

**SECTION 14:  
EXHIBITS**

**Exhibit A:  
Merchant Category Listing**

MERCHANT CATEGORIES

MERCHANT GROUP	SPENDING CATEGORY	MCC	MCC	MCC DESCRIPTOR
67200	FOOD AND BEVERAGE	1	5812 5813 5814	RESTAURANTS BARS/TAVERNS FAST FOOD RESTERAUNTS
	RETAIL LIQUOR	2	5921	BLOCK PACKAGE STORES-BEER, WINE, LIQUOR
67200	HOTELS	3	3501-3722&7011	HOTEL AND LODGING
67000	AIRLINES	4	3000-3299&4511	AIRLINES
67600	CAR RENTALS	5	3351-3440&7512	CAR RENTALS
11650	CASH	6	4829 6010 6011 6051 6760	WIRE TRANSFER, MONEY ORDER MANUAL CASH DISB. AUTOMATIC CASH DISB. MONEY ORDERS, TRAVELERS CHECKS SAVINGS BONDS
				BLOCK
67900	OTHER TRAVEL	7	4121 4131 4411 4457 4722 4723 4761 4784 4789 5962  7523 7524	TAXIS/LIMOUSINES BUS LINES CRUISE LINES BOAT RENTALS TRAVEL AGENCIES FUI TRAVEL TRANSP/TRAVEL RELATED ARRANGEMENT TOLL AND BRIDGE FEES TRANSPORTATION SERVICES DIRECT MKTING. TRAVEL RELATED ARRANGEMENT AUTO PARKING LOTS EXPRESS PMNT. PARKING LOTS
78600	ENTERTAINMENT	8	7832 7833 7841 7922 7929 7941 7993 7995	MOTION PICTURE THEATRES EXPRESS PMNT. THEATRES VIDEO TAPE RENTAL STORES TICKET AGENCIES BAND, ORCHESTRAS, ENTERTAINERS SPORTS PROMOTERS, PRO SPORTS CLUBS VIDEO AMUSEMENT GAME SUPPLIES BETTING, LOTTERY, CASINO
				BLOCK
67000	TRAIN TRAVEL	9	4011 4111  4112	RAILROADS COMMUTER PASSENGER TRANSPORTATION PASSENGER RAILWAYS
71900	OTHER SERVICES	10	0742 7261 7273 7295	VETERINARY SERVICES FUNERAL SERVICES DATING & ESCORT SERVICE BABYSITTING SERVICES
				BLOCK

			7297	BLOCK	MASSAGE PARLORS
			7299		MISC. PERSONAL SERVICE
			8351		CHILDCARE SVCS.
78600	RECREATION	11	7012		TIMESHARES
			7032		SPORTING RECREATIONAL CAMPS
			7033		TRAILER PARKS & CAMP GROUNDS
			7911		DANCE HALLS, STUDIOS, AND SCHOOLS
			7932		BILLIARD & POOL ESTABLISHMENTS
			7933		BOWLING ALLEYS
			7991		TOURIST ATTRACTIONS/EXHIBITS
			7992		GOLF COURSES-PUBLIC
			7994		VIDEO GAME ARCADES
			7996		AMUSEMENT PARKS, CIRCUSES, FORTUNE TELLERS
			7998		AQUARIUMS, SEAQUARIUMS
			7999		RECREATION SERVICES
73000	CONTRACTING	12	780		LANDSCAPING & HORTICULTURAL SVS.
			1520		GEN'L CONTRACTORS-RES BLDGS
			1711		HEAT, PLUMB, AIR COND. CONTRACTORS
			1731		ELECTRICAL CONTRACTORS
			1740		MASONRY CONTRACTORS
			1750		CARPENTRY
			1761		ROOF., SIDING, SHEET METAL WORK
			1771		CONTRACTORS-CONCRETE WORK
			1799		SPECIAL TRADE CONTRACTORS
			7623		A/C & REFRIG. REPAIR
			7629		ELECTRICAL REPAIR
			7692		WELDING
		73200	7699		MISC. REPAIR SHOPS
65000	COMMUNICATIONS	13	4812		TELECOMMUNICATION EQUIP.
			4814		LOCAL LONG DISTANCE, CREDIT CARD, AND FAX SERVICE
			4815		VISA PHONE
			4821		TELEGRAPH SVCS.
72500	RETAIL FOOD	14	5411		GROCERY STORE, SUPERMARKETS
			5422		FREEZER & LOCKER MEAT PROVISIONERS
			5441		CANDY, NUT, CONFECTIONARY STORES
			5451		DAIRY PRODUCT STORES
			5462		BAKERIES
			5499		MISC. FOOD STORES-SPECIALTY, CONVENIENCE
			5811		CATERERS
			9751		UK SUPERMARKETS
62000	HOME SUPPLY	15	763		AGRICULTURAL CO-OPERATIVE
			5200		HOME SUPPLY WAREHOUSE STORES
			5211		LUMBER & BLDG MATERIALS STORES
			5231		GLASS PAINT AND WALLPAPER STORES
			5251		HARDWARE STORES
			5261		NURSERY, LAWN, GARDEN SUPPLY STORES
			5996		SWIMMING POOLS-SALES & SVC.
			5998		TENT & AWNING SHOPS
62000	GENERAL RETAIL STORES	16	5309		DUTY FREE STORES
			5310		DISCOUNT STORES
			5311		DEPARTMENT STORES
			5331		VARIETY STORES
			5399		MISC. GENERAL MERCHANDISE

