



South Carolina

PURCHASING CARD PROGRAM

**POLICIES AND PROCEDURES
USER MANUAL**

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INTRODUCTION — Updated February 2022

Welcome to the University of South Carolina Purchasing Card (P-Card) Program. University of South Carolina participates in this program as an agency of the State of South Carolina. The program is designed to help you better manage low-dollar supply purchases and bring many benefits to you, the University, and vendors.

The success of the Purchasing Card Program and its continuing use depends on your participation and cooperation. Please be sure to read and follow the program guidelines as specified within this manual.

THE PURCHASING CARD:

1. The Purchasing Card is a Visa credit card issued by Bank of America. It is a fast, flexible purchasing tool which offers an alternative to the existing purchasing processes and provides an extremely efficient and effective method for purchasing and paying for supplies, selected contractual services, memberships/fees and dues (with appropriate signature authority) with a total value of \$4,999.99 or less. The card is to be used only for official University of South Carolina purchases.
2. The Purchasing Card will enable cardholders to purchase non-restricted commodities in person, by telephone or by internet directly from vendors. It also eliminates the need for issuing low dollar purchase orders, many blanket purchase orders and minimizes the use of check requests.
3. The Purchasing Card will be issued in the employee's name with the State of South Carolina emblem, the wording "For Official Use Only" and the "University of South Carolina" clearly indicated on the card.

BENEFITS OF THE PURCHASING CARD:

1. **Cardholders** - Able to obtain supplies directly from vendors without using a purchase order. This streamlines the purchasing process and can help improve turnaround time on receipt of your order. It significantly reduces the workload and processing costs related to the purchase and payment of supplies.
2. **University of South Carolina**- The Purchasing Card program provides a cost-efficient, alternative method for purchasing low-dollar supplies. Built-in card features make the program easy to control and manage and reduces processing costs at all levels by reducing the number of requisitions, purchase orders, invoices and checks. The Purchasing Card enables all departments to focus on higher yield value added activities.
3. **Vendors** - The Purchasing Card is welcomed by vendors who accept VISA. Once accepted for business purchases, vendors must send invoices, receipts, etc. directly to the departments of the University of South Carolina.

ALLOWABLE / NON-ALLOWABLE CHARGES

Here is a partial list of possible items and services which can/cannot be charged to the University Purchasing Card.

ALLOWABLE	NON-ALLOWABLE
Office supplies expenses during travel	Employee travel expenses to include lodging and transportation, Student Travel
Local Conference/Registration Fees (that do not involve travel or food) virtual conferences, webinars	Conference Registration fees involving travel
Express Deliveries/Shipping	Postage (stamps)
Membership Dues in compliance with University policy	Entertainment, Business Meals
Professional Subscriptions in compliance with University policy	Gifts, gift certificates, gift cards, cash advances, calling cards, pre-paid cards, promotional supplies, incentives
Books for instruction	Breakroom Supplies - Microwaves, Refrigerators, Utensils, Food containers. Employee functions examples: food for consumption by state employees – food for staff meetings
Cellular and Wireless Telephones and Devices in compliance with University policy (written justification from department head/dean/chair required)	Automatic recurring payments - P-Cards should not be left on vendor sites
Office Supplies	Split Purchases – cumulatively exceeds the total value single transaction limit of \$4,999.99
Utilities	Holiday, Birthday or Sympathy Cards, Stationary
Repairs	Holiday ornaments or decorations
Maintenance Supplies -Ace, Lowe's, Home Depot	Sporting and Entertainment Events
Verbal and internet ordering methods	Gasoline, Petroleum
Lab Supplies	Personal purchases of any kind
Credits must be returned to cards (cash is unacceptable)	Vendors with a blocked MCC (merchant category code)
Statewide term contract vendors, locally owned businesses, women owned and small minority businesses	Inter-departmental purchases

