. SWaM - If no contract is available, look for a SWaM vendor on the [EO35 Aid](#) on the Purchasing & Contracts page or the SBSB SWaM Vendor Directory (linked on the Procurement Services [SWaM page](#)).
3. If no contract or SWaM vendor is available, purchasing from the open market is allowable. A justification noting why a contract/SWaM vendor was not used must be included in the BOA Works comment.

STATE LEVEL IMPROPER EXPENDITURES

The State's list of improper expenditures for State taxpayer dollars (from [State CAPP Topic 20310](#)) is below.

Agency purchases must be considered essential to the operation of the agency and in support of the agency's mission to justify the use of State funds. Since all State-funded expenditures are subject to public scrutiny, agencies should consider the appearance of unusual purchases on the agency and on State government in general prior to authorization. Since individual circumstances vary widely, adequate documentation for unusual purchases should always be included with the voucher.

The following lists contain examples of expenditures considered to be improper uses of State funds. These lists are intended to provide general guidance to agencies in judging the appropriate use of State funds. However, any State-funded expenditure may be questioned, even those which are not included on the following lists.

Employee personal expenses such as –

1. Books for classes (unless they remain property of the State)
2. Snacks or refreshments
3. Baby sitting
4. Non-business related newspapers or magazine subscriptions
5. Personal articles that are lost or stolen
6. Tuxedos or other formal wear
7. Clothing (non-uniform) or repairs to clothing damaged in the workplace
8. All expenses related to personal negligence of the employee, such as traffic fines.

Agency-sponsored event expenses incurred which do not clearly support the agency mission such as –

1. Holiday decorations
2. Alcoholic beverages
3. Charitable contributions
4. Gifts and flowers

Other prohibited PCard purchases include:

-  Gift cards and gift certificates

- 👑 Items disallowed by [University Policy 3001 Responsibility of BUDS on Use of Funds](#)
- 👑 Employee travel & personal business expenses (including lodging, meals, shuttle/taxi transportation, parking, internet)
- 👑 Weapons
- 👑 Ammunition/Firearms
- 👑 Alcoholic beverages
- 👑 Bottled water (except for outside workers or emergency provisions for employees if the water in the building is hazardous to employees' health)
- 👑 Fuel
- 👑 Office supplies
- 👑 Personal items/Cash advances

Automatic Renewals of Subscriptions/Memberships

Software Purchases

International Purchases

Memberships

Aramark Catering Orders

Restaurant Meals

Travel Tickets

Car Rentals

Tolls

Payments to Individuals

Past Due Invoices

Amazon & eBay Purchases

Fixed Assets/ETF

Approver/Reviewer Responsibilities

Reviewers are equally accountable for PCard purchases, including possible termination if they sign off on personal purchases by a cardholder. Your signoff on a transaction in Works is your attestation that you have reviewed the charge, backup documentation, allocation of budget and subaccounts, and determined that they comply with policy. Signoff certifies that the goods and/or services purchased are (i) essential and necessary, (ii) are appropriately budgeted for, (iii) have been properly received, (iv) comply with the University's SWaM Plan, (v) follow the procurement process for contract usage, and (vi) directly support the mission of the University.

Approver Changes

Approver/Reviewer responsibilities include, but are not limited to, ensuring the following:

Flagging transactions for a Cardholder to correct

Things to look out for when signing off on transactions:

Understand Cardholder Responsibilities

Secure Your Card

Learn the Grounds for Card Suspension

Understand the Charge to Your Department

PCard Use

The PCard is designed to streamline the procurement and payment processes for small purchases. Orders may be made in person, over the phone, or electronically (if the website is secure).

