



UNIVERSITY OF NOTRE DAME

PROCUREMENT CARD POLICIES AND PROCEDURES

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<http://procard.nd.edu>

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Introduction

The Procard simplifies the purchasing and payment process by permitting certain faculty and staff to place orders directly with vendors using a MasterCard, similar to a personal credit card transaction. However, the cardholder does not receive a monthly invoice and is not required to submit an invoice or reimbursement request to Accounts Payable for processing. Instead, the University makes a single payment via wire transfer each month for all outstanding Procard transactions. Cardholders access the detail of their Procard charges on-line and verify the accuracy and classification of the charges. Cardholders are required to obtain detailed purchase supporting documentation and note the related business purpose of the expenditures.

Each Procard is assigned to an individual—never to a department. All charges are directed to a FOAPAL, as indicated by the cardholder when preparing his/her monthly statement report. This is done via Concur (see *Procard in Concur User Guide*). Cardholders may direct individual charges to any active FOAPAL, or allocate a charge to multiple FOAPALS, if desired.

Although the cardholder has purchase authority, **the Supervisor or Budget Administrator retains responsibility over the budgeted funds**. An integral part of Procard procedures is the supervisor review of monthly activity for all cards in their area of responsibility. The supervisor's review must include:

- Ensuring the appropriate business purpose of each transaction is clearly stated;
- Ensuring proper submission of all scanned purchase documentation (e.g., receipts) with the monthly statement report; and
- Approving the submitted statement report on a timely basis.

General Guidelines

The following guidelines must be observed regarding proper use of the Procard in conjunction with the University's procurement policies and procedures as well as Federal procurement policies for those Procards used in connection with grants and contracts. For further information about these policies, please contact Procurement Services at 631-4BUY, or <http://buy.nd.edu>.

- Procards may not be used to circumvent the University's strategic vendor relationships. Procards may be used for purchases from non-strategic vendors only if a strategic vendor cannot provide the product. A list of the University's strategic vendors can be found at <http://buy.nd.edu>.
- Employees enabled to use *buy*ND (the University's eProcurement system) must utilize on-line catalogs for purchasing needs when available rather than using Procards on vendor Web sites (e.g., Office Depot, GovConnection).
- Procards may only be used to purchase services if the services are being performed outside of University property or, if performed on University property, the vendor has a contract and/or current insurance certificate.
- Procards may not be used for desktop, laptop, or tablet computer purchases. These should be done through your college or departmental CWP/Computing representative. You may

also contact Dan Brewer in Procurement Services (dbrewer@nd.edu, 631-9510) for more information.

Eligibility for a Procard

Generally, only **full-time** faculty and staff whose specific job responsibilities require them to make direct purchases should apply to receive a Procard.

Eligibility exceptions

In limited circumstances, Notre Dame students and contract, part-time, or temporary employees may also receive a Procard. Such instances are rare and these applications should document the specific need and must be approved by their immediate supervisor, budget administrator, and the Procard Administrator.

It is not necessary for every eligible departmental employee to receive a Procard—typically it should be the individual(s) who make the majority of departmental purchases.

To obtain a card, an individual must:

- Complete the Procard Application. The application must be approved by the applicant's supervisor and/or budget administrator;
- Personally attend a Procard Orientation Session; and
- Sign a Procard Cardholder Agreement Form.

Since the Procard is a University (rather than a personal) credit card, approval is not contingent on, nor will it impact, the cardholder's personal credit history.

The cardholder is required to read the *Procurement Card Policies and Procedures* and adhere to all guidelines therein.

The Procard may only be used by the individual whose name appears on the card. Cards and card numbers must be safeguarded against use by unauthorized individuals within or outside the University.

Note: A University Procard is not a benefit of employment. The University reserves the right to terminate individual Procard privileges at any time.

Applying for a Procard

Eligible University faculty and staff who would like to apply for a Procard must complete the Procard Application. The form is available at <http://procard.nd.edu>.

Cardholder responsibilities

Once approved, the cardholder will receive a Procard assigned to him/her. The cardholder is responsible for the propriety of all charges made to the card and may not assign a card or card number to an unauthorized person.

Note: Since the Procard is paid directly by the University; it is to be used only for University expenses. **Use of the Procard for personal or non-business related expenses is strictly prohibited.**

On-line charge review using Concur

Cardholders access Procard activity information via Concur, which is available through insideND. Cardholders review a prepared monthly Procard statement in Concur and complete required detail about each transaction, including recording Expense Type (account number), documenting the business purpose, and redirecting the charge to the appropriate FOAPAL(s), if necessary.