GENERAL POLICIES AND PROCEDURES

1. Purchasing Cards will only be issued to individuals, in the individual's name, (there are no departmental cards).
2. Only one Purchasing Card may be issued to an individual.
3. Purchasing Cards will not be transferable between individuals.
4. The Cardholder must be an employee of the University of South Carolina.
5. Purchasing Cards will be available to employees on all campuses.
6. The Purchasing Card prohibits the use of purchasing food and other items for personal consumption.
7. A default account and object code will be assigned to each Purchasing Card.
8. Each department may have up to two department liaisons.
9. Cardholders will be linked to their department by their default account code.
10. Department Liaisons will be responsible for all Cardholders listed in their department.
11. Department Liaison may be a liaison for him/herself, but all card transactions must be approved by the department head.
12. The Purchasing Card Administrator resides in the Purchasing Department.
13. The employee's Department Head must approve the request for a card, assign the default account and object code, assign department liaisons and submit this information to the Purchasing Card Administrator.
14. The employee's department head must provide notification to the Purchasing Card Administrator once a change in department liaisons occur.
15. The Department Head approval delegates transaction authority to the Cardholder.
16. Bank of America is paid once a month.
17. Departments (cardholder, liaison and department head) are responsible for assuring the accuracy of credit card charges.

PARTIES INVOLVED

- **Agency** - the University of South Carolina arranges with the card issuer, Bank of America, for the issuance of purchasing cards to designated employees and agrees to accept liability for the employees' use of the cards.
- **Cardholder** - an employee of the University of South Carolina who is approved by his/her department head to use the Purchasing card to execute purchase transactions on behalf of their department.
- **Card Issuer** - Bank of America's services were contracted for/by the State of South Carolina, to issue Visa Purchasing Cards to University of South Carolina employees, to bill the University of South Carolina for all purchases made on the cards, and to collect payment from the University of South Carolina on behalf of the vendors.
- **Department Head** - University of South Carolina official must approve employee's request for a Procurement card, assign department liaisons, designate default account and object codes for purchases on the Purchasing Card, and submit applications to the Purchasing Card Administrator. Department Head approval delegates transaction authority to the Cardholder.
- **Department Liaison** - an employee in each department/college responsible for proper use of the Purchasing Card within their assigned unit(s). Each cardholder will be assigned to department liaison(s) by means of their department ID# and the liaison will be responsible for reviewing transactions of individual cardholders to make sure the transactions are classified as an appropriate expense.
- **Purchasing Card Administrator** - the central coordinator located in the Purchasing department who coordinates the Purchasing Card Program and acts as an intermediary in correspondence with the card issuer.
- **Vendor** - the merchant from whom a cardholder is making a purchase.

CARDHOLDER RESPONSIBILITIES

The Cardholder must only use the Purchasing Card for legitimate business purposes. The Purchasing Card may not be used for food, travel, registration fees (that involve food and/or travel), entertainment, cash (gift cards, incentives and postage (stamps) are not allowed) and other categories as included in the Blocked Merchant Category Code list included in these policies and procedures. Misuse of the card will subject the Cardholder to disciplinary action in accordance with University of South Carolina Policies and Procedures relating to disciplinary action and termination for cause. The Cardholder responsibilities and procedures include:

- Ensuring the purchasing card is used only for legitimate business purposes.
- Maintaining the purchasing card in a safe, secure location.
- Ensuring the Purchasing Card is only used by the approved cardholder. Use by anyone other than the cardholder is strictly prohibited.
- Adhering to the purchase limits and restrictions of the Purchasing Card and ensure the total transaction amount of any single transaction does not exceed \$4,999.99 inclusive of shipping/handling, taxes, and any other applicable fees.
- Obtaining all back up documentation for the p-card to include sales slips, register receipts, and/or Purchasing Cards slips and timely provide information for reconciliation and allocation of transactions in the Peoplesoft application.
- Electronically approving and signing monthly expense report in Peoplesoft. The approval certifies the purchase meets the University guidelines for payment approval. Approvals should be completed within thirty (30) days after the end of the billing cycle.
- Timely notifying Department Liaison if the default account and/or object code should be changed on a transaction.
- Attempting to resolve any disputes with vendor and/or Bank of America within sixty (60) days of the posting date. Note: 60-day period for resolution of disputes.
- Ensuring an appropriate credit for the reported disputed items(s) or billing error appears on a subsequent Cardholder's Statement.
- Not accepting cash in lieu of credit to the Purchasing Card account.
- Immediately reporting a lost or stolen card to Bank of America at 1-888-449-2273 (24 hours a day, 365 days a year).
- Immediately notifying Department Liaison and/or Purchasing Card Administrator of a lost or stolen Purchasing Card at the first opportunity during business hours.
- Returning the Purchasing Card to Department Liaison upon terminating employment with UofSC. If transferring to a different department, contact the Purchasing Card Administrator to coordinate the change and provide instructions for retaining the Purchasing Card.

