



Smart Business Rewards Card

With the Smart Business Rewards Card, you earn:¹

- ▶ **2X points** per dollar spent on eligible purchases made in the top two categories where you spend the most each month.
- ▶ **1X point** per dollar spent on all other eligible purchases.

There are no caps or limits on the points you can earn.

From auto rentals and advertising firms, to construction materials and commercial supplies — earn points in categories your company actually uses.

Your top two spend categories will be determined based on the 48 categories listed. Categories 1-11 are to the right. Categories 12-48 can be found on the right of page 7. Each category is broken out by Merchant Category Code (MCC).²

Sample Supply Chain Categories

You can earn 2X in a total of 48 different categories

1

Advertising Firms

2

Commercial Equipment
Parts and Supply

3

Computer Service
Providers

4

Construction Material
Suppliers

5

Dental, Lab and Medical
Equipment Providers

6

Discount Stores and
Wholesale Clubs

7

Freight and Transport
Services

8

Healthcare Providers

9

Home Improvement
Service and Supply

10

Industrial Supplies

11

Plumbing and HVAC
Suppliers

12-48

All Other

Categories

1 Advertising Firms

7311 Advertising Services

2 Commercial Equipment Parts and Supply

5046 Commercial Equipment - Default

5137 Uniforms & Commercial Clothing

5044 Office/Photo Equipment

5139 Commercial Footwear

3 Computer Service Providers

7372 Computer Program/Sys Design

7375 Information Retrieval Services

7379 Computer Maint/Svcs - Def

4816 Computer Network/Info Svcs

- 1 | Advertising Firms
- 2 | Commercial Equipment Parts and Supply
- 3 | Computer Service Providers
- 4 | Construction Material Supplier
- 5 | Dental, Lab and Medical Equipment Providers
- 6 | Discount Stores and Wholesale Clubs
- 7 | Freight and Transport Services
- 8 | Healthcare Providers
- 9 | Home Improvement Service and Supply
- 10 | Industrial Supplies
- 11 | Plumbing and HVAC Suppliers
- 12-48 | All Other

4 Construction Material Suppliers

5039 Construction Materials - Def

5051 Metal Service Centers

1740 Masonry/Tile/Plaster/Insul

1761 Roofing/Siding/Sheet Metal

5065 Electrical Parts/Equipment

5072 Hardware Equipment/Supplies

5 Dental, Lab and Medical Equipment Providers

5047 Dental/Lab/Med Equipment

8071 Medical/Dental Labs

6 Discount Stores and Wholesale Clubs

5310 Discount Stores

5331 Variety Stores

5300 Wholesale Clubs

5399 Misc General Merchandise

Categories

- 1 | Advertising Firms
- 2 | Commercial Equipment Parts and Supply
- 3 | Computer Service Providers
- 4 | Construction Material Supplier
- 5 | Dental, Lab and Medical Equipment Providers
- 6 | Discount Stores and Wholesale Clubs
- 7 | Freight and Transport Services
- 8 | Healthcare Providers
- 9 | Home Improvement Service and Supply
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- 12-48 | All Other

7 Freight and Transport Services

- 4011 Railroads
- 4214 Motor Freight Carriers
- 4582 Airports/Fields/Terminals
- 4784 Tolls and Bridge Fees
- 4789 Transportation Svcs - Default
- 7523 Parking Lots, Meters, Garages

8 Healthcare Providers

- | | |
|--------------------------------|------------------------------------|
| 4119 Ambulance Service | 8042 Optometrists/Ophthalmologists |
| 5975 Hearing Aid/Sales/Service | 8043 Opticians |
| 5976 Orthopedic Goods | 8049 Podiatrists/Chiroprodists |
| 7277 Counseling Service - All | 8050 Nursing/Personal Care Fac |
| 8011 Doctors & Physicians | 8062 Hospitals |
| 8031 Osteopaths | 8099 Med/Health Services - Def |
| 8041 Chiropractors | 8021 Dentists/Orthodontists |

Categories

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- 3 | Computer Service Providers
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- 6 | Discount Stores and Wholesale Clubs
- 7 | Freight and Transport Services
- 8 | Healthcare Providers
- 9 | Home Improvement Service and Supply
- 10 | Industrial Supplies
- 11 | Plumbing and HVAC Suppliers
- 12-48 | All Other

9 Freight and Transport Services

1520 Gen Contractors Residentl/Coml
1731 Electrical Contractors
1771 Contractors - Concrete
1799 Spec Contractors - Default
5996 Swimming Pools/Sales/Serv
7692 Welding Services
7699 Misc Repair Services
5198 Paint, Varnishes & Supplies
5200 Home Supply Warehouse Stores