See the Procard in Concur User Guide for detailed instructions.

Cardholders are required to submit their completed Procard Statement Report monthly, by the end of the calendar month. Failure to submit monthly statements will result in suspension of Procard privileges

Accept/dispute charges

Cardholders must review all charges to their Procard every month. Any disputed charges should be communicated to the Procard Administrator or directly to JPMorganChase by calling the toll-free number on the back of the Procard.

FOAPAL distribution confirmation/change

While all Procard charges will initially be directed to the user's Concur default FOAPAL, any transaction may be redirected to a different FOAPAL in Concur, or split a transaction charge among multiple FOAPALS.

See the Procard in Concur User Guide for detailed instructions.

Once charges are submitted via Concur (and recorded in the general ledger), the only way to transfer a charge to a different FOAPAL is for the cardholder to submit a journal entry to Accounting and Financial Services. Therefore, it is important to ensure charges are reviewed and associated with the proper FOAPAL prior to submitting via Concur.

Purchase documentation

Cardholders have the authority to directly purchase specific goods and services on behalf of University units. However, this privilege also carries the responsibility to maintain adequate

documentation for all transactions on the card. The documentation must support the description, price, and quantity of the item(s) ordered. Further, it must attest to the receipt of the good(s) and its propriety for University business purposes, or in the case of a Federal grant or contract, the specific benefit to the grant or contract (i.e., allocability).

Some vendors may not provide itemized detail (descriptions, quantities, unit prices) on their sales receipts. In such cases the cardholder must provide sufficient documentation of this detail. Again, this itemized documentation should include descriptions, quantities, unit prices, and business purpose.

Verification documents (see examples below) must be scanned and submitted via Concur. *See the Procard in Concur User Guide for detailed instructions.*

Examples of appropriate verification documents include, but are not limited to:

- Detailed sales receipts;
- Confirming order forms or applications;
- Service reports when service is provided by a vendor; and/or
- Detailed packing slips.

Lost or missing receipt

If a receipt is lost or unavailable, the cardholder should prepare an affidavit noting all pertinent purchase data and scan it and attach it to the statement as a receipt proxy. An explanation of the missing documentation must be included in the documentation.

Monthly reconciliation

Each month, all Procard holders are required to submit a statement report of Procard expenses and documentation via Concur. Reconciliations should be for the monthly period ended on the 25th (the Procard monthly cycle is the 26th through the 25th) and **should be submitted by the end of the calendar month to ensure processing by the month-end accounting close.**

See the Procard in Concur User Guide for detailed instructions.

Misuse of Procard privileges

The Procard is to be used for legitimate and necessary business purposes only; **personal charges of any kind are strictly prohibited.** Improper use of the Procard may result in disciplinary action up to and including termination of employment and civil and/or criminal penalties. In the event of improper charges to the Procard, the University will seek restitution from the cardholder. Repayment may include deductions from wages or other amounts payable to the cardholder or may require other steps necessary to permit the University to collect any amounts owed by the cardholder. Further, departmental budgets will be charged for any charges as a result of employee misuse.

Lost or stolen cards

Lost or stolen Procards must be reported **immediately**. The University is liable for all Procard transactions until a card is reported lost or stolen, so time is of the essence. In such cases, **cardholders must promptly phone JPMorganChase at (800) 316-6056** (representatives are available 24 hours a day, 7 days a week), call or e-mail the Procard Administrator at 631-4645 or procard@nd.edu.

Responsibilities of supervisor or budget administrator

Although the cardholder has purchase authority on the assigned FOAPAL, **the Supervisor or Budget Administrator (as appropriate) retains responsibility over the budgeted funds**. In order to ensure proper oversight over University funds, Supervisors of Procard holders must:

Review and approve purchase documentation

The cardholder's supervisor/budget administrator (as appropriate) must review and approve the monthly statement report and supporting purchase documentation for each Procard. This monthly review should include:

- Ensure all transactions have an appropriate business purpose noted
- All transactions have proper documentation (e.g., receipt) attached
- Proper FOAPAL(s) have been used for each transaction

Inadequate review and approval practices by the responsible supervisor or budget administrator may result in disciplinary action up to and including termination of employment.

Report termination of cardholders

Upon the termination or transfer of a Procard-holding employee, the supervisor must:

- immediately notify the Procard Administrator of the termination/transfer; and;
- secure the Procard and any reconciliation envelopes from the terminated employee to ensure proper record retention.

