

Miscellaneous Policies and Resources

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How to Calculate the SPCC Utilization Percent

As part of the Commonwealth's ongoing efforts to increase efficiency and reduce operating costs, the Department of Accounts (DOA) fully implemented the Small Purchase Charge Card (SPCC) program in 1996. Statistics show the SPCC program results in an estimated 67% reduction in checks produced to pay for small purchases. Agencies are also able to reduce voucher preparation costs and improve prompt pay performance while Commonwealth vendors eliminate costly billing and receive quicker payment.

To encourage maximum use of the purchasing card and to further reduce the costs of processing vendor payments, the Comptroller charges agencies that fall below the State threshold a check fee for any payment under \$5,000 made to a vendor who accepts the State purchasing card. In accordance with § 4-5.04 of the Appropriation Act, the Comptroller is authorized to charge State agencies \$5 per check for underutilization.

DOA recognizes that not every small purchase is suitable for payment with the Bank of America VISA purchasing card. Therefore, the check fee will only be imposed on agencies and institutions failing to place a minimum of 70% of eligible transactions on the purchasing card for the quarter. An eligible transaction is defined as a purchase of less than \$5,000 made from a VISA participating vendor.

The Comptroller's goal is to encourage maximum use of proven cost reduction tools that are currently available but continue to be underutilized. Agencies are encouraged to take action quickly to improve utilization so that the fee will be completely avoided.

DOA will collect the associated fee by DOA journal entry. The fee will be charged to the agency's largest administrative program as an expenditure using Object Code 1546. The agency may move the expenditure via ATV to another fund and/or program but the object code may not be changed.

The SPCC underutilization charge is calculated based on transaction count and not on transaction volume. Below is an example of how DOA calculates the utilization rate and the underutilization fee.

- 1** — Take the total number of debit transactions on the SPCC under \$5,000. This total is calculated after each cycle close with Bank of America which is usually on the 15th of each month. A total for the quarter is determined (i.e., 200).
- 2** — Take all the CARS transactions made during the fiscal months that comprise the quarter and
Remove all transactions \$5,000 and over
Remove all transactions made to Bank of America
- 3** — Compare the Vendor IDs (Tax Identification Numbers) from the resulting CARS transactions against VISA's over 24 million merchants to determine which transactions should have gone on the purchasing card. If a Vendor ID from CARS matches a Vendor ID on VISA's list of merchants, that transaction was eligible to be put on the purchasing card.
- 4** — Sum the total transaction count of any vendors that match VISA's list of merchants based on Vendor ID (i.e., 100).
- 5** — Add the resulting transaction counts from #1 (200) and #4 (100) = total transactions (300).
- 6** — Take the #1 SPCC Count (200) and divide that by the total transactions (300) to get the SPCC utilization rate for the quarter (67%).
- 7** — The utilization rate (67%) is used to determine whether the agency will be assessed a fee for each CARS transaction eligible to be put on the purchasing card. According to the example used, the agency's utilization rate was under the minimum of 70% utilization and would be charged the applicable fee for the quarter listed in this memo for the 100 transactions which were eligible to be put on the card but were not.

According to the example used, the agency's utilization rate was under the minimum of 70% and the agency would be charged the applicable fee of \$5 per transaction for the 100 transactions which were eligible to be put on the card during the quarter but were not ($\$5 \times 100 = \500).

If you have questions or need additional information, please contact the Charge Card Administration Team at cca@doa.virginia.gov or 804-371-7804.

**Bank of America's Internal Process for Collections of Past Due Employee Paid
(Individual Liability) Travel Card Balances**

Statement Date – Date that the account cycles or closes off for that period. A list of statement dates are listed on DOA's Charge Card Administration web page at:

http://www.doa.virginia.gov/General_Accounting/Charge_Card/Travel_Charge_Card_Program.cfm

Normally it's the 15th of each month unless the 15th falls on a weekend or holiday then it will cycle the previous business day at 11:59pm.

Due Date – Date when a payment must be received and posted by Bank of America to an account. This is 30 days from the cycle date. For example, cycle date is October 15 and the due date is November 14th.

Note: All collections calls are made from the United States

Statement Date	Due Date	Action
38 days after	7 days after	Auto-generated letter is sent to the cardholder (using address on file), which is usually received 14 days after due date. This letter warns that the card may be suspended if payment in full is not received by the due date.
61 days after	31 days after	Cardholders will start getting calls from Bank of America's (BOA) Collections Department and the card will be automatically suspended until payment in full is received.
63 days after	33 days after	Auto-generated letter is sent letting the cardholder know their card is now suspended and all charges will decline. Past Due notices are also printed on statements.
91 days after	61 days after	Card is automatically closed and a letter is sent stating the card is now permanently closed. Payment in full will not re-instate the account. PA's who wish for these cards to be re-instated must notify DOA's Charge Card Administration Team in writing providing justification for consideration. Please provide as much information as possible. State Policy states that at this point the agency will deduct the outstanding past due balance from the cardholder's pay. Where applicable, BOA will continue collection efforts with the cardholder via phone.
121 days after	91 days after	If the agency has not been able to obtain the entire past due balance from the cardholder's pay, auto-generated letter is sent letting the cardholder know their card is now cancelled and the amount of the outstanding balance. Additionally weekly calls from BOA's Collections department to the cardholders will begin. Past Due notices will continue to be printed on statements.
181 days after	151 days after	If the agency has not been able to obtain the entire past due balance from the cardholder's pay, BOA will send a final letter to the cardholder alerting them to their outstanding balance and collection efforts are continued via phone calls.
210 days after	181 days after	BOA will charge off the account to a collections agency and the balance will be noted on the cardholder's personal credit report.

Policy for Card Number on File at Vendor

CAPP Topic 20355, Purchasing Charge Card, states under Purchasing Card Security:

"Authorized use of the purchasing card is limited to the person whose name appears on the face of the card. The purchasing card or its number must not be shared with another person who is not a vendor with whom they are conducting business.....This does not preclude a cardholder from placing an order with a vendor by telephone or electronically and then sending a representative to claim the items ordered. The full 16 digit account number must not be mailed, emailed (including attachments) or faxed to vendors."

Several agencies and institutions have requested guidance on allowing a vendor to keep the purchasing card number on file for use when someone other than the cardholder is making the purchase. This practice is permissible under the following limited conditions:

1. The cardholder must make initial contact with the vendor to provide the card number.
2. The vendor must keep the card number in a secure, preferably electronic, file.
3. The vendor must assign a separate store account number for use by representatives of the cardholder so that the card number is not shared.
4. The vendor must contact the cardholder for final authorization to process the charge.

Charge Card Program Annual Certifications

Annual Cardholder Review Certification

An Annual Cardholder Review Certification form is to be completed by all agency Program Administrators (both Purchase and Travel) on an annual basis and is due no later than June 30th of each year. This form can be located on DOA's Charge Card Administration web page and in the Commonwealth Knowledge Center. The following cardholder review certifications are included:

- Annual Purchase Cardholder Review
- Annual Travel Cardholder Review
- Annual Multiple Cards Cardholder Review

Annual Training Certification

An Annual Training Certification form is to be completed by all agency Program Administrators (both Purchase and Travel) on an annual basis and is due no later than June 30th of each year. This form can be located on DOA's Charge Card Administration web page and in the Commonwealth Knowledge Center. The following training certifications are included:

- SPCC Cardholder Training
- Employee Paid (Individual Liability) Travel Cardholder Training
- Agency Airline Travel Cardholder (ATC) Training
- Supervisor/Reviewer of SPCC Cards Training
- Supervisor/Reviewer of Agency Airline Travel Card (ATC)

The link for the DOA Charge Card Administration is:

http://www.doa.virginia.gov/General_Accounting/Charge_Card/Forms/Charge_Card_Forms_Main.cfm

The link for the Commonwealth Knowledge Center is —

<https://covkc.virginia.gov>

Commonwealth of Virginia

Contact Information for Program Administrators

Department of Accounts

Charge Card Administration Team

Telephone: (804) 786-0874 or (804) 786-9259

Email: cca@doa.virginia.gov

Fax: (804) 518-4954

Web Page:

http://www.doa.virginia.gov/General_Accounting/Charge_Card/Charge_Card_Main.cfm

Assistant Director, Charge Card Administration

Telephone: (804) 371-7804

Email: cca@doa.virginia.gov

EDI Employee Enrollment Information

Telephone: (804) 225-2713

Email: edi@doa.virginia.gov

Department of General Services

Telephone: (804) 367-6525

Fax: (804) 367-8987

Web Page: <http://fleet.dgs.virginia.gov>

**Commonwealth of Virginia — Bank of America/VISA Card Program
Contact Information
State Agency Program Administrators**

<u>BANK CONTACT INFORMATION</u>	
<p>Technical Help Desk (Program Administrators only) 8 a.m. – 8 pm ET Monday - Friday</p>	<p>Provides assistance with questions or issues related to the use of the <u>Works</u> application and <u>VISA Information Management</u> 1099 database applications.</p> <ul style="list-style-type: none"> • Phone: 1.888.317.2638 option 3 • E-Mail: commcardTHD@bankofamerica.com
<p>Company Level Support (Program Administrators only) 8 a.m. – 8 p.m. ET Monday - Friday</p>	<p>Provides assistance with <u>day-to-day card program questions</u>, such as lost/stolen cards, disputed items, payments.</p> <ul style="list-style-type: none"> • Cathy Jones • Phone: 1.800.822.5985 option 2 or 757.533.7887 or 757.533.7652 • E-Mail: ccs_team_servicing@BankofAmerica.com or cathy.l.jones@bankofamerica.com
<p>Cardholder Customer Service (for Cardholders and Program Administrators after business hours) 24 hours/day, 7 days/week</p>	<p>Provides cardholders (and program administrators after <u>business hours</u>) on activities such as reporting lost or stolen cards or reporting disputed items. <u>This is the number on the back of the card.</u></p> <ul style="list-style-type: none"> • Phone: 1.888.449.2273
<p>Card Activation 24 hours/day, 7 days/week</p>	<p><u>Cardholders can activate their card</u> by calling this number, keying their card # when prompted, and entering their activation code (assigned during card issuance) when prompted. This phone # is also provided to the cardholder on a sticker affixed to the card.</p> <ul style="list-style-type: none"> • Phone: 1.888.571.1000
<p>Fraud 24 hours/day, 7 days/week</p>	<p><u>Release a card from fraud watch</u></p> <ul style="list-style-type: none"> • Phone: 1.866.329.6262
<p>Training</p>	<p><u>Administrators and Accountants</u> can register for additional or refresher training sessions at http://training.works.com/bankofamerica. The registration training password is “workstraining”.</p>