5211 Lumber/Build Supply Stores
5231 Glass/Paint/Wallpaper Stores
5251 Hardware Stores
5713 Floor Covering Stores
5714 Drapery & Upholstery Stores
5718 Fireplaces & Accessories
5950 Glassware/Crystal Stores
1750 Carpentry

10 Industrial suppliers

5085 Industrial Supplies - Def

11 Plumbing and HVAC suppliers

1711 Heating, Plumbing, Air Cond
5074 Plumbing/Heating Equipment

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- 6 | Discount Stores and Wholesale Clubs
- 7 | Freight and Transport Services
- 8 | Healthcare Providers
- 9 | Home Improvement Service and Supply
- 10 | Industrial Supplies
- 11 | Plumbing and HVAC Suppliers
- 12-48 | All Other

12 All Other Categories (12-48)

Airlines

3000 United	3020 Air-India
3001 American	3021 Air Algerie
3002 Pan Am	3022 Pal Air
3003 Eurofly Airlines	3024 Pakistan
3004 Dragonair	3025 Air NZ
3005 British Airways	3026 Emirates Airlines
3006 JAL	3027 UTA/IA
3007 Air France	3028 Air Malta
3008 Lufthansa	3029 SN Brussels Airlines
3009 Air Canada	3030 Aero Argent
3010 KLM	3031 Olympic
3011 Aeroflot	3032 EL AL
3012 Qantas	3034 Etihadair
3013 Alitalia	3035 Tap Air
3014 Saudia Air	3037 Egyptair
3015 Swiss International Airlines	3038 Kuwait Air
3016 SAS	3039 Avianca
3017 SAA	3040 Gulf Air (Bahrain)
3018 Varig Air	3041 Balkan

Categories

- 1** | Advertising Firms
- 2** | Commercial Equipment Parts and Supply
- 3** | Computer Service Providers
- 4** | Construction Material Supplier
- 5** | Dental, Lab and Medical Equipment Providers
- 6** | Discount Stores and Wholesale Clubs
- 7** | Freight and Transport Services
- 8** | Healthcare Providers
- 9** | Home Improvement Service and Supply
- 10** | Industrial Supplies
- 11** | Plumbing and HVAC Suppliers
- 12-48** | All Other

∨ All other categories continued

Airlines - continued

- 3042** Finnair
- 3043** Aer Lingus
- 3044** Air Lanka
- 3045** Nigeria Air
- 3047** THY (Turkey)
- 3048** Air Maroc
- 3049** Tunis Air
- 3050** Icelandair
- 3051** Austrian Air
- 3052** Lan Air
- 3056** Jet Air
- 3057** Virgin America
- 3058** Delta
- 3061** Continental
- 3062** Hapag-Lloyd Express Airlines
- 3063** US Airways
- 3064** Adria Airways
- 3066** Southwest
- 3068** Air Astana
- 3069** Sunctryair
- 3072** Cebu Pacific Airlines
- 3075** Singapore Air
- 3076** Aeromexico
- 3077** Thai Airways
- 3078** China Airlines
- 3079** Jetstar Airways
- 3082** Korean Air
- 3084** Eva Airways
- 3085** Midwest Express Airlines
- 3088** Croatia Airlines
- 3089** Transaero
- 3090** Uni Airways Corporation
- 3096** Air Zimbabwe
- 3098** Asiana Airlines
- 3099** Cathaypacair
- 3100** Malay Air
- 3102** Iberia
- 3103** Garuda Air
- 3106** Braathens
- 3112** Windward IS

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
- Durable goods providers
- Entertainment places
- Florist, nursery and garden stores
- Funeral home and crematories
- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Airlines - continued

3127 Taca Intl
3129 Surinam Air
3132 Frontier Airlines
3136 Qatar Airways
3144 Virgin Atlantic
3146 Luxair
3161 All Nippon
3171 Canadian
3174 Jetblue Airways
3175 Mideastair
3180 Westjet Airlines
3181 Malev
3182 LOT (Poland)
3183 Oman Aviation Services
3184 Liat
3185 LAV (Venezuela)
3187 Lacsa
3190 Jugoslavair
3191 Islandair
3193 Indian Air

3196 Hawaiianair
3206 China Eastern Airlines
3211 Norwegian Air Shuttle
3212 Dominica
3213 Malmo Aviation
3217 CSA
3219 Copa
3221 Tame
3223 Comair
3228 Caymanair
3234 Caribbean Airlines
3236 Air Arabia Airline
3239 Barharborair
3240 Bahamasair
3245 Easyjet
3246 Ryanair
3247 GOL Airlines
3248 TAM Airlines
3256 Alaska Air
3260 Spirit Airlines

