

MCC Exclusions | No Cashback on These Categories

The following Merchant Category Codes (MCCs) are **excluded from cashback eligibility**.

MCCs (Merchant Category Codes) are four-digit numbers used to classify businesses by the type of goods or services they provide.

These typically represent services like money transfers, utilities, education fees, government services, and charitable organizations.

MCC	Category Description	Explanation
6012	Financial Institutions – Merchandise and Services	Includes money orders, wire transfers, and other bank services.
6050	Quasi-Cash – Member Financial Institution	Used for loading prepaid cards and similar services.
6051	Quasi-Cash – Merchant	Includes crypto purchases, money orders, and other cash equivalents.
6540	Stored Value Card Purchase/Load	Includes loading prepaid cards and virtual accounts.
4829	Wire Transfer Money Orders (Non-Financial Institutions)	Typically third-party money transfer services.
6513	Real Estate Agents and Managers – Rentals	Real estate rental payments and property management services.
9311	Tax Payments	Payments to tax authorities.

MCC	Category Description	Explanation
9211	Court Costs	Fines and penalties paid to courts.
9222	Fines	Government-imposed fines.
9223	Bail and Bond Payments	Payments related to bail or legal bonds.
7800	Government-Owned Lotteries	Lottery tickets and state lottery purchases.
5993	Cigars, Stores	Tobacco and cigar purchases.
7349	Cleaning and Maintenance	Janitorial and industrial cleaning services.
7523	Parking Lots, Garages	Parking services.
9399	Government Services (Not Elsewhere Classified)	Miscellaneous government-related services.
9405	Intra-Government Purchases	Payments between or to government departments.
8651	Political Organizations	Donations to political parties or campaigns.
8661	Religious Organizations	Donations to churches, temples, mosques, etc.
8299	Schools and Educational Services (Other)	Miscellaneous education-related payments.
8398	Charitable and Social Service Organizations	Includes donations to charities and NGOs.
6300	Insurance Sales, Underwriting, and Premiums	Insurance premium payments.
5960	Direct Marketing – Insurance Services	Telemarketed or online insurance services.

MCC	Category Description	Explanation
4900	Utilities	Water, gas, and electricity bill payments.
5199	Nondurable Goods (Not Elsewhere Classified)	Wholesalers and other general suppliers.
9402	Postal Services – Government Only	Government-run postal services.
8220	Colleges, Universities	Higher education tuition or fees.
8211	Elementary and Secondary Schools	K-12 tuition or related fees.
8249	Trade and Vocational Schools	Payments to trade schools or vocational institutes.
8244	Business and Secretarial Schools	Business training and administrative education.
8241	Correspondence Schools	Distance learning or online course fees.
6211	Security Brokers/Dealers	Brokerage firms, investment services, and security trading.
6539	Payment Transactions – Miscellaneous	Miscellaneous payment services including digital wallet and fintech platforms.
7995	Gambling Transactions	Includes betting, casinos, online gambling, and lottery websites.