

September 2009

UNIVERSITY PURCHASING CARDHOLDER:

Rowan University receives various discounts from numerous vendors for products and services. The use of the University Purchasing Card, in most cases, voids discounts and tax exempt status. All University Purchasing Card holders should use the SCT Banner Purchasing Systems as your first choice. The University Purchasing Card should only be used as a supplement to the purchase order process or in emergency situations.

Rowan University is exempt from New Jersey Sales Tax. It is important that at the time of your purchase you inform the vendor that Rowan University is tax exempt. We are including a copy of our tax-exempt certification letter in your purchasing card package. It is the policy of the University not to pay sales tax. Non-compliance of the sales tax policy will result in the suspension of your University Purchasing Card privileges and the individual will be responsible for repayment of any sales tax charged. The tax-exempt certification letter may be reproduced.

If you are processing a telephone order with the purchase card, you should obtain the fax number so that, if necessary, you can fax the sales tax exempt certification to the vendor.

The individual University Purchasing Cardholder and/or Department are responsible and liable to ensure that the University is not charged sales tax.

The following documents are included in this Visa Purchase Card package:

- Purchase Card Policy and Procedures
- Tax Exempt Certification Letter
- Visa Purchase Card Application (for new applicants)
- Merchant Category Code Blocking Information
- Sample Copy of Purchasing Card Transaction Log
- Sample Copy of Commerce UPC Statement
- Missing receipts affidavits
- UPC Cardholder Agreement

If you have any questions concerning the purchasing card or any of the related documents, please feel free to contact the Purchasing Department at extension 4504.

UNIVERSITY PURCHASE CARD Policy and Procedures

Purpose:

The purpose of the Rowan University, University Purchase Card (UPC), is to provide authorized University personnel with the ability to make purchases using a VISA type credit card. This card would provide immediate payment to the vendor and reduce the need to prepare a Miscellaneous Disbursement Voucher (MDV) or requisition for each purchase.

Policy Statement:

The University, in its sole discretion, reserves the right to terminate the Rowan University, University Purchase Card at any time. Misuse of the Card (use not in accordance with University policies and procedures) could subject the cardholder to disciplinary action under the standard University policy to include supervision and or termination of UPC privileges.

All cards are issued through the Purchasing Department. Any card may be rescinded at any time by the Purchasing Department. Purchasing is responsible for maintaining a file of the individuals authorized to conduct charge card transactions, assisting in resolution of problems and administering the overall program.

No one other than the cardholder whose name is on the Card is authorized to use the Card. Department heads are responsible to ensure the proper use of the UPC by their designated cardholder.

In no event will University "GRANT(S)" be eligible for UPC participation.

Request for University Purchase Card:

UPC cards can be requested by using the Rowan University Purchasing Card Authorization Form which is available from the Purchasing Department.

Individuals must request and receive approval from your Department Head or next reporting level.

Requestor and Department Head must complete and send to the Purchasing Department the University Purchasing Card (UPC) Department authorization form.

The Purchasing Department will make the final determination on the issuance of the UPC.

The Purchasing Department will order a UPC for the requestor upon receipt of a completed UPC Authorization Form.

The Purchasing Department will notify the requestor once the UPC card is received from Commerce Bank.

Once notified, the requestor is required to sign for and pick up the UPC from the Purchasing Department.

Once signed for, the Purchasing Department will issue the UPC and the policies and procedures which govern the use of the UPC.

Using the University Purchase Card:

Present the UPC to a vendor in person, by telephone, by FAX, or by authorizing its use on a mail order form.

University Purchase Card Limits:

The UPC card(s) have a \$500 per transaction, two transactions per day, and \$2,000 per month, limit.

Purchase transactions may not be split into multiples to avoid the single transaction limit. Such activity constitutes improper use of the card and will be subject to UPC suspension and/or termination. All departmental budgets must be taken into consideration while using the purchasing card. State and University procurement and budget procedures must also be followed.

Due to new compliance statutes issued by The State of New Jersey, The University will not entertain or approve any requests for changes in the transaction or monthly limits.

UPC Purchase Log:

Every purchase must be recorded on a UPC log, listing date of purchase, vendor, description of item(s), date goods received and total cost. Receipts, packing slips, etc. must accompany the log. Returns must also be recorded on the log, listing date of return, vendor, and total credit received.