Predetermined transaction limitations

In order to prevent misuse of the Procard, each card has transaction limits. These controls, which may vary by card, include:

- **Single purchase limit.** Multiple charges or splitting a transaction to purchase a single item exceeding the purchase limit are not permitted;
- **Monthly spending limit;**
- Limits on the **number of transactions per day;**
- Limits on the **number of transactions per month;** and
- **Restricted merchant codes.** (In order to control the types of purchases on a Procard, the University has established a default list of excluded merchant types that typically would not appear to be an appropriate University purchase. See Appendix A, Restricted Merchant Codes).

When a vendor processes a transaction, it is approved or declined based on the above criteria associated with that Procard. The University Procard is intended to be a flexible tool for departmental procurement. If a Procard's limits constrain its effectiveness for reasonable departmental use, please contact the Procard Administrator to discuss potential modifications to the card's limits.

The Procard Administrator reserves the right to adjust existing limits and restrictions at any time.

Allowable transactions

Typical uses of the Procard include the purchase of office supplies, office equipment, flowers, refreshments for office meetings, conference fees, and professional organization dues. The Procard may also be used for purchases at Ave Maria Press and the Hammes Notre Dame (Follett) Bookstore.

Hammes Notre Dame Bookstore purchases

The Procard may be used for departmental purchases from the Bookstore. *The Procard cannot be used for personal purchases from the Bookstore or any other vendor.* Cardholders should indicate that the purchase is a Notre Dame Procard purchase and ensure the appropriate departmental discount is applied (10% on text books, 20% on trade books, and 30% on other merchandise). The departmental discount should apply to all purchases made at the Bookstore.

Sam's Club purchases

Notre Dame has entered into an agreement with Sam's Club whereby **departmental purchases** are available using the Procard. The Procard is recognized as your "departmental membership card" and will gain you entrance to the store. The Procard must be used to complete your purchase. Please check in at the Customer Service desk and alert the representative that you are making a University purchase with a Procard.

Note: the Procard is not an individual Sam's Club membership card and is not accepted solely as a membership card where other forms of payment are used at checkout.

Restricted transactions

In order to control the types of purchases on a Procard, the University has established a default list of excluded merchant types where there would not be an appropriate University purchase or one that should not be made using a Procard. Blocked merchant types include:

- Travel-related vendors (airlines, hotels, car rentals, restaurants, railroads, buses, taxis, tolls). *Such transactions should be made using the University Travel Card and submitted for reimbursement via Concur.*
- Gasoline and fuel dealers
- Medical services
- ATMs
- Miscellaneous personal expenditures (tailors, beauty shops, shoe repair, cosmetics, etc.)
- Entertainment (marinas, theaters, bowling alleys, sporting events, amusement parks, etc.)
- Transportation dealers (boats, trailers, motorcycles, etc.)
- Liquor stores, massage parlors, and betting casinos.

In addition, the following specific transactions are **not permitted** on the Procard:

- Cash advances/travelers checks, Diner Dollars
- Cell phones, iPads/tablets, laptops, or other computers and mobile devices
- Telecommunications services, including cellular and internet access contracts
- Donations
- Gift Cards

A Special Note about Gift Cards

Any gift card purchased for a University employee with University funds is always considered **taxable** to the recipient according to IRS regulations. Thus, any gift card used for this purpose—regardless of the method of purchase—must be reported to the Payroll Department. Gift card purchases made via a check requisition or expense reimbursement form provide Payroll with the required information. However, a Procard does not automatically provide this required documentation to Payroll, so **Procard purchases of gift cards for University employees are prohibited.**

If you have specific questions regarding the purchase of gift cards for University employees, please contact the Becky Laskowski in the Tax Department at 631-7051.

Restriction Exceptions

Temporary changes may be made related to a Procard's purchase limits, transaction limits, or MCC exclusions. Purchase limits (dollar amounts for single purchase and monthly credit amounts) and transaction limits (number of times the card can be used daily and monthly) are based on the normal expected usage of the cardholder and they can vary markedly between individuals and departments and can change over time.

Please note that Procard limits can be tailored, within certain limits, to the specific needs of each cardholder. **Requests for exceptions should be directed to the Procard Administrator and be explicit regarding the reason for the request and the amount, type, and time frame of the requested exception.**

Any exception to the default restrictions must be approved and completed by the Procard Administrator and may be rescinded at any time.

Questions regarding restricted transactions should be directed to the Procard Administrator at 631-4645 or procard@nd.edu.

