
Retail financial services — Merchant category codes

Services financiers aux particuliers — Codes de catégorie marchande



Reference number
ISO 18245:2003(E)

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Published in Switzerland

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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of technical committees is to prepare International Standards. Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights.

ISO 18245 was prepared by Technical Committee ISO/TC 68, *Banking, securities and other financial services*, Subcommittee SC 6, *Retail financial services*.

This first edition of ISO 18245 cancels and replaces ISO 8583:1993, which has been technically revised.

Retail financial services — Merchant category codes

1 Scope

This International Standard defines code values used to enable the classification of merchants into specific categories based on the type of business, trade or services supplied. Values are specified only for those merchant categories that are generally expected to originate retail financial transactions.

This International Standard also establishes the procedures for a Registration and Maintenance Management Group (RMMG), which considers requests for new code values, and a Maintenance Agency (MA), which provides the administrative procedures required to maintain an up-to-date list of codes.

It is not within the scope of this International Standard to mandate the use of merchant category codes in any given situation.

2 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

2.1

Maintenance Agency

MA

group responsible for carrying out the administrative duties relating to the processing of merchant category code applications and the publication of up-to-date lists of merchant category codes

2.2

Registration and Maintenance Management Group

RMMG

group responsible for the registration of merchant category codes and the maintenance of the code value list, which includes but is not limited to reaching a decision to approve or reject each application received from the MA, and responding to requests for guidance regarding the submission of applications for merchant category code additions, changes or deletions

3 Merchant category codes

Merchant category codes shall be allocated to enable the classification of merchants into specific categories based on the type of business, trade or services supplied.

New businesses, trades or services shall be allocated a code value that is reasonable and substantially different from other code values and that is separate and distinct from other industries. Each merchant category code assigned or reserved for future assignment is listed in Annex A of this document. Annex A shall be updated by the MA and updates shall be issued, at a minimum, at quarterly intervals in the event of any addition, change or deletion of a merchant category code in the previous quarter. The MA shall announce the availability of updates via its Internet site or other method of dissemination, and by notice to the Secretariat of ISO/TC 68/SC 6. Each member body of the Secretariat of ISO/TC 68/SC 6 shall determine its own method of distributing the updates to its members. Annex A shall be kept up to date by the MA and shall be issued as required by users.