All Other

Airlines
Apparel and accessory stores
Auto rental and transport providers
Automotive dealers
Automotive parts stores
Automotive repair shops
Cable, satellite, TV and radio providers
Charitable, civic, and religious organizations
Computer stores
Department, book and novelty stores
Direct marketers
Drug stores and pharmacies
Durable goods providers
Entertainment places
Florist, nursery and garden stores
Funeral home and crematories
Gas stations and fuel dealers
Grocery stores and supermarkets
Hotels
Insurance providers
Membership organizations
Non-durable goods providers
Non-medical testing labs
Personal service providers
Pet supply stores
Postal and courier service providers
Professional service providers
Publishers and printers
Restaurants
Schools and governments
Stationary and office supply stores
Telecom equipment suppliers
Telecom service providers
Utility companies
Veterinarians
Wholesales goods providers
Ineligible codes

Airlines - continued

- | | |
|-------------------------|------------------------------------------|
| 3261 Air China | 3294 Ethiopian |
| 3263 ASC Airline | 3295 Kenyaair |
| 3266 Air Seych | 3296 Air Berlin |
| 3267 Air Panama | 3297 Tarom Romanian Air Transport |
| 3280 Air Jamaica | 3298 Air Mauritius |
| 3287 Aerocoachav | 3299 Wideroe's Flyveselskap |
| 3293 Ecuatoriana | 4511 Airlines, Air Carriers |

Apparel and Accessory Stores

- | | |
|------------------------------------------|-----------------------------------------|
| 5611 Men/Boys Clothing/Acc Stores | 5661 Shoe Stores |
| 5621 Womens Ready to Wear Stores | 5681 Furriers and Fur Shops |
| 5631 Womens Access/Specialty | 5691 Mens/Womens Clothing Stores |
| 5641 Children/Infants Wear Stores | 5698 Wig and Toupee Stores |
| 5651 Family Clothing Stores | 5699 Misc Apparel/Access Stores |
| 5655 Sports/Riding Apparel Stores | 7296 Clothing/Rent/Costume/Unif |

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
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- Department, book and novelty stores
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- Membership organizations
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- Publishers and printers
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- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
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- Ineligible codes

Auto Rental and Transport Providers

- 3351** Affiliated Auto Rental
- 3352** American International
- 3353** Brooks Rent-A-Car
- 3354** Action Auto Rental
- 3355** Sixt Car Rental
- 3357** Hertz Rent-A-Car
- 3359** Payless Car Rental
- 3361** Airways
- 3362** Altra Auto Rental
- 3364** Agency Rent-A-Car
- 3366** Budget Rent-A-Car
- 3368** Holiday Rent-A-Car
- 3370** Rent-A-Wreck
- 3374** Accent Rent-A-Car
- 3376** Ajax Rent-A-Car
- 3380** Triangle Rent-A-Car
- 3381** Europ Car
- 3385** Tropical Rent-A-Car
- 3386** Showcase Rental Cars
- 3387** Alamo Rent-A-Car
- 3388** Merchant Rent-A-Car
- 3389** Avis Rent-A-Car
- 3390** Dollar Rent-A-Car
- 3393** National Car Rental
- 3394** Kemwell Group
- 3395** Thrifty Car Rental
- 3396** Tilden Rent-A-Car
- 3398** Econo-Car Rent-A-Car
- 3400** Auto Host Car Rentals
- 3405** Enterprise Rent-A-Car
- 3409** General Rent-A-Car
- 3412** A-1 Rent-A-Car
- 3420** Ansa International
- 3423** Avcar
- 3425** Automate
- 3427** Avon Rent-A-Car
- 3429** Insurance Rent-A-Car
- 3431** Replacement Rent-A-Car
- 3432** Reserve Rent-A-Car
- 3433** Ugly Duckling Rent-A-Car

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
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- Ineligible codes

Auto Rental and Transport Providers - continued

3435 Value Rent-A-Car

3438 Interent

3441 Advantage Rent-A-Car

7512 Automobile Rental Agency

4457 Boat Rentals & Leasing

7513 Truck/Utility Trailer Rentals

4111 Local Commuter Transport

4112 Passenger Railways

4121 Taxicabs/Limousines

4411 Steamship/Cruise Lines

4131 Bus Lines

7519 Motor Home/RV Rentals

Automotive Dealers

5511 Car & Truck Dealers/New/Used

5521 Car & Truck Dealers/Used Only

5571 Motorcycle Dealers

5592 Motor Home Dealers

5598 Snowmobile Dealers

5271 Mobile Home Dealers

5599 Misc Auto Dealers - Default

Automotive Parts Stores

5013 Motor Vehicle Supply/New Parts

5531 Auto/Home Supply Stores

5532 Automotive Tire Stores

5533 Automotive Parts Stores

7535 Auto Paint Shops

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
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- Computer stores
- Department, book and novelty stores
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- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Automotive Repair Shops