When the purchase is made over the counter, the Cardholder shall retain the invoice and "customer copy" of the charge receipt. Prior to signing this slip, the Cardholder is responsible for making sure that the vendor lists the quantity, fully describes the item(s), and omits sales tax on the charge slip. The tax-exempt number has been embossed on the card for convenience. A copy of the University's tax exemption letter can be obtained from the Purchasing Department or on line @downloadable documents.

Examples of Items that Can/Should be charged to the University Purchase Card:

The UPC can be used for the following:

- Small dollar purchases in accordance with UPC blocking provisions
- Memberships in professional organizations
- Prepayment when required

Items Which Cannot be Charged to the University Purchase Card:

- **Hazardous/Radioactive materials**
- **Personal Charges -even with the intent of reimbursing the University**
- **Payment of Stipends, Honorariums or any contracted professional service**
- **Traveler's Checks or cash withdrawals from ATM machines**
- **On-campus purchases of any sort**
- **Cell Phones**
- **Gasoline and oil**

- Travel and entertainment items (airfare, car rentals, hotel bills, restaurant bills, etc.)
- Purchases presenting significant potential risk or exposure to liability for the university. For example: items or services that represent special health, safety, occupational or environmental risks or arrangement whereby the University is required to sign any type of agreement or contract.
- Florist
- Entertainment
- Recreation
- Hardware/Software
- Any purchases prohibited by University Policy or not related to University business.
- Any item that exceeds the cardholder's transaction limit (of \$500 per transaction) or would cause the cardholder's monthly limit to be exceeded.
- Review your merchant blocking code list(s) for additional prohibited uses.

NOTE: IN NO EVENT WILL THE ROWAN UNIVERSITY PURCHASING DEPARTMENT LIFT ANY APPROVED MERCHANT BLOCKS. IF AN EMERGENCY ARISES WHERE YOU HAVE A SHORT SUSPENSE TIME AND/OR ONLY A CREDIT CARD WILL BE ACCEPTED. THE PURCHASING DEPARTMENT WILL PLACE THE ORDER FOR THE REQUESTING DEPARTMENT. THE REQUESTING DEPARTMENT WILL BE REQUIRED TO COMPLETE A UPC CHARGE BACK FORM FOR DOCUMENTATION AND ACCOUNTING PURPOSES.

The cardholder log and UPC statement must agree: this may require transferring some late month purchases, non-billed items or pending credits to your next month's log. Attach the UPC statement to the cardholder log, enclose appropriate receipts, packing slips, etc in an envelope, sign your log, obtain your Department Head's approval and forward to Purchasing.

All logs are due in the Purchasing Department by the 10th of the month following the month of the purchases. **LOGS AND RECEIPTS WHICH ARE NOT RECEIVED BY THE 10th OF THE MONTH MAY RESULT IN THE SUSPENSION IN OR TERMINATION OF THE INDIVIDUAL'S PURCHASE CARD.**

Billing Discrepancies:

Resolve any discrepancies directly with the vendor and request credits or additional charges generated for the next billing cycle. If unable to resolve, the cardholder must fully document the situation, sign and fax the statement and dispute form to the Rowan University Purchasing Department at 256-5623.

Dispute forms may be requested from Purchasing as needed. Claims must be filed in writing within 60 days, acknowledged by Commerce Bank with 30 days and resolved within 90 days.

Budget/Accounting Charges:

The UPC is assigned to a department account number (FOAPAL). Charges will appear in account 7020. It is the Department's responsibility to provide adequate funding in this account. Deficits not cleared in a timely manner may cause the suspension and/or termination of the Purchasing Card.

Cardholder's Responsibilities:

LOST OR STOLEN CARDS: notify Commerce Bank immediately at 888-751-9000, extension 7300 (9 a.m. to 5 p.m. weekdays) or 800-847-2911 (non-business hours, evenings and weekends) to limit the University's liability for fraudulent purchases. Also notify the Controller's Office and Purchasing (extension 4504) to report lost or stolen cards.

If the cardholder transfers to another department or leaves the University, the UPC should be cut in half and returned to the Department Head or the Controller's Office. Also, notify the Purchasing Department at extension 4504.

**ROWAN UNIVERSITY
UNIVERSITY PURCHASING CARD (UPC)
Department Authorization Form**

Please issue a Rowan University Purchasing Card to the following individual:

Name: _____

Position: _____

Department: _____

Department Phone No. _____

FOAPAL: _____

Department Head or Next Reporting Level

I agree to monitor and accept responsibility for adherence to all policies and procedures applicable to this program. Should a cardholder transfer out of the department, or terminate employment with Rowan, I will reclaim the card from the cardholder and return it to the Purchasing Department. I will immediately report any unauthorized purchases, whether by the cardholder or unknown person or persons, to the Purchasing Department.