**Commonwealth of Virginia — Bank of America/VISA Card Program
Contact Information
State Agency Program Administrators**

<u>Works Card Program Quick Tips – Who to Call for Assistance</u>		
Use the Works application to...	Call Company Level Support to...	Call Works Technical Support to...
<ul style="list-style-type: none"> • Request new cards • Request replacement cards • Cancel cards • Reset user passwords • Change card controls using card profiles: <ul style="list-style-type: none"> - credit limit - single transaction limits - MCC group assignment - % cash (if allowed) • Research in real-time why a transaction was declined • Add, change, or delete Works groups and users • Update cardholder phone and address information (Pcard and ATC only) • Change accounting code defaults • Create configurable reports on transaction detail, card information, audit logs, etc. • Export data for import to a financial system 	<ul style="list-style-type: none"> • Research a corporate payment • Research a corporate account decline • Change the delivery method of cards, i.e. bulk ship via Fed Ex to PA, U.S. mail to cardholder, etc. • Request overnight delivery for a card • Report a lost or stolen card • Obtain the CVV code for a card <p>***Cardholders can call the following number for assistance with items such as activating a card, reporting a card lost/stolen, or disputing a transaction: 1.888.449.2273</p>	<ul style="list-style-type: none"> • Obtain technical support, for issues using the Works application • Ask how-to questions regarding Works functionality • Request periodic large uploads of user, card, or general ledger information <p>***Cardholders need to contact the program administrator, who can then contact Works Technical Support on behalf of the cardholder.</p>

**Commonwealth of Virginia — Bank of America/VISA Card Program
Contact Information
State Agency Program Administrators**

<u>CLIENT AUTHENTICATION PROCESS</u>	
Client servicing requests requiring additional verification	<ul style="list-style-type: none"> - New Account Setup - Adding Alternate Address(s) - Card Activation - Individual Name Changes - Password Resets - Lost/Stolen (with card going to alternate address) - Temporary Credit Limit Increases
Additional verification processes	<ol style="list-style-type: none"> 1. Full or last 4 digits of corporate account number or company number. 2. Security Question (the security question client as established in Works) 3. Last transaction on the account (payment or purchase) 4. Voice Recognition 5. Password <p>Service Requests sent via Email requests will require a call back to the client to verify.</p> <p>Temporary Credit Limit increases, Lost/Stolen and Password Resets will require the authorized caller to answer 2 challenge questions from the authentication list.</p>

Merchant Category Code (MCC) Listing

Category	MCC	Description
Internal Processing	0001	0101 - REG SALES DRAFT
Internal Processing	0002	0102 - REG CASH ADVANCE
Internal Processing	0003	0103 - CASH ADVANCE FOR OVERDRAFT
Internal Processing	0004	0104 - CASH ADVANCE FOR CHECK
Internal Processing	0005	0105 - CASH ADVANCE FROM ATM
Internal Processing	0006	0106 - CREDIT TO PURCHASE BALANCE
Internal Processing	0007	0107 - CREDIT TO CASH ADVANCE BALANCE
Internal Processing	0008	0108 - PAYMENT
Internal Processing	0009	0109 - SALES DRAFT REVERSAL
Internal Processing	0010	0110 - CASH ADVANCE REVERSAL
Internal Processing	0011	0113 - CASH FROM ATM REVERSAL
Internal Processing	0012	0115 - CREDIT REVERSAL CASH BALANCE
Internal Processing	0013	0116 - PAYMENT REVERSAL
Internal Processing	0014	0117 - REVERSAL OF MEMBERSHIP FEE
Internal Processing	0015	0118 - CREDIT OLD PURCHASE BAL-REVERSAL
Internal Processing	0016	0119 - CREDIT OLD CASH BAL-REVERSAL
Internal Processing	0017	0128 - LATE CHARGE-REVERSAL
Internal Processing	0018	0129 - BUS. CARD MEM. FEE (SYS. GEN,NOT INPUT)
Internal Processing	0019	0130 - DEBIT TO PURCHASE BALANCE
Internal Processing	0020	0131 - DEBIT TO CASH BALANCE
Internal Processing	0021	0132 - DEBIT PURCHASE FINANCE CHARGE
Internal Processing	0022	0133 - DEBIT CASH ADVANCE FINANCE CHARGE
Internal Processing	0023	0134 - DEBIT CASH ADVANCE FRONT END FEE
Internal Processing	0024	0135 - DEBIT LATE CHARGE
Internal Processing	0025	0137 - DEBIT MEMBERSHIP FEE
Internal Processing	0026	0138 - DEBIT MISCELLANEOUS
Internal Processing	0027	0139 - PAYMENT REVERSAL RETURN WITH NSF FEE
Internal Processing	0028	0140 - DEBIT OVERLIMIT FEE
Internal Processing	0029	0141 - DEBIT ACTIVITY FEE
Internal Processing	0030	0142 - DEBIT MILITARY FEE
Internal Processing	0031	0143 - DEBIT SUPPLEMENTAL AIR INSURANCE
Internal Processing	0032	0144 - DEBIT SMALL BALANCE CHARGE-OFF
Internal Processing	0033	0150 - PAYMENT REVERSAL - RETURN W/O NSF FEE
Internal Processing	0034	0157 - CREDIT TO CURRENT CASH
Internal Processing	0035	0160 - CREDIT TO PURCHASE BALANCE
Internal Processing	0036	0161 - CREDIT TO CASH BALANCE
Internal Processing	0037	0162 - CREDIT TO PURCHASE FINANCE CHARGE
Internal Processing	0038	0163 - CREDIT TO CASH ADVANCE CHARGE
Internal Processing	0039	0164 - CREDIT TO CASH ADVANCE FRONT END
Internal Processing	0040	0165 - CREDIT TO LATE CHARGE
Internal Processing	0041	0166 - CREDIT INSURANCE
Internal Processing	0042	0167 - CREDIT MEMBERSHIP FEE
Internal Processing	0043	0168 - CREDIT MISCELLANEOUS
Internal Processing	0044	0169 - OVERDRAFT CASH ADVANCE CR REVERSAL
Internal Processing	0045	0170 - CREDIT OVERLIMIT FEE
Internal Processing	0046	0171 - CREDIT ACTIVITY FEE
Internal Processing	0047	0172 - CREDIT MILITARY FEE

Category	MCC	Description
Internal Processing	0048	0173 - CREDIT SUPPLEMENTAL AIR INSURANCE
Internal Processing	0049	0174 - CREDIT SMALL BALANCE CHARGE-OFF
Internal Processing	0050	0175 - CREDIT OLD BALANCE PURCHASE
Internal Processing	0051	0176 - CREDIT OLD BALANCE CASH
Internal Processing	0052	0183 - CASH ADVANCE FEE-REVERSAL
Internal Processing	0053	0184 - CREDIT TO PURCHASE BAL-REVERSAL
Internal Processing	0054	0185 - CREDIT TO CASH BAL-REVERSAL
Internal Processing	0055	0186 - CREDIT PURCHASE FIN CHG-REVERSAL
Internal Processing	0056	0187 - CREDIT TO CASH ADV FIN CHG-REVERSAL
Internal Processing	0057	0189 - DEBIT CASH BAL-REVERSAL
Internal Processing	0058	0192 - REPRESENTMENT CASH ADVANCE
Internal Processing	0059	0197 - DEBIT PURCHASE BAL FIN CHG-REVERSAL
Internal Processing	0060	0198 - DEBIT CASH ADV BAL FIN CHG-REVERSAL
Internal Processing	0061	0401 - CASH ADVANCE FRONT END
Internal Processing	0062	0402 - LATE CHARGE FEE
Internal Processing	0063	0403 - PURCHASE FINANCE CHARGE
Internal Processing	0064	0404 - CASH ADVANCE FINANCE CHARGE
Internal Processing	0065	0406 - MISCELLANEOUS FEE CHARGE
Internal Processing	0066	0408 - OVERLINE FEE CHARGE
Internal Processing	0067	0409 - SUPPLEMENTAL AIR INS. DEBIT
Internal Processing	0068	0411 - DEBIT TRANSACTION FEE
Internal Processing	0069	0420 - REVERSAL OF FRONT END FEE
Internal Processing	0070	0421 - RETURN CHECK FEE
Internal Processing	0071	0440 - AUTOMATIC PAYMENT
Internal Processing	0072	0448 - WRITE OFF OF CREDIT PURCHASE BALANCE
Internal Processing	0073	0449 - WRITE OFF OF DEBIT PURCHASE BAL
Internal Processing	0074	0453 - WRITE OFF OF DEBIT MISCELLANEOUS
Internal Processing	0075	0477 - FEDERAL EXPRESS FEE
Internal Processing	0076	0393 - TRAVELERS CHECK DEBIT
Internal Processing	0077	0394 - TRAVELERS CHECK CREDIT
Internal Processing	0078	0395 - TRAVELERS CHECK REVERSAL
	0742	VETERINARY SERVICES
	0763	AGRICULTURAL COOPERATIVES
	0780	LANDSCAPING AND HORTICULTURAL SERVICES
	1520	GENERAL CONTRACTORS-RESIDENTIAL AND COMMERCIAL
	1711	HEATING,PLUMBING,AND AIR CONDITIONING CONTRACTORS
	1731	ELECTRICAL CONTRACTORS
	1740	MASONRY,STONWORK,TILE SET,PLSTRING,AND INSULATION CONTRCTRS
	1750	CARPENTRY
	1761	ROOFING,SIDING,AND SHEET METAL WORK CONTRACTORS
	1771	CONTRACTORS,CONCRETE WORK
	1799	SPECIAL TRADE CONTRACTORS--NOT ELSEWHERE CLASSIFIED
	2741	MISCELLANEOUS PUBLISHING AND PRINTING SERVICES
	2791	TYPESETTING, PLATE MAKING & RELATED SERVICES
	2842	SPECIALTY CLEANING, POLISHING AND SANITATION PREPARATIONS
Airlines	3000	UNITED AIRLINES
Airlines	3001	AMERICAN AIRLINES