Sales tax exemption

The University is exempt from sales tax in Indiana and many other states (including Illinois, Michigan, and Ohio) on certain types of purchases—generally those that are appropriate for the Procard. The University's Indiana sales tax-exemption number (**0001809245 000 0**) is included the Procard logo with University Mark. The cardholder must provide this tax-exempt number to all vendors at the time of the transaction to ensure that no sales tax is charged. If sales tax is billed incorrectly to the cardholder's account, it is the responsibility of the cardholder to dispute the charge and obtain a credit for the sales tax paid.

The Tax Department publishes a complete list of states from which the University has obtained a sales tax exemption. The list, which includes the applicable tax-exempt number and links to a pdf copy of the state tax exemption certificate, may be obtained from the Procard web site (<http://procard.nd.edu>).

Please direct any specific tax questions or requests for forms to Becky Laskowski, Tax Assistant Director, at 631-7051, or blaskows@nd.edu.

<p>Note: Use of the University's tax exemption for personal purchases is strictly prohibited.</p>
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Grant and contract expenditures

Grant and contract expenditures can be charged directly to a grant with the Procard. However, such purchases are limited to those costs that can be identified with a particular sponsored project and meet the specified criteria for direct costs: **allowable, allocable, reasonable and consistent**.

- A cost is **allowable** when:
 - It serves a university business purpose, including instruction, research, and public service.
 - It is permissible according to University policy and federal regulations (regardless of whether or not it is a sponsored project).
 - It is permissible (for a sponsored project) according to the terms and conditions of the Sponsored Agreement.
 - Rules for allowability are covered under 2 CFR, Part 220 (formerly OMB Circular A-21) (http://www.whitehouse.gov/sites/default/files/omb/fedreg/2005/083105_a21.pdf)
- A cost is **allocable**:
 - For a sponsored project the cost must provide “benefit” to the project.
 - For a gift, it must correspond to the intent of the donor.
- A cost is **reasonable**:
 - If a prudent person would purchase the item at that price.
 - If the cost is necessary for the performance of the activity.
 - Incurrence of the cost is consistent with established university policies and practices.
- A cost is **consistent** when:
 - Like expenses are treated in the same manner in like circumstances.
 - For sponsored projects, consistency means that sponsors pay for costs either as a direct charge or as an F&A cost, not both directly and indirectly. The university establishes policies that, if followed, ensure consistency.

Grant and contract expenditures must comply with University policy – even if such policy is more restrictive.

Only Procard purchases that comply with award guidelines can be charged to a grant. When an expenditure is not allocable to the grant or contract, such expenditure should be charged to an unrestricted source.

While all Procard transactions must have sufficient documentation to support the description, price, and quantity of the item(s) ordered, this requirement is particularly emphasized for those on a Federal grant or contract.

Placing an order

The Procard may be used to purchase goods or services via phone, mail, the Internet, or at the vendor's place of business.

When placing an order, please:

- Provide your name as listed on the Procard;
- Identify yourself as a Notre Dame employee;
- Identify that you are making a “corporate” Procard purchase, and that the University directly pays for the purchase;
- Indicate Notre Dame's sales tax-exempt status and provide the Indiana tax-exempt number listed on the card (see below);
- Provide the MasterCard number and expiration date; and
- If applicable, provide your campus delivery address.

Occasionally, someone other than the cardholder may pick up an order. If the vendor asks this individual to sign the credit card receipt, he/she should sign and write “received by” on the receipt.

Disputing a transaction

The cardholder is responsible for all transactions charged to his/her Procard. Therefore, the cardholder must ensure receipt of goods and services and resolve any delivery problems, discrepancies or damaged goods with the vendor. Returns should be made directly to the vendor according to vendor requirements. The cardholder is responsible for ensuring that proper credit is posted for any returned items.

If the cardholder notes erroneous charges, disputed items, unprocessed returns (credits), etc. on their Procard, it is the cardholder's responsibility to resolve the problem with the vendor. If the cardholder is unable to reach agreement with the vendor, they should contact the Procard Administrator at 631-4645 or procard@nd.edu and describe the nature of the problem, the date, and amount of the transaction. *Please note that vendors are not permitted to bill your Procard for purchases until the related items have been shipped.*

Procard audits

Audit & Advisory Services will conduct periodic, random audits of Procard statements to determine a cardholder's—and his/her respective department's—compliance with Procard Policies and Procedures. Exceptions noted during these audits will be communicated to the cardholder, his/her supervisor, and the Procard Administrator. These audits will assess attributes such as, but not limited to, whether:

- Procards are being used only by authorized cardholders for allowed University expenses;
- Documentation for all charges is appropriate and complete—especially documentation of business purpose;
- Charges are directed to appropriate general ledger FOAPALS;
- Account statements are being reconciled in a timely manner;
- Account statements are being reviewed and approved in a timely manner;
- Sales tax is properly excluded, where appropriate, on purchases; and
- Supervisors are adequately performing monthly reviews.