Using the Card

Tax Exempt Certificate

Convenience & Surcharges Fees

Third Party Payment Platforms (Ex: Square, PayPal, Spark, WePay)

Mobile Wallets

Reports in BOA Works

The Bank of America [Works website](#) is where Cardholders and Approver/Reviewers sign off electronically on PCard transactions. It is also a resource for researching previously purchases and running PCard spend reports that may help with budget management. The Online Reconciliation Guide is a resource for basic navigation and signoff steps and can be accessed using the Reconcile Reports icon on the [PCard page](#).

Forgot Username or Password

The username assigned is typically the user's MIDAS ID (but not MIDAS password). If a user enters credentials that the system does not recognize 5 times, the user will be locked out.

- 👑 Be sure to use all caps for the username when logging in to do a password reset.
- 👑 If the organization says COMMONWEALTH, that logs in to travel card.
- 👑 If a user gets locked out, BOA requests that users contact the Technical Help Desk directly, since lockouts do not automatically time out. The number is 888.715.1000 opt 2,4.

Sign Off as a Cardholder

The reconciliation process for all PCard transactions requires cardholders and reviewers to log into the Bank of America Works system to electronically sign off on transaction.

Retain All Original Receipts and Supporting Documentation

Upload/Image Receipts

Reconcile Transactions on the ODU Reconciliation Report

Dispute a Transaction in Works

Submit to Reviewer

Confirm Charges in Banner (on an as needed basis)

Sign off as an Approver

As an authorized PCard Approver/Reviewer, it is your responsibility to ensure that all purchases are valid business expenses, benefit the university, and comply with policies and procedures. The Online Reconciliation Guide is a resource for basic navigation and signoff steps and can be accessed using the Reconcile Reports icon on the [PCard page](#).

- Obtain Reconciliation Documentation
- Log into Bank of America Works
- Locate Item(s) to Be Approved
- Review Purchases for Compliance
- Verify that Amounts Match
- Sign Off on Transaction
- Confirm Charges in Banner (on an as needed basis)

Dispute a Charge

When the cardholder identifies a problem with a purchased item or with billing related to a payment made with the PCard, the dispute can most often be resolved by contacting the vendor directly.

- Contact the Vendor to Resolve the Issue
- When Returning Item(s)
- Request a Credit to the PCard
- Contact the PCard Administration Team

Cancel the PCard

- Close an Account (Separation or Transfer)
- Report Card Lost or Stolen
- Report Fraudulent Activity

PCard Program Controls

Credit Limit

A cardholder's monthly cycle limit should be based on the department's actual need. By keeping the amount set at actual need, the total dollars at risk for the University can be reduced.

Transaction Limit

New card accounts are automatically set with a transaction limit of \$4999.00 to maximize use of the PCard Program for allowable transactions.

Discretionary Limits

Discretionary limits have been assigned for each PCard. A discretionary limit is half of an account holder's monthly limit. Once the discretionary limit has been reached, signoff is required by both the Cardholder and Approver/Reviewer to open up the additional funds for the cycle. New transactions will decline until signoff has been completed. *The discretionary limit is **not related to Ledger 6 funds**. It is a term used by Bank of America Visa to describe an expenditure limit.*

MCC Code (Merchant Category Code) Table Controls

MCC's are established by the bankcard associations or banks to identify different types of businesses. Individual merchants select the codes best describing their businesses. Cardholders may find some of the merchants they attempt to do business with may have a code that does not appear to support their core business. Some merchants operate multiple businesses or change the nature of their businesses over time. If

a merchant has an inaccurate MCC, the merchant should notify his or her bank and request that it be corrected.

As part of the PCard program’s controls, Cardholder access to some categories has been limited.

STATE LEVEL:

The State has restriction tables for Travel, Car Rental, Restaurants, Accommodations, and Fuel.

ODU LEVEL:

ODU has additional tables to minimize fraud risk.

- 👑 Almost all Cardholders have the Limited Table MCC’s blocked on their PCards.
- 👑 Cardholders are then divided into two categories, the Professional Category or Trades Category.
- 👑 To see if a transaction is likely to decline, check the MCC tables for the cardholder’s category.
- 👑 The University’s MCC Code Tables are included at the end of this document for your convenience.

