



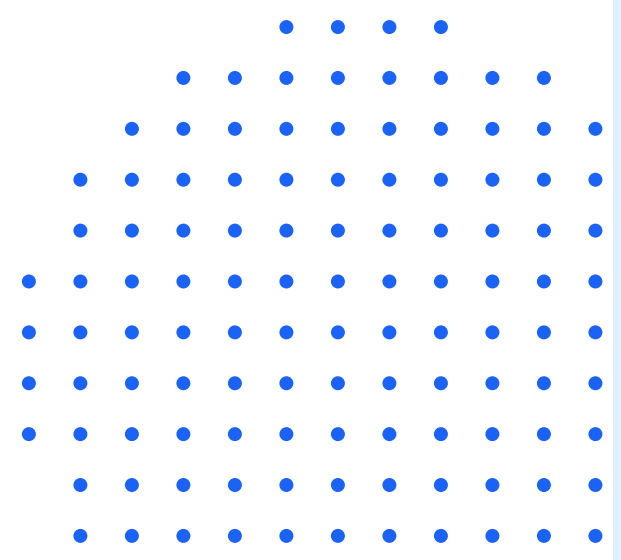
Citcon

# Restricted and Prohibited Business Categories

2022



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## Section 1

# Introduction

Each Citcon wallet partner has their own Prohibited and Restricted MCC list. As trusted business partners, Citcon merchants are expected to closely comply with these guidelines. As the MCC lists change from time to time, we encourage you to check the most updated versions available on our partner's websites via the links below:

**1. Alipay:**

[Risk Management Requirements for Overseas Acquirers](#)

**2. WeChat Pay:**

[Weixin Pay Proper Use Rules](#)

**3. PayPal/Venmo:**

[Acceptable Use Policy](#)

**4. Klarna:**

[Merchant Policy](#)

**5. Braintree:**

[Acceptable Use Policy](#)

**6. China UnionPay:**

See Section 2 below.

## Section 2

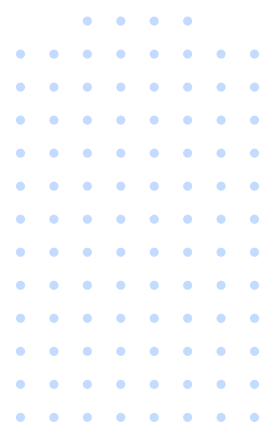
# China UnionPay: Restricted and Prohibited Merchant Categories

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
Agricultural Services	0700-0999		
0742	Veterinary services		
0743	Wine manufacturer		✓
0744	Champagne manufacturer		✓
0763	Agricultural co-operatives	✓	
0780	Landscaping and horticultural services		
Contracted services	1500-2999		
1520	General contractors - residential and commercial		✓
1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors		✓
1750	Carpentry Contractors		✓
1761	Roofing, Siding, and Sheet Metal Work Contractors		✓
1771	Concrete Work Contractors		✓
1799	Contractor - Others		✓

<sup>92</sup> Note: The "Transaction Amount Restricted" and "Fully Prohibited" MCCs are only applicable to transactions with cards issued in Mainland China and accepted outside of Mainland China. The amount for a single transaction with a "Transaction Amount Restricted" MCC should not be more than the equivalent of USD 5,000.

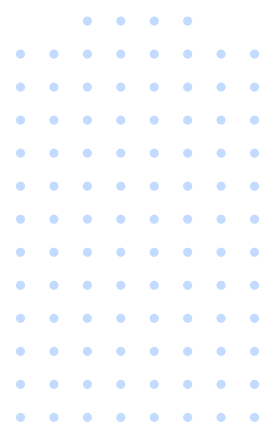
UnionPay Cards shall be used at Merchants under MCCs allowed by local regulations of the issuing region and the acceptance region. Should there be any difference between the local regulations of the issuing region and the acceptance region on a MCC, the stricter one shall prevail.