7531 Auto Body Repair Shops

7534 Tire Retread/Repair Shops

7542 Car Washes

7549 Towing Services

7538 Auto Service Shops/Non Dealer

4468 Marinas, Service & Supply

Cable, Satellite, TV and Radio Providers

4899 Cable, Sat, Pay TV/Radio Svcs

7622 Radio/TV/Stereo Repair Shop

Charitable, Civic, and Religious Organizations

8661 Religious Organizations

8641 Civic/Social/Fraternal Assc

8398 Charitable/Soc Service Orgs

Commercial and Home Furniture Stores

5712 Furniture/Equip Stores

7641 Furniture Reupholstery/Repair

5734 Computer Software Stores

Computer Stores

5045 Computers/Peripherals/Software

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
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- Publishers and printers
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- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Department, Book and Novelty Stores

- 5311** Department Stores
- 5942** Book Stores
- 5999** Misc Specialty Retail
- 5732** Electronics Stores
- 5094** Precious Stones/Metals/Jewelry
- 5192** Books/Periodicals/Newspapers
- 5309** Duty Free Stores
- 5733** Music Stores/Pianos
- 5735** Record Stores
- 5815** Digital Goods Books/Movie/Music
- 5816** Digital Goods Games
- 5817** Digital Goods App (Excl Games)
- 5818** Large Digital Goods Merchant
- 5931** Used Merchandise Stores
- 5932** Antique Shops
- 5935** Wrecking Salvage Yards
- 5937** Antique Reproduction Stores
- 5940** Bicycle Shops/Sales/Service
- 5941** Sporting Goods Stores
- 5943** Stationery Stores
- 5944** Jewelry Stores
- 5945** Hobby, Toy & Game Stores
- 5946** Camera & Photo Supply Stores
- 5947** Gift, Card, Novelty Stores
- 5948** Luggage/Leather Stores
- 5949** Fabric Stores
- 5970** Artist/Craft Shops
- 5971** Art Dealers & Galleries
- 5973** Religious Goods Stores
- 5977** Cosmetic Stores
- 5993** Cigar Stores/Stand
- 5994** News Dealers/Newsstands
- 5997** Elec Razor Stores/Sale/Serv
- 5998** Tent and Awning Shops
- 0763** Agricultural Co-Operative

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
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- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Direct Marketers

- 5962** Direct Mktg-Travel Related Arr
- 5963** Direct Sell/Door-To-Door
- 5964** Catalog Merchant
- 5965** Combination Catalog & Retail

- 5966** Outbound Telemarketing Merchnt
- 5967** Inbound Telemarketing Merchant
- 5969** Other Direct Marketers

Drug Stores and Pharmacies

- 5122** Drugs/Druggists Sundries

- 5912** Drug Stores & Pharmacies

Durable Goods Providers

- 5099** Durable Goods - Default
- 5722** Household Appliance Stores

- 5561** Camper Trailer Dealer
- 5551** Boat Dealers

Entertainment Places

- 7032** Sporting/Recreational Camps
- 7829** Films/Video Production/Dist
- 7832** Motion Picture Theatres
- 7841** DVD/Video Tape Rental Stores
- 7911** Dance Halls/Studios/Schools

- 7922** Theatrical Producers
- 7929** Bands/Orchestras/Entertain
- 7932** Billiard/Pool Establishment
- 7933** Bowling Alleys
- 7941** Commercial/Pro Sports

All Other

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- Ineligible codes

Entertainment Places - continued

7991 Tourist Attractions and Xhbt

7992 Public Golf Courses

7993 Video Amusement Game Supply

7994 Video Game Arcades/Establish

7996 Amusement Parks/Circus

7998 Aquariums/Seaquariums

7999 Recreation Services

Florist, Nursery and Garden Stores

5193 Florist Supplies/Nursery Stock

5992 Florists

5261 Nurseries, Lawn/Garden Supply

Funeral Home and Crematories

7261 Funeral Service/Crematories

Gas Stations and Fuel Dealers

5172 Petroleum/Petroleum Products

5541 Service Stations

5552 Electric Vehicle Charging Merchants

5542 Automated Fuel Dispensers

5983 Fuel Dealers

All Other

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- Hotels
- Insurance providers
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- Non-medical testing labs
- Personal service providers
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- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Grocery Stores and Supermarkets