Department Head or Next Reporting Level
(Please Print)

Signature

Date

Cardholder

I understand that no personal purchases may be made using this card, even with the intent of reimbursing the University and that personal charges will result in the immediate revocation of my card and could subject me to disciplinary action. I agree to abide by all policies and procedures applicable to this program.

Cardholder (Please print)

Signature

Employee Banner ID Number
(For identification purposes only)

Date

MERCHANT CATEGORY CODE BLOCKING-VISA PURCHASING CARD

CATEGORY-CONTRACTED SERVICES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	0742 Veterinary Services
<input checked="" type="checkbox"/>	0763 Agricultural Cooperatives
<input checked="" type="checkbox"/>	0730 Horticultural and Landscaping Services
<input checked="" type="checkbox"/>	1520 General Contractors/Residential and Commercial
<input checked="" type="checkbox"/>	1711 Air Conditioning, Heating and Plumbing Contractors
<input checked="" type="checkbox"/>	1731 Electrical Contractors
<input checked="" type="checkbox"/>	1740 Insulation, Masonary, Plastering, Stone and Tile Contractors
<input checked="" type="checkbox"/>	1750 Carpentry
<input checked="" type="checkbox"/>	1761 Roofing and Siding, Sheet Metal Work
<input checked="" type="checkbox"/>	1771 Contractors, Concrete Work
<input checked="" type="checkbox"/>	1799 Contractors, Special Trade Not Elsewhere Classified

CATEGORY-PUBLISHING SERVICES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	2741 Miscellaneous Publishing and Printing
<input checked="" type="checkbox"/>	2791 Typesetting Plate Machine & Related Services

CATEGORY-CLEANING PREPARATIONS	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	7842 Specialty Cleaning Polishing and Sanitation Preparations

CATEGORY-AIRLINES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or blockspecific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	3000-3299 Airliners

CATEGORY-AUTOMOBILE RENTAL	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	3351-3441 Car Rental Agencies
<input checked="" type="checkbox"/>	7512 Automobile Rental Agency (not elsewhere classified)

CATEGORY-HOTELS AND MOTELS	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	3501-3768 Hotels and Motels
<input checked="" type="checkbox"/>	7011 Lodging-Hotels, Motels, Resorts (not elsewhere classified)

CATEGORY-TRANSPORTATION	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	4011 Railroads
<input checked="" type="checkbox"/>	4111 Transportation-Local/Urban Commuter Passenger
<input checked="" type="checkbox"/>	4112 Passenger Railways
<input checked="" type="checkbox"/>	4119 Ambulance Services
<input checked="" type="checkbox"/>	4121 Limousines and Taxicabs
<input checked="" type="checkbox"/>	4131 Bus Lines, Including Charters and Tour Busses
<input checked="" type="checkbox"/>	4214 Freight Carriers, Trucking-Local/Long Distances Moving
<input checked="" type="checkbox"/>	4215 Carrier Services-Air or Ground Freight Forwarders
<input checked="" type="checkbox"/>	4225 Public Warehousing-Farm Products, Refrigerated Goods
<input checked="" type="checkbox"/>	4411 Cruise Lines/Steamships
<input checked="" type="checkbox"/>	4457 Home Rentals and Leases
<input checked="" type="checkbox"/>	4468 Marinas, Marine Services and Supplies
<input checked="" type="checkbox"/>	4582 Airports, Sirport Terminals and Flying Fields
<input checked="" type="checkbox"/>	4722 Travel Agencies
<input checked="" type="checkbox"/>	4723 Package Tour Operators
<input checked="" type="checkbox"/>	4784 Bridge and Road Fees, Tools
<input checked="" type="checkbox"/>	4789 Transportations Services-Not Elsewhere Classified

CATEGORY-UTILITIES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	4812 Telecommunications Equipment Incl. Telephone Sales
<input checked="" type="checkbox"/>	4814 Telecommunications Service
<input checked="" type="checkbox"/>	4815 Visaphone Telephone Service
<input checked="" type="checkbox"/>	4516 Computer Network/Information Services
<input checked="" type="checkbox"/>	4821 Telegraph Services
<input checked="" type="checkbox"/>	4829 Money Orders-Wire Transfer
<input checked="" type="checkbox"/>	4899 Cable and Other Pay Television Services
<input checked="" type="checkbox"/>	4900 Utilities (Electric, Gas, Water and Sanitary)

