# MCC Verify

Reduce risk and increase revenue by correcting merchant category code (MCC) misclassification in your merchant portfolio.

## Manage risk

Match risks to business models to avoid fraud, content violations, and chargebacks.

## Fight transaction laundering

Confirm merchants are truly low-risk rather than bad actors hiding transaction laundering.

## Maximize revenue

Enable higher processing rates by accurately matching MCCs to risk tiers.

## How our MCC Verify solution works

MCC Verify is an AI-driven, analyst-reviewed solution that identifies incorrectly coded merchants. We scan portfolios for both online and offline merchants in order to validate their MCCs and business descriptions. The solution can also highlight any MCC changes that would make a merchant fall into the category of high-risk.

### Misclassification example



**Provided MCC:** Hardware
**Actual MCC:** Gun shop

## Your benefits

**Improve portfolio transparency**
Correct MCC errors, terminate prohibited businesses, and investigate inactive websites.

**Strengthen your risk-based approach**
Know which types of merchants are in your portfolio, segment them according to risk level, and take measures to avoid insufficient reserves, excessive commissions, and missed upsell opportunities.

**Outsource manual processes**
Reallocate your personnel to more efficient tasks.

**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 MCCs in your portfolio.

# AI-powered MCC verification

**Specialized large language model**
Our large language model (LLM) is built for comprehensive analysis and reliable content classification.

**Multilingual support**
Thanks to multilingual support, MCC Verify covers almost all relevant merchant websites.

**Highly reliable results**
All results go through quality assurance with our analysts to give you reliable results and further train our LLM.

## What are MCCs?

MCCs are four-digit codes assigned to businesses by payment card networks. These codes categorize merchants based on the products or services they offer and the industries they operate in.

## Why do MCCs matter?

When registering with the card networks, accurately assigning MCCs is crucial since they consider certain business types to be high-risk. This means you need to register them with the card networks and implement more stringent merchant due diligence procedures. Failure to do so may lead to non-compliance assessments.

## MCC Verify workflow

**Automated MCC selection**
Our AI-powered MCC Verify engine identifies the three most probable MCCs.

**Analyst review**
Our trained analysts review the results and confirm the correct MCC.

**LLM training**
Analyst input is used to further improve the accuracy of our specialized LLM and enable supervised learning.

**Contact us at g2risksolutions.com for a free trial of our MCC Verify solution.**