			5931	USED MERCHANDISE STORES
			5933	PAWN SHOPS
			7278	BUYING/SHOPPING SERVICES, CLUBS
74900	UTILITIES	17	4899	CABLE SERVICES
			4900	UTILITIES-GAS, WATER, ELECT, SANITARY
			5983	FUEL DEALERS-OIL, WOOD, COAL, LP GAS
62000	BOAT/AIR SERVICES	18	4468	MARINAS, MARINE SERVICES
			4582	AIRPORTS, FLYING FIELDS
			5271	MOBILE HOME DEALERS
			5551	BOAT DEALERS
			5561	CAMPER, UTILITY TRAILER DEALERS
			5571	MOTORCYCLE DEALERS
			5592	MOTOR HOME DEALERS
			5598	SNOWMOBILE DEALERS
			5940	BICYCLE SHOPS-SALES & SVC.
			7519	MOTOR HOME RENTALS
67500	CAR & TRUCK SERVICES	19	5511	AUTO & TRUCK DEALERS (NEW & USED)
			5521	AUTO & TRUCK DEALERS (USED)
			5531	AUTO AND HOME SUPPLY STORES
			5532	AUTOMOTIVE TIRE STORES
			5533	AUTOMOTIVE PARTS STORES
			5599	MISC. AUTOMOTIVE DEALERS
			7513	TRUCK & UTILITY TRAILER RENTALS
			7531	AUTO BODY REPAIR SHOPS
			7534	TIRE RETREADING AND REPAIR SHOPS
			7535	AUTO PAINT SHOPS
			7538	AUTO REPAIR SHOPS (NON-DEALER)
			7542	CAR WASHES
			7549	TOWING SERVICES
67500	RETAIL GASOLINE/SVC	20	5541	SERVICE STATIONS
			5542	AUTOMATED GASOLINE DISPENSERS
			9752	UK PETROL STATIONS
62000	RETAIL CLOTHING/SVCS	21	5611	MEN'S/BOY'S CLOTHING
			5621	WOMEN'S CLOTHING
			5631	WOMEN'S SPECIALTY SHOPS
			5641	CHILDREN'S CLOTHING
			5651	FAMILY CLOTHING
			5655	SPORTS APPAREL
			5661	SHOE STORES
			5681	FURRIERS AND FUR SHOPS
			5691	MEN'S AND WOMEN'S CLOTHING
			5697	TAILORS, MENDING, ALTERATIONS
			5698	WIG AND TOUPEE STORES
			5699	MISC. APPAREL & ACCESSORY SHOPS
			7210	LAUNDRY, CLEANING, GARMENT SVCS.
			7211	LAUNDRIES
			7216	DRY CLEANERS
			7251	SHOE REPAIR, HAT CLEANING SHOPS
			7296	CLOTHING RENTAL
62500	HOME FURNISHING	22	5712	HOME FURNISHING, EQUIPMENT
			5713	FLOOR COVERING
			5714	DRAPERY, WINDOW COVERINGS, UPHOLSTERY
			5718	FIREPLACE ACCESSORIES
			5719	MISC. HOME FURNISHING
			5722	HOUSEHOLD APPLIANCE