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
2741	Miscellaneous Publishing and Printing		✓
2791	Typesetting, Plate Making and Related Services		✓
2842	Specialty Cleaning, Polishing and Sanitation Preparations		✓
Transportation	4000-4799		
3998	CHINA RAILWAY (CR)		
4011	Railroads		✓
4111	Local and suburban commuter passenger transportation, including ferries, subway		
4112	Passenger railways		
4119	Ambulance services		
4121	Taxi, cabs and limousines		
4131	Bus Transportation Service		
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		
4225	Public warehousing and storage - farm products, refrigerated goods, and household goods		✓
4411	Steamships and cruise lines		
4457	Boat rentals and leasing		
4458	Tobacco logistics		



MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
4468	Marinas, marine service, and supplies		✓
4511	Airlines and air carriers		
4582	Airports, flying fields, and airport terminals		✓
4722	Travel agencies and tour operators		
4733	Ticket sales for large scenic spots		
4784	Tolls and bridge fees		
4789	Transportation services - not elsewhere classified		
Utilities	4800-4999		
4812	Telecommunication equipment and telephonesales		
4814	Telecommunication services, including local and long distance calls, Credit Card calls, calls through use of magnetic stripe reading telephones, and faxes		
4815	Monthly Telephone Statement		
4816	Computer network/information services		
4821	Telegraph services		
4829	Wire Transfer Money Orders	✓	
4899	Cable and other pay television services		
4900	Utilities - electric, gas, water, and sanitary		
Retail Outlets	5000-5499		

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5013	Motor vehicle supplies and new parts		✓
5021	Office and commercial furniture		✓
5039	Construction materials - not elsewhere classified		✓
5044	Office, photographic, photocopy, and microfilm equipment		✓
5045	Computers, computer peripheral equipment - not elsewhere classified		✓
5046	Commercial equipment - not elsewhere classified		✓
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies		✓
5051	Metal service centers and offices		✓
5065	Electrical parts and equipment		✓
5072	Hardware equipment and supplies		✓
5074	Plumbing and heating equipment and supplies		✓
5085	Industrial supplies - others		✓
5094	Precious stones and metals, watches, and jewelry		✓
5099	Durable - others		✓
5111	Stationery, office supplies, and printing and writing paper		✓
5122	Drugs, drug proprietors		✓
5131	Piece goods, notions, and other dry goods		✓

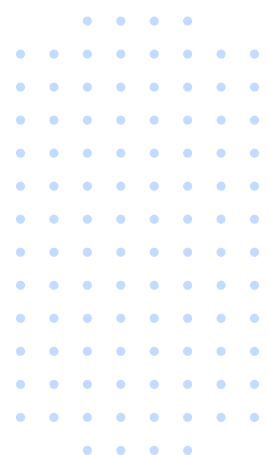


MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5137	Men's, women's, and children's uniforms and commercial clothing		✓
5139	Commercial footwear		✓
5169	Biochemical synthetic - others		✓
5172	Petroleum and petroleum products		✓
5192	Books, periodicals, and newspapers		✓
5193	Florists' supplies, nursery stock and flowers		✓
5198	Paints, varnishes, and supplies		✓
5199	Non-durable-others		✓
5200	Home supply warehouse outlets		
5211	Lumber and building materials outlets		✓
5231	Glass, paint, and wallpaper shops		
5251	Hardware shops		
5261	Lawn and garden supplies outlets, including nurseries		
5271	Mobile home dealers		
5300	Wholesale clubs		
5309	Duty-free shops		
5310	Discount shops		
5311	Department stores		
5331	Variety stores		
5398	Corporate wholesale		
5399	Miscellaneous general merchandise		

