
**Retail financial services — Merchant
category codes**

Services financiers aux particuliers — Codes de catégorie marchande



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Contents

Page

Foreword	iv
1 Scope	1
2 Terms and definitions	1
3 Merchant category codes	1
4 Application for code value additions, changes and deletions	2
4.1 Application procedure	2
4.2 Criteria for approval of a new merchant category code	2
4.3 Criteria for approval of a merchant category code change or deletion	2
5 Registration and Maintenance Management Group (RMMG)	2
5.1 Constitution	2
5.2 Responsibilities	3
5.3 Voting procedures	3
6 Maintenance Agency (MA)	3
6.1 Appointment	3
6.2 Resignation	3
6.3 Responsibilities	4
7 Appeal process	4
7.1 Appeal bodies	4
7.2 Information to be provided	4
8 Publication of changes to ISO 18245	5
Annex A (normative) Merchant category codes	6
Annex B (normative) Merchant category code application	28
Annex C (informative) Decision process for merchant category code applications	29

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of technical committees is to prepare International Standards. Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights.

ISO 18245 was prepared by Technical Committee ISO/TC 68, *Banking, securities and other financial services*, Subcommittee SC 6, *Retail financial services*.

This first edition of ISO 18245 cancels and replaces ISO 8583:1993, which has been technically revised.

Retail financial services — Merchant category codes

1 Scope

This International Standard defines code values used to enable the classification of merchants into specific categories based on the type of business, trade or services supplied. Values are specified only for those merchant categories that are generally expected to originate retail financial transactions.

This International Standard also establishes the procedures for a Registration and Maintenance Management Group (RMMG), which considers requests for new code values, and a Maintenance Agency (MA), which provides the administrative procedures required to maintain an up-to-date list of codes.

It is not within the scope of this International Standard to mandate the use of merchant category codes in any given situation.

2 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

2.1

Maintenance Agency

MA

group responsible for carrying out the administrative duties relating to the processing of merchant category code applications and the publication of up-to-date lists of merchant category codes

2.2

Registration and Maintenance Management Group

RMMG

group responsible for the registration of merchant category codes and the maintenance of the code value list, which includes but is not limited to reaching a decision to approve or reject each application received from the MA, and responding to requests for guidance regarding the submission of applications for merchant category code additions, changes or deletions

3 Merchant category codes

Merchant category codes shall be allocated to enable the classification of merchants into specific categories based on the type of business, trade or services supplied.

New businesses, trades or services shall be allocated a code value that is reasonable and substantially different from other code values and that is separate and distinct from other industries. Each merchant category code assigned or reserved for future assignment is listed in Annex A of this document. Annex A shall be updated by the MA and updates shall be issued, at a minimum, at quarterly intervals in the event of any addition, change or deletion of a merchant category code in the previous quarter. The MA shall announce the availability of updates via its Internet site or other method of dissemination, and by notice to the Secretariat of ISO/TC 68/SC 6. Each member body of the Secretariat of ISO/TC 68/SC 6 shall determine its own method of distributing the updates to its members. Annex A shall be kept up to date by the MA and shall be issued as required by users.

4 Application for code value additions, changes and deletions

4.1 Application procedure

An applicant shall apply to the ISO 18245 MA to request approval of a merchant category code addition, change or deletion by completing the merchant category code application given in Annex B.

4.2 Criteria for approval of a new merchant category code

An application for a new merchant category code value may be approved by the RMMG if the following conditions exist:

- a) the merchant category is reasonable and substantially different from all other merchant categories currently represented in the list of code values;
- b) the merchant category is separate and distinct from all other industries currently represented in the list of code values;
- c) the proposal describes a merchant category or industry, and not a process;
- d) the minimum annual sales volume of merchants included in the merchant category, taken as a whole, is US\$ 10 million;
- e) sufficient justification for the addition of a new code value is found; and
- f) the information provided in the application is truthful and complete.

4.3 Criteria for approval of a merchant category code change or deletion

An application to change or delete an existing merchant category code value may be approved by the RMMG if the following conditions exist:

- a) a proposed change to an existing code value does not narrow (but may widen) the scope of the merchant category described by the code value;
- b) sufficient justification for the change or deletion of an existing code value is found; and
- c) the information provided in the application is truthful and complete.

A pending code value deletion shall be announced in an update at least six months prior to the official date of deletion.

5 Registration and Maintenance Management Group (RMMG)

5.1 Constitution

In order effectively to manage the contents of ISO 18245, ISO/TC 68/SC 6 has established an RMMG, which is empowered to act on its behalf.

The RMMG shall consist of:

- a) a representative of the MA, who shall be a non-voting member of the RMMG and shall be required to attend all meetings;
- b) the convenor; and

- c) the secretary.

In addition, each member of ISO/TC 68/SC 6 is entitled to nominate one delegate and one alternate to the RMMG. The alternate may attend all meetings, but is entitled to vote only in the absence of the principal delegate.

5.2 Responsibilities

The responsibilities of the RMMG shall be:

- a) to act on all applications received from the MA;
- b) to respond to all requests for guidance from the MA;
- c) to approve the report of the MA;
- d) to review annually Annex A of ISO 18245 for the purpose of assessing the continued validity and relevance of the code values listed therein;
- e) to report its activities at each meeting of ISO/TC 68/SC 6; and
- f) to establish, in the normal course of work, rules for the practical application of existing principles regulating the addition of new merchant category code values to ISO 18245.

5.3 Voting procedures

The RMMG may use a postal or electronic ballot, or a vote that takes place at a meeting, to make a decision regarding any application that it receives.

If the application is a request for a new code value to be added to Annex A of ISO 18245, the approval by a majority of the voting members of the RMMG is all that is required.