Professional Category	Trades Category
Table allows for items needed in: <ul style="list-style-type: none"> • Offices • Classrooms • Laboratories 	Table allows for items needed in: <ul style="list-style-type: none"> • Building maintenance and repair • Grounds • Vehicle maintenance and repairs

Cardholders and Approver/Reviewers are reminded that they must follow the procurement process as outlines in the [Small Purchase Procedures](#) for all PCard transactions. This means looking for a contract first, then a SWaM vendor, and only when SWaM vendors are not available, purchasing from the open market. If the goods or services are unavailable from a contract, Cardholders are required to use SWaM vendors when the prices are fair and reasonable.

APPENDIX

Consequences for Misuse/Violation of the PCard or Program

The PCard may be suspended and/or revoked for any of the following violations:

VIOLATION	ACTION
Exceeding transaction limit set by Program Administrator	1 st occurrence – 90 day suspension
	2 nd occurrence – account revocation
Splitting Orders	1 st offense – 90 day suspension

<p>Examples 1. Issuing separate or repeated transactions to fall within the single transaction limit with the same vendor and/or for similar commodities; 2. Making multiple payments to a non-contract, non-SWaM vendor in a short period of time where combined total exceeds single transaction limit; 3. Requesting contract vendor issue separate invoices for a single project/building in order to avoid issuing a purchase order.</p>	<p>2nd occurrence – account revocation</p>
<p>Card or Card Number Sharing - Use of card or card number by another individual</p>	<p>1st occurrence – 90 day suspension 2nd occurrence – account revocation</p>
<p>Card Number Sharing - Sending entire card number in a non-secure format such as fax, mail, or email.</p>	<p>1st occurrence – 90 day suspension 2nd occurrence – account revocation</p>
<p>Use of card to pay past due invoice</p>	<p>1st occurrence – violation notice will be issued 2nd occurrence – 30 day suspension 3rd occurrence – 90 day suspension 4th occurrence – account revocation</p>
<p>Purchase of restricted commodities (details in the PCard Policy document).</p>	<p>1st occurrence – violation notice will be issued 2nd occurrence – refresher training 3rd occurrence – 30 day suspension 4th occurrence – 90 day suspension 5th occurrence – account revocation</p>
<p>Failure to submit documents in accordance with the University's PCard policy and procedure. Types of submission violations would include, but are not limited to:</p> <ol style="list-style-type: none"> 1. Failure to log into Bank of America Works and sign off on transactions, to include both the Cardholder and/or Approver/Reviewer by the 30th of the month 2. Failure to reconcile transactions and include required documentation by the 30th of the month 	<p>1st occurrence – violation notice will be issued 2nd occurrence – refresher training 3rd occurrence – 30 day suspension 4th occurrence – 90 day suspension 5th occurrence – account revocation</p>

The PCard may also be suspended and/or revoked because of a:

-  Request by the Cardholder's Approver or Budget Unit Director;

- ☞ Determination by Procurement Services due to continued violations of policies and procedures; or
- ☞ Termination of employment or change in employment location.

State MCC Code Tables (Travel, Car Rental, Restaurant, Accommodations, Gas/Oil)