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5411	Grocery and supermarkets		
5422	Freezer and locker meat provisioners		
5441	Candy, nut, and confectionery shops		
5451	Dairies		
5462	Bakeries		
5499	Miscellaneous food shops - convenience and specialty retail outlets		
Automobiles and Vehicles	5500-5599		
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing		
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing		
5531	Shop-car, commodity		
5532	Automotive tyre outlets		
5533	Automotive parts and accessories outlets		
5541	Service stations (with or without ancillary services)		
5542	Automated fuel dispensers		
5551	Boat dealers		✓
5561	Camper, recreational and utility trailer dealers		
5571	Motorcycle shops and dealers		

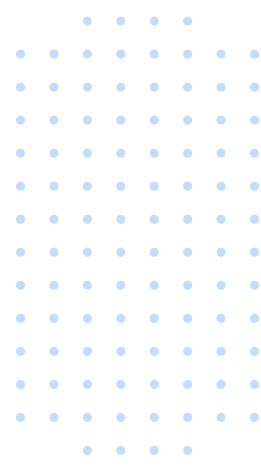


MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5592	Motor home dealers		
5598	Snowmobile dealers		
5599	Miscellaneous automotive, aircraft, and farm equipment dealers - not elsewhere classified		✓
Clothing Outlets	5600-5699		
5611	Men's and boys' clothing and accessory shops		
5621	Women's ready-to-wear shops		
5631	Women's accessory and specialty shops		
5641	Children's and infants' wear shops		
5651	Family clothing shops		
5655	Sports and riding apparel shops		
5661	Shoe shops		
5681	Furriers and fur shops		
5691	Men's and women's clothing shops		
5697	Tailors, seamstresses, mending, and alterations		
5698	Wig and toupee shops		
5699	Miscellaneous apparel and accessory shops		
Miscellaneous Outlets	5700-5999		



MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5712	Furniture, home furnishings, and equipment shops and manufacturers, except appliances		
5713	Floor covering services		
5714	Drapery, window covering, and upholstery shops		
5715	Wholesaler - alcohol		✓
5718	Fireplaces, fireplace screens, and accessories shops		
5719	Miscellaneous home furnishing specialty shops		
5722	Household appliance shops		
5732	Electronics shops		
5733	Music shops - musical instruments, pianos, and sheet music		
5734	Computer software outlets		
5735	Record shops		
5811	Caterers		
5812	Eating places and restaurants		
5813	Drinking places (alcoholic beverages) - bars, taverns, nightclubs, cocktail lounges, and discotheques		
5814	Fast food restaurants		
5912	Drug stores and pharmacies		
5921	Package shops - beer, wine, and liquor		

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5931	Used merchandise and second-hand shops		
5932	Antique shops - sales, repairs and restoration services		
5933	Pawn shops		
5935	Wrecking and salvage yards		
5937	Antique reproduction shops		
5940	Bicycle shops - sales and service		
5941	Sporting goods shops		
5942	Book shops		
5943	Stationery, office, and school supply shops		
5944	Jewelry, watch, clock, and silverware shops		
5945	Hobby, toy, and game shops		
5946	Camera and photographic supply shops		
5947	Gift, card, novelty, and souvenir shops		
5948	Luggage and leather goods shops		
5949	Sewing, needlework, fabric, and piece goods shops		
5950	Glassware and crystal shops		
5960	Direct marketing - insurance services		✓
5962	Telemarketing - travel-related arrangement services		



MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5963	Door -to-door sales		
5964	Direct marketing - catalog Merchants		
5965	Direct marketing - combination catalog and retail Merchants		
5966	Direct marketing - outbound telemarketing Merchants		
5967	Direct marketing - inbound telemarketing Merchants		
5968	Direct marketing - continuity/subscription Merchants		
5969	Direct marketing/direct marketers - not elsewhere classified		
5970	Artist supply and craft shops		
5971	Art dealers and galleries		
5972	Stamp and coin shops		
5973	Religious goods and shops		
5975	Hearing aids - sales, service, and supplies		
5976	Orthopedic goods and prosthetic devices		
5977	Cosmetic shops		
5978	Typewriter outlets - sales, service, and rentals		
5983	Fuel dealers - fuel oil, wood, coal, and liquefied petroleum		
5992	Florists		