If the application is for a request for more than 10 code values to be added to Annex A of ISO 18245, the unanimous approval of the RMMG (with at least five members voting) is required.

Upon the failure of the RMMG to reach a decision by means of a postal or electronic ballot, the application at issue shall be referred to a meeting of the RMMG for a vote.

6 Maintenance Agency (MA)

6.1 Appointment

One of the members of ISO/TC 68/SC 6, or any approved body, shall be appointed to act as the MA under legal agreement with ISO in accordance with Annex H of the ISO/TC 68 Directives. The address of the ISO 18245 MA is:

ASC X9, Inc.,
ISO 18245 Maintenance Agency,
1120 Connecticut Avenue, NW,
Washington, DC 20036.

6.2 Resignation

If the MA finds it necessary to resign, six months notice shall be given to the ISO Central Secretariat and the Secretariat of ISO/TC 68/SC 6. The Secretariat of ISO/TC 68/SC 6 shall notify the RMMG and initiate a

search for a new MA. If a new MA cannot be found within six months, the Secretariat of ISO/TC 68/SC 6 shall assume the responsibilities of the MA on a temporary basis until a replacement is found.

6.3 Responsibilities

6.3.1 General

The responsibilities of the MA concern the processing of requests relating to Annex A of this document and administrative duties.

6.3.2 Processing of requests relating to Annex A of ISO 18245

The MA shall:

- a) process requests for new code values, changes to code values and the deletion of code values;
- b) obtain the consensus decision of the RMMG regarding all requests relating to Annex A of ISO 18245 before communicating the decision to the applicant; and
- c) maintain a database of all such code values.

6.3.3 Administrative duties

The MA shall:

- a) submit to the RMMG any requests for changes to ISO 18245;
- b) notify the applicant in writing as to the disposition of the application within one month of receipt of a completed Annex B (merchant category code application) of ISO 18245. In the event of the rejection of such an application, the notification to the applicant shall include the reason for rejection, citing the appropriate criteria as described in 4.2 of this document;
- c) submit an activity report to the RMMG for its review on a periodic basis. Such a report shall be sent to the secretary of the RMMG prior to each announced meeting date if at least three weeks notice is given, or shortly thereafter if less notice is given;
- d) submit annually to the Secretariat of ISO/TC 68/SC 6 and to the RMMG a complete extract of the database of all code values listed in Annex A of ISO 18245, and all approved amendments;
- e) ensure the publication and distribution of the code values listed in Annex A of ISO 18245, and all approved amendments;
- f) retain as a permanent record copies of all applications submitted to it, along with the disposition of each application.

7 Appeal process

7.1 Appeal bodies

Upon rejection of a merchant category code application by the RMMG, the applicant is given 60 days from the date of the rejection notice to appeal to ISO through the Secretariat of ISO/TC 68/SC 6. If such an appeal is rejected by the Secretariat of ISO/TC 68/SC 6, the applicant may appeal to the ISO Central Secretariat.

7.2 Information to be provided

The applicant shall provide the following information to the relevant appellate body in support of an appeal:

- a) a statement describing the reason(s) for the dispute of the rejection, and the reason(s) that the applicant believes the rejected application meets the criteria for acceptance; and
- b) a statement of special circumstances (if any) under which a specific requirement of the rejected application can be met.

8 Publication of changes to ISO 18245

In January of each year, all approved amendments and all new, changed and deleted code values assigned during the previous year shall be published by the MA and circulated to all ISO/TC 68 members. If no changes have been made during the previous year, then publication of the document is not required. Quarterly updates shall be available as described in Clause 3 of this document.

All approved amendments and changes to the tables of codes of ISO 18245 shall be incorporated at each revision of ISO 18245 during the document review period, which occurs every five years.

Annex A (normative)

Merchant category codes

A.1 Introduction

This Annex lists all merchant category code values in numerical order (see Table A.1) and alphabetical order (see Table A.2).

Table A.1 — Numerical listing of merchant category codes

Range	Codes	Description
0000-0699 Reserved	0001-0499	Reserved for ISO use
	0500-0599	Reserved for national use
	0600-0699	Reserved for private use
0700-0999 Agricultural services	0700-0741	Reserved for ISO use
	0742	Veterinary services
	0743	Wine producers
	0744	Champagne producers
	0745-0762	Reserved for ISO use
	0763	Agricultural co-operatives
	0764-0779	Reserved for ISO use
	0780	Landscaping and horticultural services
	0781-0819	Reserved for ISO use
	0820-0879	Reserved for national use
	0880-0999	Reserved for private use
1000-1499 Reserved	1000-1499	Reserved for ISO use
1500-2999 Contracted services	1500-1519	Reserved for ISO use
	1520	General contractors — residential and commercial
	1521-1710	Reserved for ISO use
	1711	Heating, plumbing and air-conditioning contractors
	1712-1730	Reserved for national use
	1731	Electrical contractors
	1732-1739	Reserved for ISO use
	1740	Masonry, stonework, tile setting, plastering and insulation contractors
	1741-1749	Reserved for ISO use
	1750	Carpentry contractors

Table A.1 (continued)