MCC CODES BLOCKED BY THE STATE	
<i>Transactions to the following Merchant Category Code (MCC) Groups will be DECLINED.</i>	
<i>The tables below contain the MCC codes blocked by the State. Travel & car rental purchases can be made if you have a current (annually renewable) exception in place. Restaurant MCCs may be approved in limited situations on a case by case basis for large off campus events. The Lodging/Accommodations MCCs may be approved on a case by case basis for meeting space. Request a exception from the PCard Administrator. MCCs from the Fraud table cannot be removed for any reason.</i>	
Fraud MCC Code Table	
MCC	MCC Description
4829	WIRE TRANSFER MONEY ORDER
5813	DRINKING PLACES (ALCOHOLIC BEVERAGES)
5933	PAWN SHOPS
6010	FINANCIAL INSTITUTIONS--MANUAL CASH DISBURSEMENTS
6011	FINANCIAL INSTITUTIONS--AUTOMATED CASH DISBURSEMENTS
6012	FINANCIAL INSTITUTIONS--MERCHANDISE AND SERVICES
6050	QUASI-CASH (e.g. Western Union)
6051	NON FINANCIAL INSTITUTIONS
6211	SECURITIES--BROKERS AND DEALERS
6534	MONEY TRANSFER-MEMBER FINANCIAL INSTITUTION
7272	ESCORT SERVICES
7273	DATING AND ESCORT SERVICES
7297	MASSAGE PARLORS
7995	BETTING
9222	FINES
9223	BAIL AND BOND PAYMENTS
9401	I-PURCHASING PILOT
Restaurant/Prepared Food MCC Code Table	
MCC	MCC Description
5422	FREEZER AND LOCKER MEAT PROVISIONERS
5441	CANDY,NUT, AND CONFECTIONERY STORES
5451	DAIRY PRODUCTS STORES
5462	BAKERIES
5499	MISCELLANEOUS FOOD STORES-CONV STRS AND SPECIALTY MKTS.

5811	CATERERS
5812	EATING PLACES AND RESTAURANTS
5814	FAST FOOD RESTAURANTS
5921	PACKAGE STORES--BEER,WINE,AND LIQUOR
5993	CIGAR STORES AND STANDS
5715	ALCOHOLIC BEVERAGE WHOLESALERS (no longer on DOA tabl 1/26/2018)
9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE

Lodging/Accommodations MCC Code Table

MCC	MCC Description
3500-3999	Hotels
7011	LODGING--HOTELS,MOTELS,AND RESORTS
7012	TIMESHARES

Gas/Oil MCC Code Table

MCC	MCC Description
5172	Petroleum and Petroleum Products
5541	SERVICE STATIONS (WITH OR WITHOUT ANCILLARY SERVICES)
5542	Automated Fuel Dispenser
5983	Fuel Dealers-Fuel Oil, Wood, Coal, and Liquid Petroleum
9752	U.K. Petrol Stations, Electronic Hot File

Travel MCC Code Table

MCC	MCC Description
3000-3299	Airlines
4112	PASSENGER RAILWAYS
4121	TAXICABS AND LIMOUSINES
4111	LOCAL AND SUBURBAN COMMUTER PASS TRANS, INCLUDING FEE
4131	BUS LINES,CHARTERS,TOUR BUSES
4411	STEAMSHIP AND CRUISE LINES
4511	AIRLINES AND AIR CARRIERS
4582	AIRPORTS,FLYING FIELDS,AND AIRPORT TERMINALS
4722	TRAVEL AGENCIES
4723	PACKAGE TOUR OPERATORS (GERMANY ON
4761	TELEMARKETING OF TRAVEL RELATED SERVICES AND VITAMINS
4784	TOLLS AND BRIDGE FEES

Car Rental MCC Code Table	
MCC	MCC Description
3351-3441	Car Rental Agencies
7512	Automobile Rental Agency
7513	Truck and Utility Trailer Rentals
7519	Motor Home and Recreational Vehicle Rental

ODU MCC Code Tables (Limited, Professional, Trades)