5411 Grocery Stores/Supermarkets

5422 Freezer/Meat Lockers

5441 Candy/Nut/Confection Stores

5451 Dairy Product Stores

5462 Bakeries

5499 Misc Food Stores - Default

5921 Pkg Stores/Beer/Wine/Liquor

Hotels

3501 Holiday Inn

3502 Best Western

3503 Sheraton

3504 Hilton

3505 Forte Hotels

3506 Golden Tulip

3507 Friendship Inn

3508 Quality Inn

3509 Marriott

3510 Days Inn

3511 Arabella Hotels

3512 Inter-Continental

3513 Westin

3514 Amerisuites

3515 Rodeway Inn

3516 La Quinta Motor Inn

3517 Americana Hotels

3518 Sol Hotels

3519 Pullman International Hotels

3520 Meridien

3521 Royal Lahaina Resorts

3523 Peninsula Hotels

3524 Welcomgroup

3525 Dunfey Hotel

3526 Prince Hotel

3527 Downtowner-Passport

3528 Thunderbird/Red Lion

3529 CP (Canadian Pacific) Hotels

All Other

Airlines

Apparel and accessory stores

Auto rental and transport providers

Automotive dealers

Automotive parts stores

Automotive repair shops

Cable, satellite, TV and radio providers

Charitable, civic, and religious organizations

Computer stores

Department, book and novelty stores

Direct marketers

Drug stores and pharmacies

Durable goods providers

Entertainment places

Florist, nursery and garden stores

Funeral home and crematories

Gas stations and fuel dealers

Grocery stores and supermarkets

Hotels

Insurance providers

Membership organizations

Non-durable goods providers

Non-medical testing labs

Personal service providers

Pet supply stores

Postal and courier service providers

Professional service providers

Publishers and printers

Restaurants

Schools and governments

Stationary and office supply stores

Telecom equipment suppliers

Telecom service providers

Utility companies

Veterinarians

Wholesales goods providers

Ineligible codes

Hotels - continued

- 3530** Renaissance Hotels
- 3531** Kauai Coconut Beach Resort
- 3532** Royal Kona Resort
- 3533** Hotel Ibis
- 3535** Hilton International
- 3536** Amfac Hotel
- 3537** Ana Hotels
- 3538** Concorde Hotels
- 3539** Summerfield Suites Hotels
- 3540** Iberotel
- 3541** Hotel Okura
- 3542** Royal Hotels
- 3543** Four Seasons
- 3544** Cigahotels
- 3545** Shangri-La International
- 3546** Hotel Sierra
- 3548** Hoteles Melia
- 3549** Auberge Des Gouverneurs
- 3550** Regal 8 Inns
- 3551** Mirage Hotel And Casino

- 3552** Coast Hotels
- 3553** Park Inns International
- 3555** Treasure Island Hotel & Casino
- 3557** Manhattan East Suite Hotel
- 3558** Jolly Hotels
- 3559** Candlewood Suites
- 3561** Golden Nugget
- 3562** Comfort Inn
- 3563** Journey's End Motels
- 3564** Sam's Town Hotel and Casino
- 3565** Relax Inns
- 3567** Soho Grand Hotel
- 3569** Tribeca Grand Hotel
- 3570** Forum Hotels
- 3572** Miyako Hotel
- 3573** Sandman Hotels
- 3575** Vagabond Hotels
- 3576** La Quinta Resort
- 3577** Mandarin Oriental Hotel
- 3579** Hotel Mercure

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
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- Computer stores
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- Direct marketers
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- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Hotels - continued

- | | |
|-------------------------------------------|----------------------------------------|
| 3580 Hotel Del Coronado | 3607 Fontainebleau Resorts |
| 3581 Delta Hotel | 3608 Gaylord Oprylands |
| 3582 California Hotel and Casino | 3609 Gaylord Palms |
| 3583 Radisson Blu | 3611 C Mon Inns |
| 3584 Princess Hotels Internat'l | 3612 Moevenpick Hotels |
| 3585 Hungar Hotels | 3613 Microtel Inns & Suites |
| 3586 Sokos Hotels | 3614 Americinn |
| 3587 Doral Hotel | 3615 Travelodge |
| 3588 Helmsley Hotel | 3616 Hermitage Hotel |
| 3589 Doral Golf Resort | 3617 Americas Best Value Inn |
| 3590 Fairmont Hotel | 3618 Great Wolf |
| 3591 Sonesta Hotel | 3619 Aloft |
| 3592 Omni Hotel | 3621 Extended Stay |
| 3595 Hospitality Inns | 3623 Dorint Hotels |
| 3596 Wynn Las Vegas | 3625 Hotel Universale |
| 3597 Riverside Resort Hotel&Casino | 3627 Extended Stay America |
| 3598 Regent International Hotels | 3628 Excalibur Hotel and Casino |
| 3599 Pannonia Hotels | 3629 Dan Hotels |
| 3602 Hudson Hotel | 3630 Extended Stay Deluxe |
| 3604 Hilton Garden Inn | 3631 Sleep Inn |