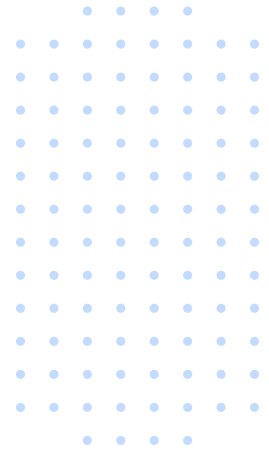
MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
5993	Cigar shops and stands		
5994	News dealers and newsstands		
5995	Pet shops, pet food and supplies		
5996	Swimming pools - sales, supplies, and services		
5997	Electric razor shops - sales and service		
5998	Tent and awning shops		
5999	Miscellaneous and specialty retail outlets		
Service Providers	6000-7299		
6010	Financial institutions - manual cash disbursements	Specially restricted	
6011	Financial institutions - automated cash disbursements	Specially restricted	
6012	Financial institutions - merchandise and services	✓	
6050	Quasi Cash - Member Financial Institution	✓	
6051	Non-financial institutions - foreign currency, money orders (not wire transfer), scrip, and travelers' checks	✓	
6211	Securities - brokers and dealers	✓	
6300	Insurance (insurance sales, insurance industry, premium and others)		✓
6381	Insurance		✓



MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
6399	Insurance - Unclassified		✓
6513	Real Estate Managers and Rental Agents		
6529	Payment Transactions - Member Financial Institution	✓	
6530	Payment Transactions - Merchant	✓	
6531	Payment Services Provider - Money Transfer for A Purchase	✓	
6532	Payment Services Provider - Member Financial Institution	✓	
6533	Payment Services Provider - Merchant	✓	
6534	Money Transfer - Member Financial Institution	✓	
6535	Value Purchase - Member Financial Institution	✓	
7011	Lodging - hotels, motels, and resorts		
7012	Timeshares		
7013	Real Estate Agent - brokers		
7032	Sporting and recreational camps		
7033	Trailer parks and camp-sites		
7210	Laundry, cleaning, and garment services		
7211	Laundry services - family and commercial		
7216	Dry cleaners		

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
7217	Carpet and upholstery cleaning		
7221	Photographic studios		
7230	Beauty and barber shops		
7251	Shoe repair shops, shoe shine parlors, and hat cleaning shops		
7261	Funeral services and crematories		
7273	Dating and escort services		
7276	Tax preparation services		
7277	Counseling services - debt, marriage, and personal		
7278	Buying and shopping services and clubs		
7280	Private hospital		
7295	Babysitting and housekeeping services		
7296	Clothing rental - costumes, uniforms, and formal wear		
7297	Massage parlors		
7298	Health and beauty spas		
7299	Miscellaneous personal services - not elsewhere classified		✓
Business Services	7300-7529		
7311	Advertising services		✓
7321	Consumer credit reporting agencies		✓
7322	Debt Collection Agency		✓

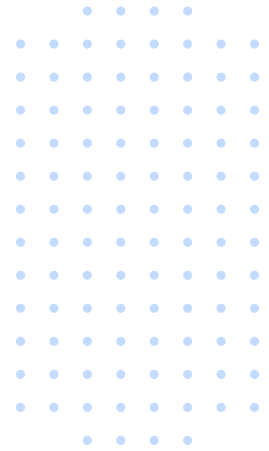
MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
7333	Commercial photography, art, and graphics		✓
7338	Quick copy, reproduction, and blueprinting services		
7339	Stenographic and secretarial support services		
7342	Exterminating and disinfecting services		
7349	Cleaning, maintenance and janitorial services		
7361	Employment agencies and temporary help services		✓
7372	Computer programming, data processing, and integrated systems design services		✓
7375	Information retrieval services		✓
7379	Computer maintenance and repair services - not elsewhere classified		✓
7392	Management, consulting, and public relations services		✓
7393	Detective agencies, protective agencies and security services, including armored cars and guard dogs		
7394	Equipment, tool, furniture, and appliance rental and leasing		
7395	Photofinishing, laboratories and photo developing		





MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
7399	Business services - not elsewhere classified		✓
7512	Automobile rentals		
7513	Truck and utility trailer rentals		
7519	Motor home and recreational vehicle rentals		
7523	Parking lots and garages		
Repair Services	7530-7799		
7531	Automotive body repair shops		
7534	Tyre retreating and repair shops		
7535	Automotive paint shops		
7538	Automotive service shops(non-dealer)		
7542	Car washes		
7549	Towing services		
7622	Electronics repair shops		
7623	Air conditioning and refrigeration repair shops		
7629	Electrical and small appliance repair shops		
7631	Watch, clock, and jewelry repair shops		
7641	Furniture re-upholstery, repair and refinishing		
7692	Welding services		

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
7699	Miscellaneous repair shops and related services		
Amusement and Entertainment	7800-7999		
7829	Motion picture and video tape production and distribution		✓
7832	Motion picture theatres		
7841	Video tape rentals		
7911	Dance halls, studios, and schools		
7922	Theatrical producers (except motion pictures) and ticket agencies		
7929	Bands, orchestras, and miscellaneous entertainers - not elsewhere classified		
7932	Billiard and pool establishments		
7933	Bowling alleys		
7941	Commercial sports, professional sports clubs, athletic fields, and sports promoters		
7991	Tourist attractions and exhibits		
7992	Public golf courses		
7993	Video amusement game		✓
7994	Video game arcades and establishments		
7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks	✓	



MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
7996	Amusement parks, circuses, carnivals, and fortune tellers		
7997	Membership clubs (sports, recreation, athletic), country clubs, and private golf courses		✓
7998	Aquariums, seaquariums, and dolphinariums		
7999	Recreation services - not elsewhere classified		
Professional Services and Membership Organizations	8000-8999		
8011	Doctors and physicians - not elsewhere classified		
8021	Dentists and orthodontists		
8031	Osteopaths		
8041	Chiropractors		
8042	Optometrists and ophthalmologists		
8043	Opticians, optical goods, and eyeglasses		
8049	Podiatrists and chiropodists		
8050	Nursing and personal care facilities		
8062	Hospitals		
8071	Medical and dental laboratories		

MCC	Definition	Fully Prohibited <sup>92</sup>	Transaction Amount Restricted <sup>92</sup>
8099	Medical services and health practitioners - not elsewhere classified		
8111	Legal services and attorneys		✓
8211	Elementary and secondary schools		
8220	Colleges, universities, professional schools, and junior colleges		
8241	Correspondence schools		
8244	Business and secretarial schools		
8249	Trade and vocational schools		
8299	Schools and educational services - not elsewhere classified		
8351	Child care services		
8398	Charitable and social service organizations		✓
8641	Civic, social and fraternal associations		✓
8651	Political organizations		✓
8661	Religious organizations		✓
8675	Automobile associations		
8699	Membership organizations - not elsewhere classified		
8911	Architectural, engineering and surveying services		✓
8912	Furniture, ornaments and gardening		

<b>MCC</b>	<b>Definition</b>	<b>Fully Prohibited<sup>92</sup></b>	<b>Transaction Amount Restricted<sup>92</sup></b>
8931	Accounting, auditing, and bookkeeping services		✓
8999	Professional services - not elsewhere classified		✓
Government Services	9200-9950		
9211	Court costs, including alimony and child support		
9222	Fines		
9223	Bail		
9311	Tax payments		
9399	Government services - not elsewhere classified		
9400	Embassy fee payments		
9402	Postal services - government only		
9405	Internal sales-government		✓
9498	Credit card bill payment		
9950	Internal sales - corporate		✓