			5932		ANTIQUÉ SHOPS
			5937		ANTIQUÉ REPRODUCTIONS
			5971		ART DEALERS/GALLERIES
			5998		TENT AND AWNING SHOPS
			7217		CARPET AND UPHOLSTERY CLEANING
			73200	7641	FURNITURE REPAIR
	ELECTRONICS/ ACCESSORIES	23	62500	5732	RADIO, TV, STEREO SALES
			73200	7622	RADIO, TV, STEREO REPAIR SHOPS
66000	COMPUTERS	24		5734	COMPUTER SOFTWARE STORES
				7372	COMPUTER & DATA PROCESSING SVCS
				7375	INFORMATION RETRIEVAL SVCS
			66100	7379	COMPUTER REPAIR
71900	HEALTH SERVICES	25		7119	AMBULANCE SERVICES
			62000	5912	DRUG STORES, PHARMACIES
			62000	5975	HEARING AID-SALES,SVC.,SUPPLY STORES
			62000	5976	ORTHOPEDIC GOODS
				7277	COUNSELING SERVICE-DEBT.
					MARRIAGE, PERSONAL
				7280	HOSPITAL PATIENT PERSONAL FUNDS
					WITHDRAWAL
				7298	HEALTH AND BEAUTY SPAS
				8011	DOCTORS
				8021	DENTISTS
				8030	OSTEOPATHS
				8041	CHIROPRACTORS
				8042	OPTOMETRISTS, OPHTHALMOLOGISTS
				8043	OPTICIANS
			62000	8044	OPTICAL GOODS, EYEGLASSES
				8049	PODIATRISTS
				8050	NURSING AND PERSONAL CARE
				8062	HOSPITALS
				8071	MEDICAL AND DENTAL LABS
				8099	MEDICAL SVCS. (NOT ELSEWHERE CLASSIFIED)
62000	SPECIALTY RETAIL	26		5733	MUSIC STORES
				5735	RECORD SHOPS
				5941	SPORTING GOODS STORES
				5942	BOOKSTORES
				5944	JEWELRY,WATCHES,CLOCKS,SILVERWARE STORES
				5945	HOBBY, TOY, GAME STORES
				5946	CAMERA STORES
				5947	GIFT, NOVELTY, SOUVENIR SHOPS
				5948	LUGGAGE & LEATHER GOODS STORES
				5949	SEWING, NEEDLEWORK, FABRIC STORES
				5950	GLASSWARE, CRYSTAL STORES
				5970	ARTISTS SUPPLY, CRAFT SHOPS
				5972	STAMP AND COIN STORES
				5973	RELIGIOUS GOODS STORES
				5977	COSMETIC STORES
				5993	CIGAR STORES
				5994	NEWS STANDS
				5995	PET SHOPS
				5997	ELECTRIC RAZOR STORES
				5999	MISC. AND SPECIALTY RETAIL
				7221	PHOTOGRAPHIC STUDIOS
				7230	BARBER AND BEAUTY SHOPS
				7395	PHOTO DEVELOPING

			7631	WATCH AND JEWELRY REPAIR
64100	BUSINESS SUPPLY/SERVICES	27	4214	MOTOR FREIGHT CARRIERS
			64100 4215	COURIER SERVICES
			79600 4225	PUBLIC WAREHOUSING
			62000 5943	STATIONARY, OFFICE, SCHOOL SUPPLY STORES
			62000 5974	RUBBER STAMP STORES
			62000 5978	TYPEWRITER STORES
			78600 5992	FLORISTS
			70400 7276	TAX PREPARATION SVCS.
			66500 7311	ADVERTISING SVCS.
			63000 7332	BLUEPRINTING & PHOTOCOPYING SVCS.
			62000 7333	COMMERCIAL PHOTOGRAPHY, ART & GRAPHICS
			63100 7338	QUICK COPY & REPRODUCTION SVCS.
			71900 7339	STENOGRAPHIC SVCS.
			73100 7341	WINDOW CLEANING SVCS.
			73100 7342	EXTERMINATING & DISINFECTING SVCS.
			73100 7349	CLEANING AND MAINTENANCE
			56900 7361	EMPLOYMENT AND TEMP AGENCIES
			71900 7392	MGMNT. CONSULTING, PUBLIC RELA.SVCS.
			71900 7393	DETECTIVE, PROTECTIVE, SECURITY AGENCIES
			79600 7394	EQUIPMENT AND TOOL RENTAL
			71800 7399	BUSINESS SVCS. (NEC)
			64000 9402	POSTAGE STAMPS
62000	DIRECT MKTERS/ PH&MAIL ORDERS	28	5960	DIRECT MKTING INSURANCE
			5961	MAIL ORDER HOUSES-CATALOG. BOOK/RECORD CLUBS
			5963	DIRECT SELLING (DOOR-TO-DOOR SALES)
			5964	CATALOG MERCHANT
			5965	COMBINATION CATALOG & RETAIL MERCHANT
			66500 5966	OUTBOUND TELEMARKETING
			66500 5967	INBOUND TELESERVICES
			5968	CONTINUITY/SUBSCRIPTION MERCHANT
			5969	OTHER DIRECT MARKETERS
	FINANCIAL SERVICES	29	71800 6012	FINANCIAL INSTITUTIONS- MERCHANDISE/SERVICES
			71800 6211	SECURITY BROKERS AND DEALERS
			75400 6300	INSURANCE SALES AND UNDERWRITING
			75400 6381	INSURANCE PREMIUMS
			75400 6399	INSURANCE (NEC)
69000	EDUCATION	30	8211	ELEMENTARY AND SECONDARY SCHOOLS
			8220	COLLEGES AND UNIVERSITIES
			8241	CORRESPONDENCE SCHOOLS
			8244	BUSINESS AND SECRETARIAL SCHOOLS
			8249	VOCATIONAL AND TRADE SCHOOLS
			8299	SCHOOLS & EDUCATIONAL SVCS. (NEC)
78200	MEMBERSHIPS	31	7997	MEMBERSHIP CLUBS-SPORTS, ATHLETIC, COUNTRY
			8398	CHARITABLE & SOCIAL SVCS. ORGANIZATIONS
			8641	CIVIC, SOCIAL, FRATERNAL ASSOC.
			8651	POLITICAL ORGANIZATIONS
			8661	RELIGIOUS ORGANIZATIONS