LIAISON RESPONSIBILITIES

Each Department Head may designate a maximum of two Department Liaisons for each department. A Department Liaison may also be the liaison for his/her own card. If the department liaison(s) is also a Purchasing Cardholder, it will be the responsibility of the liaison to have the monthly charges incurred on his/her purchasing card reviewed by the department head in Peoplesoft. The liaison responsibilities and procedures include:

- Attending all required training sessions.
- Viewing vendor receipts from Cardholders and reconciles to Bank of America billing statement.
- Verifying itemized receipts for audit by internal and external auditors.
- Reviewing and approving expense reports in PeopleSoft.
- Approving and/or updating account and/or object codes and cost-sharing information on electronic billing distribution of individual Cardholder account within the specified deadline using PeopleSoft Expense Report Module.
- Identifying and updating transactions that require the submission of use tax and/or account changes using Peoplesoft, My Wallet.
- Perform documented monthly reviews of all transactions for assigned Cardholders to verify that there have been no non-allowable transactions.
 - i.e., no prohibited transactions, no split transactions, purchases are made from contract vendors when available, no deliveries to other than the business address(s), no blocked MCCs, etc.
- Creating a journal entry to correct the necessary charges that require a change in account code, fund, class or cost share. Journal entries should be submitted directly to the UofSC Controller's Office.
- Notifying Purchasing Card Administrator of default account chartfield information changes for individual cards as needed.
- Notifying Purchasing Card Administrator of lost or stolen cards.
- Sending immediate request to Purchasing Card Administrator to cancel a Cardholder's card e.g. (terminated employees, loss of purchasing card privileges) as approved by the Department Head. Collecting cards from Cardholders, cutting the card in half and forwarding to Purchasing along with the Card Cancellation Form. This includes when cardholders transfer to jobs not requiring a P-Card.

PURCHASING CARD ADMINSTRATOR RESPONSIBILITIES

The Purchasing Card Administrator is responsible for the over-all Purchasing Card program. Responsibilities include:

- Providing a single point of contact with Bank of America for the University of South Carolina Purchasing Card Program.
- Utilizing Bank of America's General Ledger System (WORKS) and PeopleSoft Expense Module for expense reporting.
- Reviewing department approved applications for completeness of required information.
- Submitting completed applications to Bank of America for processing.
- Training Department Liaisons and Cardholders before releasing Purchasing Cards.
- Ensuring Cardholder sign the Purchasing Cardholder Agreement after training, signifying agreement with the terms of the Purchasing Card Program.
- Handling disputed charges/discrepancies not resolved by Cardholder or Department Liaison.
- Initiating change of Purchasing Card default accounting chartfield information-upon request of Department Liaison.
- Securing revoked Purchasing Cards and submitting information to Bank of America.
- Reviewing Bank of America's corporate monthly statement and preparing for payment.
- Reviewing usage of Purchasing Card data for appropriateness.
- Analyzing purchasing card spend for management review.

CARDHOLDER ELIGIBILITY

The criteria to obtain a Purchasing Card is as follows:

- Applicant must be a full-time employee of the University of South Carolina.
- Applicant's request for a Purchasing Card must be approved by his/her Department Head.
- Employee must complete a pre-requisite exam and attend a training session before he/she may be issued a Purchasing Card.
- Each individual Cardholder must sign a Cardholder agreement and return to the program administrator.

