

Annex no. 5
to Functional and Technical Requirements for Participants
of Automated System of Domestic Payments (SAPI)
July 21, 2025
(effective as of August 1, 2025)

List of merchant category codes (MCC)

MCC Cod	Merchant category description
Category 0	
4111	Local and Suburban Commuter Passenger Transportation
4900	Utilities: electricity, gas, sanitary maintenance, water, thermal energy, electronic communications ¹
Category 1	
4119	Ambulance Service
8062	Hospitals
8211	Kindergartens, School Elementary & Secondary
8220	Colleges, Universities, Professional Schools
Category 2	
0742	Veterinary Services
0763	Agricultural Cooperatives
0780	Landscaping And Horticultural Services
1520	General Contractors-Residential and Commercial
1711	Air Conditioning, Heating and Plumbing Contractors
1731	Electrical Contractors
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	Special Trade Contractors - Not classified to the codes 1711-1771
2741	Miscellaneous Publishing and Printing Services
2791	Typesetting, Plate Making, & Related Services
2842	Speciality Cleaning, Polishing and Sanitation Preparations
3381	Car Rental Agencies
4011	Railroads - Cargo
4112	Passenger Railways
4121	Taxi-cabs and Limousines
4131	Bus Lines
4215	Courier Services
4225	Public Warehousing–Farm Products, Refrigerated. Goods, Household Goods Storage.

¹ For the purpose of this category, “electronic communications” shall be understood as:
(i) fixed and/or mobile telephone services (subscription or prepaid card (PrePay));
(ii) television and/or internet services (fixed or mobile).

MCC Cod	Merchant category description
4411	Cruise Lines
4457	Boat Leases and Boat Rentals
4468	Marinas, Marine Service and Supplies
4511	Air Carriers, Airlines
4582	Airports, Airport Terminals, Flying Fields
4722	Travel Agencies
4789	Transportation Services Not Elsewhere Classified
4812	Telecommunication Equipment
4814	Telecommunication Services ²
4829	Money Transfer
4899	Television Services
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 Not Elsewhere Classified
5094	Precious Stones and Metals, Watches and Jewellery
5099	Durable Goods Not Elsewhere Classified
5111	Stationery, Office Supplies
5122	Drugs
5131	Piece Goods, Notions, and Other Dry Goods
5137	Men's, Women's and Children's Uniforms and Commercial Clothing
5139	Commercial Footwear
5169	Chemicals and Allied Products Not Elsewhere classified
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 Goods Not Elsewhere Classified
5200	Home Supply Warehouse Stores
5211	Lumber and Building Materials Stores

² For the purpose of this category, “telecommunication services” shall be understood to include all other services not classified under code 4900 – “electronic communications.”

MCC Cod	Merchant category description
5231	Glass, Paint, Wallpaper Stores
5251	Hardware Stores
5261	Garden Supply Stores
5300	Wholesale Stores
5309	Duty Free Stores
5310	Discount Stores
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise Stores
5411	Grocery Stores, Supermarkets
5422	Meat Provisioners
5441	Candy, Nut and Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Stores, Markets, Specialized Stores
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	Speciality Retail Store
5532	Automotive Tyre Stores
5533	Automotive Parts and Accessories Stores
5541	Service Stations (with or without ancillary services)
5542	Fuel Dispensers
5551	Boat Dealers
5552	Electric Vehicle Charging Services
5571	Motorcycle Shops
5599	Miscellaneous Automotive, Aircraft and Farm Equipment Dealers - Not elsewhere classified
5611	Men's and Boys' Clothing and Accessory Shops
5621	Women's Ready-To-Wear Shops
5631	Women's Accessory and Speciality Shops
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports Apparel, and Riding Apparel Stores
5661	Shoe Stores
5681	Furriers and Fur Shops
5691	Men's and Women's Clothing Stores
5697	Tailoring Workshops
5712	Furniture, Home Furnishings and Equipment Shops and Manufacturers, except appliances
5713	Floor Covering Stores
5714	Draperies, Upholstery and Window Coverings Stores

MCC Cod	Merchant category description
5718	Fireplace, Fireplace Screens and Accessories Stores
5719	Miscellaneous House Furnishing Specialty Shops
5722	Household Appliance Stores
5732	Electronics Shops
5733	Music Stores-Musical Instruments, Pianos and Sheet Music
5734	Computer Software Stores
5735	Record Shops
5811	Caterers
5812	Eating Places and Restaurants
5813	Bars, Taverns, Night-Clubs, Cocktail Lounges and Discotheques
5814	Fast Food Restaurants
5815	Digital Goods: Books, Movies, Music
5817	Digital Goods: Applications (Excludes Games)
5912	Pharmacies
5921	Alcoholic Beverage Stores
5931	Second-Hand Shops
5932	Antique Shops-Sales, Repairs and Restoration Services
5940	Bicycle Shops
5941	Sporting Goods Stores
5942	Book Stores
5943	Stationery, Office and School Supply Shops
5944	Jewellery, Watch, Clock Shops
5945	Game, Toy and Hobby Shops
5946	Camera and Photographic Supply Stores
5947	Card, Gift, Novelty and Souvenir Shops
5948	Luggage and Leather Goods Shops
5949	Sewing, Needlework, Fabric and Piece Goods Shops
5950	Crystal and Glassware Stores
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, Supply Stores
5976	Orthopaedic Goods and Prosthetic Devices
5977	Cosmetic Stores
5983	Fuel Dealers-Coal, Fuel Oil, Liquefied Petroleum, Wood
5992	Florists
5994	Newsagents and News-Stands
5995	Pet Shops
5996	Swimming Pools-Sales and Supplies

