



## 10% additional Ajwaa Points for the following Merchant Category Codes (MCCs).

CATEGORY	MCC	DETAILS
Pharmacies	5912	<p>Drug Stores and Pharmacies</p> <p>Merchants classified with this MCC sell prescription and proprietary drugs, nonprescription (over the counter) medicines, vitamins, cannabis (where legal to do so) and may also sell related items such as cosmetics, toiletries, tobacco, heating pads, back supports, novelty merchandise, greeting cards, and a limited supply of food items.</p> <ul style="list-style-type: none"> <li>Medicine – Prescription, Pharmacies.</li> <li>Pharmacies</li> <li>Prescription Medication</li> <li>Toiletries</li> </ul>
Hospitals	8062	<p>Hospitals</p> <p>Merchants classified with this MCC are hospitals that provide diagnostic services, extensive medical treatment, surgery, continuous nursing services, mental and psychiatric care, and other hospital services.</p>
	8071	<p>Medical and Dental Laboratories</p> <p>Merchants classified with this MCC provide medical and dental laboratory services.</p>
	8050	<p>Nursing and Personal Care Facilities</p> <p>Merchants classified with this MCC provide inpatient nursing or health-related personal care services and operate convalescent/nursing homes, hospice facilities, offer care in home/residential environment and other long-term care facilities that generally do not offer surgery.</p> <ul style="list-style-type: none"> <li>Convalescent Homes</li> <li>Elder Housing</li> <li>Hospice Facilities</li> <li>Nursing Homes</li> <li>Rest Homes</li> <li>Elder Care</li> <li>Skilled and Unskilled Home</li> <li>Care</li> </ul>



CATEGORY	MCC	DETAILS
	8099	<p>Medical Services and Health Practitioners (Not Elsewhere Classified) Merchants classified with this MCC are medical professionals that are not classified with a more specific MCC. Blood Banks</p> <ul style="list-style-type: none"> <li>Chemical Dependency</li> <li>Treatment Centers</li> <li>Fertility Clinics</li> <li>Hair Replacements – Surgical</li> <li>Health Practitioners,</li> <li>Medical Services</li> <li>Hearing Testing Services</li> <li>Massage – Therapeutic</li> <li>Medical Professionals – Medical Services, Health Practitioners</li> <li>Mental Health Practitioners</li> <li>Physical Therapists</li> <li>Psychiatrists</li> <li>Psychologists</li> <li>Services – Medical Services, Health Practitioners</li> <li>Sports Medicine Clinics</li> <li>Therapists</li> </ul>
	8011	<p>Doctors and Physicians (Not Elsewhere Classified) Merchants classified with this MCC are licensed physicians engaged in a practice of general or specialized medicine and surgery that is not classified with a more specific MCC. Cosmetic Surgeons</p> <ul style="list-style-type: none"> <li>Dermatologists</li> <li>Gynecologists</li> <li>Medical Professionals – Doctors</li> <li>Neurologists</li> <li>Obstetricians</li> <li>Orthopedists</li> <li>Pediatricians</li> <li>Physicians</li> <li>Plastic Surgeons</li> <li>Psychiatrists</li> <li>Radiologists</li> <li>Surgeons</li> </ul>
	8021	<p>Dentists and Orthodontists Merchants classified with this MCC are licensed physicians that practice general or specialized dentistry such as dental surgery.</p>
	8031	<p>Osteopaths Merchants classified with this MCC provide therapy involving the non-surgical manipulation and adjustment of bone structures.</p>
	8041	<p>Chiropractors Merchants classified with this MCC provide therapy involving the non-surgical manipulation and adjustment of bone structures.</p>
	8042	<p>Optometrists and Ophthalmologists Merchants classified with this MCC are licensed physicians that examine and treat eye defects with corrective eyeglasses or contacts or surgical techniques, treat eye diseases, and may fill contact or eyeglass prescriptions and sell eyeglass frames. Eye Doctors.</p>