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
- Durable goods providers
- Entertainment places
- Florist, nursery and garden stores
- Funeral home and crematories
- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Hotels - continued

3632 The Phoenician
3633 Rank Hotels
3634 Swissotel
3635 Reso Hotels
3636 Sarova Hotels
3637 Ramada Inn
3638 Howard Johnson
3639 Mount Charlotte Thistle
3640 Hyatt
3641 Sofitel Hotels
3642 Novotel
3643 Steigenberger
3644 Econolodge
3645 Queens Moat Houses
3647 Husa Hotels
3649 Radisson Hotel
3650 Red Roof Inn
3651 Imperial London Hotels
3652 Embassy Hotels
3653 Penta Hotels

3654 Loews Hotel
3655 Scandic Hotels
3656 Sara Hotels
3657 Oberoi Hotels
3658 New Otani Hotels
3659 Taj Hotels Internat'l
3660 Knights Inn
3661 Metropole Hotels
3662 Circus Circus Hotel and Casino
3663 Hoteles El Presidente
3664 Flag Inn
3665 Hampton Inn
3667 Luxor Hotel and Casino
3668 Maratim
3669 Eldorado Hotel and Casino
3670 Arcade
3672 Campanile
3674 Rantasipi Hotels
3675 Interhotel Cedoc
3676 Monte Carlo Hotel and Casino

All Other

Airlines
Apparel and accessory stores
Auto rental and transport providers
Automotive dealers
Automotive parts stores
Automotive repair shops
Cable, satellite, TV and radio providers
Charitable, civic, and religious organizations
Computer stores
Department, book and novelty stores
Direct marketers
Drug stores and pharmacies
Durable goods providers
Entertainment places
Florist, nursery and garden stores
Funeral home and crematories
Gas stations and fuel dealers
Grocery stores and supermarkets
Hotels
Insurance providers
Membership organizations
Non-durable goods providers
Non-medical testing labs
Personal service providers
Pet supply stores
Postal and courier service providers
Professional service providers
Publishers and printers
Restaurants
Schools and governments
Stationary and office supply stores
Telecom equipment suppliers
Telecom service providers
Utility companies
Veterinarians
Wholesales goods providers
Ineligible codes

Hotels - continued

- | | |
|--------------------------------------------|-------------------------------------------|
| 3677 Climat De France | 3700 Motel 6 |
| 3678 Cumulus Hotels | 3701 La Mansion Del Rio |
| 3679 Silver Legacy Hotel and Casino | 3702 The Registry Hotels |
| 3680 Hoteis Othan | 3703 Residence Inn |
| 3681 Adams Mark | 3704 Royce Hotel |
| 3683 Bradbury Suites | 3706 Shilo Inn |
| 3684 Budget Host Inns | 3707 Shoney's Inn |
| 3685 Budgetel Inns | 3708 Virgin River Hotel and Casino |
| 3686 Susse Chalet | 3709 Super 8 Motel |
| 3687 Clarion Hotel | 3710 The Ritz-Carlton |
| 3688 Compri Hotel | 3711 Flag Inns (Australia) |
| 3690 Courtyard by Marriott | 3712 Buffalo Bill's Hotel & Casino |
| 3692 Doubletree Hotel | 3713 Quality Pacific Hotel |
| 3693 Drury Inn | 3714 Four Seasons (Australia) |
| 3694 Economy Inns Of America | 3715 Fairfield Inn |
| 3695 Embassy Suites | 3716 Carlton Hotels |
| 3696 Exel Inn | 3717 City Lodge Hotels |
| 3697 Fairfield Hotel | 3718 Karos Hotels |
| 3698 Harley Hotel | 3719 Protea Hotels |
| 3699 Midway Motor Lodge | 3720 Southern Sun Hotels |

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
- Durable goods providers
- Entertainment places
- Florist, nursery and garden stores
- Funeral home and crematories
- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Hotels - continued

