

# **PROCUREMENT CARD POLICY AND PROCEDURE**

## **INTRODUCTION**

The Procurement Card Program developed by the Office of State Controller is designed to allow state agencies to make small purchases via the use of a Procurement Card (credit card). The Procurement Card Program allows the agency to gather and manage accounting information needed from credit card transactions after a charge has taken place. Payments are made to the vendors via the VISA settlement system, normally within 48 to 72 hours. There is no additional charge for the use of the card.

## **BENEFITS**

- Increased control of expenditures through complete and timely reporting
- Visa card is widely accepted
- The number of small dollar purchase orders will be reduced, allowing purchasing staff to concentrate on higher dollar and more complex procurements
- The number of invoices received will decrease and one payment will be made monthly
- The delivery process for items can be expedited due to the quick ordering process
- The agency will qualify for discounts because payments can be more timely

## **ROLES**

Department Procurement Card Administrator	The person responsible for all Procurement Card Program details, including all Cardholder inquiries. This person will act as a liaison between the Bank and the Division, working with the Division Card Administrator in the initial setup and maintenance of the Division account.
Division Card Administrator	The person responsible for submitting requests for the enrollment, maintenance and cancellation of cards/accounts for Department Procurement Card Administrator.
Approving Supervisor	Individual who reviews and approves a Cardholder's monthly statement of account.
Cardholder	Full-time permanent State employee who has been authorized to make purchases in accordance with the established Policies and Procedures of our agency.
Contractor	Bank awarded the Procurement Card Program.
Requisitioner	An employee who has a need for products that can only be secured by a vendor. Under this procedure, a requisitioner may be a Cardholder.
Reconciler	An authorized person who has the security to reconcile all transactions in the Procurement Card Module. The Reconciler is responsible for ensuring that each detailed transaction receipt has the proper signatures and that the receipts are attached to the statements for filing.

Payer	An accounts payable person responsible for creating the invoice and submitting payment through NCAS to the bank. This person has the final responsibility to verify account numbers and purchases made.
Vendor	A company from which a Cardholder is purchasing products and/or equipment under the procurement provisions of this procedure.
Purchase Limit	A dollar limit per transaction and per month limitations are assigned to each Cardholder. The limitations may vary depending on the card usage. The standard single transaction amount is <u>\$500.00</u> for Open Market Purchases and <u>\$500.00</u> for State Term Contracts including taxes and freight. The monthly limit is <u>\$2,500.00</u> . Any deviations from the standard limitations must be pre-approved by the Controller.
Statement of Account	A monthly listing of all transactions by the Cardholder issued by the bank, which is sent directly to the Cardholder.
Central Bill	The monthly statement for the Division sent directly to the Division contact. It includes a compilation of all charges made by division Cardholders during the billing cycle.

## **CARD SECURITY**

It is the Cardholder's responsibility to safeguard the Procurement Card and account number to the same degree that a Cardholder safeguards his/her own personal credit information. The unique Procurement Card that the Cardholder receives has his/her name embossed on it and shall **ONLY** be used by the Cardholder. **NO OTHER PERSON IS AUTHORIZED** to use that card. Cardholders may make transactions on behalf of others in their division. However, each Cardholder is personally responsible and held accountable for the usage of his/her card. Please note that the Vendor may not accept a card from someone other than the Cardholder.

The Cardholder must not allow anyone to use his/her account number. A violation of this trust will result in that Cardholder having his/her card withdrawn and disciplinary action which may include termination.

If the card is lost or stolen, the Cardholder shall immediately notify the bank at the number on the back of the Procurement Card. **Representatives are available 24 hours a day.** Advise the representative that the call is regarding a VISA Procurement Card. The Division contact as well as the Department Procurement Card Administrator should be notified.

The Cardholder shall not be personally held liable for charges incurred from a lost or stolen card.

A new card shall be promptly issued to the Cardholder after the reported loss or theft. A card that is subsequently found by the Cardholder after being reported lost shall be forwarded to the division coordinator to be destroyed.