MERCHANT CATEGORY CODE BLOCKING-VISA PURCHASING CARD

CATEGORY-WHOLESALE TRADE	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC DESCRIPTION
<input type="checkbox"/>	5013 Motor Vehible Supplies and New Parts
<input checked="" type="checkbox"/>	5021 Commercial Furniture
<input type="checkbox"/>	5039 Construction Materials-Not Elsewhere Classified
<input checked="" type="checkbox"/>	5044 Office, Photographic, Photocopy and Microfilm Equipment
<input checked="" type="checkbox"/>	5045 Computers, Computer Peripheral Equipment, Software
<input checked="" type="checkbox"/>	5046 Commercial Equipment-Not Elsewhere
<input checked="" type="checkbox"/>	5047 Laboratory/Medical/Dental Ophthalmic Hospital Equip.
<input checked="" type="checkbox"/>	5051 Metal Service Centers and Offices
<input type="checkbox"/>	5065 Electrical Parts and Equipment
<input checked="" type="checkbox"/>	5072 Hardware Equipment and Supplies
<input type="checkbox"/>	5074 Plumbing and Heating Equipment
<input type="checkbox"/>	5085 Industrial Supplies-Not Elsewhere Classified
<input checked="" type="checkbox"/>	5094 Precious Stones and Metals, Watches and Jewelry
<input checked="" type="checkbox"/>	5099 Durable Goods-Not Elsewhere Classified
<input checked="" type="checkbox"/>	5111 Stationery, Office Supplies, Printing and Writing Paper
<input checked="" type="checkbox"/>	5122 Drugs, Drug Properties, and Druggists Sundries
<input checked="" type="checkbox"/>	5131 Piece Goods, Notions, and Other Dry Goods
<input checked="" type="checkbox"/>	5137 Men's and Women's Uniforms and Commercial Clothing
<input checked="" type="checkbox"/>	5139 Commercial Footwear
<input type="checkbox"/>	5169 Chemicals and Allied Products-Not Elswwhere Classified
<input type="checkbox"/>	5172 Petroleum and Petroleum Products
<input type="checkbox"/>	5192 books, Periodicals, and Newspapers
<input checked="" type="checkbox"/>	5193 Florists Supplies, Nursery Stock, and Flowers
<input type="checkbox"/>	5198 Paints, Vernishes, and Supplies
<input checked="" type="checkbox"/>	5199 Nondurable Goods-Not Elsewhere Classified

CATEGORY-RETAIL STORES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input type="checkbox"/>	5200 Home Supply Warehouse
<input type="checkbox"/>	5211 Building Materials, Lumber Stores
<input type="checkbox"/>	5231 Glass, paint and Wallpaper Stores
<input type="checkbox"/>	5251 Hardware Stores
<input checked="" type="checkbox"/>	5261 Lawn and Garden Supply Stores-Nurseries
<input checked="" type="checkbox"/>	5271 Mobile Home Dealers
<input type="checkbox"/>	5300 Wholesale Clubs
<input checked="" type="checkbox"/>	5309 Duty Free Stores
<input checked="" type="checkbox"/>	5310 Discount Stores
<input checked="" type="checkbox"/>	5311 Department Stores
<input checked="" type="checkbox"/>	5331 Variety Stores
<input checked="" type="checkbox"/>	5399 Miscellaneous General Merchandise
<input checked="" type="checkbox"/>	5411 Grocery Stores, Supermarkets
<input checked="" type="checkbox"/>	5422 Freezer and Locker Meat Provisioners
<input checked="" type="checkbox"/>	5441 Candy, Confectionery, and Nut Stores
<input checked="" type="checkbox"/>	5451 Dairy Products Stores
<input checked="" type="checkbox"/>	5462 Bakeries
<input checked="" type="checkbox"/>	5499 Miscellaneous Food Stores, Convenience Stores, Markets

