

Merchant Category Code (MCC)

Merchant category codes (MCCs) are four-digit numbers that credit card issuers (MasterCard, Visa, American Express, etc.) use to classify individual purchases according to the type of merchant where they are made.

For Vanderbilt One Card accounts, most MCCs are open and available for spend. However, to ensure compliance with university policies/procedures and/or federal requirements and to mitigate risk there are a few restrictions.



What are some of the restrictions? Examples:

- ✓ Travel Agencies – all university travel is expected to be booked/paid through our dedicated travel agency (World Travel/Concur) so no other travel agencies or third-party consolidator websites should be used.
- ✓ Real Estate Agencies/Timeshares – all university real estate agreements and interactions are managed by the VU Real Estate Office.
- ✓ Insurance & Legal Services – all payments are to be managed through the VU Office of General Counsel.
- ✓ Debt Collection Agencies, Bail/bonds, Cash Access, Tax Services, Pawn shops, etc.

Questions? Need help?

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