

MCC Verify

Pinpoint high-risk and miscoded MCCs with speed and accuracy

Find classification issues before they create compliance exposure, reporting gaps, or missed high-risk activity.

Inaccurate MCCs can create compliance gaps, distort reporting, and make high-risk merchants harder to spot. Miscoded merchants can leave you chasing low-priority reviews while more serious activity goes unnoticed.

As card brand expectations evolve, acquirers and payment providers need a scalable way to keep merchant classification accurate across the portfolio.

MCC Verify helps you quickly identify miscoded and high-risk merchants across the portfolio, so you can focus reviews on the issues that matter most.

Its dual-layer MCC validation checks whether a merchant's reported MCC reflects its actual line of business, while enhanced high-risk category detection prioritizes meaningful mismatches for review and action.

Dual-layer detection in action



Merchant portfolio

Reported MCCs
+ website content



Dual-layer MCC validation

Broad validation + high-risk
category detection



Review-ready findings

Meaningful mismatches
+ supporting evidence

95%

portfolio coverage
to validate
MCC accuracy
at scale

Key Outcomes

- ✓ Clear visibility into MCC accuracy across the portfolio
- ✓ Faster identification of miscoded and high-risk merchants
- ✓ Clean merchant category data for reporting and compliance
- ✓ Less review noise, so you can focus on higher-risk issues
- ✓ Documentation to support corrections, audits, and internal decisions
- ✓ Stronger alignment with card brand compliance expectations

Why MCC Verify matters

Accurate MCCs support better oversight

MCCs influence how merchants are classified, monitored, reported, risk-tiered, and reviewed for compliance.

When a reported MCC does not reflect the merchant's actual business, payment providers may apply the wrong level of oversight, miss high-risk activity, or lack the documentation needed to support corrections and audits.

AI-driven, analyst-reviewed

MCC Verify combines AI-driven detection with analyst QA, helping you review classification issues with more confidence. This gives you a scalable way to validate merchant classification without relying on manual review alone.

Dual-layer validation for broad accuracy and high-risk detection

Together, these layers help you maintain clean portfolio data while focusing attention on merchants that may need closer scrutiny.

General Population MCCs

Validate whether a merchant's reported MCC and business description reflect its actual line of business across the broader portfolio.

Specialty MCCs

Focus on categories closely monitored by card brands, such as pharmacies, tobacco, and securities.

Meaningful mismatch prioritization

Group-level logic helps you focus on classification differences that matter, reducing noise from minor variations.

Evidence-supported review

When high-risk category issues are detected, MCC Verify can provide supporting evidence, including website screenshots, so you can review findings, document decisions, and support compliance validation.

Support risk and compliance workflows

- ✓ Risk management
- ✓ Transaction laundering detection
- ✓ Card brand compliance workflows
- ✓ Portfolio transparency
- ✓ Cleaner merchant category data
- ✓ Audit and correction documentation
- ✓ Operational efficiency

Learn more: G2RiskSolutions.com/mcc-verify

Talk to a merchant risk expert: G2RiskSolutions.com/contact