

## Annex

### Merchant Category Codes for the Use of Domestic Bank Cards outside China (345 Newly Supplemented)

MCC	Merchant Type	Completely prohibited	Limited in terms of amount	Fully open
3300-3350	Airlines, Air Carriers			√
3442-3500	Car Rental Agencies			√
3800-3999	Lodging—Hotels, Motels, Resorts, unless otherwise defined below			√
3816	UnionPay, Express, MasterCard, Visa, American Express, JCB: Lodging—Hotels, Motels, Resorts			√
	Diners Club: Real Estate Agency		√	
3843	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Freight Service			√
3844	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Courier Service			√
3851	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Aviation Fuel			√
3852	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Aviation Lease			√
3854	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Air Taxi			√
3856	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Onboard Sales			√
3880	MasterCard: Lodging—Hotels, Motels, Resorts			√
	Diners Club: Diners Club Card Scheme		√	
3886	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Phone/Cardphone			√
3887	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Air Phone			√
3897	MasterCard: Lodging—Hotels, Motels, Resorts Diners Club: Consultancy			√
3998	UnionPay, Express, MasterCard: China Railway MasterCard: Lodging—Hotels, Motels, Resorts			√
4458	Tobacco Logistics			√
4583	Airport VIP Passenger Lounge			√
4733	Scenic Ticketing			√
4761	Telemarketing—Tourism-related			√
5262	E-commerce Platform		√	
5398	Corporate Wholesale		√	

MCC	Merchant Type	Completely prohibited	Limited in terms of amount	Fully open
5543	Campsa			√
5552	Electric Vehicle Charging			√
5711	Farm Equipment Sales			√
5723	Guns & Ammunition Store	√		
5815	Digital Products—Books, Films and Music			√
5816	Digital Products—Games			√
5817	Digital Products—Apps (Excluding Games)			√
5818	Large-scale Digital Products			√
5961	Express, American Express: Reserved for national use Diners Club: Catalogue Store		√	
6400	UnionPay APP Ancillary Business	√		
6536	Domestic Remittance	√		
6537	Cross-border Remittance	√		
6538	Remittance	√		
6540	Non-financial Institutions—Prepaid Card Purchase	√		
6611	Overflow Payment	√		
7013	Real Estate Agency, Brokage		√	
7800	State-run Lottery (USA Only)	√		
7801	Licensed Online Casino (Online Gambling, USA Only)	√		
7802	Licensed Horse Racing/Dog Racing (USA Only)	√		
7833	Cinemas			√
8082	Healthcare Services			√
8912	Renovation, Decoration and Gardening			√
9400	Embassy/Consulate Charges			√
9401	Food Stamps			√
9406	State-run Lottery	√		
9498	Credit Card Repayment	√		
9702	Customer Emergency Services			√
9793	Cashback Promotion	√		
9999	Other Payments	√		

Note:

1. The above list contains MCCs of seven domestic and overseas bank card clearing institutions including UnionPay, Express, Visa, MasterCard, American Express, JCB and Diners Club. However, some MCCs may only apply to part of them.
2. There are 1,339 current effective MCCs after the adjustment. Among the 997 MCCs in the *Circular of the State Administration of Foreign Exchange on Regulating the Management of Foreign Currency Bank Cards* (Huifa No. 53 [2010]), three (7511—Truck Stop Transactions, 9700—Automated Referral Service, and 9701—Visa Credential Service) have been suspended by bank card clearing institutions, and 994 are still effective. 345 MCCs are newly supplemented in this Circular.