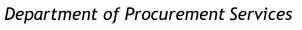


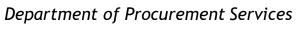
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## Purpose

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 <u>Data Control</u> 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 <u>pcard page</u>) to <u>PCardAdmin@odu.edu</u>. 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 <u>University Policy 3001</u> - 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 <u>Purchasing & Contracts Page</u>. If ODU has a contract for a good or service, it is mandatory.
- SWaM If no contract is available, look for a SWaM vendor on the <u>EO35 Aid</u> on the Purchasing & Contracts page or the SBSD SWaM Vendor Directory (linked on the Procurement Services <u>SWaM page</u>).
- 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
- 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



## Department of Procurement Services

## **PCard Policy & Procedures**

- 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)
- 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** 

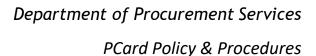
Approver/Reviewer responsibilities include, but are not limited to, ensuring the following: Flagging transactions for a Cardholder to correct

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 <u>Works website</u> 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 <u>PCard page</u>.

### 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 <u>PCard page</u>.



## Department of Procurement Services

**PCard Policy & Procedures** 

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 accountholder'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:	Table allows for items needed in:
<ul> <li>Offices</li> </ul>	<ul> <li>Building maintenance and repair</li> </ul>
<ul> <li>Classrooms</li> </ul>	<ul> <li>Grounds</li> </ul>
<ul> <li>Laboratories</li> </ul>	<ul> <li>Vehicle maintenance and repairs</li> </ul>

Cardholders and Approver/Reviewers are reminded that they must follow the procurement process as outlines in the <u>Small Purchase Procedures</u> 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 <sup>st</sup> occurrence – 90 day suspension
	2 <sup>nd</sup> occurrence – account revocation
Splitting Orders	1 <sup>st</sup> offense – 90 day suspension



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.	2 <sup>nd</sup> occurrence – account revocation
Card or Card Number Sharing - Use of card or card number by another individual	1 <sup>st</sup> occurrence – 90 day suspension
	2 <sup>nd</sup> occurrence – account revocation
Card Number Sharing - Sending entire card number in a non-secure format such as fax, mail, or email.	1 <sup>st</sup> occurrence – 90 day suspension
	2 <sup>nd</sup> occurrence – account revocation
	1 <sup>st</sup> occurrence – violation notice will be issued
	2 <sup>nd</sup> occurrence – 30 day suspension
Use of card to pay past due invoice	3 <sup>rd</sup> occurrence – 90 day suspension
	4 <sup>th</sup> occurrence – account revocation
	1st occurrence – violation notice will be issued
	2 <sup>nd</sup> occurrence – refresher training
Purchase of restricted commodities (details in the PCard Policy document).	3 <sup>rd</sup> occurrence – 30 day suspension
assamsmy.	4 <sup>th</sup> occurrence – 90 day suspension
	5 <sup>th</sup> occurrence – account revocation
	1st occurrence – violation notice will be issued
Failure to submit documents in accordance with the University's	2 <sup>nd</sup> occurrence – refresher training
PCard policy and procedure. Types of submission violations would	3 <sup>rd</sup> occurrence – 30 day suspension
include, but are not limited to:	4 <sup>th</sup> occurrence – 90 day suspension
	5 <sup>th</sup> occurrence –account revocation
Failure to log into Bank of America Works and sign off on transactions, to include both the Cardholder and/or Approver/Reviewer by the 30 <sup>th</sup> of the month	
2. Failure to reconcile transactions and include required documentation by the 30 <sup>th</sup> of the month	

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

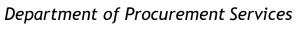
Transactions to the following Merchant Category Code (MCC) Groups will be **DECLINED**.

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.

Fraud MCC Code Table	
МСС	MCC Description
4829	WIRE TRANSFER MONEY ORDER
5813	DRINKING PLACES (ALCOHOLIC BEVERAGES)
5933	PAWN SHOPS
6010	FINANCIAL INSTITUTIONSMANUAL CASH DISBURSEMENTS
6011	FINANCIAL INSTITUTIONSAUTOMATED CASH DISBURSEMENTS
6012	FINANCIAL INSTITUTIONSMERCHANDISE AND SERVICES
6050	QUASI-CASH (e.g. Western Union)
6051	NON FINANCIAL INSTITUTIONS
6211	SECURITIESBROKERS 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 STORESBEER, 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/A	ccommodations MCC Code Table
MCC	MCC Description
3500- 3999	Hotels
7011	LODGINGHOTELS,MOTELS,AND RESORTS
7011	TIMESHARES
7012	HIVIESHARES
Gas/Oil M	CC 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 MC	C Code Table
MCC	MCC Description
3000-	
3299	Airlines
4112	PASSENGER RAILWAYS TAYLOADS AND UMAGUSINES
4121	TAXICABS AND LIMOUSINES
4111	LOCAL AND SUBURBAN COMMUTER PASS TRANS, INCLUDING FEE
4131	BUS LINES, CHARTERS, TOUR BUSES  STEAMSHIP AND CRUISE LINES
4411	STEAMSHIP AND CRUISE LINES  ADDINES AND AIR CARRIERS
4511 4582	AIRLINES AND AIR CARRIERS  AIRDORTS ELVING EIELDS AND AIRDORT TERMINALS
	AIRPORTS,FLYING FIELDS,AND AIRPORT TERMINALS  TRAVEL AGENCIES
4722	TRAVEL AGENCIES  DACKAGE TOUR OPERATORS (CERMANY ON
4723	PACKAGE TOUR OPERATORS (GERMANY ON
4761	TOLLS AND RRIDGE EEES
4784	TOLLS AND BRIDGE FEES





Car Rental	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

Transactions to the following Merchant Category Code (MCC) Groups will be **DECLINED**.

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.

#### **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 Nurseries, Lawn & Garden Supply Stores 5261 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 Labratories
8099	Medical Services & Health Practicioners
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