Repeated failure to respond to an audit request or significant issues on non-compliance with Procard Policies identified as part of an audit may result in disciplinary measures up to and including immediate suspension or termination of Procard privileges, suspension or termination of employment, and/or legal action in accordance with the terms and conditions of the Cardholder Agreement Form.

Canceling Procards

To cancel a Procard, the cardholder or supervisor should contact the Procard Administrator at 631-4645 or procard@nd.edu. If outside regular business hours, please phone JPMorganChase at **(800)316-6056** (representatives are available 24 hours a day, 7 days a week).

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
Airlines	3000-3299	AIRLINES	X
	4511	AIRLINES	X
	4582	AIRPORTS/FIELDS/TERMINALS	
Car Rental	3300-3500	CAR RENTAL	X
	7512	AUTO RENTAL	X
Hotels	3501-4000	HOTELS	X
	7011	HOTELS	X
Restaurants	5812	EATING PLACES, RESTAURANTS	X
	5813	BARS/TAVERNS/LOUNGES/DISCOS	X
	5814	FAST FOOD RESTAURANTS	X
Travel Agencies/Services	4722	TRAVEL AGENCIES	X
	4723	OTHER TRAVEL/PKG TOUR OPERATORS - GERMANY ONLY	X
	4789	TRAVEL SERVICE	X
Other Travel	4011	RAILROADS	X
	4111	LOCAL COMMUTER TRANSPORT	X
	4112	PASSENGER RAIL	X
	4121	TAXICABS/LIMOUSINES	X
	4131	BUS LINES/CHARTER/TOUR	X
	4411	STEAMSHIP/CRUISE LINES	X
	4457	BOAT RENTALS & LEASES	X
	4784	BRIDGE AND ROAD FEES, TOLLS	X
	5541	SERVICE STATIONS	X
	5542	AUTOMATED GAS DISPENSERS	X
	5811	CATERERS	X
	7523	AUTO PARKING LOTS/GARAGES	X
	7524	EXPRESS PARKING LOTS/GARAGES	X
Auto Maintenance, Repair, etc.	5013	MOTOR VEHICLE SUPPLIES	X
	5531	AUTO/HOME SUPPLY STORES	
	5532	AUTOMOTIVE TIRE STORES	X
	5533	AUTOMOTIVE PARTS STORES	
	5935	WRECKING SALVAGE YARDS	
	7513	TRUCK/TRAILER RENTALS	X
	7519	MOTOR HOME/RV RENTALS	X
	7531	AUTO TOP/BODY REPAIR SHOPS	X
	7534	TIRE RETREAD/REPAIR SHOPS	X
	7535	AUTO PAINT SHOPS	X
	7538	AUTO REPAIR - NON DEALER	
	7542	CAR WASHES	X
	7549	TOWING SERVICES	
Fuel	8675	AUTO ASSOCIATIONS	X
	5983	FUEL DEALERS - OIL, WOOD, COAL	X
Telecommunications	9752	GAS/AUTOMOTIVE/U.K. PETROL STATIONS-ELECTRONIC HOT FILE	X
	4812	PHONE SERV/EQUIP NON-UTIL	
	4814	PHONE SERV/EQUIP UTILITY	