## PROCEDURE

### Issuance of Card

- a. A new Cardholder Enrollment Form is completed and approved by the Division Card Administrator and forwarded to the Department Procurement Card Administrator.
- b. The Cardholder must sign an agreement stating that the procedures and responsibilities associated with having a Procurement Card have been explained and understood.
- c. Each Cardholder and approving Reconciler/Supervisor shall attend training provided by the Division Card Administrator before issuance of the Card.

### Use of Card

- a. The Cardholder is the only individual authorized to make purchases using the Card.
- b. The Card does not supersede any State Purchasing and Contract rules that are already in place. Items on State Term Contracts must still be purchased from the contract. The Division Purchasing Agent can assist, if needed, with State Contract Items.
- c. When a purchase is made, the Cardholder must obtain an itemized receipt. The Cardholder is responsible for ensuring the Vendor lists the quantity, fully describes the item(s) and includes sales tax (as applicable) on the receipt.
- d. Purchases that are phoned in must have an itemized detail receipt included with items shipped. A packing slip will not suffice.

### Cardholder Reconciliation Procedures

- a. The Cardholder must make a copy of each itemized receipt and file. Upon receipt of the materials, the **Original Itemized Receipt** must be signed and dated by the Cardholder with the "county of purchase," letters "STC" for State Term Contract Items and "R" for Recycled. Forward receipt to the Supervisor who approves the purchase with their signature, who then forwards the receipt to the Reconciler (Budget Office) within 2 to 3 business days of receipt.
- b. Each Cardholder will receive from the Bank a monthly statement of his/her account.
- c. The Cardholder shall check each transaction listed on the monthly statement against the receipt copies to verify the monthly statement charges, sign and date the statement, then forward the statement to the Supervisor. The Cardholder must submit the statement to the Approving Supervisor within 2 business days of receipt. The Supervisor shall approve the statement with signature and date, and then forward the statement to the Reconciler within 2 business days from receipt of monthly statement. There shall be no undocumented transactions; all transactions must have itemized receipts.
- d. Upon receipt of itemized receipts with approved signatures, the Reconciler reconciles the transactions within 2 to 3 business days in the North Carolina Accounting System using the appropriate Company, Account, Center and County of Purchase information.
- e. After reconciling in the NCAS, the Reconciler will file the receipts by name; therefore, when the monthly statement for the employee arrives, the Reconciler will attach all receipts matching the statement and file for a period of five years in an accessible place.

- f. If a receipt is lost, the Cardholder must work with the Vendor to obtain a copy. If the receipt cannot be obtained from the Vendor, then the Approving Supervisor must document actions taken before approving the statement for payment.

#### Reconciliation Procedures for Returns/Problems

- a. If the items(s) purchased are unacceptable, damaged and/or defective, the Cardholder should work with the Vendor to correct the problem as soon as the Cardholder is aware of the problem.
- b. If an item or items have been returned for credit, the Cardholder shall obtain an itemized receipt and verify that the credit is reflected on the monthly statement. When the Cardholder receives a credit, the receipt should be signed and dated and forwarded to the Supervisor within 2 to 3 business days. The credit receipt should be signed and dated by the Supervisor and forwarded to the Reconciler within 2 business days. The Reconciler will reconcile the transaction within 2 to 3 business days. If a purchase or credit does not appear on the statement within two statement periods after the transaction, the Cardholder shall notify the Supervisor, who will in turn notify the Division Card Administrator. The Division Card Administrator will work with the Department Card Administrator for resolution.

#### Making a Purchase

- a. Procurement procedures permit a purchase of products if their value is within the limits set for the Cardholder and are made from “vendor of choice,” however State Term Contracts and Hub Vendor List must be checked. However, it is also the current DPS purchasing policy to seek competition and the lowest prices within the parameters of quality and delivery.
- b. State Term Contracts can be checked at the Department of Administration, Purchase and Contract website: Please ask your purchasing office if you have questions about the contracts; some have minimum orders, etc.
- c. Hub Vendors can be found for your area by completing the form at the website.

