
**Retail financial services — Merchant
category codes**

Services financiers aux particuliers — Codes de catégorie marchande

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ISO copyright office
Case postale 56 • CH-1211 Geneva 20
Tel. + 41 22 749 01 11
Fax + 41 22 749 09 47
E-mail copyright@iso.org
Web www.iso.org

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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of technical committees is to prepare International Standards. Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights.

ISO 18245 was prepared by Technical Committee ISO/TC 68, *Banking, securities and other financial services*, Subcommittee SC 6, *Retail financial services*.

This first edition of ISO 18245 cancels and replaces ISO 8583:1993, which has been technically revised.

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Retail financial services — Merchant category codes

1 Scope

This International Standard defines code values used to enable the classification of merchants into specific categories based on the type of business, trade or services supplied. Values are specified only for those merchant categories that are generally expected to originate retail financial transactions.

This International Standard also establishes the procedures for a Registration and Maintenance Management Group (RMMG), which considers requests for new code values, and a Maintenance Agency (MA), which provides the administrative procedures required to maintain an up-to-date list of codes.

It is not within the scope of this International Standard to mandate the use of merchant category codes in any given situation.

2 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

2.1

Maintenance Agency

MA

group responsible for carrying out the administrative duties relating to the processing of merchant category code applications and the publication of up-to-date lists of merchant category codes

2.2

Registration and Maintenance Management Group

RMMG

group responsible for the registration of merchant category codes and the maintenance of the code value list, which includes but is not limited to reaching a decision to approve or reject each application received from the MA, and responding to requests for guidance regarding the submission of applications for merchant category code additions, changes or deletions

3 Merchant category codes

Merchant category codes shall be allocated to enable the classification of merchants into specific categories based on the type of business, trade or services supplied.

New businesses, trades or services shall be allocated a code value that is reasonable and substantially different from other code values and that is separate and distinct from other industries. Each merchant category code assigned or reserved for future assignment is listed in Annex A of this document. Annex A shall be updated by the MA and updates shall be issued, at a minimum, at quarterly intervals in the event of any addition, change or deletion of a merchant category code in the previous quarter. The MA shall announce the availability of updates via its Internet site or other method of dissemination, and by notice to the Secretariat of ISO/TC 68/SC 6. Each member body of the Secretariat of ISO/TC 68/SC 6 shall determine its own method of distributing the updates to its members. Annex A shall be kept up to date by the MA and shall be issued as required by users.

4 Application for code value additions, changes and deletions

4.1 Application procedure

An applicant shall apply to the ISO 18245 MA to request approval of a merchant category code addition, change or deletion by completing the merchant category code application given in Annex B.

4.2 Criteria for approval of a new merchant category code

An application for a new merchant category code value may be approved by the RMMG if the following conditions exist:

- a) the merchant category is reasonable and substantially different from all other merchant categories currently represented in the list of code values;
- b) the merchant category is separate and distinct from all other industries currently represented in the list of code values;
- c) the proposal describes a merchant category or industry, and not a process;
- d) the minimum annual sales volume of merchants included in the merchant category, taken as a whole, is US\$ 10 million;
- e) sufficient justification for the addition of a new code value is found; and
- f) the information provided in the application is truthful and complete.

4.3 Criteria for approval of a merchant category code change or deletion

An application to change or delete an existing merchant category code value may be approved by the RMMG if the following conditions exist:

- a) a proposed change to an existing code value does not narrow (but may widen) the scope of the merchant category described by the code value;
- b) sufficient justification for the change or deletion of an existing code value is found; and
- c) the information provided in the application is truthful and complete.

A pending code value deletion shall be announced in an update at least six months prior to the official date of deletion.

5 Registration and Maintenance Management Group (RMMG)

5.1 Constitution

In order effectively to manage the contents of ISO 18245, ISO/TC 68/SC 6 has established an RMMG, which is empowered to act on its behalf.

The RMMG shall consist of:

- a) a representative of the MA, who shall be a non-voting member of the RMMG and shall be required to attend all meetings;
- b) the convenor; and

c) the secretary.

In addition, each member of ISO/TC 68/SC 6 is entitled to nominate one delegate and one alternate to the RMMG. The alternate may attend all meetings, but is entitled to vote only in the absence of the principal delegate.

