

Key2Purchase MCC

MCC	MCC Description
742	Veterinary Services
743	Wine Producers
744	Champagne Producers
763	Agricultural Co-operatives
780	Horticultural Services, Landscaping Services
1520	General Contractors – Residential and Commercial
1711	Air Conditioning Contractors Sales and Installation, Heating Contractors
1731	Electrical Contractors
1740	Insulation Contractors, Masonry, Stonework Contractors, Plastering
1750	Carpentry Contractors
1761	Roofing Contractors, Sheet Metal Work Contractors, Siding Contractors
1771	Contractors Concrete Work
1799	Contractors Special Trade, (Not elsewhere classified)
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making, and Related Services
2842	Specialty Cleaning, Polishing, and Sanitation Preparations
3000	United Airlines
3001	American Airlines
3002	Pan American
3003	Airlines
3004	Trans World Airlines
3005	British Airways
3006	Japan Airlines
3007	Air France
3008	Lufthansa
3009	Air Canada
3010	KLM (Royal Dutch Airlines)
3011	Aeroflot
3012	Qantas
3013	Alitalia
3014	Saudia Arabian Airlines

MCC	MCC Description
3015	SwissAir
3016	SAS
3017	South African Airways
3018	Varig (Brazil)
3019	Airlines
3020	Air India
3021	Air Algérie
3022	Philippine Airlines
3023	Mexicana
3024	Pakistan International
3025	Air New Zealand
3026	Airlines
3027	UTA/Interair
3028	Air Malta
3029	Sabena
3030	Aerolineas Argentinas
3031	Olympic Airways
3032	EI AI
3033	Ansett Airlines
3034	Australian Airlines
3035	TAP (Portugal)
3036	VASP (Brazil)
3037	Egyptair
3038	Kuwait Airlines
3039	Avianca
3040	Gulf Air (Bahrain)
3041	Balkan-Bulgarian Airlines
3042	Finnair
3043	Aer Lingus
3044	Air Lanka
3045	Nigeria Airways
3046	Cruzeiro Do Sul (Brazil)
3047	Turkish Airlines
3048	Royal Air Maroc

Key2Purchase MMC

MCC	MCC Description
3049	Tunisair
3050	Icelandair
3051	Austrian Airlines
3052	Lanchile
3053	Aviaco (Spain)
3054	Ladeco (Chile)
3055	LAB (Bolivia)
3056	Quebecair
3057	EastWest Airlines (Australia)
3058	Delta
3059	Airlines
3060	Northwest
3061	Continental
3062	Western
3063	US Airways
3064	Airlines
3065	Air Inter
3066	Southwest
3067	Airlines
3068	Airlines
3069	Sun Country Airlines
3070	Airlines
3071	Air British Columbia
3072	Airlines
3073	Airlines
3074	Airlines
3075	Singapore Airlines
3076	Aeromexico
3077	Thai Airways
3078	China Airlines
3079	Airlines
3080	Airlines
3081	Nordair
3082	Korean Airlines
3083	Air Afrigue
3084	EVA Airlines
3085	Midwest Express Airlines, Inc.
3086	Airlines

MCC	MCC Description
3087	Metro Airlines
3088	Croatia Airlines
3089	Transaero
3090	Airlines
3091	Airlines
3092	Airlines
3093	Airlines
3094	Zambia Airways
3095	Airlines
3096	Air Zimbabwe
3097	Airlines
3098	Airlines
3099	Cathay Pacific
3100	Malaysian Airline System
3101	Airlines
3102	Iberia
3103	Garuda (Indonesia)
3104	Airlines
3105	Airlines
3106	Braathens S.A.F.E. (Norway)
3107	Airlines
3108	Airlines
3109	Airlines
3110	Wings Airways
3111	British Midland
3112	Windward Island
3113	Airlines
3114	Airlines
3115	Airlines
3116	Airlines
3117	VIASA
3118	Valley Airlines
3119	Airlines
3120	Airlines
3121	Airlines
3122	Airlines
3123	Airlines
3124	Airlines

Key2Purchase MMC

MCC	MCC Description
3125	TAN
3126	Talair
3127	TACA International
3128	Airlines
3129	Surinam Airways
3130	Sun World International
3131	Airlines
3132	Airlines
3133	Sunbelt Airlines
3134	Airlines
3135	Sudan Airways
3136	Airlines
3137	Singleton
3138	Simmons Airlines
3139	Airlines
3140	Airlines
3141	Airlines
3142	Airlines
3143	Scenic Airlines
3144	Virgin Atlantic
3145	San Juan Airlines
3146	Luxair
3147	Airlines
3148	Airlines
3149	Airlines
3150	Airlines
3151	Air Zaire
3152	Airlines
3153	Airlines
3154	Princeville
3155	Airlines
3156	Airlines
3157	Airlines
3158	Airlines
3159	PBA
3160	Airlines
3161	All Nippon Airways
3162	Airlines

MCC	MCC Description
3163	Airlines
3164	NoroOntair
3165	New York Helicopter
3166	Airlines
3167	Airlines
3168	Airlines
3169	Airlines
3170	Mount Cook
3171	Canadian Airlines International
3172	Nationair
3173	Airlines
3174	Airlines
3175	Airlines
3176	Metroflight Airlines
3177	Airlines
3178	Mesa Air
3179	Airlines
3180	Airlines
3181	MALEV
3182	LOT (Poland)
3183	Airlines
3184	LIAT
3185	LAV (Venezuela)
3186	LAP (Paraguay)
3187	LACSA (Costa Rica)
3188	Airlines
3189	Airlines
3190	Yugoslav Air
3191	Island Airlines
3192	Iran Air
3193	Indian Airlines
3194	Airlines
3195	Airlines
3196	Hawaiian Air
3197	Havasu Airlines
3198	Airlines
3199	Airlines
3200	Fuyana Airways