Category	MCC	Description
Airlines	3002	PAN AMERICAN
Airlines	3003	EASTERN AIRLINES
Airlines	3004	TRANS WORLD AIRWAYS
Airlines	3005	BRITISH AIRWAYS
Airlines	3006	JAPAN AIR LINES
Airlines	3007	AIR FRANCE
Airlines	3008	LUFTHANSA GERMAN AIRLINES
Airlines	3009	AIR CANADA
Airlines	3010	ROYAL DUTCH AIRLINES (KLM)
Airlines	3011	AEROFLOT
Airlines	3012	QUANTAS
Airlines	3013	ALITALIA
Airlines	3014	SAUDI ARABIAN AIRLINES
Airlines	3015	SWISSAIR
Airlines	3016	SCANDINAVIAN AIRLINE SYSTEM (SAS)
Airlines	3017	SOUTH AFRICAN AIRWAYS
Airlines	3018	VARIG
Airlines	3020	AIR INDIA
Airlines	3021	AIR ALGERIE
Airlines	3022	PHILIPPINE AIRLINES
Airlines	3023	MEXICANA
Airlines	3024	PAKISTAN INTERNATIONAL
Airlines	3025	AIR NEW ZEALAND LTD. INTERNATIONAL
Airlines	3026	EMIRATES AIRLINES
Airlines	3027	UNION DE TRANSPORTS AERIENS (UTA/INTERAIR)
Airlines	3028	AIR MALTA
Airlines	3029	SN BRUSSELS
Airlines	3030	AEROLINEAS ARGENTINAS
Airlines	3031	OLYMPIC AIRWAYS
Airlines	3032	EL AL
Airlines	3033	ANSETT AIRLINES
Airlines	3034	TRANS AUSTRALIAN AIRWAYS (TAA)
Airlines	3035	TAP AIR PORTUGAL (TAP)
Airlines	3036	VIACAO AEREA SAO PAULO (VASP)
Airlines	3037	EGYPTAIR
Airlines	3038	KUWAIT AIRWAYS
Airlines	3039	AVIANCA
Airlines	3040	GULF AIR
Airlines	3041	BALKAN-BULGARIAN AIRLINES
Airlines	3042	FINNAIR
Airlines	3043	AER LINGUS
Airlines	3044	AIR LANKA
Airlines	3045	NIGERIA AIRWAYS
Airlines	3046	CRUZEIRO DO SUL
Airlines	3047	TURK HAVA YOLLARI (THY)
Airlines	3048	ROYAL AIR MAROC
Airlines	3049	TUNIS AIR
Airlines	3050	ICELANDAIR
Airlines	3051	AUSTRIAN AIRLINES
Airlines	3052	LAN-CHILE

Category	MCC	Description
Airlines	3053	AVIACION Y COMERCIO (AVIACO)
Airlines	3054	LINEA AEREA DEL COBRE (LADECO)
Airlines	3055	LLOYD AERO BOLIVIANO (LAB)
Airlines	3056	QUEBECAIR
Airlines	3057	EAST/WEST AIRLINES
Airlines	3058	DELTA
Airlines	3059	REPUBLIC
Airlines	3060	NWA AIR
Airlines	3061	CONTINENTAL
Airlines	3062	WESTERN AIRLINES
Airlines	3063	USAIRWYS
Airlines	3064	ADRIA AIRWAYS
Airlines	3065	AIRINTER
Airlines	3066	SOUTHWEST AIRLINES
Airlines	3067	VANGUARD AIRLINES
Airlines	3071	AIR BRITISH COLUMBIA
Airlines	3075	SINGAPORE AIRLINES
Airlines	3076	AEROMEXICO
Airlines	3077	THAI AIRWAYS
Airlines	3078	CHINA AIRLINES
Airlines	3081	NORDAIR
Airlines	3082	KOREAN AIRLINES
Airlines	3083	AIR AFRIQUE
Airlines	3084	EVA AIRWAYS
Airlines	3085	MIDWEST EXPRESS AIRLINES
Airlines	3086	CARNIVAL AIRLINES
Airlines	3087	METRO AIRLINES
Airlines	3088	CROATIA AIRLINES
Airlines	3089	TRANSAERO
Airlines	3090	UNI AIRWAYS CORPORATION
Airlines	3094	ZAMBIA AIRWAYS
Airlines	3096	AIR ZIMBABWE CORP
Airlines	3097	SPANAIR
Airlines	3098	ASIANA AIRLINES
Airlines	3099	CATHAY PACIFIC
Airlines	3100	MALAYSIAN AIRLINE SYSTEM
Airlines	3102	IBERIA
Airlines	3103	GARUDA
Airlines	3106	BRAATHENS S.A.F.E.
Airlines	3110	WINGS AIRWAYS
Airlines	3111	BRITISH MIDLAND
Airlines	3112	WINDWARD ISLAND
Airlines	3115	TOWER AIR
Airlines	3117	VENEZOLANA INTERNATIONAL DE AVIACION (VIASA)
Airlines	3118	VALLEY AIRLINES
Airlines	3125	TAN SAHSA
Airlines	3126	TALAIR PTY LTD.
Airlines	3127	TACA INTERNATIONAL
Airlines	3129	SURINAM AIRWAYS
Airlines	3130	SUNWORLD INTERNATIONAL

Category	MCC	Description
Airlines	3132	FRONTIER AIRLINES
Airlines	3133	SUNBELT AIRLINES
Airlines	3135	SUDAN AIRWAYS
Airlines	3136	QATAR AIRWAYS
Airlines	3137	SINGLETON
Airlines	3138	SIMMONS AIRLINES
Airlines	3143	SCENIC AIRLINES
Airlines	3144	VIRGIN ATLANTIC
Airlines	3145	SAN JUAN
Airlines	3146	LUXAIR
Airlines	3148	AIR LITTORAL, S.A.(LITTORAL)
Airlines	3151	AIR ZAIRE
Airlines	3154	PRINCEVILLE
Airlines	3156	GO FLY LTD.
Airlines	3159	PROVINCETOWN-BOSTON AIRWAYS (PBA)
Airlines	3161	ALL NIPON AIRWAYS
Airlines	3164	NORONTAIR
Airlines	3165	NEW YORK HELICOPTER
Airlines	3167	AEROCONTINENTE
Airlines	3170	MOUNT COOK
Airlines	3171	CANADIAN AIRLINES INTERNATIONAL
Airlines	3172	NATIONAIR
Airlines	3174	JETBLUE AIRWAYS
Airlines	3175	MIDDLE EAST AIR
Airlines	3176	METROFLIGHT AIRLINES
Airlines	3177	AIRTRAN AIRWAYS
Airlines	3178	MESA AIR
Airlines	3180	WESTJET AIRLINES-WESTJET
Airlines	3181	MALEV
Airlines	3182	LOT (POLISH AIRLINES)
Airlines	3183	OMAN AIR
Airlines	3184	LIAT
Airlines	3185	LINEA AEROPOSTAL VENEZOLANA (LAV)
Airlines	3186	LINEAS AEREAS PARAGUAYAS (LAP)
Airlines	3187	LACSA
Airlines	3188	VIR EXP
Airlines	3190	JUGOSLAV AIR
Airlines	3191	ISLAND AIRLINES
Airlines	3192	IRAN NATIONAL
Airlines	3193	INDIAN AIRLINES
Airlines	3196	HAWAIIAN AIR
Airlines	3197	HAVASU AIRLINES
Airlines	3200	GUYANA AIRWAYS
Airlines	3203	GOLDEN PACIFIC AIR
Airlines	3204	FREEDOM AIRLINES
Airlines	3206	CHINA EASTERN AIRLINES
Airlines	3211	NORWEGIANAIR
Airlines	3212	DOMINICANA DE AVIACION
Airlines	3213	MALMO AVIATION
Airlines	3215	DAN AIR SERVICES

Category	MCC	Description
Airlines	3216	CUMBERLAND AIRLINES
Airlines	3217	CESKOSLOVENSKE AEROLINIE (CSA)
Airlines	3218	CROWN AIR
Airlines	3219	COMPANIA PANAMENA DE AVIACION (COPA)
Airlines	3220	COMPANIA FAUCETT
Airlines	3221	TRANSPORTES AEROS MILITARES
Airlines	3222	COMMAND AIRWAYS
Airlines	3223	COMAIR
Airlines	3226	SKYWAYS
Airlines	3229	SAETA (SOCIEDAD ECUATORIANOS DE TRANSPORTES AEREOS)
Airlines	3231	SAHSA (SERVICIO AERO DE HONDURAS)
Airlines	3233	CAPITOL AIR
Airlines	3234	BRITISH WEST INDIES AIRWAYS (BWIA)
Airlines	3235	BROCKWAY AIR
Airlines	3236	AIR ARABIA AIRLINE(AIR ARAB)
Airlines	3238	BEMIDJI AVIATION
Airlines	3239	BAR HARBOR AIRLINES
Airlines	3240	BAHAMASAIR
Airlines	3241	AVIATECA
Airlines	3242	AVENSA
Airlines	3243	AUSTRIAN AIR SERVICE
Airlines	3251	ALOHA AIRLINES
Airlines	3252	ANTILEAN AIRLINES (ALM)
Airlines	3253	AMERICA WEST
Airlines	3254	U.S AIR SHUTTLE
Airlines	3256	ALASKA AIRLINES INC.
Airlines	3259	AM TRANS AIR
Airlines	3261	AIR CHINA
Airlines	3262	RENO AIR
Airlines	3263	ASC AIRLINE
Airlines	3266	AIR SEYCHELLES
Airlines	3267	AIR PANAMA INTERNATIONAL
Airlines	3273	RICA HOTELS
Airlines	3274	INTER NOR HOTELS
Airlines	3280	XAIR JAMAICA
Airlines	3281	AIR DJIBOUTI
Airlines	3282	AIR DJIBOUTI
Airlines	3284	AERO VIRGIN ISLANDS
Airlines	3285	AERO PERU
Airlines	3286	AERO NICARAGUENSIS
Airlines	3287	AERO COACH AVIATION
Airlines	3292	CYPRUS AIRWAYS
Airlines	3293	EQUATORIANA
Airlines	3294	ETHIOPIAN AIRLINES
Airlines	3295	KENYA AIRWAYS
Airlines	3297	TAROM ROMANIAN AIR TRANSPORT
Airlines	3298	AIR MAURITIUS
Airlines	3299	WIDEROE'S FLYVESELSKAP
Car Rental	3351	AFFILIATED AUTO RENTAL

