

Excluded categories without cashback

Category of any merchant is identified by a four-digit MCC code (Merchant Category Code). It is assigned by the merchant's acquiring bank or the international payment system.

How to find the MCC code before a purchase — check with the store.

How to find the MCC code after a purchase — view transaction details in History in Tangem app.

MCC	Description	MCC	Description
2310	Yarn, Weaving, and Knitting Mills	6555	Stored Value Card Purchase
2892	Specialty Cleaning, Polishing, and Sanitation Preparations	6611	Overpayments / Financial Adjustments
3429	Aircraft Rental	6760	Savings bonds
3484	Small Arms	7272	Escort services
4812	Telephone Equipment and Telephone Sales	7273	Dating or escort services
4813	Telephone Services, including Local and Long Distance Calls	7280	Hospital patient personal funds withdrawals
4814	Telecommunication Services	7297	Massage parlors
4816	Computer Network / Information Services	7299	Other Services — Not Elsewhere Classified
4829	Money Transfer / Wire Transfer	7311	Advertising Services
4900	Utilities — Electric, Gas, Heating Oil, and Sanitary Water	7321	Consumer Credit Reporting Agencies
5094	Precious Stones and Metals, Watches and Jewelry	7322	Debt collection agencies
5122	Drugs, Drug Proprietaries, and Druggist Sundries	7349	Cleaning and maintenance
5199	Nondurable goods NEC	7361	Help Supply Services / Temporary Staffing
5542	Automated Fuel Dispensers	7372	Computer Programming, Data Processing
5681	Furriers and Fur Shops	7399	Business Services — Not Elsewhere Classified
5816	Digital goods — games	7523	Parking lots and garages

5932	Antique Shops	7800	Government-owned lotteries
5933	Pawn Shops	7801	Government-Licensed Horse/Dog Racing
5937	Antique Reproduction Shops	7802	Government-Licensed Casinos (Online Gambling)
5944	Clock, Jewelry, Watch, and Silverware Stores	7944	Amusement Parks, Carnivals, Circuses
5960	Direct Marketing – Insurance Services	7948	Race organizations
5962	Direct Marketing – Travel Related Arrangement Services	7995	Gambling — Betting, Casino Chips, Off-Track Betting
5964	Direct Marketing – Catalog Merchant	8211	Elementary & secondary schools
5965	Direct Marketing – Combination Catalog and Retail Merchant	8220	Colleges and universities
5966	Direct Marketing – Outbound Telemarketing Merchant	8241	Correspondence schools
5967	Direct Marketing – Inbound Telemarketing Merchant	8244	Business and secretarial schools
5969	Direct Marketing – Other Direct Marketers	8249	Trade and vocational schools
5972	Stamp and Coin Stores	8299	Schools & educational services NEC
5993	Cigar Stores and Stands	8398	Charities
6009	Financial Institutions — Manual Cash Disbursements	8399	Non-Profit Cause
6010	Financial Institutions – Manual Cash Disbursements	8631	Labor unions
6011	Financial Institutions – ATMs	8641	Civic, Social and Fraternal Associations
6012	Financial Institutions – Merchandise and Services	8651	Political Organizations
6050	Quasi Cash – Member Financial Institution	8661	Religious Organizations
6051	Non-Financial Institutions – Foreign Currency, Money Orders	8675	Automobile Associations
6211	Securities Brokers/Dealers	8699	Membership Organizations (NEC)
6300	Insurance	8734	Testing Laboratories

6310	Insurance Sales, Underwriting and Premiums	8931	Accounting, Auditing, and Bookkeeping Services
6399	Financial Institutions — Not Elsewhere Classified	8999	Services — Not Elsewhere Classified
6512	Operators of Apartment Buildings	9211	Court Costs Including Alimony and Child Support
6513	Real Estate Agents and Managers — Rentals	9222	Fines
6529	Remote Stored Value Load	9223	Bail and bond payments
6530	Remote Stored Value Load – Merchant	9311	Tax Payments — Government Agencies
6531	Payment Service Provider	9390	Government Services — Not Elsewhere Classified
6532	Payment Transaction – Customer to Merchant	9399	Government Services
6533	Payment Transaction – Merchant to Customer	9401	I-Purchasing pilot
6534	Money Transfer – Person to Person	9402	Postal services — government only
6535	Value Transfer – Funding	9405	Intra-government purchases
6536	Value Transfer – Disbursement	9406	Government-Owned Lotteries / Government Services
6537	Value Transfer – Cross-Border	9411	Government loan payments
6538	Value Transfer – Domestic	9700	International automated referral service (Visa)
6539	Payment transactions — misc	9701	Visa credential server (Visa)
6540	Stored Value Card Purchase/Load	9702	GCAS emergency services (Visa)
6541	Real Estate Dealers (for their own account)	9721	International affairs (embassies)
6542	Prepaid Load — Stored Value Card Purchase	9754	Gambling — Horse/Dog Racing, State Lottery
6552	Land Subdividers and Developers (NEC)	9950	Intra-company purchases