Key2Purchase MMC

MCC	MCC Description
3201	Airlines
3202	Airlines
3203	Golden Pacific Air
3204	Freedom Air
3205	Airlines
3206	Airlines
3207	Airlines
3208	Airlines
3209	Airlines
3210	Airlines
3211	Airlines
3212	Dominicana
3213	Airlines
3214	Airlines
3215	Dan Air Services
3216	Cumberland Airlines
3217	CSA
3218	Crown Air
3219	COPA
3220	Compania Faucett
3221	Transportes Aereos Militares Ecuatorianos
3222	Command Airways
3223	Comair
3224	Airlines
3225	Airlines
3226	Airlines
3227	Airlines
3228	Cayman Airways
3229	SAETA (Sociedad Anonima Ecuatoriana de Transportes Aereos)
3230	Airlines
3231	SASHA (Servicio Aereo de Honduras)
3232	Airlines
3233	Capitol Air
3234	BWIA
3235	Brockway Air
3236	Airlines
3237	Airlines

MCC	MCC Description
3238	Bemidji Airlines
3239	Bar Harbor Airlines
3240	Bahamasair
3241	Aviateca (Guatemala)
3242	Avensa
3243	Austrian Air Service
3244	Airlines
3245	Airlines
3246	Airlines
3247	Airlines
3248	Airlines
3249	Airlines
3250	Airlines
3251	Aloha Airlines
3252	ALM
3253	America West
3254	Trump Airline
3255	Airlines
3256	Alaska Airlines
3257	Airlines
3258	Airlines
3259	American Trans Air
3260	Airlines
3261	Air China
3262	Reno Air, Inc.
3263	Airlines
3264	Airlines
3265	Airlines
3266	Air Seychelles
3267	Air Panama
3268	Airlines
3269	Airlines
3270	Airlines
3271	Airlines
3272	Airlines
3273	Airlines
3274	Airlines
3275	Airlines

Key2Purchase MMC

MCC	MCC Description
3276	Airlines
3277	Airlines
3278	Airlines
3279	Airlines
3280	Air Jamaica
3281	Airlines
3282	Air Djibouti
3283	Airlines
3284	Aero Virgin Islands
3285	Aero Peru
3286	Aerolineas Nicaraguenses
3287	Aero Coach Aviation
3288	Airlines
3289	Airlines
3290	Airlines
3291	Ariana Afghan
3292	Cyprus Airways
3293	Ecuatoriana
3294	Ethiopian Airlines
3295	Kenya Airlines
3296	Airlines
3297	Airlines
3298	Air Mauritius
3299	Widerøes Flyveselskap
3351	Affiliated Auto Rental
3352	American International Rent-A-Car
3353	Brooks Rent-A-Car
3354	Action Auto Rental
3355	Car Rental
3356	Car Rental
3357	Hertz Rent-A-Car
3358	Car Rental
3359	Payless Car Rental
3360	Snappy Car Rental
3361	Airways Rent-A-Car
3362	Altra Car Rental
3363	Car Rental
3364	Agency Rent-A-Car

MCC	MCC Description
3365	Car Rental
3366	Budget Rent-A-Car
3367	Car Rental
3368	Holiday Rent-A-Wreck
3369	Car Rental
3370	Rent-A-Wreck
3371	Car Rental
3372	Car Rental
3373	Car Rental
3374	Car Rental
3375	Car Rental
3376	Ajax Rent-A-Car
3377	Car Rental
3378	Car Rental
3379	Car Rental
3380	Car Rental
3381	Europcar
3382	Car Rental
3383	Car Rental
3384	Car Rental
3385	Tropical Rent-A-Car
3386	Showcase Rental Cars
3387	Alamo Rent-A-Car
3388	Car Rental
3389	Avis Rent-A-Car
3390	Dollar Rent-A-Car
3391	Europe By Car
3392	Car Rental
3393	National Car Rental
3394	Kemwell Group Rent-A-Car
3395	Thrifty Rent-A-Car
3396	Tilden Rent-A-Car
3397	Car Rental
3398	Econo-car Rent-A-Car
3399	Car Rental
3400	Auto Host Cost Car Rentals
3401	Car Rental
3402	Car Rental

Key2Purchase MMC

MCC	MCC Description
3403	Car Rental
3404	Car Rental
3405	Enterprise Rent-A-Car
3406	Car Rental
3407	Car Rental
3408	Car Rental
3409	General Rent-A-Car
3410	Car Rental
3411	Car Rental
3412	A-1 Rent-A-Car
3413	Car Rental
3414	Godfrey National Rent-A-Car
3415	Car Rental
3416	Car Rental
3417	Car Rental
3418	Car Rental
3419	Alpha Rent-A-Car
3420	Ansa International Rent-A-Car
3421	Allstate Rent-A-Car
3422	Car Rental
3423	Avcar Rent-A-Car
3424	Car Rental
3425	Automate Rent-A-Car
3426	Car Rental
3427	Avon Rent-A-Car
3428	Carey Rent-A-Car
3429	Insurance Rent-A-Car
3430	Major Rent-A-Car
3431	Replacement Rent-A-Car
3432	Reserve Rent-A-Car
3433	Ugly Duckling Rent-A-Car
3434	USA Rent-A-Car
3435	Value Rent-A-Car
3436	Autohansa Rent-A-Car
3437	Cite Rent-A-Car
3438	InterRent Rent-A-Car
3439	Milleville Rent-A-Car
3440	Via Route Rent-A-Car