Category	MCC	Description
Car Rental	3352	AMERICAN INTERNATIONAL
Car Rental	3353	BROOKS RENT-A-CAR
Car Rental	3354	ACTION AUTO RENTAL
Car Rental	3357	HERTZ
Car Rental	3359	PAYLESS CAR RENTAL
Car Rental	3360	SNAPPY CAR RENTAL
Car Rental	3361	AIRWAYS
Car Rental	3362	ALTRA AUTO RENTAL
Car Rental	3364	AGENCY RENT-A-CAR
Car Rental	3366	BUDGET RENT-A-CAR
Car Rental	3368	HOLIDAY RENT-A-CAR
Car Rental	3370	RENT-A-WRECK
Car Rental	3374	ACCENT RENT-A-CAR
Car Rental	3376	AJAX RENT-A-CAR
Car Rental	3380	TRIANGLE RENT-A-CAR
Car Rental	3381	EUROP CAR
Car Rental	3385	TROPICAL RENT-A-CAR
Car Rental	3386	SHOWCASE RENTAL CARS
Car Rental	3387	ALAMO RENT-A-CAR
Car Rental	3388	MERCHANTS RENT-A-CAR
Car Rental	3389	AVIS RENT-A-CAR
Car Rental	3390	DOLLAR RENT-A-CAR
Car Rental	3391	EUROPE BY CAR
Car Rental	3393	NATIONAL CAR RENTAL
Car Rental	3394	KEMWELL GROUP
Car Rental	3395	THRIFTY CAR RENTAL
Car Rental	3396	TILDEN RENT-A-CAR
Car Rental	3398	ECONO-CAR RENT-A-CAR
Car Rental	3400	AUTO HOST RENTAL CARS
Car Rental	3405	ENTERPRISE RENT-A-CAR
Car Rental	3409	GENERAL RENT-A-CAR
Car Rental	3412	A1 RENT-A-CAR
Car Rental	3414	GODFREY NATIONAL
Car Rental	3420	ANSA INTERNATIONAL
Car Rental	3421	ALLSTATE
Car Rental	3423	AVCAR
Car Rental	3425	AUTOMATE
Car Rental	3427	AVON RENT-A-CAR
Car Rental	3428	CAREY
Car Rental	3429	INSURANCE RENT-A-CAR
Car Rental	3430	MAJOR RENT-A-CAR
Car Rental	3431	REPLACEMENT RENT-A-CAR
Car Rental	3432	RESERVE RENT-A-CAR
Car Rental	3433	UGLY DUCKLING RENT-A-CAR
Car Rental	3434	USA
Car Rental	3435	VALUE RENT-A-CAR
Car Rental	3436	AUTOHANSA
Car Rental	3437	CITE
Car Rental	3438	INTERENT
Car Rental	3439	MILLEVILLE

Category	MCC	Description
Car Rental	3441	ADVANTAGE RENT A CAR
Lodging	3501	HOLIDAY INNS
Lodging	3502	BEST WESTERN
Lodging	3503	SHERATON
Lodging	3504	HILTON HOTELS
Lodging	3505	TRUSTHOUSE FORTE
Lodging	3506	GOLDEN TULIP
Lodging	3507	FRIENDSHIP INNS INT'L
Lodging	3508	QUALITY INT'L
Lodging	3509	MARRIOTT
Lodging	3510	DAYS INNS OF AMERICA
Lodging	3511	ARABELLA HOTELS
Lodging	3512	INTERCONTINENTAL
Lodging	3513	WESTIN HOTELS
Lodging	3514	AMERISUITES
Lodging	3515	RODEWAY INNS INT'L
Lodging	3516	LA QUINTA MOTOR INNS
Lodging	3517	AMERICANA HOTELS CORP
Lodging	3518	SOL HOTELS
Lodging	3519	PLM/ETAP INT'L
Lodging	3520	MERIDIEN
Lodging	3520	MERIDIEN
Lodging	3521	CREST HOTELS
Lodging	3522	TOKYO GROUP
Lodging	3523	PENINSULA HOTELS
Lodging	3524	WELCOMGROUP
Lodging	3525	DUNFEY HOTELS
Lodging	3526	PRINCE HOTELS
Lodging	3527	DOWNTOWNER PASSPORT
Lodging	3528	THUNDERBIRD/RED LION
Lodging	3529	CP (CANADIAN PACIFIC)
Lodging	3530	RENAISSANCE HOTELS
Lodging	3531	KAUAI COCONUT BEACH RESORT
Lodging	3532	ROYAL KONA RESORT
Lodging	3533	IBIS-SPHERE SA
Lodging	3534	SOUTHERN PACIFIC
Lodging	3535	HILTON INTERNATIONAL
Lodging	3536	AMFAC HOTELS
Lodging	3537	ANA HOTELS
Lodging	3538	CONCORDE HOTELS
Lodging	3539	SUMMERFIELD SUITES HOTEL
Lodging	3540	IBEROTEL
Lodging	3541	HOTEL OKURA
Lodging	3542	ROYAL HOTELS
Lodging	3543	FOUR SEASONS
Lodging	3544	CIGAHOTELS
Lodging	3545	SHANGRI-LA INTERNATIONAL
Lodging	3546	SIERRA SUITES HOTELS
Lodging	3548	HOTELS MELIA
Lodging	3549	AUBERGE DES GOUVERNEURS

Category	MCC	Description
Lodging	3550	REGAL 8 INNS
Lodging	3551	MIRAGE HOTEL AND CASINO
Lodging	3552	COAST HOTELS
Lodging	3553	PARKS INNS INTERNATIONAL
Lodging	3554	PINEHURST RESORT
Lodging	3555	TREASURE ISLAND HOTEL AND CASINO
Lodging	3556	BARTON CREEK RESORT
Lodging	3557	MANHATTAN EAST SUITE HOTELS
Lodging	3558	JOLLY HOTELS
Lodging	3561	GOLDEN NUGGET
Lodging	3562	COMFORT HOTEL INTERNATIONAL
Lodging	3563	JOURNEY'S END MOTELS
Lodging	3564	SAM'S TOWN HOTEL AND CASINO
Lodging	3565	RELAX INNS
Lodging	3566	GARDEN PLACE HOTEL
Lodging	3567	SOHO GRAND HOTEL
Lodging	3568	LADBROKE HOTELS
Lodging	3569	TRIBECA GRAND HOTEL
Lodging	3570	GRAND MET FORUM HOTELS
Lodging	3571	GRAND WAILEA RESORT
Lodging	3572	MIYAKO HOTEL/KINTETSU
Lodging	3573	SANDMAN HOTELS
Lodging	3574	VENTURE INN
Lodging	3575	VAGABOND HOTELS
Lodging	3576	LA QUINTA RESORT
Lodging	3577	MANDARIN INT'L
Lodging	3578	FRANKENMUTH BAVARIAN
Lodging	3579	HOTEL MERCURE
Lodging	3580	HOTEL DEL CORONADO
Lodging	3581	DELTA HOTELS
Lodging	3582	CALIFORNIA HOTEL AND CASINO
Lodging	3583	SAS HOTELS
Lodging	3584	PRINCESS HOTELS INTERNATIONAL
Lodging	3585	HUNGAR HOTELS
Lodging	3586	SOKOS HOTEL
Lodging	3587	DORAL HOTELS
Lodging	3588	HELMSLEY HOTELS
Lodging	3589	DORAL GOLF RESORT
Lodging	3590	FAIRMONT HOTELS CORP.
Lodging	3591	SONESTA INT'L HOTELS
Lodging	3592	OMNI INTERNATIONAL
Lodging	3593	CUNARD HOTELS
Lodging	3594	ARIZONA BILTMORE
Lodging	3595	HOSPITALITY INNS
Lodging	3596	WYNN LAS VEGAS
Lodging	3597	RIVERSIDE RESORT AND CASINO
Lodging	3598	REGENT HOTELS
Lodging	3599	PANNONIA HOTELS
Lodging	3603	NOAH'S HOTEL (MELBN)
Lodging	3612	MOVENPICK

Category	MCC	Description
Lodging	3615	TRAVELODGE MOTELS
Lodging	3620	BINION'S HORSESHOE CLUB
Lodging	3622	MERLIN HOTEL (PERTH)
Lodging	3623	DORINT HOTELS
Lodging	3624	LADY LUCK HOTEL AND CASINO
Lodging	3625	HOTEL UNIVERSAL
Lodging	3628	EXCALIBUR HOTEL AND CASINO
Lodging	3629	DAN HOTELS
Lodging	3631	SLEEP INN
Lodging	3632	THE PHOENICIAN
Lodging	3633	RANK HOTELS
Lodging	3634	SWISSOTEL
Lodging	3635	RESO HOTELS
Lodging	3636	SAROVA HOTELS
Lodging	3637	RAMADA INNS
Lodging	3638	HOWARD JOHNSON
Lodging	3639	MOUNT CHARLOTTE HOTELS
Lodging	3640	HYATT HOTELS/INT'L
Lodging	3641	SOFITEL HOTELS
Lodging	3642	NOVOTEL SIEH (ACCOR)
Lodging	3643	STEIGENBERGER
Lodging	3644	ECONO-TRAVEL MOTOR HOTEL
Lodging	3645	QUEENS MOAT HOUSES
Lodging	3646	SWALLOW HOTELS
Lodging	3647	GRUPO HOTELS HUSA SA
Lodging	3648	DE VERE HOTELS
Lodging	3649	RADISSON HOTELS
Lodging	3650	RED ROOF INNS
Lodging	3651	IMPERIAL LONDON HOTELS
Lodging	3652	EMBASSY HOTELS
Lodging	3653	PENTA HOTELS
Lodging	3654	LOEWS HOTELS
Lodging	3655	SCANDIC HOTELS
Lodging	3656	SARA HOTELS
Lodging	3657	OBEROI HOTELS
Lodging	3658	NEW OTANI COMPANY
Lodging	3659	TAJ HOTELS INT'L
Lodging	3660	KNIGHTS INN
Lodging	3661	METROPOLE HOTELS
Lodging	3662	CIRCUS CIRCUS HOTEL AND CASINO
Lodging	3663	HOTELES EL PRESIDENTE
Lodging	3664	FLAG INNS
Lodging	3665	HAMPTON INNS
Lodging	3666	STAKIS HOOTELS
Lodging	3667	LUXOR HOTEL AND CASINO
Lodging	3668	MARITIM
Lodging	3669	ELDORADO HOTEL AND CASINO
Lodging	3670	ARCADE
Lodging	3671	ARCTIA
Lodging	3672	CAMPANILE