MCC CODES BLOCKED BY ODU	
<i>Transactions to the following Merchant Category Code (MCC) Groups will be DECLINED.</i>	
<p><i>The tables below contain the MCC codes blocked by ODU as a risk avoidance measure. The majority of cardholders have the Limited Table MCCs blocked. Cardholders with primarily administrative/office responsibilities have the Professional Table MCCs blocked. Cardholders with primarily operations or skilled trades responsibilities have the Trades Table MCC's blocked. Request a temporary adjustment from the PCard Administrator for these tables if purchase is within policy.</i></p>	
Professional MCC Codes Table (for Cardholders in office settings)	
MCC	MCC Description
4468	Marinas, Marine Service and Supplies
5013	Motor Vehicle Supplies
5039	Construction Materials
5072	Hardware Equipment and Supplies
5074	Plumbing & Heating Equipment & Supplies
5131	Piece Goods and Other Dry Goods
5211	Lumber and Building Materials Stores
5231	Glass, Paint & Wallpaper Stores
5261	Nurseries, Lawn & Garden Supply Stores
5300	Wholesale Clubs
5511	Car and Truck Dealers
5521	Car and Truck Dealers Used
5531	Auto and Home Supply Stores

5532	Automotive Tires Stores
5533	Automotive Parts and Accessories
5551	Boat Dealers
5561	Camper, Recreation and Trailer Dealers
5571	Motorcycle Dealers
5592	Motor Home Dealers
5598	Snowmobile Dealers
5611	Men's and Boys Clothing and Accessory
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants Wear Stores
5651	Family Clothing Stores
5713	Floor Coverings, Rug and Carpet Stores
5714	Drapery, Window Covering and Upholstery Stores
5718	Fireplace Stores
5719	Miscellaneous Home Furnishing Specialty Stores
5722	Household Appliance Stores
5931	Used Merchandise and Secondhand Stores
5932	Antique Shops
5935	Wrecking and Salvage Yards
5937	Antique Reproduction Stores
5948	Luggage and Leather Goods Stores
5950	Glassware and Crystal Stores
5996	Swimming Pools – Sales, Supplies, Services
7295	Babysitting Services
7296	Clothing Rental-Costumes, Uniforms and formal wear
7342	Exterminating and disinfecting services
7349	Cleaning and Maintenance, Janitorial Services
7523	Parking Lots and Garages
7524	Express Payment Service Merchants – Parking Lots and Garages
7531	Automotive Top and Body Shops
7534	Tire Retreading and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Repair Shops (Non-Dealer)
7623	Air Conditioning and Refrigeration Repair Shops
7629	Electrical and Small Appliance Repair Shop
7641	Furniture-Reupholstery, Repair and Refinishing
7699	Miscellaneous Repair Shops
7832	Motion Pictures

8031	Osteopathic Physicians
8041-8044	Chiropractors, Optometrist, Opticians, Optical Goods
8049	Podiatrists & Chiropodist
8050	Nursing & Personal Care Facilities
8351	Child Care Services
8661	Religious Organizations
8675	Automobile Associations
9211	Court Cost including Alimony & Child Support
Trades MCC Codes	
(for Cardholders in operations & skilled trades settings)	
MCC	MCC Description
4814	Telecommunications Services
4816	Computer Network and Information Services
4899	Cable, Satellite, and Other Pay Television and Radio Services
5044	Office, Photographic, Photocopy, and Microfilm Equipment
5094	Precious Stones and Metals, Watches and Jewelry
5131	Piece Goods, Notions and Other Dry Goods
5192	Books, Periodicals, and Newspapers
5300	Wholesale Clubs
5311	Department Stores
5331	Variety Stores
5611	Men's and Boys Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Store
5641	Children and Infant Wear Stores
5651	Family Clothing Stores
5681	Furriers and Fur Shops
5699	Miscellaneous Apparel and Accessory Stores
5712	Furniture, Home Furnishing and Equipment Stores
5719	Miscellaneous Home Furnishing and Specialty Stores
5733	Music Stores, Musical Instruments, Pianos and Sheet Music
5734	Computer Software Stores
5735	Record Stores
5742	Veterinary Services
5931	Used Merchandise and Second Hand Stores
5932	Antique Shops
5937	Antique Reproduction Stores

