



Regions Commercial Card
Card Management System

MERCHANT CATEGORY CODE (MCC) SETUP DISCLOSURE & HELP CARD

ASSIGNING MCC SECURITY CONTROLS: KEY ADMINISTRATOR RESPONSIBILITY

Background: There are five standard MCC groups, or spend categories: Travel, Procurement, Healthcare, Non-Business and Universal. The default spend category to which **all cardholders are initially assigned is the “Universal” group**, meaning card use is unrestricted and open for use to all spend categories unless changed by the Card Program Administrator. It is incumbent that the card administrator changes the spend categories if all spend categories are not desired.

Admin Responsibility: Card Program Administrators are responsible for establishing desired spend controls and maintaining spend categories and limits for each cardholder based on need and company risk parameters. This includes making changes to restrict card usage to only the desired categories.

- ✓ These MCC Groups, or Spend Categories, allow a company to designate the specific spend categories for their cardholders to use with their Commercial Card.
- ✓ The Administrator must change the spend categories if all spend categories are not desired.
- ✓ See the MCC Groupings Document and MCC Details included with your company’s Commercial Card Agreement.

TRAINING

Client training will provide instruction to establish MCC security configuration and controls for your cardholders. To schedule email your Card Integration Specialist at regionscomcardtraining@regions.com and indicate your desired session date for either: (1) Tuesday at 10:00-11:00 AM CT; or (2) Thursday at 2:00-3:00 PM CT

MAIN SPEND CATEGORIES AVAILABLE TO CARDHOLDERS

TRAVEL GROUP

CATEGORY	CODE	DESCRIPTION
Business Travel	920	Airlines, hotels, car rental, taxi, toll, train, food and gas
Fuel	921	Gas stations and pay at the pump
Vehicle Maintenance	925	Auto repair shops and car washes

PROCUREMENT GROUP

CATEGORY	CODE	DESCRIPTION
Business Supplies & Service	922	Includes Corporate Express and UPS
Retail	923	Includes Costco, SAMS, Walmart, Target, Hobby Lobby, etc.
Utilities	924	Includes Charter, Comcast, local gas, electric and water
Business Maintenance	926	Contracting and business supplies (e.g. Lowes, Home Depot)
Technology	927	Includes Best Buy, Oracle, Dell, HP, Tiger Direct

HEALTHCARE GROUP

CATEGORY	CODE	DESCRIPTION
Medical Supplies and Services	929	Includes AGF Healthcare, Bushnell and Konica Minolta Medical

MAIN SPEND CATEGORIES – CONTINUED

NON-BUSINESS GROUP

CATEGORY	CODE	DESCRIPTION
Non-Business Related Expenses	928	Includes pawn shops, alimony, personal services (e.g. massage)
Cash	930	Includes ATM and branch assisted cash withdrawals

UNIVERSAL GROUP

CATEGORY	CODE	DESCRIPTION
Open to all spend categories	931	Excludes cash, pawn shops, dating/escort services, gambling

Note: Cardholders are defaulted to “Universal” status unless the Card Program Administrator changes the spend categories.

- ✓ If there are certain merchants that you do not want cardholders using, you may restrict. For example, if you do not want to use United Airlines you may restrict.

MCC QUICK TIPS

MCC GROUP CHANGES

1. Go to “Account Maintenance” and select **Account View/Update**.

2. Search for the account by entering:

- Account number or last 4 digits
- Account name (last, first)
- Employee ID (if applicable)
- Leave the search criteria blank for a card listing

3. Select **Search**.

4. Go to the “Limits” tab and enter new **MCC Group ID**, then select **Save**.

If you are adding a group, then enter the MCC Group ID in the first available field.

If you are changing the group, then enter the MCC Group ID over the existing ID.

MCC OVERRIDE

1. Go to “Account Maintenance” and select **Transaction Inquiry**.

2. Search for the account by entering:

- Account number or last 4 digits
- Account name (last, first)
- Leave the search criteria blank for a card listing

3. Select **Search**.

4. Select **Auth Override** in blue located on the right of the screen.

5. Enter the number of transactions to override (cannot exceed nine).

6. Enter the length of time for the override to be in place (cannot exceed 99 hours).

7. Enter the maximum amount to override (cannot exceed \$99,999).

8. Select the checkbox **MCC**.

9. Select **Request Override**.

The override is effective immediately and the account will revert back to the original settings once the number of transactions or the effective time frame is reached.