MCC	MCC Description
3441	Car Rental
3501	Holiday Inns, Holiday Inn Express
3502	Best Western Hotels
3503	Sheraton Hotels
3504	Hilton Hotels
3505	Forte Hotels
3506	Golden Tulip Hotels
3507	Friendship Inns
3508	Quality Inns, Quality Suites
3509	Marriott Hotels
3510	Days Inn, Daystop
3511	Arabella Hotels
3512	InterContinental Hotels
3513	Westin Hotels
3514	Hotels/Motels/Inns/Resorts
3515	Rodeway Inns
3516	LaQuinta Motor Inns
3517	Americana Hotels
3518	Sol Hotels
3519	Pullman International Hotels
3520	Meridien Hotels
3521	Crest Hotels (see Forte Hotels)
3522	Tokyo Hotel
3523	Peninsula Hotel
3524	Welcomgroup Hotels
3525	Dunfey Hotels
3526	Hotels/Motels/Inns/Resorts
3527	Downtowner-Passport Hotel
3528	Red Lion Hotels, Red Lion Inns
3529	CP Hotels
3530	Renaissance Hotels, Stouffer Hotels
3531	Astir Hotels
3532	Sun Route Hotels
3533	Hotel Ibis
3534	Southern Pacific Hotels
3535	Hilton International
3536	Amfac Hotels
3537	ANA Hotel

Key2Purchase MMC

MCC	MCC Description
3538	Concorde Hotels
3539	Hotels/Motels/Inns/Resorts
3540	Iberotel Hotels
3541	Hotel Okura
3542	Royal Hotels
3543	Four Seasons Hotels
3544	CIGA Hotels
3545	Shangri-La International
3546	Hotels/Motels/Inns/Resorts
3547	Hotels/Motels/Inns/Resorts
3548	Hoteles Melia
3549	Auberge Des Gouverneurs
3550	Regal 8 Inns
3551	Hotels/Motels/Inns/Resorts
3552	Coast Hotels
3553	Park Inns International
3554	Hotels/Motels/Inns/Resorts
3555	Hotels/Motels/Inns/Resorts
3556	Hotels/Motels/Inns/Resorts
3557	Hotels/Motels/Inns/Resorts
3558	Jolly Hotels
3559	Hotels/Motels/Inns/Resorts
3560	Hotels/Motels/Inns/Resorts
3561	Hotels/Motels/Inns/Resorts
3562	Comfort Inns
3563	Journey's End Motels
3564	Hotels/Motels/Inns/Resorts
3565	Relax Inns
3566	Hotels/Motels/Inns/Resorts
3567	Hotels/Motels/Inns/Resorts
3568	Ladbroke Hotels
3569	Hotels/Motels/Inns/Resorts
3570	Forum Hotels
3571	Hotels/Motels/Inns/Resorts
3572	Miyako Hotels
3573	Sandman Hotels
3574	Venture Inns
3575	Vagabond Hotels

MCC	MCC Description
3576	Hotels/Motels/Inns/Resorts
3577	Mandarin Oriental Hotel
3578	Hotels/Motels/Inns/Resorts
3579	Hotel Mercure
3580	Hotels/Motels/Inns/Resorts
3581	Delta Hotel
3582	Hotels/Motels/Inns/Resorts
3583	SAS Hotels
3584	Princess Hotels International
3585	Hungar Hotels
3586	Sokos Hotels
3587	Doral Hotels
3588	Helmsley Hotels
3589	Hotels/Motels/Inns/Resorts
3590	Fairmont Hotels
3591	Sonesta Hotels
3592	Omni Hotels
3593	Cunard Hotels
3594	Hotels/Motels/Inns/Resorts
3595	Hospitality International
3596	Hotels/Motels/Inns/Resorts
3597	Hotels/Motels/Inns/Resorts
3598	Regent International Hotels
3599	Pannonia Hotels
3600	Hotels/Motels/Inns/Resorts
3601	Hotels/Motels/Inns/Resorts
3602	Hotels/Motels/Inns/Resorts
3603	Noah's Hotels
3604	Hotels/Motels/Inns/Resorts
3605	Hotels/Motels/Inns/Resorts
3606	Hotels/Motels/Inns/Resorts
3607	Hotels/Motels/Inns/Resorts
3608	Hotels/Motels/Inns/Resorts
3609	Hotels/Motels/Inns/Resorts
3610	Hotels/Motels/Inns/Resorts
3611	Hotels/Motels/Inns/Resorts
3612	Mövenpick Hotels
3613	Hotels/Motels/Inns/Resorts

Key2Purchase MMC

MCC	MCC Description
3614	Hotels/Motels/Inns/Resorts
3615	Travelodge
3616	Hotels/Motels/Inns/Resorts
3617	Hotels/Motels/Inns/Resorts
3618	Hotels/Motels/Inns/Resorts
3619	Hotels/Motels/Inns/Resorts
3620	Telford International
3621	Hotels/Motels/Inns/Resorts
3622	Merlin Hotels
3623	Dorint Hotels
3624	Hotels/Motels/Inns/Resorts
3625	Hotle Universale
3626	Prince Hotels
3627	Hotels/Motels/Inns/Resorts
3628	Hotels/Motels/Inns/Resorts
3629	Dan Hotels
3630	Hotels/Motels/Inns/Resorts
3631	Hotels/Motels/Inns/Resorts
3632	Hotels/Motels/Inns/Resorts
3633	Rank Hotels
3634	Swissôtel
3635	Reso Hotels
3636	Sarova Hotels
3637	Ramada Inns, Ramada Limited
3638	HoJo Inn, Howard Johnson
3639	Mount Charlotte Thistle
3640	Hyatt Hotel
3641	Sofitel Hotels
3642	Novotel Hotels
3643	Steigenberger Hotels
3644	Econo Lodges
3645	Queens Moat Houses
3646	Swallow Hotels
3647	HUSA Hotels
3648	De Vere Hotels
3649	Radisson Hotels
3650	Red Rook Inns
3651	Imperial London Hotel