5.2 Responsibilities

The responsibilities of the RMMG shall be:

- a) to act on all applications received from the MA;
- b) to respond to all requests for guidance from the MA;
- c) to approve the report of the MA;
- d) to review annually Annex A of ISO 18245 for the purpose of assessing the continued validity and relevance of the code values listed therein;
- e) to report its activities at each meeting of ISO/TC 68/SC 6; and
- f) to establish, in the normal course of work, rules for the practical application of existing principles regulating the addition of new merchant category code values to ISO 18245.

5.3 Voting procedures

The RMMG may use a postal or electronic ballot, or a vote that takes place at a meeting, to make a decision regarding any application that it receives.

If the application is a request for a new code value to be added to Annex A of ISO 18245, the approval by a majority of the voting members of the RMMG is all that is required.

If the application is for a request for more than 10 code values to be added to Annex A of ISO 18245, the unanimous approval of the RMMG (with at least five members voting) is required.

Upon the failure of the RMMG to reach a decision by means of a postal or electronic ballot, the application at issue shall be referred to a meeting of the RMMG for a vote.

6 Maintenance Agency (MA)

6.1 Appointment

One of the members of ISO/TC 68/SC 6, or any approved body, shall be appointed to act as the MA under legal agreement with ISO in accordance with Annex H of the ISO/TC 68 Directives. The address of the ISO 18245 MA is:

ASC X9, Inc.,
ISO 18245 Maintenance Agency,
1120 Connecticut Avenue, NW,
Washington, DC 20036.

6.2 Resignation

If the MA finds it necessary to resign, six months notice shall be given to the ISO Central Secretariat and the Secretariat of ISO/TC 68/SC 6. The Secretariat of ISO/TC 68/SC 6 shall notify the RMMG and initiate a

search for a new MA. If a new MA cannot be found within six months, the Secretariat of ISO/TC 68/SC 6 shall assume the responsibilities of the MA on a temporary basis until a replacement is found.

6.3 Responsibilities

6.3.1 General

The responsibilities of the MA concern the processing of requests relating to Annex A of this document and administrative duties.

6.3.2 Processing of requests relating to Annex A of ISO 18245

The MA shall:

- a) process requests for new code values, changes to code values and the deletion of code values;
- b) obtain the consensus decision of the RMMG regarding all requests relating to Annex A of ISO 18245 before communicating the decision to the applicant; and
- c) maintain a database of all such code values.

6.3.3 Administrative duties

The MA shall:

- a) submit to the RMMG any requests for changes to ISO 18245;
- b) notify the applicant in writing as to the disposition of the application within one month of receipt of a completed Annex B (merchant category code application) of ISO 18245. In the event of the rejection of such an application, the notification to the applicant shall include the reason for rejection, citing the appropriate criteria as described in 4.2 of this document;
- c) submit an activity report to the RMMG for its review on a periodic basis. Such a report shall be sent to the secretary of the RMMG prior to each announced meeting date if at least three weeks notice is given, or shortly thereafter if less notice is given;
- d) submit annually to the Secretariat of ISO/TC 68/SC 6 and to the RMMG a complete extract of the database of all code values listed in Annex A of ISO 18245, and all approved amendments;
- e) ensure the publication and distribution of the code values listed in Annex A of ISO 18245, and all approved amendments;
- f) retain as a permanent record copies of all applications submitted to it, along with the disposition of each application.

7 Appeal process

7.1 Appeal bodies

Upon rejection of a merchant category code application by the RMMG, the applicant is given 60 days from the date of the rejection notice to appeal to ISO through the Secretariat of ISO/TC 68/SC 6. If such an appeal is rejected by the Secretariat of ISO/TC 68/SC 6, the applicant may appeal to the ISO Central Secretariat.

7.2 Information to be provided

The applicant shall provide the following information to the relevant appellate body in support of an appeal:

- a) a statement describing the reason(s) for the dispute of the rejection, and the reason(s) that the applicant believes the rejected application meets the criteria for acceptance; and
- b) a statement of special circumstances (if any) under which a specific requirement of the rejected application can be met.

8 Publication of changes to ISO 18245

In January of each year, all approved amendments and all new, changed and deleted code values assigned during the previous year shall be published by the MA and circulated to all ISO/TC 68 members. If no changes have been made during the previous year, then publication of the document is not required. Quarterly updates shall be available as described in Clause 3 of this document.

All approved amendments and changes to the tables of codes of ISO 18245 shall be incorporated at each revision of ISO 18245 during the document review period, which occurs every five years.

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Annex A (normative)

Merchant category codes

A.1 Introduction

This Annex lists all merchant category code values in numerical order (see Table A.1) and alphabetical order (see Table A.2).