- | | |
|---------------------------------------------|--------------------------------------------|
| 3721 Hilton Conrad | 3744 Carefree Hotels |
| 3722 Wyndham | 3745 St. Regis Hotel |
| 3723 Rica Hotels | 3747 Clubcorp/Clubresorts |
| 3724 Inter Nor Hotels | 3748 Wellesley Inns |
| 3725 Sea Pines Resort | 3749 The Beverly Hills Hotel |
| 3726 Rio Suites | 3750 Crowne Plaza Hotels |
| 3727 Broadmoor Hotel | 3751 Homewood Suites |
| 3728 Bally's Hotel and Casino | 3752 Peabody Hotels |
| 3729 John Ascuaga's Nugget | 3754 Amelia Island Plantation |
| 3730 Mgm Grand Hotel | 3755 The Homestead |
| 3731 Harrah's Hotels and Casinos | 3757 Canyon Ranch |
| 3735 Masters Economy Inns | 3760 Halekulani Hotel/Waikiki Parc |
| 3736 Colorado Belle/Edgewater Resort | 3762 Whiskey Pete's Hotel & Casino |
| 3737 Riviera Hotel and Casino | 3763 Chateau Elan Winery and Resort |
| 3738 Tropicana Resort & Casino | 3764 Beau Rivage Hotel and Casino |
| 3739 Woodside Hotels and Resorts | 3765 Bellagio |
| 3740 Towneplace Suites | 3766 Fremont Hotel and Casino |
| 3741 Millennium Hotels | 3767 Main St. Station Hotel/Casino |
| 3742 Club Med | 3769 Stratosphere Hotel and Casino |
| 3743 Biltmore Hotel & Suites | 3770 Springhill Suites |

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
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- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Hotels - continued

- | | |
|--------------------------------------------|------------------------------------------|
| 3771 Caesar's Hotel and Casino | 3795 Paris Las Vegas Hotel |
| 3772 Nemaquin Woodlands | 3796 Peppermill Hotel Casino |
| 3773 Venetian Resort Hotel Casino | 3797 Atlantic City Hilton Resorts |
| 3774 New York-New York Hotel+Casino | 3798 Embassy Vacation Resort |
| 3775 Sands Resort | 3799 Hale Koa Hotel |
| 3777 Mandalay Bay Resort | 3800 Homestead Suites |
| 3778 Four Points Hotels | 3801 Wilderness Hotel & Resort |
| 3779 W Hotels | 3802 The Palace Hotel |
| 3780 Disney Resorts | 3807 Element |
| 3782 Rosen Hotels and Resorts | 3808 LXR |
| 3783 Town & Country Resort/Conv Ctr | 3811 Premier Travel Inns |
| 3784 First Hospitality Hotels | 3812 Hyatt Place |
| 3785 Outrigger Hotels and Resorts | 3813 Hotel Indigo |
| 3786 Ohana Hotels Of Hawaii | 3814 The Roosevelt Hotel NY |
| 3788 Ala Moana Hotel | 3816 Home2 Suites |
| 3789 Smugglers Notch Resort | 3818 Mainstay Suites |
| 3790 Raffles Hotels | 3819 Oxford Suites |
| 3791 Staybridge Suites | 3822 Crossland |
| 3793 Flamingo Hotels | 3823 Grand Sierra Resort |
| 3794 Grand Casino Hotels | 3824 Aria |

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
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- Computer stores
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- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Hotels - continued

- | | |
|---------------------------------------|---------------------------------------|
| 3825 Vdara | 3832 Curio Hotels |
| 3826 Autograph | 3833 Canopy |
| 3828 Cosmopolitan of Las Vegas | 7011 Hotels/Motels/Resorts |
| 3829 Country Inn by Carlson | 7012 Timeshares |
| 3830 Park Plaza Hotel | 7033 Trailer Parks/Campgrounds |
| 3831 Waldorf | |

Insurance Providers

- | | |
|--------------------------------------------|----------------------------------------|
| 5960 Direct Marketing Insurance Svc | 6300 Insurance Sales/Underwrite |
|--------------------------------------------|----------------------------------------|

Membership Organizations

- | | |
|-----------------------------------------|----------------------------------------|
| 7997 Member Clubs/Sport/Rec/Golf | 8699 Member Organizations - Def |
| 8675 Auto Associations | |

Non-Durable Goods Providers

- 5199** Non-Durable Goods - Default

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
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- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Non-Medical Testing Labs

8734 Testing Labs (Non-Medical)

Personal Service Providers

2842 Specialty Cleaning/Polishing

7211 Laundries-Family/Commercial

7210 Laundry/Cleaning/Garment Sv

7216 Dry Cleaners

5697 Tailor/Seamstress/Alters

7230 Beauty/Barber Shops

7251 Shoe Repair/Shine/Hat Clean

7278 Buying/Shopping Services

7298 Health & Beauty Spas

7631 Watch/Clock/Jewelry Repair

0780 Landscape/Horticultural Ser

7623 Air Cond/Refrig Repair Shop

7629 Small Appliance Repair Def

7217 Carpet/Upholstery Cleaning

7342 Exterminating/Disinfect Serv

7349 Clean/Maint/Janitorial Serv

8351 Child Care Services

7299 Misc Personal Serv - Def

9999 Invalid Merchant Category

Pet Supply Stores

5995 Pet Stores/Food & Supply

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
- Durable goods providers
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- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Postal and Courier Service Providers