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
	4815	VISAPHONE	
	4816	ELECTRONIC COMMERCE / INFO	
	4821	TELEGRAPH SERVICES	
Medical/Ambulance	4119	AMBULANCE SERVICE	X
	5047	MEDICAL EQUIPMENT & SUPPLIES	
	8011	DOCTORS	X
	8021	DENTISTS/ORTHODONTIST	X
	8031	OSTEOPATHS	X
	8041	CHIROPRACTORS	X
	8042	OPTOMETRISTS/OPHTHALMOLOGIST	X
	8043	OPTICIANS	X
	8044	OPTICAL GOODS & GLASSES	X
	8049	CHIROPODISTS PODIATRISTS	X
	8050	NURSING/PERSONAL CARE FAC	X
	8062	HOSPITALS	
	8071	MEDICAL/DENTAL LABS	
	8099	MED/HEALTH SERVICES	
Manual/ATM Cash/Courtesy Checks	4829	WIRE TRANSFER - MONEY ORDER	X
	6010	FINANCIAL INST/MANUAL CASH	X
	6011	FINANCIAL INST/AUTO CASH	X
	6012	FINANCIAL INST/MERCHANDISE	X
	6051	NON-FIN INST/FC/MO/TC/STAMP	X
Misc. Services	5697	TAILOR/SEAMSTRESS/ALTERATIONS	
	5698	WIG AND TOUPEE STORES	X
	7210	LAUNDRY/CLEANING/GARMENT SV	
	7211	LAUNDRIES-FAMILY/COMMERCIAL	
	7216	DRY CLEANERS	
	7230	BARBER/BEAUTY SHOPS	X
	7251	SHOE REPAIR/SHINE/HAT CLEAN	X
	7296	CLOTHING/RENT/COSTUME/UNIFO	
	7338	QUICK COPY/REPRO SERVICES	
	7394	EQUIP/FURN RENT/LEASE SERV	
	7395	PHOTOFINISH LABS/DEV	
7399	BUSINESS SERVICES		
Entertainment	4468	MARINAS, SERVICE & SUPPLY	X
	7829	MOTION PICTURE & VIDEO DISTRB	
	7832	MOTION PICTURE THEATRES	X
	7841	VIDEO TAPE RENTAL STORES	
	7911	DANCE HALLS/STUDIOS/SCHOOLS	X
	7922	THEATRICAL PRODUCERS	X
	7929	BANDS/ORCHESTRAS/ENTERTAIN	X
	7932	BILLIARD/POOL ESTABLISHMENT	X
	7933	BOWLING ALLEYS	X
	7941	COMMERICAL/PRO SPORTS	X
7991	TOURIST ATTRACTIONS AND XHB	X	
7992	PUBLIC GOLF COURSES	X	

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
	7993	VIDEO AMUSEMENT GAME SUPPLY	X
	7994	VIDEO GAMES/ARCADES ESTABLISHMENTS	X
	7996	AMUSEMENT PARKS/CIRCUS	X
	7998	AQUARIUMS/REC SERV	X
	7999	AMUSEMENT/REC SERV	
	8999	PROFESSIONAL SERVICES	
Florists & Greeting Cards	5193	FLORIST & NURSERY SUPPLIES	
	5947	GIFT, CARD, NOVELTY STORES	
	5992	FLORISTS	
Misc. Non T&E	4215	COURIER SERVICES	
	5192	BOOKS, PERIODICALS, NEWSPAPER	
	5942	BOOK STORES	
	5968	SUBSCRIPTION MERCHANT	
	5977	COSMETIC STORES	X
	9402	POSTAGE STAMPS	
Charitable Orgs, Schools	8211	ELEMENTARY/SECONDARY SCHOOL	
	8220	COLLEGES/UNIV/JC/PROFESSION	
	8241	CORRESPONDENCE SCHOOLS	
	8244	BUSINESS/SECRETARIAL SCHOOL	
	8249	VOCATIONAL/TRADE SCHOOLS	
	8299	SCHOOLS - DEFAULT	
	8398	CHARITABLE/SOC SERVICE ORGS	
	8651	POLITICAL ORGANIZATIONS	X
	8661	RELIGIOUS ORGANIZATIONS	
Memberships, etc.	7997	MEMBER CLUBS/SPORT/REC/GOLF	X
	8641	CIVIC/SOCIAL/FRATERNAL ASSC	
	8699	MEMBER ORGANIZATIONS	
Contracted Services	0742	VETERINARY SERVICES	X
	0763	AGRICULTURAL CO-OPERATIVE	
	0780	LANDSCAPE/HORTICULTURAL SER	
	1520	GEN CONTRACTORS RESIDENTIAL	
	1711	HEATING, PLUMBING, AIR COND	
	1731	ELECTRICAL CONTRACTORS	
	1740	MASONRY/TILE/PLASTER/INSUL	
	1750	CARPENTRY	
	1761	ROOFING/SIDING/SHEET METAL	
	1771	CONTRACTORS - CONCRETE	
	1799	SPEC CONTRACTORS	
	4225	PUBLIC WAREHOUSING	
Auto Dealers, Parts and Services Stations	5511	AUTO DEALERS/NEW AND USED	
	5521	AUTO DEALERS USED ONLY	X
Other Transportation Dealers	5551	BOAT DEALERS	X
	5561	TRAILER CAMPER DEALERS	X
	5571	MOTORCYCLE DEALERS	X
	5592	MOTOR HOME DEALERS	X