Table A.1 — Numerical listing of merchant category codes

Range	Codes	Description
0000-0699 Reserved	0001-0499	Reserved for ISO use
	0500-0599	Reserved for national use
	0600-0699	Reserved for private use
0700-0999 Agricultural services	0700-0741	Reserved for ISO use
	0742	Veterinary services
	0743	Wine producers
	0744	Champagne producers
	0745-0762	Reserved for ISO use
	0763	Agricultural co-operatives
	0764-0779	Reserved for ISO use
	0780	Landscaping and horticultural services
	0781-0819	Reserved for ISO use
	0820-0879	Reserved for national use
	0880-0999	Reserved for private use
1000-1499 Reserved	1000-1499	Reserved for ISO use
1500-2999 Contracted services	1500-1519	Reserved for ISO use
	1520	General contractors — residential and commercial
	1521-1710	Reserved for ISO use
	1711	Heating, plumbing and air-conditioning contractors
	1712-1730	Reserved for national use
	1731	Electrical contractors
	1732-1739	Reserved for ISO use
	1740	Masonry, stonework, tile setting, plastering and insulation contractors
	1741-1749	Reserved for ISO use
	1750	Carpentry contractors

Table A.1 (continued)

Range	Codes	Description
	1751-1760	Reserved for ISO use
	1761	Roofing, siding and sheet metal work contractors
	1762-1770	Reserved for national use
	1771	Concrete work contractors
	1772-1798	Reserved for ISO use
	1799	Special trade contractors — not elsewhere classified
	1800-2199	Reserved for ISO use
	2200-2740	Reserved for private use
	2741	Miscellaneous publishing and printing services
	2742-2790	Reserved for national use
	2791	Typesetting, platemaking and related services
	2792-2841	Reserved for national use
	2842	Speciality cleaning, polishing and sanitation preparations
	2843-2999	Reserved for national use
3000-3999 Reserved for private use	3000-3999	Reserved for private use
4000-4799 Transportation	4000-4010	Reserved for ISO use
	4011	Railroads
	4012-4110	Reserved for ISO use
	4111	Local and suburban commuter passenger transportation, including ferries
	4112	Passenger railways
	4113-4118	Reserved for ISO use
	4119	Ambulance services
	4120	Reserved for ISO use
	4121	Taxi-cabs and limousines
	4122-4130	Reserved for ISO use
	4131	Bus lines
	4132-4213	Reserved for ISO use
	4214	Motor freight carriers and trucking — local and long distance, moving and storage companies and local delivery
	4215	Courier services — air and ground and freight forwarders
	4216-4224	Reserved for ISO use
	4225	Public warehousing and storage — farm products, refrigerated goods and household goods
	4226-4299	Reserved for ISO use
	4300-4410	Reserved for national use
	4411	Steamships and cruise lines
	4412-4456	Reserved for private use

Table A.1 (continued)

Range	Codes	Description
	4457	Boat rentals and leasing
	4458-4467	Reserved for private use
	4468	Marinas, marine service and supplies
	4469-4510	Reserved for private use
	4511	Airlines and air carriers
	4512-4581	Reserved for private use
	4582	Airports, flying fields and airport terminals
	4583-4656	Reserved for private use
	4657-4721	Reserved for national use
	4722	Travel agencies and tour operators
	4723-4783	Reserved for private use
	4784	Tolls and bridge fees
	4785-4788	Reserved for ISO use
	4789	Transportation services — not elsewhere classified
	4790-4799	Reserved for national use
4800-4999	4800-4811	Reserved for ISO use
Utilities	4812	Telecommunication equipment and telephone sales
	4813	Reserved for private use
	4814	Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes
	4815	Monthly summary telephone charges
	4816	Computer network/information services
	4817-4820	Reserved for ISO use
	4821	Telegraph services
	4822-4828	Reserved for national use
	4829	Wire transfers and money orders
	4830-4895	Reserved for ISO use
	4896-4898	Reserved for private use
	4899	Cable and other pay television services
	4900	Utilities — electric, gas, water and sanitary
	4901-4974	Reserved for private use
	4975-4999	Reserved for national use
5000-5599	5000-5012	Reserved for ISO use
Retail outlets	5013	Motor vehicle supplies and new parts
	5014-5020	Reserved for ISO use
	5021	Office and commercial furniture
	5022-5038	Reserved for ISO use
	5039	Construction materials — not elsewhere classified