



## RESTRICTED MERCHANT CATEGORY CODES

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The CAL-Card Program allows for restriction of CAL-Card use to selected Merchants based on Merchant Category Codes (MCCs). Required restrictions and exclusions are outlined below.

### *Merchant Category Code Restrictions (CAL-Card Program Exclusions)*

The Department of General Services, Procurement Division (DGS-PD) and U.S. Bank have identified high-risk and cash-related Merchant Category Codes which are excluded from the CAL-Card Program and restricted by U.S. Bank for all CAL-Cards.

#### **Restricted Merchant Category Codes – All CAL-Card Participating Agencies**

- Wire Transfer-Money Orders
- Financial Institutions Manual & Automatic Cash Advances
- Convenience Checks
- Non-Financial Institutions-Foreign Currency, Money Orders Travelers Checks
- Security Brokers/Dealers
- Savings Bonds
- Timeshares
- Betting, Casino Gaming Chips, Off Track Betting
- Fines
- Bail and Bond Payments

### *Travel-Related Merchant Category Code Restrictions (State Agencies only)*

State Agency Program Administrators should exclude the following travel-related Merchant Category Codes on all state employees' CAL-Cards:

#### **Restricted Travel-Related Merchant Category Codes – State Agencies Only**

- Employee per diem travel-related expenses, including but not limited to:
  - Airlines
  - Rental Cars
  - Gasoline
  - Hotels

### *Additional Restriction Options*

Agency Program Administrators may set additional Merchant Category Code restrictions for individual cards through Access Online or by contacting the [U.S. Bank CAL-Card Team](#).