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
	5598	SNOWMOBILE DEALERS	X
	5599	MISC AUTO DEALERS	
	5940	BICYCLE SHOPS/SALES/SERVICE	
Other Transportation Providers	4214	MOTOR FREIGHT CARRIERS	
Telecomm Services and Utilities	4899	CABLE TV SERVICES	
	4900	UTILITIES/ELEC/GAS/H2O/SANITATION	X
Misc. Financial Services	6211	SECURITY BROKERS/DEALERS	X
	6300	INSURANCE SALES/UNDERWRITE	
	6381	INSURANCE PREMIUMS	
	6399	INSURANCE	
Misc. Service Providers	7012	TIMESHARES	X
	7032	SPORT/RECREATIONAL CAMPS	X
	7033	TRAILER PARKS/CAMP SITES	X
	7217	CARPET/UPHOLSTERY CLEANING	
	7221	PHOTO STUDIOS - PORTRAITS	
	7261	FUNERAL SERVICE/CREMATORIES	X
	7276	TAX PREPARATION SERVICE	X
	7277	COUNSELING SERVICE - ALL	X
	7278	BUYING/SHOPPING SERVICES	
	8351	CHILD DAY CARE SERVICES	X
	8734	TESTING LABS (NON-MEDICAL)	
Misc. Business Services	2741	MISC PUBLISH AND PRINT	
	2791	TYPESETTING, PLATE MAKING	
	2842	SPECIALTY CLEANING SANITATION	
	7311	ADVERTISING SERVICES	
	7321	CONSUMER CR REPORTING AGEN	
	7333	COMMERCIAL PHOTO/ART/GRAPH	
	7339	STENOGRAPHIC SERVICES	
	7342	DISINFECT/EXTERMINATE SERV	
	7349	CLEAN/MAINT/JANITORAL SERV	
	7361	EMPLOYMENT/TEMP HELP AGEN	
	7372	COMPUTER & D.P. SERVICES	
	7375	INFORMATION RETRIEVAL SVCS	
	7392	MGMT/CONSULT/PUBLIC REL SER	
	7393	DETECTIVE/PROTECTIVE AGEN	
Misc. Repair Services	7623	AIR COND/REFRIG REPAIR SHOP	
	7641	REUPHOLSTERY/REFINISH	
	7692	WELDING	
	7699	MISC REPAIR SERVICES	
Professional Services	8111	LEGAL SERVICES ATTORNEYS	
	8911	ARCHITECTURAL/ENG/SURVEY	
	8931	ACCOUNTANTS/AUDITORS/BOOKPR	
Government Services	9211	COURT COSTS/ALIMONY/SUPPORT	X
	9222	FINES	X
	9223	BAIL AND BOND PAYMENTS	X

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
	9311	TAX PAYMENTS	X
	9399	GOV'T SERVICES	
Home Furnishings and Improvements	5211	LUMBER/BUILD SUPPLY STORES	
	5231	GLASS/PAINT/WALLPAPER STORE	
	5251	HARDWARE STORES	
	5261	LAWN/GARDEN SUPPLY/NURSERY	
	5271	MOBILE HOME DEALERS	X
	5712	FURNITURE/EQUIP STORES	
	5713	FLOOR COVERING STORES	
	5714	DRAPERY & UPHOLSTERY STORES	
	5718	FIREPLACES & ACCESSORIES	
5719	MISC HOME FURNISHING		
Household Appliances	5722	HOUSEHOLD APPLIANCE STORES	
Mail Order, Catalog Order, Telemktg	5960	DIRECT MARKET INSURANCE	
	5962	TELEMARKETING TRAVEL-RELATED	
	5963	DIRECT SELL/DOOR-TO-DOOR	
	5966	OUTBOUND TELEMARKETING	X
	5967	INBOUND TELESERVICES	
Discount Stores	5300	WHOLESALE CLUBS	
	5331	VARIETY STORES	
	5399	MISC GEN MERCHANDISE	
	5912	DRUG STORES & PHARMACIES	
	5931	USED MERCHANDISE STORES	
	5945	HOBBY, TOY & GAME SHOPS	
	5949	FABRIC STORES	
Grocery and Convenience Stores	5422	FREEZER/MEAT LOCKERS	
	5441	CANDY/NUT/CONFECTION STORE	
	5451	DAIRY PRODUCT STORES	
	5462	BAKERIES	
	5921	PKG STORES/BEER/WINE/LIQUOR	X
	9751	MERCHANDISE/U.K SUPERMARKETS	
Misc. and Specialty Retail I	5309	DUTY-FREE STORES	
	5948	LUGGAGE/LEATHER STORES	
	5950	GLASSWARE/CRYSTAL STORES	
	5970	ARTIST/CRAFT STORES	
	5971	ART DEALERS & GALLERIES	
	5973	RELIGIOUS GOODS STORES	
	5975	HEARING AID/SALES/SERVICE	X
	5976	ORTHOPEDIC GOODS	X
	5978	TYPEWRITER/SALES/SERVICE	
	5994	NEWS DEALERS/NEWSTANDS	
	5998	TENT AND AWNING SHOPS	
	5993	CIGAR STORES/STANDS	X
	5995	PET STORES/FOOD & SUPPLY	X
	5996	SWIMMING POOLS/SALES/SERV	X
5997	ELEC RAZOR STORES/SALE/SERV	X	