9402 Postage Stamps

4215 Courier Services

Professional Service Providers

6513 Real Est Agnts & Mgrs Rentals

7276 Tax Preparation Service

7392 Mgmt/Consult/Public Rel Ser

7393 Detective/Protective Agen

8111 Legal Services Attorneys

8911 Architectural/Eng/Survey

8931 Accountants/Auditors/Bookpr

7361 Employment/Temp Help Agen

7395 Photofinish Labs/Dev

7399 Business Services - Default

8999 Professional Services - Def

4225 Public Warehousing

4821 Telegraph Services

7221 Photo Studios

5978 Typewriter/Sales/Service

7321 Consumer Cr Reporting Agen

7333 Commercial Photo/Art/Graph

7338 Quick Copy/Repro Services

7339 Stenographic Services

9702 Gcas Emergency Services

4829 Wire Transfer Money Order

6012 Financial Inst/Merchandise

6051 Non-Fin Inst/Fc/Mo/Tc

6211 Securities Brokers/Dealers

7394 Equip/Furn Rent/Lease Serv

4722 Travel Agencies

4723 TUI Travel Agency

5968 Continuity/Subsription Mercht

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
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- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Publishers and Printers

2741 Misc Publishing & Printing

2791 Typesetting/Plate Making Etc

Restaurants

5814 Fast Food Restaurants

5812 Restaurants

5811 Caterers

5813 Bars/Taverns/Lounges/Discos

Schools and Governments

8211 Elementary/Secondary Schools

9211 Court Costs/Alimony/Support

8220 Colleges/Univ/Jc/Profession

9311 Tax Payments

8241 Correspondence Schools

9399 Gov't Serv - Default

8244 Business/Secretarial School

9405 Intra-Government Purchases

8249 Trade/Vocational Schools

9950 Intra-Company Purchase

8299 Schools - Default

Stationary and Office Supply Stores

5111 Stationery/Office Supplies

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
- Durable goods providers
- Entertainment places
- Florist, nursery and garden stores
- Funeral home and crematories
- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
- Non-medical testing labs
- Personal service providers
- Pet supply stores
- Postal and courier service providers
- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes

Telecom Equipment Suppliers

4812 Telecommunication Equipment

Telecom Service Providers

4814 Telecommunication Services

Utility Companies

4900 Utilities/Elec/Gas/H2O/Sani

Veterinarians

0742 Veterinary Services

Wholesales Goods Providers

5131 Piece Goods/Notions/Dry Goods

5169 Chemicals/Allied Prods - Def

Ineligible Codes²

9223 Bail and Bond Payments

7800 Government Owned Lotteries

7801 Govt Licensed Online Casinos

7802 Gov Licensed Horse/Dog Racing

7995 Betting/Track/Casino/Lotto

7273 Dating & Escort Services

7297 Massage Parlors

8651 Political Organizations

5933 Pawn Shops

5972 Stamp & Coin Stores

Fines

All Other

- Airlines
- Apparel and accessory stores
- Auto rental and transport providers
- Automotive dealers
- Automotive parts stores
- Automotive repair shops
- Cable, satellite, TV and radio providers
- Charitable, civic, and religious organizations
- Computer stores
- Department, book and novelty stores
- Direct marketers
- Drug stores and pharmacies
- Durable goods providers
- Entertainment places
- Florist, nursery and garden stores
- Funeral home and crematories
- Gas stations and fuel dealers
- Grocery stores and supermarkets
- Hotels
- Insurance providers
- Membership organizations
- Non-durable goods providers
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- Professional service providers
- Publishers and printers
- Restaurants
- Schools and governments
- Stationary and office supply stores
- Telecom equipment suppliers
- Telecom service providers
- Utility companies
- Veterinarians
- Wholesales goods providers
- Ineligible codes



Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, refer to your Cardmember Agreement for additional information.

¹ Reward points are earned on eligible net purchases. The Rewards Program is subject to change. Net purchases are purchases minus any credits posted to the account for returns during the billing cycle. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Reward Points can be redeemed as a cash deposit to an eligible checking or savings account or as a statement credit to your credit card account.

² Each Category may be made up of one or more individual merchant category codes (MCC). Total spend in each Category is determined by the sum of eligible net purchases for all MCC listed under that Category. Elan Financial Services cannot control how merchants choose to classify their transactions, and therefore cannot guarantee under which MCC or Category they will qualify. Some exclusions apply.

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