

Restricted Merchant Categories

Merchants are assigned a Merchant Category Code (known as MCC) by their bank defining the type of services or goods they provide. The university restricts access to over 300 categories to prevent certain types of transactions due to policy and/or tax compliance regulation. A cardholders may need to purchase from a restricted vendor either one time or on a frequent basis. Departments may request a temporary or permanent category unblock for an account.

Most unblocks are reviewed and processed same day as the request. Note: Not all categories can be permanently unblocked, and some may require a different payment method. Contact the University P-Card Administrator if you need assistance completing a purchase due to a declined transaction.

Example: You need to pay a conference registration fee but the vendor is a hospital (blocked merchant). You attempt the purchase, but it's declined.

To remedy: Forward a [P-Card Account Maintenance](#) form to P-CardForms@boisestate.edu.

- Complete the top portion (cardholder info) and section 2 including a description of the purchase.
- Form should be signed by your department approver/manager.
- Scan/email to p-cardforms@boisestate.edu

Examples of some Merchant Categories blocked to University Cardholders

INSURANCE (includes health, travel, and other insurance payments)			
MCC 6300	Insurance Sales, Underwriting, and Premiums	MCC 6381	Insurance Premiums
MCC 6399	Insurance Carriers Not Elsewhere Classified		
FLEET (vehicle related purchases)			
MCC 5511	Car and truck dealers (new and used)	MCC 5532	Automotive Tire Stores
MCC 5521	Automobile And Truck Dealers- (Used Only)		
UTILITY (storage rental facilities, phone, cable, sanitary services)			
MCC 4225	Public Warehousing	MCC 4899	Cable and other Pay Television Services
MCC 4812	Telecommunication Equipment	MCC 4900	Utilities Electric, Gas, Sanitary, Water
MCC 4814	Telecommunication Service		
MEDICAL (hospitals, doctors, and related services)			
MCC 8011	Doctors	MCC 8049	Chiropractors, Podiatrists
MCC 8021	Dentists Orthodontists	MCC 8050	Nursing And Personal Care Facilities
MCC 8042	Optometrists, Ophthalmologists	MCC 8062	Hospitals
MCC 8043	Opticians	MCC 8099	Medical Services and Health Practitioners
MCC 8044	Opticians Optical Goods and Eyeglasses		
PROPERTY MANAGEMENT (LODGING RENTALS)			
MCC 6513	Real Estate Agents and Managers (Rentals)		