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
Wholesale Trade	5021	COMMERCIAL FURNITURE	
	5039	CONSTRUCTION MATERIALS - OTHR	
	5046	COMMERCIAL EQUIPMENT - OTHER	
	5051	METAL SERVICE CENTERS AND OFFICES	
	5065	ELECTRICAL PARTS & EQUIPMENT	
	5072	HARDWARE EQUIPMENT & SUPPLIES	
	5074	PLUMBING & HEATING EQUIPMENT	
	5085	INDUSTRIAL SUPPLIES - OTHER	
	5099	DURABLE GOODS - OTHER	
	5122	DRUGS, DRUGGIST SUNDRIES	
	5131	PIECE GOODS NOTIONS DRY GDS	
	5137	COMMERCIAL CLOTHING	
	5139	COMMERCIAL FOOTWEAR	
	5169	CHEMICALS & ALLIED PDCTS OTHR	
	5172	PETROLEUM PRODUCTS	
	5198	PAINTS, VARNISHES & SUPPLIES	
5199	NONDURABLE GOODS - OTHER		
Medium Risk Industries	5044	PHOTOGRAPH, PHOTOCOPY EQUIPT	
	5045	COMPUTERS, PERIPHERALS	
	5094	PRECIOUS STONES & METALS	
	5111	STATIONERY, OFFICE SUPPLIES	
	5200	HOME SUPPLY WAREHOUSE STORE	
	5310	DISCOUNT STORES	
	5311	DEPARTMENT STORES	
	5411	GROCERY STORES	
	5499	MISC FOOD STORES	
	5611	MEN/BOYS CLOTHING/ACC STORE	
	5621	WOMENS READY TO WEAR STORES	
	5631	WOMENS ACCESS/SPECIALTY	
	5641	CHILDREN/INFANTS WEAR STORE	
	5651	FAMILY CLOTHING STORES	
	5655	SPORTS/RIDING APPAREL STORE	
	5661	SHOE STORES	
	5691	MENS/WOMENS CLOTHING STORES	
	5699	MISC APPAREL/ACCESS SHOPS	
	5732	RADIO TV & STEREO STORES	
	5733	MUSIC STORES/PIANOS	
	5734	COMPUTER SOFTWARE/RECORD STORES	
	5735	RECORD SHOPS	
	5941	SPORTING GOODS STORES	
	5943	STATIONERY STORES	
	5946	CAMERA & PHOTO SUPPLY STORE	
	5964	CATALOG MERCHANT	
	5965	COMBINATION MAIL/RETAIL	
	5969	OTHER DIRECT MARKETERS	

Appendix A: Excluded MCCs

MCC Categories	MCC	MCC Description	EXCLUDE Transactions
	5972	STAMP & COIN STORES	X
	5999	MISC SPECIALITY RETAIL	
	7298	HEALTH & BEAUTY SPAS	X
	7299	MISC PERSONAL SERV	
	7379	COMPUTER REPAIR & OTHR SVCS	
	7622	RADIO/TV/STEREO REPAIR SHOP	
	7629	SMALL APPLIANCE REPAIR	
High Risk Industries	7631	WATCH/CLOCK/JEWELRY REPAIR	
	5681	FURRIERS AND FUR SHOPS	X
	5932	ANTIQUE SHOPS	
	5933	PAWN SHOPS	X
	5937	ANTIQUE REPRODUCTIONS	
	5944	JEWELRY STORES	
	7273	DATING & ESCORT SERVICES	X
	7297	MASSAGE PARLORS	X
	7995	BETTING/TRACK/CASINO/LOTTO	X