			8675		AUTOMOBILE ASSOC.
			8699		MEMBERSHIP ORGANIZATIONS (NEC)
PROFESSIONAL SERVICES	32	71500	8111		LEGAL SERVICES
		70200	8911		ARCHITECTURAL, ENGINEERING, SURVEYING SVCS.
		70400	8931		ACCOUNTING, AUDITING, & BOOKKEEPING
		71900	8999		PROFESSIONAL SVCS. (NEC)
WHOLESALE SERVICES	33	63000	2741		PUBLISHING & PRINTING
		63000	2791		TYPESETTING
		73100	8734		TEST LABS. NON-MEDICAL
WHOLESALE TRADE	34	73910	5013		MOTOR VEHICLE SUPPLIES
		62500	5021		OFFICE FURNITURE
		73910	5039		CONSTRUCTION MATRLS (NEC)
		62000	5044		PHOTO, COPY, MICROFILM SUP
		66000	5045		COMPUTER EQUIP/SOFTWARE
		62500	5046		COMMERCIAL EQUIP (NEC)
		62500	5047		MEDICAL EQUIPMENT
		73910	5051		METAL SVC. CENTERS
		73920	5065		ELECTRICAL PARTS & EQUIP.
		73920	5072		HARDWARE EQUIP.
		73920	5074		PLUMBING & HEATING EQUIP.
		73920	5085		INDUSTRIAL SUPPLIES (NEC)
		62000	5094		JEWELRY, PRECIOUS METALS
		62500	5099		DURABLE GOODS (NEC)
		62000	5111		STATIONARY, OFC. SUPPLIES
		62000	5122		DRUGS, DRUG PROPRIETARIES
		62000	5131		PIECE GOODS
		62000	5137		UNIFORMS
		62000	5139		COMMERCIAL FOOTWARE
		62000	5169		CHEMICALS (NEC)
		74900	5172		PETROLEUM PRODUCTS
		66400	5192		BOOKS, PERIODICALS & NEWSP.
		78600	5193		FLORIST SUPPLIES, FLOWERS
		73910	5198		PAINTS, VARNISHES AND SUPL.
		62000	5199		NON-DURABLE GOODS (NEC)
		62000	5300		WHOLESALE CLUBS
		71800	7829		VIDEO TAPE PRODUCTION
MISCELLANEOUS	35		6611	BLOCK	OVERPAYMENTS
		71900	7321		CONSUMER CREDIT REPORTING AGENCIES
			9211	BLOCK	COURT COSTS, INCL. ALIMONY & CHILD SUPPORT
			9222	BLOCK	FINES
			9223	BLOCK	BAIL AND BOND PAYMENTS
			9311	BLOCK	TAX PAYMENTS
		71800	9399		GOVERNMENT SERVICES
			9411	BLOCK	GOVERNMENT LOAN PAYMENTS
		71800	9700		AUTOMATED REFERRAL SERVICES