CATEGORY-AUTOMOBILE AND VEHICLES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	5511 Automobile and Truck Dealers-Sales, Service, Repairs
<input checked="" type="checkbox"/>	5521 Automobile and Truck Dealers-(Used Only)-Sales
<input type="checkbox"/>	5531 Auto Store, Home Supply Stores
<input type="checkbox"/>	5532 Automotive Tire Stores
<input type="checkbox"/>	5533 Automotive Parts, Accessories Stores
<input type="checkbox"/>	5541 Service Stations without Ancillary Services
<input type="checkbox"/>	5541 Service Stations (with or without Ancillary Services)
<input type="checkbox"/>	5542 Fuel Dispensers, Automated
<input checked="" type="checkbox"/>	5551 Boat Dealers
<input checked="" type="checkbox"/>	5561 Camper Dealers, Recreational and Utility Trailers
<input checked="" type="checkbox"/>	5571 Motorcycle Dealers
<input checked="" type="checkbox"/>	5592 Motor Home Dealers
<input checked="" type="checkbox"/>	5598 Snowmobile Dealers
<input checked="" type="checkbox"/>	5599 Miscellaneous Automotive Dealers-Not Elsewhere

CATEGORY-CLOTHING STORES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	5611 Men's and Boy's Clothing and Furnishings Stores
<input checked="" type="checkbox"/>	5621 Women's Ready-to-Wear Stores
<input checked="" type="checkbox"/>	5631 Women's Accessory and Specialty Shops
<input checked="" type="checkbox"/>	5641 Children's and Infants Wear Stores
<input checked="" type="checkbox"/>	5651 Family Clothing Stores
<input checked="" type="checkbox"/>	5655 Sports, Riding Apparel Stores
<input checked="" type="checkbox"/>	5661 Shoes Stores
<input checked="" type="checkbox"/>	5681 Furriers and Fur Shops
<input checked="" type="checkbox"/>	5691 Men's and Women's Clothing Stores
<input checked="" type="checkbox"/>	5697 Alterations, Mending, Tailors and Seamstresses
<input checked="" type="checkbox"/>	5698 Wig and Toupee Shops
<input checked="" type="checkbox"/>	5699 Apparel and Accessory Shops (Miscellaneous)

MERCHANT CATEGORY CODE BLOCKING-VISA PURCHASING CARD

CATEGORY-MISCELLANEOUS STORES	
<input type="checkbox"/>	Open all MCCs in category
<input type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	5712 Equipment, Furniture and Home Furnishing Stores
<input checked="" type="checkbox"/>	5713 Floor Covering Stores
<input type="checkbox"/>	5714 Drapery, Upholstery and Window Coverings Stores
<input checked="" type="checkbox"/>	5718 Fireplace, Fireplaces Screens and Accessories
<input checked="" type="checkbox"/>	5719 Miscellaneous Home Furnishing Specialty Stores
<input type="checkbox"/>	5722 Electronics Stores
<input checked="" type="checkbox"/>	5733 Music Stores, Musical Instruments, Pianos, Sheet Music
<input type="checkbox"/>	5734 Computer Software Stores
<input checked="" type="checkbox"/>	5735 Record Shops
<input checked="" type="checkbox"/>	5811 Caterers
<input checked="" type="checkbox"/>	5812 Eating Places-Restaurants
<input checked="" type="checkbox"/>	5813 Bars, Cocktail Lounges, Discotheques, Nightclubs
<input checked="" type="checkbox"/>	5814 Quick Payment Service-Fast Food Restaurants
<input checked="" type="checkbox"/>	5912 Drug Stores, Pharmacies
<input checked="" type="checkbox"/>	5921 Package Stores, Beer, Wine and Liquor
<input type="checkbox"/>	5931 Secondhand, Stores, Used Merchandise
<input checked="" type="checkbox"/>	5932 Antique Shops
<input checked="" type="checkbox"/>	5933 Pawn Shops
<input checked="" type="checkbox"/>	5935 Salvage and Wrecking Yacht
<input checked="" type="checkbox"/>	5937 Antique Reproduction Stores
<input checked="" type="checkbox"/>	5940 Bicycle Shops-Sales and Service
<input type="checkbox"/>	5941 Sporting Goods Stores
<input type="checkbox"/>	5942 Book Stores
<input checked="" type="checkbox"/>	5943 Office, School supply and Stationery Stores
<input checked="" type="checkbox"/>	5944 Clock Jewelry, Watch and Silverware Stores
<input checked="" type="checkbox"/>	5945 Hobby, Toy and Game Shops
<input type="checkbox"/>	5946 Cameras and Photographic Supply Stores
<input checked="" type="checkbox"/>	5947 Card, Gift, Novelty and Souvenir Stores
<input checked="" type="checkbox"/>	5948 Leather Goods and Luggage Stores
<input type="checkbox"/>	5949 Fabric, Needlework, Piece Goods and Sewing Stores
<input checked="" type="checkbox"/>	5950 Crystal and Glassware Stores
<input checked="" type="checkbox"/>	5960 Direct Marketing Insurance Services
<input checked="" type="checkbox"/>	5962 Telemarketing, Travel Related Services (not Travel Agen.)
<input checked="" type="checkbox"/>	5963 Direct Selling Establishments, Door-to-Door
<input checked="" type="checkbox"/>	5964 Catalog Merchants
<input checked="" type="checkbox"/>	5965 Catalog and Retail Merchants Combines
<input checked="" type="checkbox"/>	5966 Telemarketing Merchants-Outhoused
<input checked="" type="checkbox"/>	5967 Inbound Teleservices Merchant
<input checked="" type="checkbox"/>	5968 Continuity/Subscription Merchants
<input checked="" type="checkbox"/>	5969 Direct Merchants, Not Elsewhere Classified
<input type="checkbox"/>	5970 Artists Supply Stores, Craft Shops
<input checked="" type="checkbox"/>	5971 Art Dealers and Galleries
<input checked="" type="checkbox"/>	5972 Stamps and Coins Stores-Philatelist and Numismatic
<input checked="" type="checkbox"/>	5973 Religious Goods Stores
<input checked="" type="checkbox"/>	5975 Hearing Aidsm, Sales, Service and Supply Stores
<input checked="" type="checkbox"/>	5976 Orthopedic Goods, Artificial Limb Stores