CARDHOLDER LIABILITY

The Purchasing Card is a corporate purchasing VISA charge card, which will not affect the Cardholder's personal credit. However, it is the Cardholder's responsibility to ensure that the card is used within stated guidelines of the Purchasing Card Cardholder Manual as well as University of South Carolina Policies and Procedures relating to the expenditure of University of South Carolina funds. Failure to comply with program guidelines may result in permanent revocation of the card, notification of the situation to management, and further disciplinary measures that may include termination.

CARDHOLDER TERMINATION

The Purchasing Card Administrator is required to close an account if a Cardholder:

1. Moves to a new job on campus in which a Purchasing Card is not required.
2. Terminates University of South Carolina employment.

Any of the following reasons which will also subject Cardholder to disciplinary action in accordance with University of South Carolina Policies and Procedures relating to disciplinary action and termination for cause:

- The Purchasing Card is used for personal or unauthorized purposes.
- The Purchasing Card is used to purchase alcoholic beverages or any substance, material, or service which violates policy, law or regulation pertaining to the University of South Carolina.
- The Cardholder allows the card to be used by another individual.
- The Cardholder splits a purchase to circumvent the limitations of the South Carolina Consolidated Procurement Code.
- The Cardholder uses another Cardholder's card to circumvent the purchase limit assigned to either Cardholder or the limitations of the South Carolina Consolidated Procurement Code.
- The Cardholder fails to provide Department Liaison with required receipts.
- The Cardholder fails to provide, when requested, information about any specific purchase.
- The Cardholder does not adhere to all the Purchasing Card policies and procedures.

LEGAL ISSUES

Failure to Comply with Laws, Policies and Procedures. Cardholders or supervisors/approving officials who knowingly, or through willful neglect, fail to comply may be subject to suspension or termination of card privileges or other disciplinary action, up to and including termination of employment and criminal prosecution to the fullest extent of the law.

LOST, MISPLACED OR STOLEN PURCHASING CARDS

Cardholders are required to immediately report any lost or stolen Purchasing Card to Bank of America toll-free at 1-888-449-2273 (24 hours a day, 365 days a year). The Cardholder must also immediately notify his/her Department Liaison and/or the Purchasing Card Administrator about the lost or stolen card at the first opportunity during normal business hours.

SPENDING CONTROLS

The Purchasing Card is to be used only for the purchase of supplies. University of South Carolina spending parameters for each Visa purchasing card issued is set at \$4,999.99 to include the shipping, sales/use tax and any other applicable fees per transaction with a standard maximum of \$10,000 per month per card. The University of South Carolina, through the Purchasing Department, will adjust limits as determined by demonstrated need. All such requests will be reviewed and approved by the Director of Purchasing. Requests for cardholder increased monthly limits should have a minimum of six months Visa history and no exceptions for the entire unit. Written justification from the department head/ dean/ chair to include time/date parameters must be submitted in writing to the Director of Purchasing for approval. Cardholder spending limits must be reviewed at least annually to determine that actual usage is consistent with spending limits.

DECLINES

Should the Purchasing Card be declined by a vendor, the Cardholder should immediately contact the Purchasing Card Administrator for assistance. If purchase is being made outside normal business hours, the employee must find an alternate payment method or terminate the purchase and contact the Purchasing Card Administrator during normal business hours.

EMERGENCY TRANSACTIONS

Emergency transactions over \$4,999.99 may not be handled with the Purchasing Card due to State procurement regulations. For any transaction that does not meet the spending controls assigned to the card, the Cardholder must contact the Purchasing Office for assistance.

CREDIT/REBATES

Vendors will issue all credits to the individual Purchasing Card account for any item they have agreed to accept for return. This credit will appear on a subsequent statement. Under no circumstances should a Cardholder accept cash in lieu of a credit to the Purchasing Card account.