#### Making Purchases Over the Telephone

- a. It is acceptable to place orders over the phone using the P-Card.
- b. Before you order over the phone, verify that the Vendor can immediately fax you a detailed receipt, which should include the following:
  - Vendor name and address, date, quantity, full description of item(s), and price of each individual item.

## Making Purchases Online

- a. It is acceptable to place orders online using your P-Card; however, please remember the following **IMPORTANT INTERNET SAFETY TIP**. When placing orders online (with your P-Card or your personal cards), look in the address bar at the top of the screen. For security purposes you should only buy from websites that begin with **https://** as they are secure. The difference between **http://** and **https://** is the security level. The **http://** means Hyper Text Transport Protocol (a protocol is basically a language); it is a way for the website to communicate with the person using the website. With **http://** websites, anyone can view and understand the language that is being spoken between the person using the website and the website. If you submit forms containing personal information to that website, anyone can view and understand their contents. The **https://** website, just as the 's' implies, is a secure protocol (language); it is encoded so that it is not able to be 'understood' by everyone.

**\*\*\*It is extremely important to only use websites whose address begins with https:// NOT http://\*\*\***

## When a Purchase is Made Over the Counter

- a. The Cardholder shall retain the invoice and "customer copy" of the charge receipt. The following information should be listed on the receipt. Please remember that "thermal receipts" should be handed in as soon as possible so that all information will remain intact for accounting purposes. It is highly recommended that thermal receipts be copied immediately.
  - Vendor name and address
  - Date
  - Quantity
  - Full description of item(s)
  - The NCAS expenditure account the purchase should be charged to

## Do's and Don'ts

### Do's

Essentially you should make the same types of purchases with the Procurement Card that you currently make. You should continue to follow all Purchasing Rules and Regulations.

The following are examples of potential purchases that can be made with the card:

- ✓ Office supplies
- ✓ Cleaning supplies
- ✓ Facilities maintenance repair operation supplies
- ✓ Auto fleet maintenance repair operation supplies (not motor fleet vehicles)
- ✓ Small equipment items
- ✓ Other miscellaneous repair parts
- ✓ State/term contract items

Remember: Term contracts constantly change, so if there are any questions regarding your purchase you should contact your Purchasing Office for guidance.

### **Don'ts**

- X Personal purchases
- X Cash advances/reimbursements
- X Telephone calls/monthly services
- X Purchases over the Cardholder's transaction limit (controlled by the system)
- X Meals, travel and entertainment (the card is not to be used for business travel or entertainment)
- X Memberships requiring approval
- X Contractual or consulting services (includes repairs)
- X Motor Fleet Vehicles – services, gas, etc.

### **Misuse or Abuse of the Card**

If a Cardholder is making unauthorized purchases for which the card is not intended—such as travel and entertainment or any other item on the DON'T list—he/she may be liable for the total dollar amount of such unauthorized purchases plus administrative fees charged by the bank in connection with the misuse. The Cardholder may be subject to one of the following actions depending on the severity and repetitiveness of the violation:

- Cardholder advised to stop using the Procurement Card outside of policy. Cardholder and Cardholder's Manager will be notified of the infraction by the Division Program Administrator. The Cardholder will also be advised of card cancellation if further violations occur.
- Card cancellation for a term of six months. The Human Resources Office and the Cardholder's Manager will be notified of the violation and the cancellation of the card. Reinstatement of the card will be granted after the six (6) month term only upon concurrence of the Cardholder's Manager.
- Permanent cancellation of the Procurement Card. Removal of the Cardholder's buying authority and appropriate disciplinary action up to and including termination.

Misuse or abuse of the Procurement Card will reduce the effectiveness of the program. Vital statistical and managerial reporting relies on the appropriate use of the Procurement Card as stipulated in this guide.