MCC	MCC Description
3652	Embassy Hotels
3653	Penta Hotels
3654	Loews Hotels
3655	Scandic Hotels
3656	Sara Hotels
3657	Oberoi Hotels
3658	Otani Hotels
3659	Taj Hotels International
3660	Knights Inns
3661	Metropole Hotels
3662	Hotels/Motels/Inns/Resorts
3663	Hotel Es El Presidents
3664	Flag Inn
3665	Hampton Inns
3666	Stakis Hotels
3667	Hotels/Motels/Inns/Resorts
3668	Maritim Hotels
3669	Hotels/Motels/Inns/Resorts
3670	Arcard Hotels
3671	Arctia Hotels
3672	Campaniel Hotels
3673	Ibusz Hotels
3674	Rantasipi Hotels
3675	Interhotel Čedok
3676	Hotels/Motels/Inns/Resorts
3677	Climat De France Hotels
3678	Cumulus Hotels
3679	Danubius Hotels
3680	Hotels/Motels/Inns/Resorts
3681	Adams Mark Hotels
3682	Allstar Inns
3683	Hotels/Motels/Inns/Resorts
3684	Budget Host Inns
3685	Budgetel Hotels
3686	Susse Chalets
3687	Clarion Hotels
3688	Compri Hotels
3689	Consort Hotels

Key2Purchase MMC

MCC	MCC Description
3690	Courtyard by Marriott
3691	Dillion Inns
3692	Doubletree Hotels
3693	Drury Inns
3694	Economy Inns of America
3695	Embassy Suites
3696	Exel Inns
3697	Fairfield Hotels
3698	Harley Hotels
3699	Midway Motor Lodge
3700	Motel 6
3701	Guest Quarters (Formerly Pickett Suite Hotels)
3702	The Registry Hotels
3703	Residence Inns
3704	Royce Hotels
3705	Sandman Inns
3706	Shilo Inns
3707	Shoney's Inns
3708	Hotels/Motels/Inns/Resorts
3709	Super 8 Motels
3710	The Ritz-Carlton Hotels
3711	Flag Inns (Australia)
3712	Golden Chain Hotel
3713	Quality Pacific Hotel
3714	Four Seasons Hotel (Australia)
3715	Fairfield Inn
3716	Carlton Hotels
3717	City Lodge Hotels
3718	Karos Hotels
3719	Protea Hotels
3720	Southern Sun Hotels
3721	Hilton Conrad
3722	Wyndham Hotel and Resorts
3723	Rica Hotels
3724	Iner Nor Hotels
3725	Seaines Plantation
3726	Rio Suites
3727	Broadmoor Hotel

MCC	MCC Description
3728	Bally's Hotel and Casino
3729	John Ascuaga's Nugget
3730	MGM Grand Hotel
3731	Harrah's Hotels and Casinos
3732	Opryland Hotel
3733	Boca Raton Resort
3734	Harvey/Bristol Hotels
3735	Hotels/Motels/Inns/Resorts
3736	Colorado Belle/Edgewater Resort
3737	Riviera Hotel and Casino
3738	Tropicana Resort and Casino
3739	Woodside Hotels and Resorts
3740	Townplace Suites
3741	Millenium Broadway Hotel
3742	Club Med
3743	Biltmore Hotel and Suites
3744	Carefree Resorts
3745	St. Regis Hotel
3746	The Eliot Hotel
3747	ClubCorp/Club Resorts
3748	Welesley Inns
3749	The Beverly Hills Hotel
3750	Crowne Plaza Hotels
3751	Homewood Suites
3752	Peabody Hotels
3753	Greenbriah Resorts
3754	Amelia Island Plantation
3755	The Homestead
3756	South Seas Resorts
3757	Hotels/Motels/Inns/Resorts
3758	Hotels/Motels/Inns/Resorts
3759	Hotels/Motels/Inns/Resorts
3760	Hotels/Motels/Inns/Resorts
3761	Hotels/Motels/Inns/Resorts
3762	Hotels/Motels/Inns/Resorts
3763	Hotels/Motels/Inns/Resorts
3764	Hotels/Motels/Inns/Resorts
3765	Hotels/Motels/Inns/Resorts

Key2Purchase MMC

MCC	MCC Description
3765	Hotels/Motels/Inns/Resorts
3766	Hotels/Motels/Inns/Resorts
3767	Hotels/Motels/Inns/Resorts
3768	Hotels/Motels/Inns/Resorts
3769	Hotels/Motels/Inns/Resorts
3770	Hotels/Motels/Inns/Resorts
3771	Hotels/Motels/Inns/Resorts
3772	Hotels/Motels/Inns/Resorts
3773	Hotels/Motels/Inns/Resorts
3774	Hotels/Motels/Inns/Resorts
3775	Hotels/Motels/Inns/Resorts
3776	Hotels/Motels/Inns/Resorts
3777	Hotels/Motels/Inns/Resorts
3778	Hotels/Motels/Inns/Resorts
3779	Hotels/Motels/Inns/Resorts
3780	Hotels/Motels/Inns/Resorts
3781	Hotels/Motels/Inns/Resorts
3782	Hotels/Motels/Inns/Resorts
3783	Hotels/Motels/Inns/Resorts
3784	Hotels/Motels/Inns/Resorts
3785	Hotels/Motels/Inns/Resorts
3786	Hotels/Motels/Inns/Resorts
3787	Hotels/Motels/Inns/Resorts
3788	Hotels/Motels/Inns/Resorts
3789	Hotels/Motels/Inns/Resorts
3790	Hotels/Motels/Inns/Resorts
3816	Home2Suites
3835	Masters Economy Inns
4011	Railroads
4111	Local/Suburban Commuter Passenger Transportation and Railroads, Ferries, Local Water Transportation
4112	Passenger Railways
4119	Ambulance Services
4121	Taxicabs and Limousines
4131	Bus Lines, Including Charters, Tour Buses
4214	Motor Freight Carriers, Moving and Storage Companies, Trucking Local/Long Distance, Delivery Service Local