Rebates for University purchased supplies are the property of the University and must be deposited back to the appropriate University account.

UNRESOLVED DISPUTES AND BILLING ERRORS

The Cardholder is responsible for contacting the vendor to resolve any disputed charges or billing errors. If the matter is not resolved with the vendor, the Cardholder should:

- Contact Bank of America by phone at 1-888-449-2273 directly.
- Mail or fax to Bank of America at 1-888-678-6046 a signed Dispute Form to document the reason for the dispute, if form is requested.
- Contact the Purchasing Card Administrator for assistance if an acceptable resolution is not obtained.

Note: The total amount billed by Bank of America will be charged to the individual department accounts and credits for disputed transactions will be posted to department accounts when the credit appears on the Bank of America billing. Cardholder has sixty (60) days from the posting date to report to Bank of America.

SECURITY AND STORAGE

- **Purchasing Cards** - The card should be maintained in a secure location and the card account number should be carefully guarded. The only person entitled to use the card is the person whose name appears on the face of the card. The Purchasing Card **cannot** be used by another person for any reason.
- **Program Documentation** - The Department Liaison assigned to each department unit will review and audit the Cardholder's vendor itemized receipts, packing slips and any other related documentation. All other documentation concerning the Purchasing Card program will be maintained by the Purchasing Card Administrator located in the Purchasing Department. This documentation includes, but is not limited to, applications, Cardholder agreements, agency billing statements.

PURCHASING CARD SET UP, MAINTENANCE AND CLOSURE

All contact with Bank of America for card set up, maintenance and closure (except for reporting lost or stolen cards) is handled by the Purchasing Card Administrator who is located in the Purchasing Department (777-4115).

- Card Set Up
 - University of South Carolina employee completes a Purchasing Card application and submits to his/her Department Head for approval.
 - Department Head signature approval delegates transaction authority to the Cardholder.
 - The approved application is forwarded to the Purchasing Department.
 - Purchasing Card Administrator reviews application for completeness and verifies employment status.
 - The Purchasing Card Administrator will contact applicant to complete the pre-requisite exam on Blackboard and conducts a training session with the Cardholder prior to issuing the card.
 - Cardholder signs Cardholder Agreement signifying agreement with the terms of the Purchasing Card program.
 - The program administrator submits application to Bank of America for processing.
- Card Maintenance
 - Purchasing Card Administrator will use all available tools of Bank of America's General Ledger System (Works) and Peoplesoft Expense Reporting Module for the maintenance of cards.
- Closure
 - Lost or Stolen Cards - Cardholder must immediately report the lost/stolen card to Bank of America at 1-888-449-2273. Cardholder must also notify the Purchasing Card Administrator who will follow up with Bank of America if replacement procurement card is not received.

PURCHASING CARD SET UP, MAINTENANCE AND CLOSURE – CONTINUED

- Terminated Employees - Department Liaison is to secure Purchasing Cards from terminated employees. The Department Liaison will immediately notify the Purchasing Card Administrator of the termination. A request for closing the Cardholder account will be submitted to Bank of America by the Purchasing Card Administrator. All Purchasing Cards are to be returned to the Purchasing Card Administrator.
- Other Card Revokes/Closures - Purchasing Card Administrator will notify Bank of America immediately of all revokes and closures.
- Purchasing Cards will be reviewed in January of each year. Any card with no activity for the previous 12-month period will be reviewed with the liaison prior to cancellation due to inactivity.