CATEGORY-MISCELLANEOUS STORES CONT.	
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	5977 Cosmetic Stores
<input checked="" type="checkbox"/>	5978 Typewriter Stores (Sales, Rentals and Service)
<input checked="" type="checkbox"/>	5983 Fuel Dealers-Coal, Fuel Oil, Liquefied Petroleum, Wood
<input checked="" type="checkbox"/>	5992 Florists
<input checked="" type="checkbox"/>	5993 Cigar Stores and Stands
<input checked="" type="checkbox"/>	5994 News Dealers and Newstands
<input checked="" type="checkbox"/>	5995 Pet Shops, Pet Foods and Supplies Stores
<input checked="" type="checkbox"/>	5996 Swimming Pools-Sales and Supplies
<input checked="" type="checkbox"/>	5997 Electronic Razor Stores (Sales and Service)
<input checked="" type="checkbox"/>	5998 Tent and Awning Shops
<input checked="" type="checkbox"/>	5990 Miscellaneous and Specialty Retail Stores

CATEGORY-SERVICE PROVIDERS	
<input checked="" type="checkbox"/>	Opens all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC DESCRIPTION
<input checked="" type="checkbox"/>	6010 Financial Institutions (Manual Cash Disbursements)
<input checked="" type="checkbox"/>	6011 Financial Institutions (Automated Cash Disbursements)
<input checked="" type="checkbox"/>	6012 Financial Institutions (Merchandise and Services)
<input checked="" type="checkbox"/>	6051 Non Financial Institutions (FX.MO-Not WT and TC)
<input checked="" type="checkbox"/>	6211 Security Brockers/Dealers
<input checked="" type="checkbox"/>	6300 Insurance Sales and Underwriting
<input checked="" type="checkbox"/>	6381 Insurance Premiums
<input checked="" type="checkbox"/>	6399 Insurance Carriers, Not Elsewhere Classified
<input checked="" type="checkbox"/>	7012 Time Shares
<input checked="" type="checkbox"/>	7032 Recreational and Sporting Camps
<input checked="" type="checkbox"/>	7033 Campergrounds and Trailer Parks

CATEGORY-PERSONAL SERVICE PROVIDERS	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	7210 Cleansing, Laundry and Garment Services
<input checked="" type="checkbox"/>	7211 Laundry, Services-Family Commercial
<input checked="" type="checkbox"/>	7216 Dry Cleaners
<input checked="" type="checkbox"/>	7217 Carpet Upholstery Cleaning
<input checked="" type="checkbox"/>	7221 Photographic Studios
<input checked="" type="checkbox"/>	7230 Barber Shops and Beauty Shops
<input checked="" type="checkbox"/>	7251 Hair Cleaning Shops, Shoe Repair Shops and Shoe Shine
<input checked="" type="checkbox"/>	7261 Funeral Services and Creamatories
<input checked="" type="checkbox"/>	7273 Dating and Escort Services
<input checked="" type="checkbox"/>	7276 Tax Preparation Service
<input checked="" type="checkbox"/>	7277 Debt, Marriage and Personal Counseling Service
<input checked="" type="checkbox"/>	7278 Buying/Shoping Clubs Services
<input checked="" type="checkbox"/>	7296 Costumes, Uniforms-Clothing Rental
<input checked="" type="checkbox"/>	7297 Massage Parlors
<input checked="" type="checkbox"/>	7298 Health and Beauty Shops
<input checked="" type="checkbox"/>	7299 Miscellaneous Personal Services-Not Elsewhere