Range	Codes	Description
	1751-1760	Reserved for ISO use
	1761	Roofing, siding and sheet metal work contractors
	1762-1770	Reserved for national use
	1771	Concrete work contractors
	1772-1798	Reserved for ISO use
	1799	Special trade contractors — not elsewhere classified
	1800-2199	Reserved for ISO use
	2200-2740	Reserved for private use
	2741	Miscellaneous publishing and printing services
	2742-2790	Reserved for national use
	2791	Typesetting, platemaking and related services
	2792-2841	Reserved for national use
	2842	Speciality cleaning, polishing and sanitation preparations
	2843-2999	Reserved for national use
3000-3999 Reserved for private use	3000-3999	Reserved for private use
4000-4799 Transportation	4000-4010	Reserved for ISO use
	4011	Railroads
	4012-4110	Reserved for ISO use
	4111	Local and suburban commuter passenger transportation, including ferries
	4112	Passenger railways
	4113-4118	Reserved for ISO use
	4119	Ambulance services
	4120	Reserved for ISO use
	4121	Taxi-cabs and limousines
	4122-4130	Reserved for ISO use
	4131	Bus lines
	4132-4213	Reserved for ISO use
	4214	Motor freight carriers and trucking — local and long distance, moving and storage companies and local delivery
	4215	Courier services — air and ground and freight forwarders
	4216-4224	Reserved for ISO use
	4225	Public warehousing and storage — farm products, refrigerated goods and household goods
	4226-4299	Reserved for ISO use
	4300-4410	Reserved for national use
	4411	Steamships and cruise lines
	4412-4456	Reserved for private use

Table A.1 (continued)

Range	Codes	Description
	4457	Boat rentals and leasing
	4458-4467	Reserved for private use
	4468	Marinas, marine service and supplies
	4469-4510	Reserved for private use
	4511	Airlines and air carriers
	4512-4581	Reserved for private use
	4582	Airports, flying fields and airport terminals
	4583-4656	Reserved for private use
	4657-4721	Reserved for national use
	4722	Travel agencies and tour operators
	4723-4783	Reserved for private use
	4784	Tolls and bridge fees
	4785-4788	Reserved for ISO use
	4789	Transportation services — not elsewhere classified
	4790-4799	Reserved for national use
4800-4999	4800-4811	Reserved for ISO use
Utilities	4812	Telecommunication equipment and telephone sales
	4813	Reserved for private use
	4814	Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes
	4815	Monthly summary telephone charges
	4816	Computer network/information services
	4817-4820	Reserved for ISO use
	4821	Telegraph services
	4822-4828	Reserved for national use
	4829	Wire transfers and money orders
	4830-4895	Reserved for ISO use
	4896-4898	Reserved for private use
	4899	Cable and other pay television services
	4900	Utilities — electric, gas, water and sanitary
	4901-4974	Reserved for private use
	4975-4999	Reserved for national use
5000-5599	5000-5012	Reserved for ISO use
Retail outlets	5013	Motor vehicle supplies and new parts
	5014-5020	Reserved for ISO use
	5021	Office and commercial furniture
	5022-5038	Reserved for ISO use
	5039	Construction materials — not elsewhere classified

Table A.1 (continued)

Range	Codes	Description
	5040-5043	Reserved for ISO use
	5044	Office, photographic, photocopy and microfilm equipment
	5045	Computers, computer peripheral equipment — not elsewhere classified
	5046	Commercial equipment — not elsewhere classified
	5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
	5048-5050	Reserved for ISO use
	5051	Metal service centres and offices
	5052-5064	Reserved for ISO use
	5065	Electrical parts and equipment
	5066-5071	Reserved for ISO use
	5072	Hardware equipment and supplies
	5073	Reserved for ISO use
	5074	Plumbing and heating equipment and supplies
	5075-5084	Reserved for ISO use
	5085	Industrial supplies — not elsewhere classified
	5086-5093	Reserved for ISO use
	5094	Precious stones and metals, watches and jewellery
	5095-5098	Reserved for ISO use
	5099	Durable goods — not elsewhere classified
	5100-5110	Reserved for ISO use
	5111	Stationery, office supplies and printing and writing paper
	5112-5121	Reserved for ISO use
	5122	Drugs, drug proprietors
	5123-5130	Reserved for ISO use
	5131	Piece goods, notions and other dry goods
	5132-5136	Reserved for ISO use
	5137	Men's, women's and children's uniforms and commercial clothing
	5138	Reserved for ISO use
	5139	Commercial footwear
	5140-5168	Reserved for national use
	5169	Chemicals and allied products — not elsewhere classified
	5170-5171	Reserved for ISO use
	5172	Petroleum and petroleum products
	5173-5191	Reserved for national use
	5192	Books, periodicals and newspapers
	5193	Florists' supplies, nursery stock and flowers
	5194-5197	Reserved for ISO use

Table A.1 (continued)

Range	Codes	Description
	5198	Paints, varnishes and supplies
	5199	Non-durable goods — not elsewhere classified
	5200	Home supply warehouse outlets
	5201-5210	Reserved for ISO use
	5211	Lumber and building materials outlets
	5212-5230	Reserved for national use
	5231	Glass, paint and wallpaper shops
	5232-5250	Reserved for ISO use
	5251	Hardware shops
	5252-5260	Reserved for ISO use
	5261	Lawn and garden supplies outlets, including nurseries
	5262-5270	Reserved for ISO use
	5271	Mobile home dealers
	5272-5291	Reserved for ISO use
	5292-5299	Reserved for private use
	5300	Wholesale clubs
	5301-5308	Reserved for private use
	5309	Duty-free shops
	5310	Discount shops
	5311	Department stores
	5312-5330	Reserved for private use
	5331	Variety stores
	5332-5398	Reserved for private use
	5399	Miscellaneous general merchandise
	5400-5410	Reserved for private use
	5411	Groceries and supermarkets
	5412-5421	Reserved for private use
	5422	Freezer and locker meat provisioners
	5423-5440	Reserved for private use
	5441	Candy, nut and confectionery shops
	5442-5450	Reserved for private use
	5451	Dairies
	5452-5461	Reserved for private use
	5462	Bakeries
	5463-5498	Reserved for private use
	5499	Miscellaneous food shops — convenience and speciality retail outlets
5500-5599	5500-5510	Reserved for ISO use
Automobiles and vehicles	5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing

Table A.1 (continued)

Range	Codes	Description
	5512-5520	Reserved for private use
	5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing
	5522-5530	Reserved for private use
	5531	Auto and home supply outlets
	5532	Automotive tyre outlets
	5533	Automotive parts and accessories outlets
	5534-5540	Reserved for private use
	5541	Service stations (with or without ancillary services)
	5542	Automated fuel dispensers
	5543-5550	Reserved for private use
	5551	Boat dealers
	5552-5560	Reserved for ISO use
	5561	Camper, recreational and utility trailer dealers
	5562-5570	Reserved for private use
	5571	Motorcycle shops and dealers
	5572-5591	Reserved for national use
	5592	Motor home dealers
	5593-5597	Reserved for national use
	5598	Snowmobile dealers
	5599	Miscellaneous automotive, aircraft and farm equipment dealers — not elsewhere classified
5600-5699	5600-5610	Reserved for ISO use
Clothing outlets	5611	Men's and boys' clothing and accessory shops
	5612-5620	Reserved for ISO use
	5621	Women's ready-to-wear shops
	5622-5630	Reserved for ISO use
	5631	Women's accessory and speciality shops
	5632-5640	Reserved for national use
	5641	Children's and infants' wear shops
	5642-5650	Reserved for private use
	5651	Family clothing shops
	5652-5654	Reserved for national use
	5655	Sports and riding apparel shops
	5656-5660	Reserved for national use
	5661	Shoe shops
	5662-5680	Reserved for private use
	5681	Furriers and fur shops
	5682-5690	Reserved for private use

Table A.1 (continued)

Range	Codes	Description
	5691	Men's and women's clothing shops
	5692-5696	Reserved for private use
	5697	Tailors, seamstresses, mending and alterations
	5698	Wig and toupee shops
	5699	Miscellaneous apparel and accessory shops
5700-5999	5700-5711	Reserved for ISO use
Miscellaneous outlets	5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances
	5713	Floor covering services
	5714	Drapery, window covering and upholstery shops
	5715	Alcoholic beverage wholesalers
	5716-5717	Reserved for ISO use
	5718	Fireplaces, fireplace screens and accessories shops
	5719	Miscellaneous home furnishing speciality shops
	5720-5721	Reserved for ISO use
	5722	Household appliance shops
	5723-5731	Reserved for ISO use
	5732	Electronics shops
	5733	Music shops — musical instruments, pianos and sheet music
	5734	Computer software outlets
	5735	Record shops
	5736-5810	Reserved for ISO use
	5811	Caterers
	5812	Eating places and restaurants
	5813	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques
	5814	Fast food restaurants
	5815-5820	Reserved for ISO use
	5820-5911	Reserved for private use
	5912	Drug stores and pharmacies
	5913-5915	Reserved for private use
	5915-5920	Reserved for national use
	5921	Package shops — beer, wine and liquor
	5922-5930	Reserved for national use
	5931	Used merchandise and second-hand shops
	5932	Antique shops — sales, repairs and restoration services
	5933	Pawn shops
	5934	Reserved for national use

Table A.1 (continued)

Range	Codes	Description
	5935	Wrecking and salvage yards
	5936	Reserved for national use
	5937	Antique reproduction shops
	5938-5939	Reserved for national use
	5940	Bicycle shops — sales and service
	5941	Sporting goods shops
	5942	Bookshops
	5943	Stationery, office and school supply shops
	5944	Jewellery, watch, clock and silverware shops
	5945	Hobby, toy and game shops
	5946	Camera and photographic supply shops
	5947	Gift, card, novelty and souvenir shops
	5948	Luggage and leather goods shops
	5949	Sewing, needlework, fabric and piece goods shops
	5950	Glassware and crystal shops
	5951-5959	Reserved for national use
	5960	Direct marketing — insurance services
	5961	Reserved for national use
	5962	Telemarketing — travel-related arrangement services
	5963	Door-to-door sales
	5964	Direct marketing — catalogue merchants
	5965	Direct marketing — combination catalogue and retail merchants
	5966	Direct marketing — outbound telemarketing merchants
	5967	Direct marketing — inbound telemarketing merchants
	5968	Direct marketing — continuity/subscription merchants
	5969	Direct marketing/direct marketers — not elsewhere classified
	5970	Artist supply and craft shops
	5971	Art dealers and galleries
	5972	Stamp and coin shops
	5973	Religious goods and shops
	5974	Reserved for national use
	5975	Hearing aids — sales, service and supplies
	5976	Orthopaedic goods and prosthetic devices
	5977	Cosmetic shops
	5978	Typewriter outlets — sales, service and rentals
	5979-5982	Reserved for national use
	5983	Fuel dealers — fuel oil, wood, coal and liquefied petroleum
	5984-5991	Reserved for national use

Table A.1 (continued)

