

# Merchant MCC Check

## Reduce risk and increase revenue by correcting Merchant Category Code (MCC) misclassification.

MCCs are used to classify a merchant type by the goods or services they provide. An example of a classification could be a hotel, office supply store, casino, etc. As the list of high-risk merchant types increases, portfolio transparency becomes increasingly important.

Merchant MCC Check is an analyst-reviewed business classifier that identifies mismatches and incorrectly coded merchants. This process helps you avoid insufficient reserves, excessive commissions, and missed upsell opportunities. You can identify which merchants have changes in business activities that could represent higher risk categories, avoid prohibited categories and improve reserve and chargeback positions.

We scan portfolios for both online and offline customers and validates the MCC and description for each business customer. We highlight business customers that correspond with a high-risk MCC list, which can be customized based on the needs of your organization.

### With Merchant MCC Check you can:

#### Improve portfolio transparency

Correct merchant MCC errors, terminate prohibited businesses, and investigate inactive websites based on the report findings.

#### Strengthen your risk-based approach

Improve your understanding of the types of merchants in your portfolio, segment them according to risk level, and apply the appropriate processes to manage them.

#### Outsource manual processes

Reallocate your personnel's time to more strategic functions.

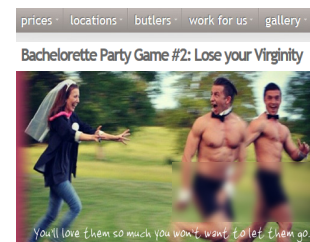
#### Improve the outcome of your audits

Demonstrate a standard classification to examiners and auditors, and provide proof of an independent third-party review of the merchant MCC's in your portfolio.

### Misclassification examples:



Merchant-claimed MCC: Hardware  
Actual MCC: Gun Shop



Merchant Claimed MCC: Catering  
Actual MCC: Escort Services