Category	MCC	Description
Lodging	3673	IBUSZ HOTELS
Lodging	3674	RANTASIPI HOTELS
Lodging	3675	INTERHOTEL CEDOK
Lodging	3676	MONTE CARLO HOTEL AND CASINO
Lodging	3677	CLIMAT DE FRANCE
Lodging	3678	CUMULUS HOTELS
Lodging	3679	SILVER LEGACY HOTEL AND CASINO
Lodging	3680	HOTEIS OTHAN
Lodging	3681	ADAMS MARK
Lodging	3682	SAHARA HOTEL AND CASINO
Lodging	3683	BRADBURY SUITES
Lodging	3684	BUDGET HOST INNS
Lodging	3685	BUDGETEL
Lodging	3686	SUSSE CHALET
Lodging	3687	CLARION HOTEL
Lodging	3688	COMPRI HOTEL
Lodging	3689	CONSORT
Lodging	3690	COURTYARD INNS
Lodging	3691	DILLON INN
Lodging	3692	DOUBLETREE HOTEL
Lodging	3693	DRURY INN
Lodging	3694	ECONOMY INNS OF AMERICA
Lodging	3695	EMBASSY SUITES
Lodging	3696	EXCEL INN
Lodging	3697	FAIRFIELD HOTEL
Lodging	3698	HARLEY HOTEL
Lodging	3699	MIDWAY MOTOR LODGE
Lodging	3700	MOTEL 6
Lodging	3701	LA MANSION DEL RIO
Lodging	3702	THE REGISTRY HOTELS
Lodging	3703	RESIDENCE INN
Lodging	3704	ROYCE HOTEL
Lodging	3705	SANDMAN INN
Lodging	3706	SHILO INN
Lodging	3707	SHONEY'S INN
Lodging	3708	VIRGIN RIVER HOTEL AND CASINO
Lodging	3709	SUPER 8 MOTEL
Lodging	3710	THE RITZ CARLTON
Lodging	3711	FLAG INNS (AUSTRALIA)
Lodging	3712	BUFFALO BILL'S HOTEL AND CASINO
Lodging	3713	QUALITY PACIFIC HOTEL
Lodging	3714	FOUR SEASONS (AUSTRALIA)
Lodging	3715	FAIRFIELD INN
Lodging	3716	CARLTON HOTELS
Lodging	3717	CITY LODGE HOTELS
Lodging	3718	KAROS HOTELS
Lodging	3719	PROTEA HOTELS
Lodging	3720	SOUTHERN SUN HOTELS
Lodging	3721	CONRAD HOTELS
Lodging	3722	WYNDHAM HOTELS

Category	MCC	Description
Lodging	3723	RICA HOTELS
Lodging	3724	INTER NOR HOTELS
Lodging	3725	SEA PINES RESORT
Lodging	3726	RIO SUITES
Lodging	3727	BROADMOOR HOTEL
Lodging	3728	BALLY'S HOTEL AND CASINO
Lodging	3729	JOHN ASCUAGA'S NUGGET
Lodging	3730	MGM GRAND HOTEL
Lodging	3731	HARRAH'S HOTELS AND CASINOS
Lodging	3732	OPRYLAND HOTEL
Lodging	3733	BOCA RATON RESORT
Lodging	3734	HARVEY BRISTOL HOTELS
Lodging	3735	MASTERS ECONOMY INNS
Lodging	3736	COLORADO BELLE EDGEWATER RESORT
Lodging	3737	RIVIERA HOTEL AND CASINO
Lodging	3738	TROPICANA RESORT AND CASINO
Lodging	3739	WOODSIDE HOTELS AND RESORTS
Lodging	3740	TOWNEPLACE SUITES
Lodging	3741	MILLENNIUM BROADWAY HOTEL
Lodging	3742	CLUB MED
Lodging	3743	BILTMORE HOTEL AND SUITES
Lodging	3744	CAREFREE RESORTS
Lodging	3745	ST. REGIS HOTEL
Lodging	3746	THE ELIOT HOTEL
Lodging	3747	CLUB CORP/CLUB RESORTS
Lodging	3748	WELLESLEY INNS
Lodging	3749	THE BEVERLY HILLS HOTEL
Lodging	3750	CROWNE PLAZA HOTELS
Lodging	3751	HOMEWOOD SUITES
Lodging	3752	PEABODY HOTELS
Lodging	3753	GREENBRIAR RESORTS
Lodging	3754	AMELIA ISLAND PLANTATION
Lodging	3755	THE HOMESTEAD
Lodging	3756	SOUTH SEAS RESORTS
Lodging	3757	CANYON RANCH
Lodging	3758	KAHALA MANDARIN ORIENTAL HOTEL
Lodging	3759	THE ORCHID AT MAUNA LANI
Lodging	3760	HALEKULANI HOTEL/WAIKIKI PARC
Lodging	3761	PRIMADONNA HOTEL AND CASINO
Lodging	3762	WHISKEY PETE'S HOTEL AND CASINO
Lodging	3763	CHATEAU ELAN WINERY AND RESORT
Lodging	3764	BEAU RIVAGE HOTEL AND CASINO
Lodging	3765	BELLAGIO
Lodging	3766	FREMONT HOTEL AND CASINO
Lodging	3767	MAIN STREET STATION HOTEL AND CASINO
Lodging	3768	SILVER STAR HOTEL AND CASINO
Lodging	3769	STRATOSPHERE HOTEL AND CASINO
Lodging	3770	SPRINGHILL SUITES
Lodging	3771	CAESAR'S HOTEL AND CASINO
Lodging	3772	NEMACOLIN WOODLANDS

Category	MCC	Description
Lodging	3773	THE VENETIAN RESORT HOTEL CASINO
Lodging	3774	NEW YORK-NEW YORK HOTEL + CASINO
Lodging	3775	SANDS RESORT
Lodging	3776	NEVELE GRANDE RESORT AND COUNTRY CLUB
Lodging	3777	MANDALAY BAY RESORT
Lodging	3778	FOUR POINTS HOTELS
Lodging	3779	W HOTELS
Lodging	3780	DISNEYLAND RESORTS
Lodging	3781	THE PATRICIA GRAND RESORT HOTELS
Lodging	3782	ROSEN HOTEL AND RESORTS
Lodging	3783	TOWN AND COUNTRY RESORT AND CONVENTION CENTER
Lodging	3784	FIRST HOSPITALITY HOTELS
Lodging	3785	OUTRIGGER HOTELS AND RESORTS
Lodging	3786	OHANA HOTELS OF HAWAII
Lodging	3787	CARIBE ROYAL RESORT SUITE AND VILLAS
Lodging	3788	ALA MOANA HOTEL
Lodging	3789	SMUGGLERS NOTCH RESORT
Lodging	3790	RAFFLES HOTELS
Lodging	3791	STAYBRIDGE SUITES
Lodging	3792	CLARIDGE CASINO HOTEL
Lodging	3793	THE FLAMINGO HOTELS
Lodging	3794	GRAND CASINO HOTELS
Lodging	3795	PARIS LAS VEGAS HOTEL
Lodging	3796	PEPPERMILL HOTEL CASINO
Lodging	3797	ATLANTIC CITY HILTON
Lodging	3798	EMBASSY VACATION RESORT
Lodging	3799	HALE KOA HOTEL
Other Transportation	4011	RAILROADS-FRIEGHT
Other Transportation	4111	LOCAL AND SUBURBAN COMMUTER PASS TRANS, INCLUDING FE
Other Transportation	4112	PASSENGER RAILWAYS
Other Transportation	4119	AMBULANCE SERVICES
Other Transportation	4121	TAXICABS AND LIMOUSINES
Other Transportation	4131	BUS LINES,CHARTERS,TOUR BUSES
Other Transportation	4214	MOTOR FREIGHT CARRIERS,AND TRUCKING
Other Transportation	4215	COURIER SERVICES-AIR AND GROUND,AND FREIGHT FORWARDERS
Other Transportation	4225	PUBLIC WAREHOUSING
Other Transportation	4411	STEAMSHIP AND CRUISE LINES
Other Transportation	4457	BOAT RENTALS AND LEASING
Other Transportation	4457	BOAT RENTALS AND LEASING
Other Transportation	4468	MARINAS,MARINE SERVICE,AND SUPPLIES
Airlines	4511	AIRLINES AND AIR CARRIERS
	4582	AIRPORTS,FLYING FIELDS,AND AIRPORT TERMINALS
	4722	TRAVEL AGENCIES
	4723	PACKAGE TOUR OPERATORS (GERMANY ON
	4761	TELEMARKETING OF TRAVEL RELATED SERVICES AND VITAMINS
	4784	TOLLS AND BRIDGE FEES
	4789	TRANSPORTATION SERVICES NOT ELSEWHERE CLASSIFIED