Range	Codes	Description
	5992	Florists
	5993	Cigar shops and stands
	5994	Newsagents and news-stands
	5995	Pet shops, pet food and supplies
	5996	Swimming pools — sales, supplies and services
	5997	Electric razor shops — sales and service
	5998	Tent and awning shops
	5999	Miscellaneous and speciality retail outlets
6000-7299	6000-6009	Reserved for national use
Service providers	6010	Financial institutions — manual cash disbursements
	6011	Financial institutions — automated cash disbursements
	6012	Financial institutions — merchandise and services
	6013-6049	Reserved for ISO use
	6050	Reserved for private use
	6051	Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travellers' checks
	6052-6210	Reserved for ISO use
	6211	Securities — brokers and dealers
	6212-6299	Reserved for ISO use
	6300	Insurance sales, underwriting and premiums
	6301-6528	Reserved for ISO use
	6529-7010	Reserved for private use
	7011	Lodging — hotels, motels and resorts
	7012	Timeshares
	7013-7031	Reserved for private use
	7032	Sporting and recreational camps
	7033	Trailer parks and camp-sites
	7034-7041	Reserved for private use
	7042-7211	Reserved for national use
	7210	Laundry, cleaning and garment services
	7211	Laundry services — family and commercial
	7212-7215	Reserved for national use
	7216	Dry cleaners
	7217	Carpet and upholstery cleaning
	7218-7220	Reserved for national use
	7221	Photographic studios
	7222-7229	Reserved for national use
	7230	Beauty and barber shops
	7231-7250	Reserved for national use

Table A.1 (continued)

Range	Codes	Description
	7251	Shoe repair shops, shoe shine parlours and hat cleaning shops
	7252-7260	Reserved for national use
	7261	Funeral services and crematoriums
	7262-7272	Reserved for national use
	7273	Dating and escort services
	7274-7275	Reserved for national use
	7276	Tax preparation services
	7277	Counselling services — debt, marriage and personal
	7278	Buying and shopping services and clubs
	7279-7295	Reserved for national use
	7296	Clothing rentals — costumes, uniforms and formal wear
	7297	Massage parlours
	7298	Health and beauty spas
	7299	Miscellaneous personal services — not elsewhere classified
7300-7529	7300-7310	Reserved for ISO use
Business services	7311	Advertising services
	7312-7320	Reserved for ISO use
	7321	Consumer credit reporting agencies
	7322	Debt collection agencies
	7323-7332	Reserved for ISO use
	7333	Commercial photography, art and graphics
	7334-7337	Reserved for ISO use
	7338	Quick copy, reproduction and blueprinting services
	7339	Stenographic and secretarial support services
	7340-7341	Reserved for ISO use
	7342	Exterminating and disinfecting services
	7343-7348	Reserved for ISO use
	7349	Cleaning, maintenance and janitorial services
	7350-7360	Reserved for ISO use
	7361	Employment agencies and temporary help services
	7362-7371	Reserved for ISO use
	7372	Computer programming, data processing and integrated systems design services
	7373-7374	Reserved for ISO use
	7375	Information retrieval services
	7376-7378	Reserved for ISO use
	7379	Computer maintenance and repair services — not elsewhere classified
	7380-7391	Reserved for ISO use

Table A.1 (continued)

Range	Codes	Description
	7392	Management, consulting and public relations services
	7393	Detective agencies, protective agencies and security services, including armoured cars and guard dogs
	7394	Equipment, tool, furniture and appliance rentals and leasing
	7395	Photofinishing laboratories and photo developing
	7396-7398	Reserved for ISO use
	7399	Business services — not elsewhere classified
	7400-7406	Reserved for ISO use
	7407-7487	Reserved for private use
	7488-7510	Reserved for national use
	7511	Reserved for private use
	7512	Automobile rentals
	7513	Truck and utility trailer rentals
	7514-7518	Reserved for national use
	7519	Motor home and recreational vehicle rentals
	7520-7522	Reserved for national use
	7523	Parking lots and garages
	7524-7529	Reserved for national use
7530-7799	7530	Reserved for ISO use
Repair services	7531	Automotive body repair shops
	7532-7533	Reserved for ISO use
	7534	Tyre retreading and repair shops
	7535	Automotive paint shops
	7536-7537	Reserved for ISO use
	7538	Automotive service shops (non-dealer)
	7539-7541	Reserved for ISO use
	7542	Car washes
	7543-7548	Reserved for ISO use
	7549	Towing services
	7550-7600	Reserved for ISO use
	7601-7606	Reserved for national use
	7607-7621	Reserved for private use
	7622	Electronics repair shops
	7623	Air conditioning and refrigeration repair shops
	7624-7628	Reserved for national use
	7629	Electrical and small appliance repair shops
	7630	Reserved for national use
	7631	Watch, clock and jewellery repair shops
	7632-7640	Reserved for national use

Table A.1 (continued)

Range	Codes	Description
	7641	Furniture reupholstery, repair and refinishing
	7642-7690	Reserved for private use
	7691	Reserved for national use
	7692	Welding services
	7693-7698	Reserved for national use
	7699	Miscellaneous repair shops and related services
	7700-7799	Reserved for ISO use
7800-7999 Amusement and entertainment	7800-7828	Reserved for ISO use
	7829	Motion picture and video tape production and distribution
	7830-7831	Reserved for ISO use
	7832	Motion picture theatres
	7833-7840	Reserved for ISO use
	7841	Video tape rentals
	7842-7893	Reserved for national use
	7894-7910	Reserved for private use
	7911	Dance halls, studios and schools
	7912-7921	Reserved for private use
	7922	Theatrical producers (except motion pictures) and ticket agencies
	7923-7928	Reserved for private use
	7929	Bands, orchestras and miscellaneous entertainers — not elsewhere classified
	7930-7931	Reserved for private use
	7932	Billiard and pool establishments
	7933	Bowling alleys
	7934-7940	Reserved for private use
	7941	Commercial sports, professional sports clubs, athletic fields and sports promoters
	7942-7959	Reserved for private use
	7960-7990	Reserved for national use
	7991	Tourist attractions and exhibits
	7992	Public golf courses
	7993	Video amusement game supplies
	7994	Video game arcades and establishments
	7995	Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at race tracks
	7996	Amusement parks, circuses, carnivals and fortune tellers
	7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses
	7998	Aquariums, seaquariums and dolphinariums
	7999	Recreation services — not elsewhere classified

