

With CardPointe's Interchange Optimization Software, the BEST Level 2 or Level 3 rates can be gleaned automatically when set up for "Non-Travel Service" merchants which is every MCC except: >>Airlines, Car Rental, Hotels, Railway, Cruises, Hotels, Motels/Lodging, Restaurants, Fast Food<< These MCC codes receive a high ratio of Commercial Cards (but you don't NEED these MCC's to get L2/L3)

- 0780 – Landscaping and Horticultural Services
- 1799 – Special Trade Contractors – Not Elsewhere Classified
- 2741 – Miscellaneous Publishing and Printing
- 2791 – Typesetting, Plate Making and Related Services
- 2842 – Specialty Cleaning, Polishing and Sanitation
- 4214 – Motor Freight Carriers and Trucking
- 5021 – Office and Commercial Furniture
- 5039 – Construction Materials – Not Elsewhere Classified
- 5044 – Photographic, Photocopy Equipment & Supplies
- 5046 – Commercial Equipment – Not Elsewhere Classified
- 5047 – Medical, Dental and Hospital Equipment/Supplies
- 5051 – Metal Service Centers and Offices
- 5065 – Electrical Parts and Equipment
- 5074 – Plumbing and Heating Equipment and Supplies
- 5085 – Industrial Supplies – Not Elsewhere Classified
- 5099 – Durable Goods – Not Elsewhere Classified
- 5131 – Piece Goods, Notions, and Other Dry Goods
- 5137 – Commercial Clothing Manufacturing & Uniforms
- 5139 – Commercial Footwear
- 5169 – Chemicals and Allied Products
- 5192 – Books, Periodicals, and Newspapers
- 5193 – Florist Supplies, Nursery Stock and Flowers
- 5198 – Paints, Varnishes and Supplies
- 5199 – Nondurable Goods – Not Elsewhere Classified
- 6300 – Insurance Sales, Underwriting, and Premiums
- 6513 – Real Estate/Property Managers (commercial rents)
- 7311 – Advertising Services
- 7333 – Commercial Photography, Art, and Graphics
- 7349 – Cleaning, Maintenances, and Janitorial Services
- 7361 – Employment Agencies and Temporary Help Services
- 7372 – Computer Programming, Data Processing, and Systems
- 7375 – Information Retrieval Services
- 7379 – Computer Maintenance, Repair and Services
- 7392 – Management, Consulting, and Public Relations Services
- 7399 – Business Services – Not Elsewhere Classified
- 7829 – Motion Picture and Video Production and Distribution
- 8734 – Testing Laboratories (Non-Medical Testing)
- 8931 – Accounting, Auditing, and Bookkeeping Services
- 8999 – Professional Services – Not Elsewhere Classified



B2B/Wholesale Amex rates are lower when using one of these B2B code rather than a Retail code.

0780	LANDSCAPE HORTICULTURE	5122	DRUGS	7361	EMPLOYMENT AGENCY
1799	MISC CONTRACTOR	5131	FABRICS	7392	MGMT CONSULTING PR
2791	TYPESETTING SERVICE	5137	COMMERCIAL CLOTHING	7394	EQUIPMENT RENTALS
4215	COURIER SERVICE	5139	COMMERCIAL FOOTWEAR	7399	BUSINESS SERVICES
5039	CONSTRUCTION MATERIAL	5169	CHEMICALS	7622	ELECTRONICS REPAIR
5045	COMPUTERS EQUIPMENT	5193	FLORISTS' SUPPLIES	7692	WELDING SERVICES
5046	COMMERICAL EQUIPMENT	5198	PAINTS VARNISHES	7829	VIDEO PRODUCTION
5047	MEDICAL EQUIPMENT	5199	NON-DURABLE GOODS	7941	COMMERCIAL SPORTS
5051	METAL SERVICE CENTER	6300	INSURANCE SALES	8734	TESTING LABORATORY
5065	ELECTRICAL EQUIPMENT	7311	ADVERTISING SERVICE	8911	ARCHITECT ENGINEER
5085	INDUSTRIAL SUPPLY	7333	COMMERCIAL PHOTO ART	8931	ACCOUNTING AUDITING
5094	JEWELRY WATCHES	7338	COPY REPRODUCTION	8999	PROFESSIONAL SERVICES
5099	DURABLE GOODS	7339	SECRETARIAL SUPPORT		
5111	OFFICE SUPPLIES	7349	CLEANING JANITORIAL		