



RESTRICTED MERCHANT CATEGORY CODES

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
- Money Transfer – Member Financial Institution
- Value Purchase – Member Financial Institution
- Money Spend Intracountry
- MasterCard Money Send Intercountry
- Money Send Funding TXN
- POI Funding TXN
- Government –Owned Lotteries
- Government – Licensed Casinos (Online Gambling)
- Government Licensed Horse/Dog Racing
- Gambling – Horse Racing, Dog Racing, State lot
- Furriers and Fur Shops
- Antique Shops
- Pawn Shops
- Antique Reproductions
- Jewelry Stores
- Remote Stored Value Load-Member Fin Institution
- Remote Stored Value Load-Merchant
- PYMT SVC Prov-Money Transfer for a Purchase
- PYMT SVC Prov-Member Fin Institution – PYMT Tran
- PYMT SVC Prov- Merchant –PYMT Tran

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](#).