RECONCILIATION, APPROVAL AND ALLOCATION OF BILLING

Receipt and Payment of Bank of America Billing

- Bank of America will electronically bill the University of South Carolina within seven (7) days after the close of the billing cycle on the 27th of each month.
- Purchasing Card Administrator will prepare a wire transfer request and submit to Accounting for payment to be issued to Bank of America. Wire transfer request will be prepared within 5 days after receipt of the Bank of America bill and processed so that payment will reach Bank of America no later than 25 calendar days after the close of the billing cycle of the previous month.
- Department Liaisons will identify transactions requiring payment of use tax.
- Department Liaisons will be notified via e-mail each time a transaction is posted from the Bank and allows for immediate reconciliation in lieu of waiting for the statement at the end of the month to reconcile the charge.
- Department Liaisons will assemble and retain Cardholders statements and receipts for audit by internal and external auditors. Receipts for purchases made from Federal funds must be maintained for 7 years and all other receipts for 3 years.
- The total amount billed by Bank of America will be charged to the individual department accounts and credits for disputed transactions will be posted to department accounts when credit appears on the Bank of America billing.
- Purchasing Card Administrator will reconcile the detailed electronic billing statement to amount paid to Bank of America.

AUDIT

The University of South Carolina's internal control policies and procedures are as follows:

Cardholder will:

- Upload vendor itemized receipts, invoice, packing slip, monthly statement and any other additional supporting documentation to the expense report.
- Provide Missing Receipt Affidavit Form to the expense report for those receipts unable to obtain and or receive duplicate copies. Must also be signed by the immediate supervisor. Repeated use of this method will subject Cardholder to loss of privileges.
- Indicate alternate cost center, object code, and/or cost share account code for purchases to be charged if different than the default assigned to the Purchasing Card.
- If the Cardholder is also the liaison, it is a requirement that the department head approver also approve the transactions of the liaison in the PeopleSoft Expense Module.
- Reconciles the monthly statement with the expense report.

Department Liaison will:

- Reconcile the Cardholder receipts to monthly statement.
- Enter alternate cost center, object code, and/or cost share account code when applicable.
- Enter analytical for cost sharing to grants when applicable.
- Identify transactions requiring the payment of use tax.
- Retain all receipts and vouchers for audit by internal and external auditors. Receipts for purchases paid from Federal funds are to be maintained for 7 years. All other receipts to be maintained for three years.
- Electronically approves the expense report in Peoplesoft.

Purchasing Card Administrator will:

- Make periodic audits of procurement card use and charges for appropriateness through the use of Bank of America's WORKS on-line reporting system and PeopleSoft Expense Reporting Module. Areas to be monitored include, but not limited to, compliance with SC Consolidated Procurement Code, compliance with Purchasing Card regulations, compliance with University of South Carolina regulations and sales and use tax charges. Nonuse of card by Cardholders will also be monitored.

GENERAL PROCEDURES FOR P-CARD RENEWAL TESTING

- A. Bank of America issues cards with a 5-year expiration date. All cardholders are trained prior to receiving a procurement card. Upon expiration of the cards, all cardholders will be required to complete an on-line refresher examination before the new card can be activated.
- B. Renewal cards are automatically mailed to cardholders. In order to remain active, refresher training is required.
- C. The test will be administered through the Blackboard software program maintained by Division of Information Technology.

I. Procedure

- A. The P-Card Administrator will receive a card status report.
- B. The P-Card Administrator will verify the e-mail address and network userid.
- C. A group distribution notification will be sent to all liaisons with cards expiring within the next 30 calendar days, notifying the affected cardholders of their impending expiration date.
- D. Cardholders will receive a notice instructing them to complete an on-line test using the Blackboard system prior to the expiration date.
- E. Cardholders must take the test. If a cardholder does not take the test, the new card will not be activated and will be subject to cancellation.
- F. If a cardholder fails the test, the cardholder will be required to attend refresher training with the P-Card Administrator and to re-take the test.

MERCHANT CATEGORY CODE (MCC) BLOCKING

The University of South Carolina has adopted the State of South Carolina's Blocked Merchant Category Code List with some allowable adjustments. Transactions will be blocked at the point-of-sale level at the types of vendors on the Blocked Merchant Category Code List attached to these procedures.