Category	MCC	Description
	4812	TELECOMMUNICATION EQUIPMENT AND TELEPHONE SALES
	4813	KEY-ENTERED TELECOM MERCHANT
	4814	TELECOMMUNICATION SERVICES
	4815	VISA PHONE
	4816	COMPUTER NETWORK/INFORMATION SERVICES
	4821	TELEGRAPHIC SERVICES
	4829	MONEY TRANSFER--MERCHANT
	4899	CABLE,SATELLITE,AND OTHER PAY TELEVISION AND RAD IO SERVICES
	4900	UTILITIES - ELECTRIC,GAS,WATER,SANITARY
	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 CLASSIFIED
	5047	DENTAL/LABORATORY/MEDICAL/OPHTHALMIC HOSP EQIP AND SUP.
	5051	METAL SERVICE CENTERS AND OFFICES
	5065	ELECTRICAL PARTS AND EQUIPMENT
	5072	HARDWARE EQUIPMENT AND SUPPLIES
	5074	PLUMBING AND HEATING EQUIPMENT AND SUPPLIES
	5085	INDUSTRIAL SUPPLIES NOT ELSEWHERE CLASSIFIED
	5094	PRECIOUS STONES AND METALS, WATCHES & JEWELRY
	5099	DURABLE GOODS, NOT ELSEWHERE CLASSIFIED
	5111	STATIONERY, OFFICE SUPPLIES, PRINTING AND WRITING PAPER
	5122	DRUGS, DRUG PROPRIETARIES, AND DRUGGISTS SUNDRIES
	5131	PIECE GOODS, NOTIONS, AND OTHER DRY GOODS
	5137	MENS, WOMENS AND CHILDRENS UNIFORMS AND COMMERCIAL CLOTHING
	5139	COMMERCIAL FOOTWARE
	5169	CHEMICALS AND ALLIED PRODUCTS NOT ELSEWHERE CLASSIFIED
	5172	PETROLEUM AND PETROLEUM PRODUCTS
	5192	BOOKS, PERIODICALS AND NEWSPAPERS
	5193	FLORISTS SUPPLIES, NURSERY STOCK & FLOWERS
	5198	PAINTS, VARNISHES AND SUPPLIES
	5199	NON-DURABLE GOODS NOT ELSEWHERE CLASSIFIED
	5200	HOME SUPPLY WAREHOUSE STORES
	5211	LUMBER AND BUILDING MATERIALS STORES
	5231	GLASS,PAINT,AND WALLPAPER STORES
	5251	HARDWARE STORES
	5261	NURSERIES,LAWN AND GARDEN SUPPLY STORES
	5271	MOBILE HOME DEALERS
	5300	WHOLESALE CLUBS
	5309	DUTY FREE STORES
	5310	DISCOUNT STORES
	5311	DEPARTMENT STORES

Category	MCC	Description
	5331	VARIETY STORES
	5399	MISCELLANEOUS GENERAL MERCHANDISE
	5411	GROCERY STORES,AND SUPERMARKETS
	5422	FREEZER AND LOCKER MEAT PROVISIONERS
	5441	CANDY,NUT, AND CONFECTIONERY STORES
	5451	DAIRY PRODUCTS STORES
	5462	BAKERIES
	5499	MISCELLANEOUS FOOD STORES-CONV STRS AND SPECIALTY MKTS.
	5511	CAR AND TRUCK DEALERS (NEW AND USED)
	5521	CAR AND TRUCK DEALERS (USED ONLY)
	5531	AUTO AND HOME SUPPLY STORES
	5532	AUTOMOTIVE TIRE STORES
	5533	AUTOMOTIVE PARTS AND ACCESSORIES STORES
	5541	SERVICE STATIONS (WITH OR WITHOUT ANCILLARY SERVICES)
	5542	AUTOMATED FUEL DISPENSER
	5551	BOAT DEALERS
	5561	CAMPER,RECREATIONAL AND UTILITY TRAILER DEALERS
	5571	MOTORCYCLE DEALERS
	5592	MOTOR HOMES DEALERS
	5598	SNOWMOBILE DEALERS
	5599	MISC. AUTOMOTIVE,AIRCRAFT,AND FARM EQUIPMENT DEALERS
	5611	MEN'S AND BOY'S CLOTHING AND ACCESSORY STORES
	5621	WOMEN'S READY-TO-WEAR STORES
	5631	WOMEN'S ACCESSORY AND SPECIALTY STORES
	5641	CHILDREN'S AND INFANT'S WEAR STORES
	5651	FAMILY CLOTHING STORES
	5655	SPORTS AND RIDING APPAREL STORES
	5661	SHOE STORES
	5681	FURRIERS AND FUR SHOPS
	5691	MEN'S AND WOMEN'S CLOTHING STORES
	5697	TAILORS,SEAMSTRESS,MENDING,ALTERATIONS
	5698	WIG AND TOUPEE SHOPS
	5699	MISCELLANEOUS APPAREL AND ACCESSORY STORES
	5712	FURNITURE,HOME FURNISHINGS AND EQUIPMENT STORES
	5713	FLOOR COVERING,RUG AND CARPET STORES
	5714	DRAPERY,WINDOW COVERING,AND UPHOLSTERY STORES
	5718	FIREPLACES,FIREPLACE SCREENS AND ACCESSORIES STORES
	5719	MISCELLANEOUS HOME FURNISHING SPECIALTY STORES
	5722	HOUSEHOLD APPLIANCE STORES
	5732	ELECTRONICS STORES
	5733	MUSIC STORES-MUSICAL INSTRUMENTS,PIANOS,AND SHEET MUSIC
	5734	COMPUTER SOFTWARE STORES
	5735	RECORD STORES
	5811	CATERERS
	5812	EATING PLACES AND RESTAURANTS
	5813	DRINKING PLACES (ALCOHOLIC BEVERAGES)

Category	MCC	Description
	5814	FAST FOOD RESTAURANTS
	5912	DRUG STORES AND PHARMACIES
	5921	PACKAGE STORES--BEER,WINE,AND LIQUOR
	5931	USED MERCHANDISE AND SECONDHAND STORES
	5932	ANTIQUÉ SHOPS
	5933	PAWN SHOPS
	5935	WRECKING AND SALVAGE YARDS
	5937	ANTIQUÉ REPRODUCTION STORES
	5940	BICYCLE SHOPS-SALES AND SERVICE
	5941	SPORTING GOODS STORES
	5942	BOOK STORES
	5943	STATIONERY,OFFICE AND SCHOOL SUPPLY STORES
	5944	JEWELRY,WATCH,CLOCK,AND SILVERWARE STORES
	5945	HOBBY,TOY,AND GAME STORES
	5946	CAMERA AND PHOTOGRAPHIC SUPPLY STORES
	5947	GIFT,CARD,NOVELTY,AND SOUVENIR STORES
	5948	LUGGAGE AND LEATHER GOODS STORES
	5949	SEWING,NEEDLEWORK,FABRIC AND PIECE GOODS STORES
	5950	GLASSWARE AND CRYSTAL STORES
	5960	DIRECT MARKETING INSURANCE SERVICES
	5962	DIRECT MARKETING--TRAVEL RELATED ARRANGEMENT SERVICES
	5963	DIRECT SELLING ESTABLISHMENTS,DOOR TO DOOR SALES
	5964	CATALOG MERCHANTS
	5965	COMBINATION CATALOG AND RETAIL MERCHANT
	5966	OUTBOUND TELEMARKETING MERCHANTS
	5967	DIRECT MARKETING--INBOUND TELEMARKETING MERCHANTS
	5968	CONTINUITY/SUBSCRIPTION MERCHANTS
	5969	DIRCT MARKETING/DIRCT MARKETERS--NOT ELSEWHERE CLASSIFIED
	5970	ARTIST SUPPLY AND CRAFT STORES
	5971	ART DEALERS AND GALLERIES
	5972	STAMP AND COIN STORES
	5973	RELIGIOUS GOODS STORES
	5975	HEARING AIDS--SALES,SERVICE,AND SUPPLIES
	5976	ORTHOPEDIC GOODS AND PROSTHETIC DEVICES
	5977	COSMETIC STORES
	5978	TYPEWRITER STORES-SALES,SERVICE,RENTALS
	5983	FUEL DEALERS--FUEL OIL,WOOD,COAL,AND LIQ. PETROLEUM
	5992	FLORISTS
	5993	CIGAR STORES AND STANDS
	5994	NEWS DEALERS AND NEWSSTANDS
	5995	PET SHOPS,PET FOOD AND SUPPLIES
	5996	SWIMMING POOLS-SALES,SUPPLIES,SERVICES
	5997	ELECTRIC RAZOR STORES-SALES AND SERVICE
	5998	TENT AND AWNING STORES
	5999	MISCELLANEOUS AND SPECIALTY RETAIL STORES
	6010	FINANCIAL INSTITUTIONS--MANUAL CASH DISBURSEMENTS
	6011	FINANCIAL INSTITUTIONS--AUTOMATED CASH

Category	MCC	Description
		DISBURSEMENTS
	6012	FINANCIAL INSTITUTIONS--MERCHANDISE AND SERVICES
	6050	QUASI CASH--MEMBER FINANCIAL
	6051	QUASI CASH--MERCHANT
	6211	SECURITIES--BROKERS AND DEALERS
	6300	INSURANCE-SALES & UNDERWRITING
	6381	INSURANCE-PREMIUMS
	6399	INSURANCE-NOT ELSEWHERE CLASSIFIED
	6513	REAL ESTATE AGENTS AND MANAGERS--RENTALS
	6529	REMOTE STORED VALUE LOAD-MEMBER FINANCIAL INSTITUTION
	6530	REMOTE STORED VALUE LOAD-MERCHANT
	6531	PAYMENT SERVICE PROVIDER-MONEY TRANSFER FOR A PURCHASE
	6532	PAYMENT SERVICE PROVIDER-MEMBER FINANCIAL INSTITUTION-PAYMEN
	6533	PAYMENT SERVICE PROVIDER-MERCHANT-PAYMENT TRANSACTION
	6535	VALUE PURCHASE--MEMBER FINANCIAL INSTITUTION
Lodging	7011	LODGING--HOTELS,MOTELS,AND RESORTS
	7012	TIMESHARES
	7032	SPORTING AND RECREATIONAL CAMPS
	7033	TRAILER PARKS AND CAMPGROUNDS
	7210	LAUNDRY,CLEANING,AND GARMENT SERVICES
	7211	LAUNDRY SERVICES--FAMILY AND COMMERCIAL
	7216	DRY CLEANERS
	7217	CARPET AND UPHOLSTERY CLEANING
	7221	PHOTOGRAPHIC STUDIOS,PORTRAITS
	7230	BEAUTY AND BARBER SHOPS
	7251	SHOE REPR SHPS,SHOE SHINE PARLRS,AND HAT CLEANING SHPS
	7261	FUNERAL SERVICES AND CREMATORIES
	7273	DATING AND ESCORT SERVICES
	7276	TAX PREPARATION SERVICE
	7277	COUNSELING SERVICES--DEBT,MARRIAGE,PERSONAL
	7278	BUYING AND SHOPPING SERVICES AND CLUBS
	7296	CLOTHING RENTAL--COSTUMES,UNIFORMS,AND FORMAL WEAR
	7297	MASSAGE PARLORS
	7298	HEALTH AND BEAUTY SPAS
	7299	MISCELLANEOUS PERSONAL SERVICES--NOT ELSEWHERE CLASSIFIED
	7311	ADVERTISING SERVICES
	7321	CONSUMER CREDIT REPORTING AGENCIES
	7322	DEBT COLLECTION AGENCIES
	7332	BLUEPRINTING AND PHOTOCOPYING SERVICES
	7333	COMMERCIAL PHOTOGRAPHY,ART,AND GRAPHICS
	7338	QUICK-COPY AND REPRODUCTION SERVICES
	7339	STENOGRAPHIC SERVICES
	7342	EXTERMINATING AND DISINFECTING SERVICES
	7349	CLEANING AND MAINTENANCE,JANITORIAL SERVICES