MERCHANT CATEGORY CODE BLOCKING-VISA PURCHASING CARD

CATEGORY-BUSINESS SERVICES	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	7311 Advertising Services
<input checked="" type="checkbox"/>	7321 Consumer Credit Reporting Agencies
<input checked="" type="checkbox"/>	7332 Blueprinting and Photocopying Services
<input checked="" type="checkbox"/>	7333 Commercial Art, Graphics, Photography
<input checked="" type="checkbox"/>	7338 Copy-Quick Copy and Reproduction Services
<input checked="" type="checkbox"/>	7339 Stenographic Services
<input checked="" type="checkbox"/>	7342 Exterminating and Disinfecting Services
<input checked="" type="checkbox"/>	7349 Cleaning and Maintenance Janitorial Services
<input checked="" type="checkbox"/>	7361 Employment Agencies, Temporary Help Services
<input checked="" type="checkbox"/>	7372 Computer Programming, Systems Design, Data Processing
<input checked="" type="checkbox"/>	7375 Information Retrieval Services
<input checked="" type="checkbox"/>	7379 Computer Maint. Repair and Services-Not Elsewhere
<input checked="" type="checkbox"/>	7392 Consulting, Management and Public Relations Services
<input checked="" type="checkbox"/>	7393 Detective Agencies, Protective Agencies, Security Service
<input checked="" type="checkbox"/>	7394 Equipment Rental, Leasing Services, Furniture Rental, etc
<input checked="" type="checkbox"/>	7395 Photo Developing, Photofinishing Laboratories
<input checked="" type="checkbox"/>	7399 Business Services-Not Elsewhere Classified
<input checked="" type="checkbox"/>	7513 Truck and Utility Trailer Rental
<input checked="" type="checkbox"/>	7519 Motor Home and Recreational Vehicle Rental
<input checked="" type="checkbox"/>	7523 Automobile Parking Lots and Garages

CATEGORY-AMUSEMENT AND ENTERTAINMENT	
<input checked="" type="checkbox"/>	Open all MCCs in category
<input checked="" type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
<input checked="" type="checkbox"/>	MCC MCC DESCRIPTION
<input checked="" type="checkbox"/>	7829 Motion Picture and Video Tape Production
<input checked="" type="checkbox"/>	7832 Motion Picture Theaters
<input checked="" type="checkbox"/>	7841 Video "Tape Rental Stores
<input checked="" type="checkbox"/>	7911 Dance Halls, Studios and Schools
<input checked="" type="checkbox"/>	7922 Theatrical Producers (not Motion Pictures), Ticket Agen
<input checked="" type="checkbox"/>	7929 Bands, Entertainers, Orchestras
<input checked="" type="checkbox"/>	7932 Billiard and Pool Establishments
<input checked="" type="checkbox"/>	7933 Bowling Alleys
<input checked="" type="checkbox"/>	7994 Video Games, Arcades/Establishments
<input checked="" type="checkbox"/>	7995 Betting (Including Lottery Tickets, Chips, Casinos, etc)
<input checked="" type="checkbox"/>	7996 Amusement Parks, Carnivals, Circuses, Fortune Tellers
<input checked="" type="checkbox"/>	7997 Clubs-Country Clubs, Membership (Athletic Recreation)
<input checked="" type="checkbox"/>	7998 Aquariums, Seaquariums, Dolphitariums
<input checked="" type="checkbox"/>	7999 Amusement and Recreation Services