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	8043	Opticians, Optical Goods, and Eyeglasses Merchants classified with this MCC provide therapy involving the non-surgical manipulation and adjustment of bone structures. Eyeglass Stores
	8049	Podiatrists and Chiropodists Merchants classified with this MCC are licensed physicians specializing in diagnosing and treating foot ailments.
	4119	<p>Ambulance Services Merchants classified with this MCC provide emergency vehicle transportation with trained personnel. These Merchants may or may not provide emergency medical treatment enroute to a hospital or medical provider. Air Ambulance Services</p> <ul style="list-style-type: none"> <li>Emergency Vehicle Services</li> <li>Services – Air Ambulance</li> <li>Services – Ambulance</li> <li>Services – Emergency Vehicles</li> <li>Transportation – Ambulance Services</li> </ul>
Supermarket / Grocery	5411	<p>Grocery Stores and Supermarkets Merchants classified with this MCC sell a complete, full line of food merchandise for home consumption. Most of the food merchandise is perishable, and perishables* must represent at least 45% of Merchant's total monthly sales volume, measured in local currency. In addition, they also sell canned, frozen, prepackaged, and dry foods, a limited selection of housewares, cleaning and polishing products, personal hygiene products, cosmetics, greeting cards, books, magazines, household items, and dry goods. These Merchants may also operate specialized departments such as an in-store deli counter, meat counter, pharmacy, or floral department.</p> <p>* Perishable goods include the following: Bakery – in store (service)</p> <ul style="list-style-type: none"> <li>Bread and baked goods – fresh</li> <li>Dairy – butter, margarine, cottage cheese, sour cream, toppings, dough products, eggs, juices/drinks (refrigerated), milk, pudding, desserts, snacks, spreads, dips, and yogurt</li> <li>Deli – in store (service)</li> <li>Deli – refrigerated (self service)</li> <li>Frozen foods – baked goods, breakfast foods, desserts, fruits, toppings, frozen novelties, ice, ice cream, juices, drinks, meal starters, pizza, snacks, hors d'oeuvres, prepared foods, unprepared meat, poultry, seafood, vegetables</li> <li>Meat, fish, poultry – fresh</li> <li>Packaged meat – deli</li> <li>Fresh produce</li> <li>Floral</li> </ul> <p>Food Stores – Grocery Stores, Supermarkets</p> <p>Supermarkets</p>



CATEGORY	MCC	DETAILS
	5422	<p>Freezer and Locker Meat Provisioners Merchants classified with this MCC sell fresh, frozen, or cured meats, fish, shellfish, and other seafoods. This MCC also includes bulk retail sellers of meat for freezer storage and home freezer plans. Butcher Shops</p> <ul style="list-style-type: none"> <li>▪ Fish, Seafood Markets</li> <li>▪ Frozen Meats, Seafood</li> <li>▪ Meat Markets, Meat Lockers</li> <li>▪ Seafood Markets</li> </ul>
	5451	<p>Dairy Products Stores Merchants classified with this MCC sell over-the-counter packaged butter, cheese, ice cream, milk, and other dairy products. Cheese Shops</p>
	5499	<p>Miscellaneous Food Stores – Convenience Stores and Specialty Market Merchants classified with this MCC sell specialty foods not classified with a more specific MCC. Convenience Stores</p> <ul style="list-style-type: none"> <li>▪ Delicatessens</li> <li>▪ Food Stores – Convenience</li> <li>▪ Fruit Markets</li> <li>▪ Gourmet Food Stores</li> <li>▪ Health Food Stores</li> <li>▪ Mini Markets</li> <li>▪ Poultry Shops</li> <li>▪ Produce Markets</li> <li>▪ Specialty Food Markets</li> <li>▪ Vegetable Markets</li> <li>▪ Vitamin Stores</li> <li>▪ Meal Preparation Kits</li> </ul>
Restaurants	5812	<p>Eating Places and Restaurants. Merchants classified with this MCC prepare food and drinks for immediate consumption, typically on the Merchant's premises. These Merchants typically provide table service and may include alcoholic beverages on the menu. This MCC includes food delivery for Merchants qualifying for this MCC. Merchants classified with this MCC prepare food and drinks for immediate consumption, typically on the Merchant's premises. These Merchants typically provide table service and may include alcoholic beverages on the menu. This MCC includes food delivery for Merchants qualifying for this MCC.</p>

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Bakeries	5462	<p>Merchants classified with this MCC sell (and may make) bakery goods.</p> <ul style="list-style-type: none"> <li>• Bagel Shops</li> <li>• Cake Shops</li> <li>• Cookie Stores</li> <li>• Doughnut Shops</li> <li>• Pastry Shops</li> <li>• Pie Shops</li> <li>• Wedding Cakes</li> </ul>