Table A.1 (continued)

Range	Codes	Description
8000-8999 Professional services and membership organizations	8000-8010	Reserved for ISO use
	8011	Doctors and physicians — not elsewhere classified
	8012-8020	Reserved for ISO use
	8021	Dentists and orthodontists
	8022-8030	Reserved for ISO use
	8031	Osteopaths
	8032-8040	Reserved for national use
	8041	Chiropractors
	8042	Optometrists and ophthalmologists
	8043	Opticians, optical goods and eyeglasses
	8044-8048	Reserved for national use
	8049	Podiatrists and chiropodists
	8050	Nursing and personal care facilities
	8051-8061	Reserved for ISO use
	8062	Hospitals
	8063-8070	Reserved for ISO use
	8071	Medical and dental laboratories
	8072-8098	Reserved for ISO use
	8099	Medical services and health practitioners — not elsewhere classified
	8100-8110	Reserved for ISO use
	8111	Legal services and attorneys
	8112-8210	Reserved for ISO use
	8211	Elementary and secondary schools
	8212-8219	Reserved for ISO use
	8220	Colleges, universities, professional schools and junior colleges
	8221-8240	Reserved for ISO use
	8241	Correspondence schools
	8242-8243	Reserved for ISO use
	8244	Business and secretarial schools
	8245-8248	Reserved for ISO use
	8249	Trade and vocational schools
	8250-8298	Reserved for ISO use
	8299	Schools and educational services — not elsewhere classified
	8300-8350	Reserved for ISO use
	8351	Child care services
	8352-8397	Reserved for national use
	8398	Charitable and social service organizations
	8399-8492	Reserved for ISO use

Table A.1 (continued)

Range	Codes	Description
	8493-8640	Reserved for private use
	8641	Civic, social and fraternal associations
	8642-8650	Reserved for national use
	8651	Political organizations
	8652-8660	Reserved for national use
	8661	Religious organizations
	8662-8674	Reserved for private use
	8675	Automobile associations
	8676-8698	Reserved for private use
	8699	Membership organizations — not elsewhere classified
	8700-8733	Reserved for private use
	8734	Testing laboratories (non-medical)
	8735-8910	Reserved for private use
	8911	Architectural, engineering and surveying services
	8912-8930	Reserved for private use
	8931	Accounting, auditing and bookkeeping services
	8932-8998	Reserved for national use
	8999	Professional services — not elsewhere classified
9000-9199 Reserved for ISO use	9000-9199	Reserved for ISO use
9200-9402 Government services	9200-9210	Reserved for ISO use
	9211	Court costs, including alimony and child support
	9212-9221	Reserved for ISO use
	9222	Fines
	9223	Bail and bond payments
	9224-9291	Reserved for ISO use
	9311	Tax payments
	9312-9388	Reserved for private use
	9389-9398	Reserved for national use
	9399	Government services — not elsewhere classified
	9400-9401	Reserved for national use
	9402	Postal services — government only
9403-9999 Other	9403-9499	Reserved for private use
	9500-9699	Reserved for ISO use
	9700-9799	Reserved for private use
	9800-9999	Reserved for national use

Table A.2 — Alphabetical listing of merchant category codes

Codes	Description
8931	Accounting, auditing and bookkeeping services
7311	Advertising services
0763	Agricultural co-operatives
7623	Air conditioning and refrigeration repair shops
4511	Airlines and air carriers
4582	Airports, flying fields and airport terminals
5715	Alcoholic beverage wholesalers
4119	Ambulance services
7996	Amusement parks, circuses, carnivals and fortune tellers
5937	Antique reproduction shops
5932	Antique shops — sales, repairs and restoration services
7998	Aquariums, seaquariums and dolphinariums
8911	Architectural, engineering and surveying services
5971	Art dealers and galleries
5970	Artist supply and craft shops
5531	Auto and home supply outlets
5542	Automated fuel dispensers
8675	Automobile associations
7512	Automobile rentals
7531	Automotive body repair shops
7535	Automotive paint shops
5533	Automotive parts and accessories outlets
7538	Automotive service shops (non-dealer)
5532	Automotive tyre outlets
9223	Bail and bond payments
5462	Bakeries
7929	Bands, orchestras and miscellaneous entertainers — not elsewhere classified
7230	Beauty and barber shops
7995	Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at race tracks
5940	Bicycle shops — sales and service
7932	Billiard and pool establishments
5551	Boat dealers
4457	Boat rentals and leasing
5942	Bookshops
5192	Books, periodicals and newspapers
7933	Bowling alleys
4131	Bus lines

Table A.2 (continued)

Codes	Description
8244	Business and secretarial schools
7399	Business services — not elsewhere classified
7278	Buying and shopping services and clubs
4899	Cable and other pay television services
5946	Camera and photographic supply shops
5561	Camper, recreational and utility trailer dealers
5441	Candy, nut and confectionery shops
5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing
7542	Car washes
1750	Carpentry contractors
7217	Carpet and upholstery cleaning
5811	Caterers
0744	Champagne producers
8398	Charitable and social service organizations
5169	Chemicals and allied products — not elsewhere classified
8351	Child care services
5641	Children's and infants' wear shops
8041	Chiropractors
5993	Cigar shops and stands
8641	Civic, social and fraternal associations
7349	Cleaning, maintenance and janitorial services
7296	Clothing rentals — costumes, uniforms and formal wear
8220	Colleges, universities, professional schools and junior colleges
5046	Commercial equipment — not elsewhere classified
5139	Commercial footwear
7333	Commercial photography, art and graphics
7941	Commercial sports, professional sports clubs, athletic fields and sports promoters
7379	Computer maintenance and repair services — not elsewhere classified
4816	Computer network/information services
7372	Computer programming, data processing and integrated systems design services
5734	Computer software outlets
5045	Computers, computer peripheral equipment — not elsewhere classified
1771	Concrete work contractors
5039	Construction materials — not elsewhere classified
7321	Consumer credit reporting agencies
8241	Correspondence schools
7277	Counselling services — debt, marriage and personal