If **FRAUD** is detected, the following steps will be taken:

- Immediate cancellation of the Procurement Card
- Removal of the Cardholder's buying authority
- Termination of employment

# MCC Codes

## Blocking

### MCC = Merchant Category Code

*The procurement card is intended for the purchase of materials necessary for your agency. The attached pages show a summary of the MCC Codes that are opened and blocked on individual procurement cards. These blocks are generic for all DPS Divisions. Details of the various categories follow. Please pay close attention to the words "specific" or "all" on the summary page.*

#### CATEGORY BLOCKING (SELECT OPEN ALL OR BLOCK ALL FOR EACH CATEGORY)

**CATEGORY – CONTRACTED SERVICES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – PUBLISHING SERVICES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – CLEANING PREPARATIONS**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – AIRLINES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – AUTOMOBILE RENTAL**

Open all MCC's in category  
X Block all MCC's in category

**CATEGORY – HOTELS AND MOTELS**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – TRANSPORTATION**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – UTILITIES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – WHOLESALERS TRADE**

Open all MCC's in category  
Block specific MCC's in category

**CATEGORY – RETAIL STORES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – AUTOMOBILES AND VEHICLES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – CLOTHING STORES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – MISCELLANEOUS STORES**

Open all MCC's in category  
Block specific MCC's in category

**CATEGORY – SERVICE PROVIDERS**

Open all MCC's in category  
X Block all MCC's in category

**CATEGORY – PERSONAL SERVICE PROVIDERS**

Open all MCC's in category  
Block specific MCC's in category

**CATEGORY – BUSINESS SERVICES**

Open all MCC's in category  
Block specific MCC's in category

**CATEGORY – REPAIR SERVICES**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – AMUSEMENT AND ENTERTAINMENT**

Open all MCC's in category  
Block all MCC's in category

**CATEGORY – PROFESSIONAL SERVICES**

Open all MCC's in category  
Block specific MCC's in category

**CATEGORY – GOVERNMENT SERVICES**

Open all MCC's in category  
Block specific MCC's in category

**CATEGORY AND SPECIFIC MCC BLOCKING**

**CATEGORY – CONTRACTED SERVICES**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
0742	Veterinary Services
0763	Agricultural Cooperative
0780	Horticultural and Landscaping Services
1520	General Contractors/Residential and Commercial
1711	Air Conditioning, Heating and Plumbing Contractors
1731	Electrical Contractors
1740	Insulation, Masonry, Plastering, Stone and Tile Contractors
1761	Roofing and Siding, Sheet Metal Work
1771	Contractors, Concrete Work
1799	Contractors, Special Trade, Not Elsewhere Classified

**CATEGORY – PUBLISHING SERVICES**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
2741	Miscellaneous Publishing and Printing
2791	Typesetting Plate Making & Related Services

**CATEGORY – CLEANING PREPARATIONS**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
2842	Specialty Cleaning Polishing and Sanitation Preparations

**CATEGORY – AIRLINES**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
3000-3299	Airlines
4511	Air Carriers, Airlines (not elsewhere classified)

**CATEGORY – AUTOMOBILE RENTAL**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
3351-3441	Car Rental Agencies
7512	Automobile Rental Agency (not elsewhere classified)

**CATEGORY – HOTELS AND MOTELS**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
3501-3768	Hotels and Motels
7011	Lodging – Hotels, Motels, Resorts (not elsewhere classified)

**CATEGORY – TRANSPORTATION**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

<b>MCC</b>	<b>MCC DESCRIPTION</b>
4011	Railroads
4111	Transportation - Local/Urban Commuter Passenger
4112	Passenger Railways
4119	Ambulance Services
4121	Limousines and Taxicabs
4131	Bus Lines, Including Charters and Tour Buses
4214	Freight Carriers, Trucking – Local/Long Distance Moving
4215	Courier Services-Air or Ground Freight Forwarders
4225	Public Warehousing – Farm Products, Refrigerated Goods
4411	Cruise Lines/Steamships
4457	Boat Rentals and Leases
4468	Marinas, Marine Service and Supplies
4582	Airports, Airport Terminals and Flying Fields
4722	Travel Agencies
4723	Package Tour Operators
4784	Bridge and Road Fees, Tolls
4789	Transportation Services – Not Elsewhere Classified