MCC	MCC Description
4215	Courier Services Air or Ground, Freight Forwarders
4225	Public Warehousing, Storage
4411	Cruise and Steamship Lines
4457	Boat Rentals and Leases
4468	Marinas, Marine Service, and Supplies
4511	Airlines, Air Carriers (Not listed elsewhere)
4582	Airports, Airport Terminals, Flying Fields
4722	Travel Agencies and Tour Operations
4723	Package Tour Operators (For use in Germany only)
4784	Toll and Bridge Fees
4789	Transportation Services (Not elsewhere classified)
4812	Telecommunications Equipment (Including telephone sales)
4814	Fax Services, Telecommunication Services
4815	VisaPhone
4816	Computer Network Services
4821	Telegraph Services
4829	Money Orders, Wire Transfer
4899	Cable and Other Pay Television (Previously Cable Services)
4900	Electric, Gas, Sanitary and Water Utilities
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Materials (Not elsewhere classified)
5044	Office, Photographic, Photocopy, and Microfilm Equipment
5045	Computers, Computer Peripheral Equipment, and Software
5046	Commercial Equipment (Not elsewhere classified)
5047	Medical, Dental, Ophthalmic, Hospital Equipment and Supplies
5051	Metal Service Centers and Offices
5065	Electrical Parts and Equipment
5072	Hardware Equipment and Supplies
5074	Plumbing and Heating Equipment and Supplies
5085	Industrial Supplies (Not elsewhere classified)
5094	Precious Stones and Metals, Watches and Jewelry
5099	Durable Goods (Not elsewhere classified)

Key2Purchase MMC

MCC	MCC Description
5111	Stationery, Office Supplies, Printing, and Writing Paper
5122	Drugs, Drug Proprietors, and Druggist Sundries
5131	Piece Goods, Notions, and Other Dry Goods
5137	Men's, Women's, and Children's Uniforms and Commercial Clothing
5139	Commercial Footwear
5169	Chemicals and Allied Products (Not elsewhere classified)
5172	Petroleum and Petroleum Products
5192	Books, Periodicals, and Newspapers
5193	Florist Supplies, Nursery Stock and Flowers
5198	Paints, Varnishes, and Supplies
5199	Nondurable Goods (Not elsewhere classified)
5200	Home Supply Warehouse Stores
5211	Lumber and Building Materials Stores
5231	Glass, Paint, and Wallpaper Stores
5251	Hardware Stores
5261	Nurseries, Lawn and Garden Supply Store
5271	Mobile Home Dealers
5300	Wholesale Clubs
5309	Duty Free Store
5310	Discount Stores
5311	Department Stores
5331	Variety Stores
5399	Misc. General Merchandise
5411	Grocery Stores, Supermarkets
5422	Meat Provisioners' Freezer and Locker
5441	Candy, Nut, and Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Misc. Food Stores, Convenience Stores and Specialty Markets
5511	Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing
5521	Automobile and Truck Dealers (Used only)
5531	Automobile Supply Stores
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Stores

MCC	MCC Description
5541	Service Stations (With or without ancillary services)
5542	Automated Fuel Dispensers
5551	Boat Dealers
5561	Recreational and Utility Trailers, Camp Dealers
5571	Motorcycle Dealers
5592	Motor Home Dealers
5598	Snowmobile Dealers
5599	Miscellaneous Auto Dealers
5611	Men's and Boy's Clothing and Accessories Stores
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Shops
5641	Children's and Infant's Wear Stores
5651	Family Clothing Stores
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5681	Furriers and Fur Shops
5691	Men's and Women's Clothing Stores
5697	Tailors, Seamstress, Mending, and Alterations
5698	Wig and Toupee Stores
5699	Miscellaneous Apparel and Accessory Shops
5712	Furniture, Home Furnishings, and Equipment Stores (Except appliances)
5713	Floor Covering Stores
5714	Drapery, Window Covering and Upholstery Stores
5715	Alcohol Beverage Wholesalers
5718	Fireplace, Fireplace Screens, and Accessories Stores
5719	Miscellaneous Home Furnishing Specialty Stores
5722	Household Appliance Stores
5732	Electronic Sales
5733	Music Stores, Musical Instruments, Piano Sheet Music
5734	Computer Software Stores
5735	Record Shops
5811	Caterers
5812	Eating Places and Restaurants
5813	Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques
5814	Fast Food Restaurants

Key2Purchase MMC

MCC	MCC Description
5815	Digital Goods: Media, Books, Movies, Music
5816	Digital Goods: Games
5817	Digital Goods: Applications (Excludes games)
5818	Digital Goods: Large Digital Goods Merchant
5832	Antique Shops Sales, Repairs, and Restoration Services
5912	Drug Stores and Pharmacies
5921	Package Stores, Beer, Wine, and Liquor
5931	Used Merchandise and Secondhand Stores
5932	Antique Shops
5933	Pawn Shops and Salvage Yards
5935	Wrecking and Salvage Yards
5937	Antique Reproductions
5938	Antique Reproductions Shops
5939	Antique Reproductions Shops
5940	Bicycle Shops Sales and Service
5941	Sporting Goods Stores
5942	Book Stores
5943	Stationery Stores, Office and School Supply Stores
5944	Watch, Clock, Jewelry, and Silverware Stores
5945	Hobby, Toy, and Game Shops
5946	Camera and Photographic Supply Stores
5947	Card Shops, Gift, Novelty, and Souvenir Shops
5948	Leather Goods Stores
5949	Sewing, Needle, Fabric, and Price Goods Stores
5950	Glassware/Crystal Stores
5960	Direct Marketing – Insurance Service
5961	Mail Order Houses Including Catalog Order Stores, Book/Record Clubs (No longer permitted for U.S. original presentments)
5962	Direct Marketing, Travel Related Arrangements Services
5963	Door-to-Door Sales
5964	Direct Marketing, Catalog Merchant
5965	Direct Marketing, Catalog and Catalog and Retail Merchant
5966	Direct Marketing, Outbound Telemarketing Merchant
5967	Direct Marketing, Inbound Teleservices Merchant
5968	Direct Marketing, Continuity/Subscription Merchant