MCC Cod	Merchant category description
5997	Electric Razor Stores
5998	Tent and Awning Shops
5999	Other Stores, unclassified
6010	Financial Services
6211	Securities-Brokers and Dealers
6300	Insurance Services
6513	Real Estate Agents and Managers
7011	Lodging-Hotels, Motels, Resorts
7032	Sporting and Recreational Camps
7033	Trailer Parks and Camp-sites
7210	Cleaning, Garment and Laundry Services
7211	Laundry Services
7216	Dry Cleaners
7221	Photographic Studios
7230	Barber and Beauty Shops
7251	Shoe Repair Shops
7261	Funeral Service and Crematories
7277	Counselling Services
7296	Clothing Rental
7297	Massage Parlors
7298	Health and Beauty Spas
7299	Miscellaneous Personal Services - Not elsewhere classified
7311	Advertising Services
7332	Blueprinting and Photocopying Services
7333	Commercial Art, Graphics, Photography
7339	Secretarial Support Services
7349	Cleaning and Maintenance, Janitorial Services
7361	Employment Agencies
7372	Computer Programming, Data Processing and Integrated Systems Design Services
7379	Computer Maintenance, Repair and Services-Not Elsewhere Classified
7392	Management, Consulting and Public Relations Services
7393	Detective Agencies, Protective Agencies, Security Services
7394	Equipment, Tool, Furniture and Appliance Rentals And Leasing
7399	Business Services Not elsewhere classified
7512	Automobile Rentals
7519	Motor Home Vehicle Rental
7523	Parking Lots and Garages
7538	Automotive Service Shops
7542	Car Washes
7549	Towing Services

MCC Cod	Merchant category description
7622	Electronic, Air Conditioning, Appliances Repair Shops
7631	Clock, Jewellery and Watch Repair Shops
7641	Furniture-Reupholstery Repair
7699	Miscellaneous Repair Shops - Not elsewhere classified
7829	Motion Picture and Video Tape Production and Distribution
7832	Cinema Halls
7911	Dance Halls, Schools and Studios
7922	Ticket Agencies (entertainment)
7929	Bands, Orchestras and Miscellaneous Entertainers- Not elsewhere classified
7933	Bowling
7941	Sports Clubs, Athletic Fields and Sports Promoters
7991	Tourist Attractions and Exhibits
7996	Amusement Parks, Carnivals, Circuses
7997	Membership Clubs (sports, recreation, athletic), Country Clubs and Private Golf Courses
7998	Aquariums, Dolphinariums, Zoos and Seaquariums
7999	Recreation Services-Not elsewhere classified
8011	Doctors and Physicians-Not elsewhere classified
8021	Dentists and Orthodontists
8042	Optometrists and Ophthalmologists
8043	Opticians, Optical Goods and Eyeglasses
8050	Nursing and Personal Care Facilities
8071	Dental and Medical Laboratories
8099	Medical Services-Not elsewhere classified
8111	Attorneys, Legal Services
8241	Professional Courses
8244	Business And Secretarial Schools
8299	Schools and Educational Services-Not elsewhere classified
8351	Child Care Services
8398	Charitable and Social Service
8641	Civic, Social And Fraternal Associations
8651	Political Organizations
8661	Religious Organizations
8699	Membership Organizations
8734	Testing Lab (Non Medical)
8911	Architectural, Engineering and Surveying Services
8931	Accounting, Auditing and Bookkeeping Services
8999	Professional Services-Not elsewhere classified
9211	Court Costs
9223	Bail and Bond Payments
9311	Tax Payments

MCC Cod	Merchant category description
9402	Postal Services
Category 3	
4816	Information Services
5816	Digital Goods: Games
5963	Door-To-Door Sales
5966	Telemarketing Services
5993	Cigar Shops and Stands
6051	Quasi Cash, Virtual Assets
7801	Casinos, Gambling
7841	DVD/Video Tape Rental Stores
7994	Video Game Arcades and Establishments
7995	Lottery, Betting
9406	Government Owned Lottery
Category 4	
1111	Payments to the NBM
Category 5	
1122	Payments to public sector entities that provide public services
1133	Payments to local public authorities that provide public services
1144	Payments to legal entities under private law that provide public services within the limits of the competences delegated in accordance with the legal acts