**CATEGORY – UTILITIES**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
4812	Telecommunications Equipment Incl. Telephone Sales
4814	Telecommunication Service
4815	Visaphone Telephone Service
4816	Computer Network/Information Services
4821	Telegraph Services
4899	Cable and Other Pay Television Services
4900	Utilities (Electric, Gas, Water and Sanitary)

**CATEGORY AND SPECIFIC MCC BLOCKING**

**CATEGORY – WHOLESALE TRADE**

Open all MCC's in category

Block Specific MCC's in category

MCC	MCC DESCRIPTION
5013	Motor Vehicle Supplies and New Parts
5021	Commercial Furniture
5039	Construction Materials – Not Elsewhere Classified
5044	Office, Photographic, Photocopy and Microfilm Equipment
5045	Computers, Computer Peripheral Equipment, Software
5046	Commercial Equipment – Not Elsewhere
5047	Laboratory/Medical/Dental/ Ophthalmic Hospital Equip.
5051	Metal Service Centers and Offices
5065	Electrical Parts and Equipment
5072	Hardware Equipment and Supplies
5074	Plumbing and Heating Equipment
5085	Industrial Supplies – Not Elsewhere Classified
5094	Precious Stones and Metals, Watches and Jewelry
5099	Durable Goods – Not Elsewhere Classified
5111	Stationery, Office Supplies, Printing and Writing Paper
5122	drugs, Drug Properties, and Druggists Sundries
5131	Piece Goods, Notions, and Other Dry Goods
5137	Men's and Women'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	Florists Supplies, Nursery Stock, and Flowers
5198	Paints, Varnishes, and Supplies
5199	Nondurable Goods – Not Elsewhere Classified

**CATEGORY – RETAIL STORES**

X Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

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

**CATEGORY – AUTOMOBILE AND VEHICLES**

X Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
5511	Automobile and Truck Dealers – Sales, Service, Repairs
5521	Automobile and Truck Dealers – (Used Only) – Sales
5531	Auto Store, Home Supply Stores
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Store
5541	Service Stations without Ancillary Services
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispensers, Automated
5551	Boat Dealers
5561	Camper Dealers, Recreational and Utility Trailers
5571	Motorcycle Dealers
5592	Motor Home Dealers
5598	Snowmobile Dealers
5599	Miscellaneous Automotive Dealers – Not Elsewhere

**CATEGORY – CLOTHING STORES**

- X Open all MCC's in category
- Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
5611	Men's and Boy's Clothing and Furnishings Stores
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Shops
5641	Children's and Infants Wear Stores
5651	Family Clothing Stores
5655	Sports, Riding Apparel Stores
5661	Shoes Stores
5681	Furriers and Fur Shops
5691	Men's and Women's Clothing Stores
5697	Alterations, Mending, Tailors and Seamstresses
5698	Wig and Toupee Shops
5699	Apparel and Accessory Shops (Miscellaneous)

**CATEGORY AND SPECIFIC MCC BLOCKING**

**CATEGORY – MISCELLANEOUS STORES**

- Open all MCC's in category
- Block specific MCC's in category below:

MCC	DESCRIPTION
5712	Equipment, Furniture and Home Furnishings Stores
5713	Floor Covering Stores
5714	Drapery, Upholstery and Window Covering Stores
5718	Fireplace, Fireplace Screens and Accessories
5719	Miscellaneous Home Furnishings Specialty Stores
5722	Household Appliance Stores
5732	Electronics Stores
5733	Music Stores, Musical Instruments, Pianos, Sheet Music
5734	Computer Software Stores
5735	Record Shops
5811	Caterers
5812	Eating Places-Restaurants
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs
5814	Quick Payment Service – Fast Food Restaurants
5912	Drug Stores, Pharmacies
5921	Package Stores, Beer, Wine and Liquor
5931	Secondhand Stores, Used Merchandise
5932	Antique Shops
5933	Pawn Shops
5935	Salvage and Wrecking Yards
X 5937	Antique Reproductions Stores
5940	Bicycle Shops – Sales and Service
5941	Sporting Goods Stores
5942	Book Stores
5943	Office, School supply and Stationery Stores
5944	Clock, Jewelry, Watch and Silverware Stores
5945	Hobby, Toy and Game Shops
5945	Game, Toy and Hobby Shops
5946	Camera and Photographic Supply Stores