MCC	MCC Description
5969	Direct Marketing (Not elsewhere classified)
5970	Artist's Supply and Craft Shops
5971	Art Dealers and Galleries
5972	Stamp and Coin Stores, Philatelic and Numismatic Supplies
5973	Religious Goods Stores
5975	Hearing Aids Sales, Service, and Supply Stores
5976	Orthopedic Goods Prosthetic Devices
5977	Cosmetic Stores
5978	Typewriter Stores Sales, Rental, Service
5983	Fuel, Fuel Oil, Wood, Coal, Liquefied Petroleum
5992	Florists
5993	Cigar Stores and Stands
5994	News Dealers and Newsstands
5995	Pet Shops, Pet Foods, and Supplies Stores
5996	Swimming Pools Sales, Service, and Supplies
5997	Electric Razor Stores Sales and Service
5998	Tent and Awning Shops
5999	Miscellaneous and Specialty Retail Stores
6010	Financial Institutions, Manual Cash Disbursements
6011	Financial Institutions, Manual Cash Disbursements
6012	Financial Institutions, Merchandise and Services
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums (No longer valid for first presentment work)
6399	Insurance (Not elsewhere classified, no longer valid for first presentment work)
6513	Real Estate Agents and Managers – Rentals
7011	Lodging, Hotels, Motels, Resorts, Central Reservation Services (Not elsewhere classified)
7012	Timeshares
7032	Sporting and Recreational Camps
7033	Trailer Parks and Camp Grounds
7210	Laundry, Cleaning, and Garment Services
7211	Laundry, Family and Commercial
7216	Dry Cleaners
7217	Carpet and Upholstery Cleaning
7221	Photographic Studios

Key2Purchase MMC

MCC	MCC Description
7230	Barber and Beauty Shops
7251	Shop Repair Shops and Shoe Shine Parlors, and Hat Cleaning Shops
7261	Funeral Service and Crematories
7276	Tax Preparation Service
7277	Counseling Service, Debt, Marriage, Personal
7278	Buying/Shopping Services, Clubs
7296	Clothing Rental, Costumes, Formal Wear, Uniforms
7298	Health and Beauty Shops
7299	Miscellaneous Personal Services (Not elsewhere classified)
7311	Advertising Services
7321	Consumer Credit Reporting Agencies
7332	Blueprinting and Photocopying Services
7333	Commercial Photography, Art and Graphics
7338	Quick Copy, Reproduction and Blueprinting Services
7339	Stenographic and Secretarial Support Services
7342	Exterminating and Disinfecting Services
7349	Cleaning and Maintenance, Janitorial Services
7361	Employment Agencies, Temporary Help Services
7372	Computer Programming, Integrated Systems Design and Data Processing Services
7375	Information Retrieval Services
7379	Computer Maintenance and Repair Services (Not elsewhere classified)
7392	Management, Consulting, and Public Relations Services
7393	Protective and Security Services (Including armored cars and guard dogs)
7394	Equipment Rental and Leasing Services, Tool Rental, Furniture Rental, and Appliance Rental
7395	Photofinishing Laboratories, Photo Developing
7399	Business Services (Not elsewhere classified)
7511	Truck Stop
7512	Car Rental Companies (Not listed below)
7513	Truck and Utility Trailer Rentals
7519	Motor Home and Recreational Vehicle Rentals
7523	Automobile Parking Lots and Garages
7531	Automotive Body Repair Shops

MCC	MCC Description
7534	Tire Retreading and Repair Shops
7535	Paint Shops/Automotive
7538	Automotive Service Shops
7542	Car Washes
7549	Towing Services
7622	Radio Repair Shops
7623	Air Conditioning and Refrigeration Repair Shops
7629	Electrical and Small Appliance Repair Shops
7631	Watch, Clock, and Jewelry Repair
7641	Furniture, Furniture Repair, and Furniture Refinishing
7692	Welding Repair
7699	Repair Shops and Related Services, Miscellaneous
7829	Motion Pictures and Video Tape Production and Distribution
7832	Motion Picture Theaters
7841	Video Tape Rental Stores
7911	Dance Halls, Studios and Schools
7922	Theatrical Producers (Except Motion Pictures), Ticket Agencies
7929	Bands, Orchestras, and Miscellaneous Entertainers (Not elsewhere classified)
7932	Billiard and Pool Establishments
7933	Bowling Alleys
7941	Commercial Sports, Athletic Fields, Professional Sport Clubs, and Sport Promoters
7991	Tourist Attractions and Exhibits
7992	Golf Courses, Public
7993	Video Amusement Game Supplies
7994	Video Game Arcades/Establishments
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
7998	Aquariums, Sea-aquariums, Dolphinariums
7999	Recreation Services (Not elsewhere classified)
8011	Doctors and Physicians (Not elsewhere classified)
8021	Dentists and Orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists and Ophthalmologists

Key2Purchase MMC

MCC	MCC Description
8043	Opticians, Opticians Goods and Eyeglasses
8044	Opticians, Optical Goods, and Eyeglasses (No longer valid for first presentments)
8049	Podiatrists and Chiropractors
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Medical and Dental Laboratories
8099	Medical Services and Health Practitioners (Not elsewhere classified)
8111	Legal Services and Attorneys
8211	Elementary and Secondary Schools
8220	Colleges, Junior Colleges, Universities, and Professional Schools
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not elsewhere classified)
8351	Child Care Services