Table A.2 (continued)

Codes	Description
4215	Courier services — air and ground and freight forwarders
9211	Court costs, including alimony and child support
5451	Dairies
7911	Dance halls, studios and schools
7273	Dating and escort services
7322	Debt collection agencies
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
8021	Dentists and orthodontists
5311	Department stores
7393	Detective agencies, protective agencies and security services, including armoured cars and guard dogs
5964	Direct marketing — catalogue merchants
5965	Direct marketing — combination catalogue and retail merchants
5968	Direct marketing — continuity/subscription merchants
5967	Direct marketing — inbound telemarketing merchants
5960	Direct marketing — insurance services
5966	Direct marketing — outbound telemarketing merchants
5969	Direct marketing/direct marketers — not elsewhere classified
5310	Discount shops
8011	Doctors and physicians — not elsewhere classified
5963	Door-to-door sales
5714	Drapery, window covering and upholstery shops
5813	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques
5912	Drug stores and pharmacies
5122	Drugs, drug proprietors
7216	Dry cleaners
5099	Durable goods — not elsewhere classified
5309	Duty-free shops
5812	Eating places and restaurants
5997	Electric razor outlets — sales and service
7629	Electrical and small appliance repair shops
1731	Electrical contractors
5065	Electrical parts and equipment
7622	Electronics repair shops
5732	Electronics shops
8211	Elementary and secondary schools
7361	Employment agencies and temporary help services
7394	Equipment, tool, furniture and appliance rentals and leasing

Table A.2 (continued)

Codes	Description
7342	Exterminating and disinfecting services
5651	Family clothing shops
5814	Fast food restaurants
6011	Financial institutions — automated cash disbursements
6010	Financial institutions — manual cash disbursements
6012	Financial institutions — merchandise and services
9222	Fines
5718	Fireplaces, fireplace screens and accessories shops
5713	Floor covering services
5992	Florists
5193	Florists' supplies, nursery stock and flowers
5422	Freezer and locker meat provisioners
5983	Fuel dealers — fuel oil, wood, coal and liquefied petroleum
7261	Funeral services and crematoriums
7641	Furniture reupholstery, repair and refinishing
5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances
5681	Furriers and fur shops
1520	General contractors — residential and commercial
5947	Gift, card, novelty and souvenir shops
5231	Glass, paint and wallpaper shops
5950	Glassware and crystal shops
9399	Government services — not elsewhere classified
5411	Groceries and supermarkets
5072	Hardware equipment and supplies
5251	Hardware shops
7298	Health and beauty spas
5975	Hearing aids — sales, service and supplies
1711	Heating, plumbing and air-conditioning contractors
5945	Hobby, toy and game shops
5200	Home supply warehouse outlets
8062	Hospitals
5722	Household appliance shops
5085	Industrial supplies — not elsewhere classified
7375	Information retrieval services
6300	Insurance sales, underwriting and premiums
5944	Jewellery, watch, clock and silverware shops
0780	Landscaping and horticultural services
7211	Laundry services — family and commercial

Table A.2 (continued)

Codes	Description
7210	Laundry, cleaning and garment services
5261	Lawn and garden supply outlets, including nurseries
8111	Legal services and attorneys
4111	Local and suburban commuter passenger transportation, including ferries
7011	Lodging — hotels, motels and resorts
5948	Luggage and leather goods shops
5211	Lumber and building materials outlets
7392	Management, consulting and public relations services
4468	Marinas, marine service and supplies
1740	Masonry, stonework, tile setting, plastering and insulation contractors
7297	Massage parlours
8071	Medical and dental laboratories
8099	Medical services and health practitioners — not elsewhere classified
7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses
8699	Membership organization — not elsewhere classified
5611	Men's and boys' clothing and accessory shops
5691	Men's and women's clothing shops
5137	Men's, women's and children's uniforms and commercial clothing
5051	Metal service centres and offices
5999	Miscellaneous and speciality retail outlets
5699	Miscellaneous apparel and accessory shops
5599	Miscellaneous automotive, aircraft and farm equipment dealers — not elsewhere classified
5499	Miscellaneous food shops — convenience and speciality retail outlets
5399	Miscellaneous general merchandise
5719	Miscellaneous home furnishing speciality shops
7299	Miscellaneous personal services — not elsewhere classified
2741	Miscellaneous publishing and printing services
7699	Miscellaneous repair shops and related services
5271	Mobile home dealers
4815	Monthly summary telephone charges
7829	Motion picture and video tape production and distribution
7832	Motion picture theatres
4214	Motor freight carriers and trucking — local and long distance, moving and storage companies and local delivery
7519	Motor home and recreational vehicle rentals
5592	Motor home dealers
5013	Motor vehicle supplies and new parts
5571	Motorcycle shops and dealers
5733	Music shops — musical instruments, pianos and sheet music

Table A.2 (continued)