BLOCKED MERCHANT CATEGORY CODES LISTING

3000 - 3299	Airlines
3501 - 3722	Hotels and Motels
4011	Railroads
4111	Local/Suburban Commuter Passenger Transportation, Including Ferries
4112	Passenger Railways
4121	Taxicabs/Limousines
4411	Steamship/Cruise Lines
4511	Airlines, Air Carriers (Not Elsewhere Classified)
4582	Airports, Flying Fields, Airport Terminals
4722	Travel Agencies
4723	TUI Travel
4761	Transportation/Travel-Related Arrangement Services-Mail or Telephone Order (Excluding Travel Agencies)
4784	Toll and Bridge Fees
4789	Transportation Services (Not Elsewhere Classified)
4821	Telegraph Services
4829	Wire Transfer - Money Orders
5172	Petroleum & Petroleum Products

5271	Mobile Home Dealers
5309	Duty Free Stores
5541	Service Stations (with or without ancillary services)
5542	Automated Fuel Dispensers
5598	Snowmobile Dealers
5681	Furriers & Fur Shops
5812	Eating Places, Restaurants
5813	Drinking Places (Alcoholic Beverages) Bars, Taverns, Cocktail Lounges, Nightclubs, Discotheques
5921	Package Stores - Beer, Wine & Liquor
5933	Pawn Shops
5960	Direct Marketing Insurance Svcs.
5962	Direct Marketing Travel-Related Arrangement Services
5963	Direct Selling Establishments/Door-to-Door Sales
5966	Outbound Telemarketing Merchant
5993	Cigar Stores & Stands
5997	Electric Razor Stores - Sales & Service
6010	Financial Institutions - Manual Cash Disbursements
6011	Financial Institutions - Automated Cash Disbursements
6012	Financial Institutions - Merchandise & Svcs.
6051	Non-Financial Institutions -- Foreign Currency, Money Orders (not wire transfer), and Travelers Cheques
6211	Security Brokers/Dealers
6300	Insurance Sales & Underwriting
6381	Insurance Premiums
6399	Insurance (Not Elsewhere Classified)
6611	Overpayments
6760	Savings Bonds
7011	Lodging _ Hotels, Motels, Resorts, Central Reservation Svcs., (Not Elsewhere Classified)
7012	Timeshares
7230	Barber & Beauty Shops

7276	Tax Preparation Service
7277	Counseling Svc - Debt, Marriage, Personal
7278	Buying-Shopping Svcs., Clubs
7280	Hospital Patient Personal Funds Withdrawal Accounts
7295	Baby-sitting Services
7297	Massage Parlors
7298	Health & Beauty Spas
7321	Consumer Credit Reporting Agencies
7361	Employment Agencies, Temporary Help Services
7392	Management, Consulting and Public Relations Services
7393	Detective Agencies, Protective Services, and Security Services, Including Armored Cars and Guard Dogs
7512	Car Rental Agencies (Not Elsewhere Classified)
7519	Motor Home & Recreational Vehicle Rentals
7524	Express Payment Service Merchants - Parking Lots
7542	Car Washes
7833	Express Payment Service Merchants - Motion Picture Theaters
7929	Bands, Orchestras, Entertainers
7995	Betting (Including Lottery Tickets, Casino Gaming Chips, Off-track Betting & Wagers)
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, Private Golf Courses
8011	Doctors
8021	Dentists, Orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists, Ophthalmologists
8043	Opticians
8044	Optical Goods & Eyeglasses
8049	Chiropodists, Podiatrists
8050	Nursing & Personal Care Facilities
8062	Hospitals
8111	Legal Services, Attorneys

8211	Elementary and Secondary Schools
8241	Correspondence Schools
8244	Business & Secretarial Schools
8249	Vocational & Trade Schools
8351	Child Care Services
8675	Automobile Associations
8931	Accounting, Auditing, and Bookkeeping Services
9211	Court Costs, Including Alimony and Child Support)
9222	Fines
9223	Bail and Bond Payment
9311	Tax Payments
9411	Government Loan Payments
9700	Automated Rental Service
9751	UK Supermarkets - Electronic Hot File (For Regional Use Only)
9752	UK Petrol Stations - Electronic Hot File (For Regional Use Only)