MCC	MCC Description
8398	Charitable and Social Service Organizations
8641	Civic, Fraternal, and Social Associations
8651	Political Organizations
8661	Religious Organizations
8675	Automobile Associations
8699	Membership Organizations (Not elsewhere classified)
8734	Testing Laboratories (Non-medical)
8911	Architectural, Engineering and Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services (Not elsewhere defined)
9211	Court Costs, including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not elsewhere classified)
9402	Postal Services, Government Only
9405	Intra Government Transactions

Unavailable – Not allowed ever

6051	Foreign Currency, Crypto Currencies, Money Orders (Not wire transfer) and Travelers Cheques
7273	Dating and Escort Services
7297	Massage Parlors
7800	Government Owned Lottery

7801	Internet Gambling
7802	Government Licensed Horse-Dog Racing
7995	Betting, including Lottery Tickets, Casino Gaming Chips
9754	Gambling – Horse Racing, Dog Racing, Non-sports Intrastate Internet Gambling

Key2Purchase glossary of terms

Term	Definition	Related Terms
1099 Reporting	With Commercial Card transactions the Acquirer/Acquiring Bank is responsible for 1099 reporting to the IRS. Validate your tax reporting responsibilities with your tax professional.	https://www.irs.gov/businesses/small-businesses-self-employed/am-i-required-to-file-a-form-1099-or-other-information-return
4th Line of Embossing	An additional line of data imprinted on a plastic card, below the cardholder's name. It is most often the name of the company/organization, or a division thereof.	Extra Embossing Line
Account Balance	The current outstanding amount owed on an account.	
Account Delinquency	When the full minimum payment due is not received by the payment due date, the account is past due (delinquent). If an account remains delinquent for a period of time, charge privileges will be revoked until the past due amount is paid in full. Commercial Cards are charge cards and require the entire previous Billing Cycle's balance be paid in full.	Minimum Payment Due, Payment Due Date
Account Status	The state of the account, such as open, closed, lost/stolen, suspended. The status of the account is one of the factors that determines the ability for the account to be used to transact.	
Accounts Payable	Accounts Payable is the use of SUGA or Vendor Cards to remit electronic commercial card account payments to merchants in place of checks (or other payment methods). Accounts Payable is a Non-Distributed card program.	SUGA, Vendor Cards, Non-Distributed Cards
Acquirer/Acquiring Bank	The merchant's bank/payment processor that allows them to accept card transactions.	Issuer
Available Balance	The current available credit on an account to make purchases.	
Billing Cycle	The Billing Cycle is a recurring period of time where transactions (debits, credits, payments, fees, etc.) are posted to an account. When the Billing Cycle ends, a Billing Statement is issued for that Billing Cycle.	Billing Cycle Date, Billing Statement
Billing Cycle Date	This is the day of the month that an account cycles for billing. It is a fixed day of each month, but may sometimes vary based on weekends and holidays.	Billing Cycle Date, Billing Statement
Billing Statement	The official invoice from KeyBank that documents the previous balance, new purchases, credits, payments, fees, new balance and minimum payment due for an account in each Billing Cycle. All Billing Statements are electronic; no paper statements are available.	Memo Statement, Billing Cycle, Minimum Payment Due
Card Activation	When a new card is mailed, all transactions are blocked until the recipient contacts the bank to validate they have received the card by providing certain pieces of information. The cardholder should also create their Personal Identification Number (PIN) during the card activation process.	Personal Identification Number (PIN)
Card Compromise	A data breach at a merchant, card processor, etc. in which card account data is obtained by an unauthorized third party. This does not always mean that a compromised account experiences fraud. Often a replacement account will be issued to protect against fraud occurring.	Fraud

Key2Purchase glossary of terms

Term	Definition	Related Terms
Card Security Code (CSC)	A three digit code that is used in the transaction authorization process to validate the authenticity of the account. The code appears on the back of the plastic card next to the signature line. Almost always required for web or telephone based transactions.	CVC, Transaction Authorization
Card Validation Code (CVC)	A three digit code that is used in the transaction authorization process to validate the authenticity of the account. The code appears on the back of the plastic card next to the signature line. Almost always required for web or telephone based transactions.	CSC, Transaction Authorization
Cardholder	A person that has a plastic card issued in their name.	
Cardholder Misuse	The use of a card account by an authorized user for their own personal gain. Cardholder Misuse is not technically fraud as the user was authorized to use the account.	Fraud
Cash Advance Limit	The maximum dollar amount that can be taken (outstanding) in cash on an account. The Cash Advance Limit is a subset of the overall Credit Limit.	Credit Limit
Central Bill Account	All transactions and balances roll from sub-accounts linked to the Central Bill account at the time of the billing cycle. Payment must be made to the Central Bill Account. At the time of the billing cycle all of the sub-accounts' credit limits refresh.	Individual Bill Account, Sub-Account
Chip/PIN Card	Chip/PIN refers to plastic cards that have a computer chip embedded in the card. A PIN may to be required at the Point-of-Sale, to be entered in the merchant's terminal. Although not always required in the United States, it is standard outside the U.S.	Personal Identification Number (PIN), Transaction Authorization Process, EMV
Commercial Card	A non-revolving charge card used in B2B transactions. Accounts can have physical plastics or use virtual account numbers for purchases. Organizations can impose controls at which merchants purchases can be made.	
Credit Limit	The maximum dollar amount that can be spent on an account in a billing cycle (Central Bill), or the maximum balance allowed on an account (Individual Bill).	Central Bill Account, Individual Bill Account, Sub-Account, Cash Advance Limit
Cycle Transaction Count	The maximum number of transactions that can be authorized on an account in a Billing Cycle (sometimes referred to as Monthly Transaction Count).	Daily Transaction Count
Daily Amount	The maximum dollar amount of spend permitted on an account in a calendar day.	Daily Transaction Amount
Daily Transaction Amount	The maximum dollar amount of spend permitted on an account in a calendar day.	Daily Amount
Daily Transaction Count	The maximum number of transactions that can be authorized on an account in a calendar day.	Cycle Transaction Count
Distributed Cards Program	Plastic cards are issued to individual persons for use at Point-of-Sale.	Non-Distributed Cards Program
EMV	Europay, MasterCard, Visa (EMV) – the global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions.	Chip/PIN
Extra Embossing Line	An additional line of data imprinted on a plastic card below the cardholder's name. It is most often the name of the company/organization, or a division thereof.	4th Line of Embossing