Codes	Description
5994	Newsagents and news-stands
5199	Non-durable goods — not elsewhere classified
6051	Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travellers' checks
8050	Nursing and personal care facilities
5021	Office and commercial furniture
5044	Office, photographic, photocopy and microfilm equipment
8043	Opticians, optical goods and eyeglasses
8042	Optometrists and ophthalmologists
5976	Orthopaedic goods and prosthetic devices
8031	Osteopaths
5921	Package shops — beer, wine and liquor
5198	Paints, varnishes and supplies
7523	Parking lots and garages
4112	Passenger railways
5933	Pawn shops
5995	Pet shops, pet food and supplies
5172	Petroleum and petroleum products
7395	Photofinishing laboratories and photo developing
7221	Photographic studios
5131	Piece goods, notions and other dry goods
5074	Plumbing and heating equipment and supplies
8049	Podiatrists and chiropodists
8651	Political organizations
9402	Postal services — government only
5094	Precious stones and metals, watches and jewellery
8999	Professional services — not elsewhere classified
7992	Public golf courses
4225	Public warehousing and storage — farm products, refrigerated goods and household goods
7338	Quick copy, reproduction and blueprinting services
4011	Railroads
5735	Record shops
7999	Recreation services — not elsewhere classified
5973	Religious goods and shops
8661	Religious organizations
1761	Roofing, siding and sheet metal work contractors
8299	Schools and educational services — not elsewhere classified
6211	Securities — brokers and dealers
5541	Service stations (with or without ancillary services)

Table A.2 (continued)

Codes	Description
5949	Sewing, needlework, fabric and piece goods shops
7251	Shoe repair shops, shoe shine parlours and hat cleaning shops
5661	Shoe shops
5598	Snowmobile dealers
1799	Special trade contractors — not elsewhere classified
2842	Speciality cleaning, polishing and sanitation preparations
7032	Sporting and recreational camps
5941	Sporting goods shops
5655	Sports and riding apparel shops
5972	Stamp and coin shops
5943	Stationery, office and school supply shops
5111	Stationery, office supplies and printing and writing paper
4411	Steamships and cruise lines
7339	Stenographic and secretarial support services
5996	Swimming pools — sales, supplies and services
5697	Tailors, seamstresses, mending and alterations
9311	Tax payments
7276	Tax preparation services
4121	Taxi-cabs and limousines
4812	Telecommunication equipment and telephone sales
4814	Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes
4821	Telegraph services
5962	Telemarketing — travel-related arrangement services
5998	Tent and awning shops
8734	Testing laboratories (non-medical)
7922	Theatrical producers (except motion pictures) and ticket agencies
7012	Timeshares
7534	Tyre retreading and repair shops
4784	Tolls and bridge fees
7991	Tourist attractions and exhibits
7549	Towing services
8249	Trade and vocational schools
7033	Trailer parks and camp-sites
4789	Transportation services — not elsewhere classified
4722	Travel agencies and tour operators
7513	Truck and utility trailer rentals
2791	Typesetting, platemaking and related services
5978	Typewriter outlets — sales, service and rentals

Table A.2 (continued)

Codes	Description
5931	Used merchandise and second-hand shops
4900	Utilities — electric, gas, water and sanitary
5331	Variety stores
0742	Veterinary services
7993	Video amusement game supplies
7994	Video game arcades and establishments
7841	Video tape rentals
7631	Watch, clock and jewellery repair shops
7692	Welding services
5300	Wholesale clubs
5698	Wig and toupee shops
0743	Wine producers
4829	Wire transfers and money orders
5631	Women's accessory and speciality shops
5621	Women's ready-to-wear shops
5935	Wrecking and salvage yards

Annex B (normative)

Merchant category code application

B.1 Introduction

Annex B gives the merchant category code application to be submitted to the ISO 18245 MA at the address given in 6.1 of this document.

Merchant category code application

To be completed by applicant:

Institution name:

Date of request:

Principal contact in institution (name and title):

This request is for:

All addresses must be a maximum of two lines, with no more than 30 characters per line.

- New MCC(s)**
- MCC change(s)**
- MCC deletion(s)**

Please complete the appropriate section(s) below.

Address to be registered:

Telephone number:

Address for response to application:

Fax/Telex number:

Address for correspondence/billing:

Electronic mail address:

For each request for a new MCC, please provide:

For each request for an MCC change and/or MCC deletion, please provide:

Description of industry or merchant category:

MCC(s):

Annual sales volume:

(shall be equal to or greater than US\$ 10 million)

Reason for change/deletion:

Anticipated first use (month and year):

<i>To be completed by RMMG Chairman:</i>	<i>To be completed by MA Secretariat:</i>
Action taken:	Action taken:
Date:	Date:

Annex C (informative)

Decision process for merchant category code applications

C.1 Introduction

This Annex presents an overview of the process by which a completed merchant category code application is acted upon.

C.2 Process

Table C.1 describes the steps taken in the decision-making process.

Table C.1 — Merchant category code decision process

Step	Action
1	The requestor completes the merchant category code application form and submits it to the MA at the address given in 6.1 of this document.
2	Upon receiving the request, the MA forwards it to the convenor of the RMMG within three business days, typically by fax, e-mail or phone. (If none of these methods are available, the original, physical document is sent via mail or special delivery.)
3	Within five business days of receipt of the request, the convenor of the RMMG contacts, by the most efficient means (phone, fax, e-mail, etc.), the other members of the RMMG and supplies each with a copy of the request, or a verbal or written description of the request.
4	The convenor of the RMMG gathers and tallies the votes of the RMMG members, including his/her own. (A simple majority is required for all approval or rejection decisions if the request is for 10 or less code value additions, changes, or deletions. For applications that include more than 10 code value action requests, the unanimous approval of the RMMG with at least five members voting is required.)
5	Within three business days, the convenor of the RMMG notifies the MA of the decision of the RMMG to approve or reject the request. Each rejection shall include a written explanation.
6	The MA communicates the results to the requestor within one month of its receipt of the request.
7	The MA ensures the publication and distribution of the code values listed in Annex A of ISO 18245 and all approved amendments.

ICS 35.240.15

Price based on 29 pages