	5947	Card, Gift, Novelty and Souvenir Shops
	5948	Leather Goods and Luggage Stores
	5949	Fabric, Needlework, Piece Goods and Sewing Stores
	5950	Crystal and Glassware Stores
X	5960	Direct Marketing Insurance Services
	5962	Telemarketing, Travel Related Services (not Travel Agent)
	5963	Direct Selling Establishments, Door-to-Door Sales
	5964	Catalog Merchants
	5965	Catalog and Retail Merchants Combined
	5966	Telemarketing Merchants – Outbound
X	5967	Inbound Teleservices Merchant
	5968	Continuity/Subscription Merchants
	5969	Direct Marketers, Not Elsewhere Classified
	5970	Artists Supply Stores, Craft Shops
	5971	Art Dealers and Galleries
	5972	Stamp and Coin Stores – Philatelic and Numismatic
	5973	Religious Goods Stores
	5975	Hearing Aids, Sales, Service and Supply Stores
	5976	Orthopedic Goods, Artificial Limb Store

**CATEGORY – MISCELLANEOUS STORES CONT.**

Open all MCC's in Category

X Close Specific MCC's in Category

MCC	MCC DESCRIPTION
5977	Cosmetic Stores
5978	Typewriter Stores (Sales, Rentals and Service)
5983	Fuel Dealers – Coal, Fuel Oil, Liquefied Petroleum, Wood
5992	Florists
5993	Cigar Stores and Stands
5994	News Dealers and Newsstands
5995	Pet Shops, Pet Foods and Supplies Stores
5996	Swimming Pools – Sales and Supplies
5997	Electric Razor Stores (Sales and Service)
5998	Tent and Awning Shops
5999	Miscellaneous and Specialty Retail Stores

**CATEGORY – SERVICE PROVIDERS**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
6010	Financial Institutions (Manual Cash Disbursements)
6011	Financial Institutions (Automated Cash Disbursements)
6012	Financial Institutions (Merchandise and Services)
6051	Non Financial Institutions (FX, MO – Not W T and TC)
6211	Security Brokers/Dealers
6300	Insurance Sales and Underwriting
6381	Insurance Premiums
6399	Insurance Carriers, Not Elsewhere Classified
7012	Time Shares
7032	Recreational and Sporting Camps
7033	Campgrounds and Trailer Parks

**CATEGORY – PERSONAL SERVICE PROVIDERS**

Open all MCC's in category

Block Specific MCC's in category below:

MCC	MCC DESCRIPTION
7210	Cleaning, Laundry and Garment Services
7211	Laundry Services – Family Commercial
7216	Dry Cleaners
7217	Carpet Upholstery Cleaning
7221	Photographic Studios
7230	Barber Shops and Beauty Shops
7251	Hat Cleaning Shops, Shoe Repair Shops and Shoe Shine
7261	Funeral Services and Crematories
7273	Dating and Escort Services

7276	Tax Preparation Service
7277	Debt, marriage and Personal Counseling Service
7278	Buying/Shopping Clubs Services
7296	Costumes, Uniforms – Clothing Rental
7297	Massage Parlors
7298	Health and Beauty Spas
7299	Miscellaneous Personal Services – Not Elsewhere

**CATEGORY AND SPECIFIC MCC BLOCKING**

**CATEGORY – BUSINESS SERVICES**

Open all MCC's in category

Block specific MCC's in category below:

MCC	MCC DESCRIPTION
7311	Advertising Services
7321	Consumer Credit Reporting Services
7332	Blueprinting and Photographing Services
7333	Commercial Art, Graphics, Photography
7338	Copy – Quick Copy and Reproduction Services
7339	Stenographic Services
7342	Exterminating and Disinfecting Services
7349	Cleaning and Maintenance, Janitorial Services
7361	Employment Agencies, Temporary Help Services
7372	Computer Programming, Systems Design, Data Processing
7375	Information Retrieval Services
7379	Computer Maint., Repair, Services – Not Elsewhere
7392	Consulting, Management and Public Relations Services
7394	Equipment Rental, Leasing Services, Furniture Rental, Etc.
7395	Photo Developing, Photofinishing Laboratories
7399	Business Services – Not Elsewhere Classified
7513	Truck and Utility Trailer Rental
7519	Motor Home and Recreational Vehicle Rental
7523	Automobile Parking Lots and Garages

**CATEGORY – REPAIR SERVICES**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
7531	Automobile Body Repair Shops
7534	Tire Retreading and Repair Shops
7535	Automobile Paint Shops
7538	Automotive Service Shops (Non-Dealer)
7542	Car Washes
7549	Towing Services
7622	Radio, Stereo and Television Repair Shops
7623	Air Conditioning and Refrigeration Repair Shops
7629	Appliance Repair Shops, Electrical and Small
7631	Clock, Jewelry and Watch Repair
7641	Furniture – Reupholster and Repair, Refinishing
7692	Welding
7699	Miscellaneous Repair Shops and Related Services

**CATEGORY – AMUSEMENT AND ENTERTAINMENT**

Open all MCC's in category

Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
7829	Motion Picture and Video Tape Production
7832	Motion Picture Theaters
7841	Video Tape Rental Stores
7911	Dance Halls, Studios and Schools
7922	Theatrical Producers (not Motion Pictures), Ticket Agents
7929	Bands, Entertainers, Orchestras
7932	Billiard and Pool Establishments
7933	Bowling Alleys
7941	Athletic Fields, Commercial Sports, Prof. Sports
7991	Tourist Attractions and Exhibits
7992	Golf Courses (Public)
7993	Video Amusement Game Supplies
7994	Video Game Arcades/Establishments
7995	Betting (Including Lottery Tickets, Chips, Casinos, etc.)
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers

7997	Clubs – Country Clubs, Membership (Athletic, Recreation)
7998	Aquariums, Seaquariums, Dolphinariums
7999	Amusement and Recreation Services

**CATEGORY AND SPECIFIC MCC BLOCKING**

**CATEGORY – PROFESSIONAL SERVICES**

Open all MCC's in category  
 Block all MCC's in category – block specific MCC's below:

MCC	MCC DESCRIPTION
8011	Doctors, Physicians
8021	Dentists, Orthodontists
8031	Osteopathic Physicians
8041	Chiropractors
8042	Optometrists
8043	Opticians
8044	Optical Goods and Eyeglasses
8049	Chiropodists, Podiatrists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Dental and Medical Laboratories
8099	Health Practitioners, Medical Services – Not Elsewhere
8111	Attorneys, Legal Services
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, and Professional Schools
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services – Not Elsewhere
8351	Child Care Services
8398	Charitable Organizations and Social Services
8641	Associations –Civic, Social, and Fraternal
8651	Organizations, Political
8661	Organizations, Religious
8675	Associates – Automobile
8699	Organizations, Membership – 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 classified)

**CATEGORY – GOVERNMENT SERVICES**

Open all MCC's in category  
 Block all MCC's in category – or block specific MCC's below:

MCC	MCC DESCRIPTION
9211	Court Cost Including Alimony and Child Support
9222	Fines
9223	Bail Bonds and Payments
9311	Tax Payments
9399	Government Services, Not Elsewhere Classified
9402	Postage Stamps
9700	Automated Referral Service
9701	Visa Credential Server
9702	GCAS Emergency Services
9751	U.K. Supermarkets, Electronic Hot File
9950	Intra-Company Purchases