CATEGORY-REPAIR SERVICES	
<input type="checkbox"/>	Open all MCCs in category
<input type="checkbox"/>	Block all MCCs in category-or block specific MCCs below"
<input type="checkbox"/>	MCC MCC DESCRIPTION
<input type="checkbox"/>	7531 Automobile Body Repair Shops
<input type="checkbox"/>	7534 Tire Retreading and Repair Shops
<input checked="" type="checkbox"/>	7535 Automobile Paint Shops
<input type="checkbox"/>	7538 Automotives Service Shops (Non-Dealer)
<input checked="" type="checkbox"/>	7542 Car Washes
<input type="checkbox"/>	7549 Towing Services
<input checked="" type="checkbox"/>	7622 Radio, Stereo and Television Repair Shops
<input checked="" type="checkbox"/>	7623 Air Conditioning and Refrigeration Repair Shops
<input checked="" type="checkbox"/>	7629 Appliance Repair Shops, Electrical and Small
<input checked="" type="checkbox"/>	7631 Clock, Jewelry and Watch Repair
<input checked="" type="checkbox"/>	7641 Furniture-Reapolster and Repair, Refinishing
<input checked="" type="checkbox"/>	7692 Welding
<input checked="" type="checkbox"/>	7699 Miscellaneous Repair Shops and Related Services

MERCHANT CATEGORY CODE BLOCKING-VISA PURCHASING CARD

CATEGORY-PROFESSIONAL SERVICES	
<input type="checkbox"/>	Open all MCCs in category
<input type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
MCC	MCC DESCRIPTION
<input checked="" type="checkbox"/>	8011 Doctors, Physicians
<input checked="" type="checkbox"/>	8021 Dentists, Orthodontists
<input checked="" type="checkbox"/>	8031 Osteopathic Physicians
<input checked="" type="checkbox"/>	8041 Chiropractors
<input checked="" type="checkbox"/>	8042 Optometrists, Ophthalmologists
<input checked="" type="checkbox"/>	8043 Opticians
<input checked="" type="checkbox"/>	8044 Optical Goods and Eyeglasses
<input checked="" type="checkbox"/>	8049 Chiropodists, Podiatrists
<input checked="" type="checkbox"/>	8050 Nursing and Personal Care Facilities
<input checked="" type="checkbox"/>	8062 Hospitals
<input checked="" type="checkbox"/>	8071 Dental and Medical Laboratories
<input checked="" type="checkbox"/>	8099 Health Practitioners, Medical Services-Not Elsewhere
<input checked="" type="checkbox"/>	8111 Attorneys, Legal Services
<input checked="" type="checkbox"/>	8211 Schools, Elementary and Secondary
<input checked="" type="checkbox"/>	8220 Colleges, Universities and Professional Schools
<input checked="" type="checkbox"/>	8241 Schools Correspondences
<input checked="" type="checkbox"/>	8244 Schools, Business and Secretarial
<input checked="" type="checkbox"/>	8249 Schools, Trade and Vocational
<input checked="" type="checkbox"/>	8299 Schools and Educational Services - Not Elsewhere
<input checked="" type="checkbox"/>	8351 Child Care Services
<input checked="" type="checkbox"/>	8398 Charitable Organizations and Social Services
<input checked="" type="checkbox"/>	8641 Associations-Civic, Social and Fraternal
<input checked="" type="checkbox"/>	8651 Organizations, Political
<input checked="" type="checkbox"/>	8661 Organizations, Religious
<input checked="" type="checkbox"/>	8675 Association-Automobile
<input checked="" type="checkbox"/>	8699 Organizations, Membership-Not Elsewhere Classified
<input checked="" type="checkbox"/>	8734 Testing Laboratories (Non-Medical)
<input checked="" type="checkbox"/>	8911 Architectural Engineering and Surveying Services
<input checked="" type="checkbox"/>	8931 Accounting, Auditing and Bookkeeping Services
<input checked="" type="checkbox"/>	8999 Professional Services (Not Elsewhere Classified)

CATEGORY-GOVERNMENT SERVICES	
<input type="checkbox"/>	Open all MCCs in category
<input type="checkbox"/>	Block all MCCs in category-or block specific MCCs below:
MCC	MCC DESCRIPTION
<input checked="" type="checkbox"/>	9211 Court Cost including Alimony and Child Support
<input checked="" type="checkbox"/>	9222 Fines
<input checked="" type="checkbox"/>	9223 Bail Bonds and Payments
<input checked="" type="checkbox"/>	9311 Tax Payments
<input checked="" type="checkbox"/>	9399 Government Services, Not Elsewhere Classified
<input checked="" type="checkbox"/>	9402 Postage Stamps
<input checked="" type="checkbox"/>	9700 Automated Referral Services
<input checked="" type="checkbox"/>	9701 Visa Credential Server
<input checked="" type="checkbox"/>	9702 GCAS Emergency Services
<input checked="" type="checkbox"/>	9751 UK, Superconductors, Electronic Hot Files
<input checked="" type="checkbox"/>	9950 Intra-Company Purchases