Category	MCC	Description
	7361	EMPLOYMENT AGENCIES AND TEMPORARY HELP SERVICES
	7372	COMP PROG,DATA PROCESSING,AND INTEGRATED SYS DESIGN SVCS
	7375	INFORMATION RETRIEVAL SERVICES
	7379	COMPUTER MAINTENANCE, REPAIR AND SERVICES NOT ELSEWHERE CLAS
	7392	MANAGEMENT,CONSULTING AND PUBLIC RELATIONS SERVICES
	7393	DETECTIVE AGENCIES,PROTECTIVE AGENCIES,AND SECURITY SERVICES
	7394	EQUIP, TOOL, FURNITURE, AND APPLIANCE RENTAL AND LEASING
	7395	PHOTOFINISHING LABORATORIES,PHOTO DEVELOPING
	7399	BUSINESS SERVICES NOT ELSEWHERE CLASSIFIED
	7511	TRUCK STOPS
	7512	AUTOMOBILE RENTAL AGENCY
	7513	TRUCK AND UTILITY TRAILER RENTALS
	7519	MOTOR HOME AND RECREATIONAL VEHICLE RENTAL
	7523	PARKING LOTS AND GARAGES
	7524	EXPRESS PAYMENT SERVICE MERCHANTS--PARKING LOTS AND GARA
	7531	AUTOMOTIVE TOP AND BODY SHOPS
	7534	TIRE RETREADING AND REPAIR SHOPS
	7535	AUTOMOTIVE PAINT SHOPS
	7538	AUTOMOTIVE REPAIR SHOPS (NON-DEALER)
	7542	CAR WASHES
	7549	TOWING SERVICES
	7622	RADIO,TELEVISION AND STEREO REPAIR SHOPS
	7623	AIR CONDITIONING AND REFRIGERATION REPAIR SHOPS
	7629	ELECTRICAL AND SMALL APPLIANCE REPAIR SHOPS
	7631	WATCH,CLOCK AND JEWELRY REPAIR SHOPS
	7641	FURNITURE--REUPHOLSTERY,REPAIR,AND REFINISHING
	7692	WELDING SERVICES
	7699	MISCELLANEOUS REPAIR SHOPS AND RELATED SERVICES
	7829	MOTION PICTURE AND VIDEO TAPE PRODUCTION AND DISTRIBUTION
	7832	MOTION PICTURE THEATERS
	7841	VIDEO TAPE RENTAL STORES
	7911	DANCE HALLS,STUDIOS,AND SCHOOLS
	7922	THEATRICAL PRODUCERS (EXCEPT MOTION PICTURES), TICKET AGNC
	7929	BANDS,ORCHESTRAS,ENTERTAINERS
	7932	BILLIARD AND POOL ESTABLISHMENTS
	7933	BOWLING ALLEYS
	7941	COMMERCIAL SPORTS,PRO SPTS CLBS,ATH FLDS,AND SPT S PROMO
	7991	TOURIST ATTRACTIONS AND EXHIBITS
	7992	PUBLIC GOLF COURSES
	7993	VIDEO AMUSEMENT GAME SUPPLIES
	7994	VIDEO GAME ARCADES AND ESTABLISHMENTS
	7995	GAMBLING TRANSACTIONS
	7996	AMUSEMENT PRKS,CIRCUSES,CARNIVLS,AND FORTUNE

Category	MCC	Description
		TELLERS
	7997	MEMBERSHIP CLUBS,(SPORTS,RECREATION,ATHLETIC)
	7998	AQUARIUMS,SEAQUARIUMS AND DOLPHINARIUMS
	7999	RECREATION SERVICES--NOT ELSEWHERE CLASSIFIED
	8011	DOCTORS AND PHYSICIANS--NOT ELSEWHERE CLASSIFIED
	8021	DENTISTS AND ORTHODONTISTS
	8031	OSTEOPATHIC PHYSICIANS
	8041	CHIROPRACTORS
	8042	OPTOMETRISTS AND OPHTHALMOLOGISTS
	8043	OPTICIANS AND DISPENSING
	8044	OPTICAL GOODS AND EYEGLASSES
	8049	PODIATRISTS AND CHIROPODISTS
	8050	NURSING AND PERSONAL CARE FACILITIES
	8062	HOSPITALS
	8071	MEDICAL AND DENTAL LABORATORIES
	8099	MEDICAL SERVICES & HEALTH PRACTITIONERS NOT ELSEWHERE CL
	8111	LEGAL SERVICES AND ATTORNEYS
	8211	ELEMENTARY AND SECONDARY SCHOOLS
	8220	COLLEGES,UNIVERSITIES,PROFESSIONAL SCHLS AND JR COLLEGES
	8241	CORRESPONDENCE SCHOOLS
	8244	BUSINESS AND SECRETARIAL SCHOOLS
	8249	TRADE AND VOCATIONAL SCHOOLS
	8299	SCHOOLS AND EDUCATIONAL SERVICES NOT ELSEWHERE CLASSIFIED
	8351	CHILD CARE SERVICES
	8398	CHARITABLE AND SOCIAL SERVICE ORGANIZATIONS
	8641	CIVIC,SOCIAL AND FRATERNAL ASSOCIATIONS
	8651	POLITICAL ORGANIZATIONS
	8661	RELIGIOUS ORGANIZATIONS
	8675	AUTOMOBILE ASSOCIATIONS
	8699	MEMBERSHIP ORGANIZATIONS--NOT ELSEWHERE CLASSIFIED
	8734	TESTING LABORATORIES (NON-MEDICAL)
	8911	ARCHITECTURAL,ENGINEERING,AND SURVEYING SERVICES
	8931	ACCOUNTING,AUDITING AND BOOKKEEPING SERVICES
	8999	PROFESSIONAL SERVICES NOT ELSEWHERE CLASSIFIED
	9211	COURT COST INCLUDING ALIMONY AND CHILD SUPPORT
	9222	FINES
	9223	BAIL AND BOND PAYMENTS
	9311	TAX PAYMENTS
	9399	GOVERNMENT SERVICES--NOT ELSEWHERE CLASSIFIED
	9401	I-PURCHASING PILOT
	9402	POSTAGE STAMPS
	9405	INTRA-GOVERNMENT PURCHASES--GOVERNMENT ONLY
	9700	AUTOMATED REFERRAL SERVICE
	9701	VISA CREDENTIAL SERVER
	9702	GCAS EMERGENCY SERVICES
	9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE

Category	MCC	Description
	9752	U.K. PETROL STATIONS, ELECTRONIC HOT FILE
	9950	INTRA-COMPANY PURCHASES

COV PCard MCC Restriction Tables

(As of 1/1/2009)

COVT001 (E) <u>Travel Table</u>	<u>Description</u>
3000-3349	Airlines
4112	Passenger Railways
4121	Limos/Taxi Cabs
4131	Bus Lines, Including Charters and Tour Busses
4411	Cruise Lines/Steamships
4511	Air Carriers, Airlines
COVC001 (E) <u>Car Rental Table</u>	<u>Description</u>
3350-3499	Car Rental Agencies
7512	Automobile Rental Agency
COVG001 (E) <u>Gas/Oil Table</u>	<u>Description</u>
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispensers, Automated
9752	U.K. Petrol Stations
COVR001 (E) <u>Restaurant Table</u>	<u>Description</u>
5422	Freezer and Locker Meat Provisioners
5441	Candy, Confectionery, and Nut Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores, Convenience Stores, Markets, Specialty Stores & Vending Machines
5811	Caterers
5812	Eating Places-Restaurants
5814	Quick Payment Service - Fast Food Restaurants
5921	Package Stores, Beer, Wine and Liquor
5993	Cigar Stores and Stands
9751	U.K. Supermarkets, Electronic Hot File
COVR002 (E) <u>Modified Restaurant Table</u>	<u>Description</u>
5422	Freezer and Locker Meat Provisioners
5441	Candy, Confectionery, and Nut Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores, Convenience Stores, Markets, Specialty Stores & Vending Machines
5812	Eating Places-Restaurants
5814	Quick Payment Service - Fast Food Restaurants
5921	Package Stores, Beer, Wine and Liquor
5993	Cigar Stores and Stands
9751	U.K. Supermarkets, Electronic Hot File

COVA001 (E) <u>Accommodation Table</u>	<u>Description</u>
3500-3999 7011 7012	Hotels Lodging - Hotels, Motels, Resorts Time Shares
COVF001 (E) <u>COV Fraud Table</u>	<u>Description</u>
4829 5813 5933 6010 6011 6050 6051 7273 7297 7995 9222 9223 9401	Money Transfer Merchants Bars, Cocktail Lounges, Discotheques, Nightclubs & Taverns - Drinking Places (Alcoholic) Pawn Shops Financial Institutions (Manual Cash Disbursements) Financial Institutions (Automated Cash Disbursements) Quasi Cash Member Financial Institution Quasi Cash Merchant Dating and Escort Services Massage Parlors Betting (Including Lottery Tickets, Chips at Gaming Casinos, Off - Track Betting & Wagers at Race Tracks Fines Bail and Bond Payments Food Stamps
UVAR001 <u>UVA Rest Table</u>	<u>Agency 207 only authorized to use</u> <u>Description</u>
5422 5441 5451 5812 5814 5921 5993 9751	Freezer and Locker Meat Provisioners Candy, Confectionery, and Nut Stores Dairy Products Stores Eating Places-Restaurants Quick Payment Service - Fast Food Restaurants Package Stores, Beer, Wine and Liquor Cigar Stores and Stands U.K. Supermarkets, Electronic Hot File

Bank of America
Employee Paid (Individual Liability) Travel Card Terminology
(Employee pays the bill each month)

Cycle Limit – The cardholder’s **cycle based** limit. A cardholder can indicate a preference by selecting one of four (4) travel limits: \$1,000, \$1,500, \$2,500 or \$5,000. For limits greater than \$5,000 the Program Administrator must email DOA’s Charge Card Administration Team at cca@doa.virginia.gov with specifics as to what limit is needed and to provide justification as to why a limit over \$5,000 is needed. Requests for a higher limit must be approved and established by DOA’s Charge Card Administration Team.