Key2Purchase glossary of terms

Term	Definition	Related Terms
Fraud	The unauthorized use of a card account by a third party for that party's own personal gain. KeyBank must be notified of a fraudulent transaction(s) within 60 days of the transaction appearing on the Billing Statement.	Cardholder Misuse
Ghost Card	A commercial card account with no physical plastic. The account information is given to a single merchant (vendor) for recurring payments.	Vendor Card
Individual Bill Account	The owing balance remains on the Individual Bill Account. Payments must be made directly to the account. Often common with Travel & Entertainment cards usage.	Central Bill Account, Sub-Account
Issuer	Issuer refers to the financial institution that provides commercial card programs to organizations, i.e., KeyBank.	Acquirer/Acquiring Bank
Level I Data	Transaction date; post date, merchant name; dollar amount; merchant city, state, ZIP	
Level II Data	Level I +	
Level III Data	Level I, Level II +	
Memo Statement	Memo Statements are issued for sub-accounts linked to a Central Bill Account. The Memo Statement lists the purchases, credits and fees that posted within a unique Billing Cycle to a Sub-Account. The Memo Statement is informational only and does not reflect a minimum payment due. All Memo Statements are electronic; no paper statements are available.	Billing Statement, Billing Cycle, Sub-Account
Merchant	A provider of goods/services that accepts credit cards. Also referred to as vendors or suppliers.	
Merchant Category Code (MCC)	A four digit code assigned to every card-accepting merchant that identifies what type of service or goods they provide.	Merchant Category Code Group
Merchant Category Code Group (MCCG)	A grouping of MCCs. The MCCG(s) assigned to an account determines if a transaction can be authorized on the account. Each account can be assigned up to nine MCCGs.	Merchant Category Code
Minimum Payment Due	The Minimum Payment Due appears on the Billing Statement and is the least amount of funds that must be received by KeyBank by the Payment Due Date. If the Minimum Payment Due is not received on an account, the account will become delinquent.	Billing Statement, Account Delinquency
Non-Distributed Cards Program	No plastic cards are issued. Non-distributed programs utilize SUGA and/or Vendor accounts to remit electronic payments to merchants.	SUGA, Vendor Cards, Distributed Cards
Personal Identification Number (PIN)	A four-digit code used in the transaction authorization process. The PIN is used in Chip/PIN face-to-face transactions with merchants and to obtain Cash Advances from Automated Teller Machines (ATM). The cardholder should create the PIN at the time they activate their account.	Transaction Authorization Process, EMV, Card Activation
Point-of-Sale (POS)	The location, physical or virtual, where a card transaction originates.	
Retrieval	A request from the issuer, usually on behalf of the cardholder, for a copy of the sales slip from the merchant.	
Single Transaction Amount	The maximum dollar amount that can be charged to an account in an individual transaction. The limit is assigned at the account level and can vary from one account to another.	Split Transactions

Key2Purchase glossary of terms

Term	Definition	Related Terms
Single Use Ghost Account (SUGA)	A commercial card account with no physical plastic. The single use account number is provided to merchants electronically and is often only valid for a single transaction.	Non-Distributed Cards, Vendor Cards, Accounts Payable
Split Transaction	The result of dividing a purchase amount into at least two smaller card transactions in order to circumvent dollar limits, such as a cardholder's single transaction limit. This is typically prohibited by end-user organizations.	Single Transaction Amount
Sub-Account	A Sub-Account is a commercial card account linked to a Central Bill Account for billing purposes. The Sub-Account does not carry the previous Billing Cycle's balance – that is moved to the Central Bill Account. No payments are due on a Sub-Account.	Central Bill Account, Individual Bill Account
Transaction Authorization	An approval given to a merchant by the card issuer to debit the commercial card account.	Transaction Decline
Transaction Authorization Process	The electronic or telephonic protocol a merchant uses to request permission to debit an account.	Transaction Authorization, Transaction Decline, Personal Identification Number (PIN), Chip/PIN Card
Transaction Chargeback	The reversal of a transaction back to the merchant, due to a Transaction Dispute.	Transaction Dispute
Transaction Date	The date that the merchant obtains authorization to debit the commercial card account. The Post Date is often one to three days after the Transaction Date.	Transaction Post Date
Transaction Decline	A refusal by the bank to approve a transaction request from a merchant. Often a transaction is declined due to a lack of Available Balance, an MCCG block, or exceeding a Single Transaction Limit.	Transaction Authorization, Available Balance, MCCG, Single Transaction Limit
Transaction Dispute	A formal process applied when a transaction is called into question by the cardholder, due to a billing error, or failure to receive goods/services, etc. The rules and protocols for disputing a transaction are defined by the card network (MasterCard). The dispute of a transaction must be initiated within 60 days of the transaction appearing on the Billing Statement.	Transaction Chargeback
Transaction Post Date	The date a transaction is added to the account balance. It is often one to three days after the Transaction Date.	Transaction Date
Vendor Card	A commercial card account with no physical plastic. The account number is given to a single merchant (vendor) for recurring payments.	Ghost Card