Control Exceptions

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Introduction

This document contains information about the exceptions that apply to different Control Types.

Card On/Off

Control preference of On/Off will be excluded for the transactions matching the below characteristics:

- Non-Authorization request transactions (Typically Authorization requests are identified by 0100/0200 MTI Type)
- Recurring transactions
- Credit transactions (Returns, Deposits, etc.)

International

International Control will be bypassed if the following rules are true:

- Non-Authorization request transactions
- Recurring transactions
- Credit transactions (Returns, Deposits, etc.)
- Fuel Merchant (MCC = 5172, 5299, 5542, or 9752) and the transaction is not an instore, NFC, or ATM
- Cardholder not present (If the indicators pertaining to Cardholder not present is available in the transaction message)

Transaction Type

Transaction Type Control will be bypassed if the following rules are true:

- Non-Authorization request transactions
- Credit transactions (Returns, Deposits, etc.)
- Fuel Merchant (MCC = 5172, 5299, 5542, or 9752) and the transaction is not an instore, NFC, or ATM
- Card Verification transaction (i.e. transaction is $0, or <= $1 and has AVS data or CVV2 check, and is card not present or a recurring transaction)

Merchant Type

Merchant Type Control will be bypassed if the following rules are true:

- Non-Authorization request transactions
- Recurring transactions
- Credit transactions (Returns, Deposits, etc.)
- MCC = 6010, 6011, or 6012 (as ATMs are considered Transaction Type, not Merchant Type)
- MCC not available

Per Transaction Spend Limits

Per Transaction Spend Limit Control will be bypassed if the following rules are true:

- Non-Authorization request transactions
- Recurring transactions
- Credit transactions (Returns, Deposits, etc.)
- $0 transactions

Location

My location and My Region control types will not be checked, if a transaction has the below characteristics:

- Non-Authorization request transactions
- Recurring transactions
- Credit transactions (Returns, Deposits, etc.)
- Fuel Merchant (MCC = 5172, 5299, 5542, or 9752) and the transaction is not an instore, NFC, or ATM
- Card Verification transaction (i.e. transaction is $0, or <= $1 and has AVS data or CVV2 check, and is card not present or a recurring transaction)
- Cardholder not present
- MCC is within the following list (There are some merchants where the authorizations are typically completed at a location that may differ from the POS device location. i.e. Vending Machines, Kiosks, Service Providers, Transportation Providers, etc.):
  - 7549: Towing Services
  - 0780: Horticultural and Landscaping Services
  - 4214: Motor Freight Carriers and Trucking (Moving and Storage Companies)
  - 4215: Courier Services – Air and Ground, and Freight Forwarders

- 5963: Door to Door Sales
- 7217: Carpet and Upholstery Cleaners
- 7342: Exterminating and Disinfecting Services
- 7349: Cleaning, Maintenance, and Janitorial Services
- 5996: Swimming Pools Sales and Service
- 1520: General Contractors – Residential and Commercial
- 1711: Heating, Plumbing, and Air Conditioning Contractors
- 1731: Electrical Contractors
- 1740: Masonry Stonework, Tile Setting, Plastering, and Insulation Contractors
- 1750: Carpentry Contractors
- 1761: Roof, Siding, and Sheet Metal Work Contractors
- 1771: Concrete work Contractors
- 1799: Special Trade Contractors (not classified elsewhere)
- 4900: Utilities – Electric, Gas, Heating… (if CP/CHP, probably at home hence not DBA location)
- 4111: Local and Suburban Commuter Passenger Transport incl. Ferries
- 4119: Ambulance Services
- 4121: Taxicab and Limos
- 4131: Bus Lines
- 4784: Tolls and Bridge Fees
- 4789: Transportation Services (Not Elsewhere Classified)
- 5814: Fast Food Restaurants (Quick Service Restaurants, Vending Machines, Sandwich Shops, Ice Cream Shops, Coffee Shops, Yogurt Shops, and Pretzel Stands)
- 7841: Video Tape Rental Stores
- 7523: Parking Lot, Parking Meters, and Garages