Each month the cycle limit will reflect the card limit less any outstanding balance. Upon payment, the cycle limit will replenish (less any current charges).

For example, cardholder Joe has a cycle limit of \$5,000. The cycle closes on 10/15 and he had \$4,900 of charges. At 12:01am on 10/16 he has \$100 available on his card. He will not have his full \$5,000 until his account is paid in full.

Cash % Limit – Percent of the cycle limit between 0 and 100%, in increments of 5% and is the maximum **cash withdrawal** a cardholder may receive from a bank or ATM per cycle. The agency must be established with Bank of America for Cash Access. The limit can be set by the Program Administrator at 0%, 5% or 10% or no greater than the dollar equivalent of \$500. Requests for a higher limit must be approved and established by DOA’s Charge Card Administration Team.

This limit is established by the Program Administrator once the card is issued in WORKS and not by the cardholder during the initial transaction.

The cash % limit replenishes after payment in full each cycle.

Retail Transaction Limit – Maximum single transaction limit amount a cardholder can spend on the Travel Card at any retail vendor registered with an MCC listed under the Retail Table. A detailed listing of the MCC’s on this table is attached. There are two (2) main tables and within each are limit options. The tables and applicable limits are:

Non Higher Education:

\$0 \$50 \$100

Higher Education:

\$0 \$50 \$100 Cycle Limit

This limit is established by the Program Administrator once the card is issued in WORKS and not by the cardholder during the initial transaction.

Requests for a higher limit must be approved in advance and established by DOA’s Charge Card Administration Team.

The retail transaction limit replenishes after each transaction for the MCC’s listed in the Retail Table.

Bank of America
Employee Paid (Individual Liability) Travel Card MCC Tables

Travel Table (allowed under the Cycle Limit)

<u>MCC Code</u>	<u>MCC Description</u>
3000 - 3299	Airlines
3351 - 3441	Rental Car Agencies
3501 - 3811	Hotels
4011	Railroads-Freight
4111	Transportation-Suburban and Local Commuter Passenger, including Ferries
4112	Passenger Railways
4121	Limousines and Taxicabs
4131	Bus Lines
4511	Air Carriers, Airlines-not elsewhere classified
4582	Airports, Airport Terminals, Flying Fields
4722	Travel Agencies and Tour Operators
4784	Bridge and Road Fees, Tolls
4789	Transportation Services-not elsewhere classified
4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services
5499	Miscellaneous Food Stores-Convenience Stores, Markets, Specialty Stores, and Vending Machines
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5811	Caterers
5812	Eating Places, Restaurants
5814	Fast Food Restaurants
5962	Direct Marketing-Travel-Related Arrangement Services
5983	Fuel Dealers-Coal, Fuel Oil, Liquefied Petroleum, Wood
7011	Lodging-Hotels, Motels, Resorts-not elsewhere classified
7012	Timeshares
7511	Truck Stop Transactions
7512	Automobile Rental Agency-not elsewhere classified
7513	Truck Rental
7523	Automobile Parking Lots and Garages

Cash Table (allowed under the Cash Limit)

<u>MCC Code</u>	<u>MCC Description</u>
6010	Member Financial Institution-Manual Cash Disbursements
6011	Member Financial Institution-Automated Cash Disbursements
6012	Financial Institutions-Merchandise and Services

Retail Table (allowed under the Retail Transaction Limit)

<u>MCC Code</u>	<u>MCC Description</u>
2741	Miscellaneous Publishing and Printing a
4812	Telecommunication Equipment Including Telephone Sales
4816	Computer Network/Information Services
5111	Stationery, Office Supplies, Printing and Writing Paper a
5122	Drugs, Drug Proprietary's, and Druggists Sundries a
5192	Books, Periodicals and Newspapers a
5310	Discount Stores
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise
5411	Grocery Stores, Supermarkets
5441	Candy, Nut, Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5611	Men's and Boys' Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5691	Men's and Women's Clothing Stores
5697	Alterations, Mending, Seamstresses, Tailors
5699	Accessory and Apparel Stores-Miscellaneous
5734	Computer Software Stores
5912	Drug Stores, Pharmacies
5942	Book Stores
5943	Office, School Supply, and Stationery Stores
5947	Card, Gift, Novelty, and Souvenir Shops
5969	Direct Marketing-Other Direct Marketers-not elsewhere classified
5994	News Dealers and Newsstands
5999	Miscellaneous and Specialty Retail Stores
6300	Insurance Sales, Underwriting, and Premiums
7210	Cleaning, Garment, and Laundry Services
7211	Laundry Services-Family and Commercial
7216	Dry Cleaners
7299	Other Services-not elsewhere classified
7338	Quick Copy, Reproduction, and Blueprinting Services
7399	Business Services not elsewhere classified
7549	Towing Services
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8299	Schools and Educational Services-not elsewhere classified
9399	Government Services not elsewhere classified

Exclude Table

MCC's not listed on the Travel, Cash or Retail Transaction Tables listed above will decline if a charge is attempted.

Internal Revenue Bulletin No. 2004-31

To access Internal Revenue Bulletin No. 2004-31, please place your cursor on the link below and press CTRL + click to follow the link:

<http://www.irs.gov/pub/irs-irbs/irb04-31.pdf>

Bank of America

2009 Purchase Card Billing Dates

Month	Starting Date	Closing Date	Payment Due Date (approx 25 days after cycle close)
January	16 Dec	15 Jan	2/7/2009
February	16 Jan	13 Feb	3/7/2009
March	14 Feb	13 Mar	4/7/2009
April	14 Mar	15 Apr	5/7/2009
May	16 Apr	15 May	6/7/2009
June	16 May	15 Jun	7/7/2009
July	16 Jun	15 Jul	8/7/2009
August	16 Jul	14 Aug	9/7/2009
September	15 Aug	15 Sep	10/7/2009
October	16 Sep	15 Oct	11/7/2009
November	16 Oct	13 Nov	12/7/2009
December	14 Nov	15 Dec	1/7/2010
January	16 Dec	15 Jan	2/7/2010

Bank of America

2009 Employee Paid (Individual Liability) Travel Card Billing Dates (Employee Pays Bill)

Payment for Employee Paid (Individual Liability) Travel Cards is due in FULL upon receipt of the bill.

Month	Starting Date	Closing Date	Payment Due Date (30 days after cycle close)
January	16 Dec	15 Jan	2/14/2009
February	16 Jan	13 Feb	3/15/2009
March	14 Feb	13 Mar	4/12/2009
April	14 Mar	15 Apr	5/15/2009
May	16 Apr	15 May	6/14/2009
June	16 May	15 Jun	7/15/2009
July	16 Jun	15 Jul	8/14/2009
August	16 Jul	14 Aug	9/13/2009
September	15 Aug	15 Sep	10/15/2009
October	16 Sep	15 Oct	11/14/2009
November	16 Oct	13 Nov	12/13/2009
December	14 Nov	15 Dec	1/14/2010
January	16 Dec	15 Jan	2/14/2010

Bank of America

2009 Agency Airline Travel Card (ATC) Billing Dates

Month	Starting Date	Closing Date	Payment Due Date (approx 25 days after cycle close)
January	16 Dec	15 Jan	2/7/2009
February	16 Jan	13 Feb	3/7/2009
March	14 Feb	13 Mar	4/7/2009
April	14 Mar	15 Apr	5/7/2009
May	16 Apr	15 May	6/7/2009
June	16 May	15 Jun	7/7/2009
July	16 Jun	15 Jul	8/7/2009
August	16 Jul	14 Aug	9/7/2009
September	15 Aug	15 Sep	10/7/2009
October	16 Sep	15 Oct	11/7/2009
November	16 Oct	13 Nov	12/7/2009
December	14 Nov	15 Dec	1/7/2010
January	16 Dec	15 Jan	2/7/2010

GE MasterCard

2009 Purchase Card Billing Dates

GE Purchase Card			
Month	Starting Date	Closing Date	Payment Due Date (approx 25 days after cycle close)
January	16 Dec	15 Jan	2/8/2009
February	16 Jan	16 Feb	3/8/2009
March	17 Feb	16 Mar	4/8/2009
April	17 Mar	15 Apr	5/8/2009
May	16 Apr	15 May	6/8/2009
June	16 May	15 Jun	7/8/2009
July	16 Jun	15 Jul	8/8/2009
August	16 Jul	17 Aug	9/8/2009

GE MasterCard

2009 Travel Card Billing Dates

All Individual Liability Travel Card closing dates are the same as listed below. Payment for Individual Liability Travel Cards is due in FULL upon receipt of the bill.

GE Agency Travel Cards (Agency Pays Bill)			
Month	Starting Date	Closing Date	Payment Due Date (approx 25 days after cycle close)
January	16 Dec	15 Jan	2/8/2009
February	16 Jan	16 Feb	3/8/2009
March	17 Feb	16 Mar	4/8/2009
April	17 Mar	15 Apr	5/8/2009
May	16 Apr	15 May	6/8/2009
June	16 May	15 Jun	7/8/2009
July	16 Jun	15 Jul	8/8/2009
August	16 Jul	17 Aug	9/8/2009