5944	Jewelry, Watch Clock and Silverware Stores
5945	Hobby, Toy and Game Stores (Also on Limited Table)
5946	Camera and Photographic Supply Stores
5947	Gift, Card, Novelty and Souvenir Stores
5948	Luggage and Leather Goods Stores
5949	Sewing, Needlework, Fabric, and Piece Goods Stores
5950	Glassware and Crystal Stores
5961	Mail Order
5962	Direct Marketing - Travel Arrangement Related Services
5970	Artist Supply and Craft Stores
5971	Art Dealers and Galleries
5976	Orthopedic Goods and Prosthetic Devices
5992	Florists
7832	Motion Picture Theaters
6300	Insurance Sales and Underwriting
7032	Sporting and Recreational Camps
7033	Trailer Parks and Campgrounds
7221	Photographic Studios and Portraits
7295	Babysitting Services
7372	Computer Programming and Data Processing
7375	Information Retrieval Services
7395	Photofinishing Laboratories, Photo Developing
7523	Parking Lots and Garages
7524	Express Payment Service Merchants - Parking Lots and Garages
7829	Motion Picture and Video Tape Production and Distribution
7833	Express Payment Service merchants - Motion Picture Theaters
7929	Bands, Orchestras, Entertainers
7993	Video Amusement & Games Supplies
7994	Video Game Arcades & Establishments
7996	Amusement Parks, Circus, Carnivals & Fortune Tellers
7998	Acquariums, Seaquarium, Dophinariums
7999	Recreation Services
8011	Doctors, Physicians - Not Elsewhere Classified
8021	Dentists and Orthodontists
8031	Osteopathic Physicians
8041 – 8044	Chiropractors, Optometrist, Opticians, Optical Goods
8049	Podiatrists & Chiropodist
8050	Nursing & Personal Care Facilities
8062	Hospitals

8071	Medical and Dental Laboratories
8099	Medical Services & Health Practitioners
8111	Legals Services and Attorneys
8211	Elementary and Secondary Schools
8220	Colleges, Universities
8351	Child Care Services
8651	Political Organizations
8675	Automobile Associations
9211	Court Cost Including Alimony & Child Support

Limited MCC Codes Table
(for majority of Cardholders)

MCC	MCC Description
4011	Railroads
4457	Boat Rental and Leasing
4815	Visa Phone
4821	Telegraphic Services
5111	Stationery, Office Supplies, Printing and Writing Paper
5139	Commercial Footwear
5271	Mobile Home Dealers
5309	Duty Free Stores
5311	Department Stores
5943	Stationery, Office and School Supply Stores
5963	Direct Selling Establishments
5966	Outbound Telemarketing Merchants
5967	Inbound Telemarketing Merchants
5972	Stamp and Coin Stores
5973	Religious Goods Stores
5974	Rubber Stamp Stores
5975	Hearing Aids – Sales, Service and Supplies
5977	Cosmetic Stores
5997	Electric Razor Stores
6513	Real Estate Agents
6529	Remote Stored Value Load Member Financial Institution
6530	Remote Stored Value Load Merchant
6535	Value Purchase – Member Financial Institution
6611	Overpayments
6760	Savings Bonds

7012	Timeshares
7230	Beauty and Barber Shops
7251	Shoe Repair Shops
7276	Tax Preparation Services
7277	Collection Services
7278	Buying and Shopping Services and Clubs
7280	Hospital Patient Personal Funds Withdrawal Accounts
7298	Health and Beauty Spas
7321	Consumer Credit Reporting Agency
7322	Debt Collection Agency
7332	Blueprinting and Photocopying Service
7511	Truck Stops
7631	Watch, Clock and Jewelry Repair Shops
7832	Motion Picture Theaters
7833	Express Payment Service Merchants-Motion Picture Theaters
7841	Video Tape Rental Stores
7992	Public Golf Courses
8241	Correspondence Schools
9411	Government Loan Payments
9950	Intra Company Purchases
9700 – 9702	Automated Referral Services, Visa Credential Server, GCAS Emergency Services