



MCC Detection

Detect the Correct MCC in 30 Seconds

Accurate merchant category code (MCC) classification is essential, not just during onboarding, but throughout the merchant lifecycle. Misclassification can result in chargebacks, inflated fees, reputational risk, and compliance violations, but relying on manual review is slow, inconsistent, and difficult to scale. LegitScript MCC Detection automates the process, delivering fast, accurate MCC recommendations for merchants at onboarding and beyond.

\$36B

Total transactions that industry experts estimate are processed via the wrong MCC each year

40%

Percentage of miscoded merchants, based on LegitScript's research

Examples of commonly misused MCCs include **5734** and **miscellaneous MCCs** ending in 99.

Key Features

- Automatically classify MCCs in under 30 seconds with real-time recommendations.
- Get primary and alternative MCC suggestions with clear explanations to support decision-making.
- Leverage transparent confidence scores to focus your review.
- Flag high-risk or mismatched MCCs to reduce exposure.

Benefits

- ✓ Reduce manual work and improve integrity across your portfolio.
- ✓ Prevent penalties and losses due to MCC misclassification.
- ✓ Support onboarding and monitoring with scalable automation.

From onboarding through persistent monitoring, MCC Detection fits seamlessly into your workflow. Use it as a standalone tool or as part of LegitScript's broader merchant risk solutions — accessible via our secure web application and API.

Contact Us

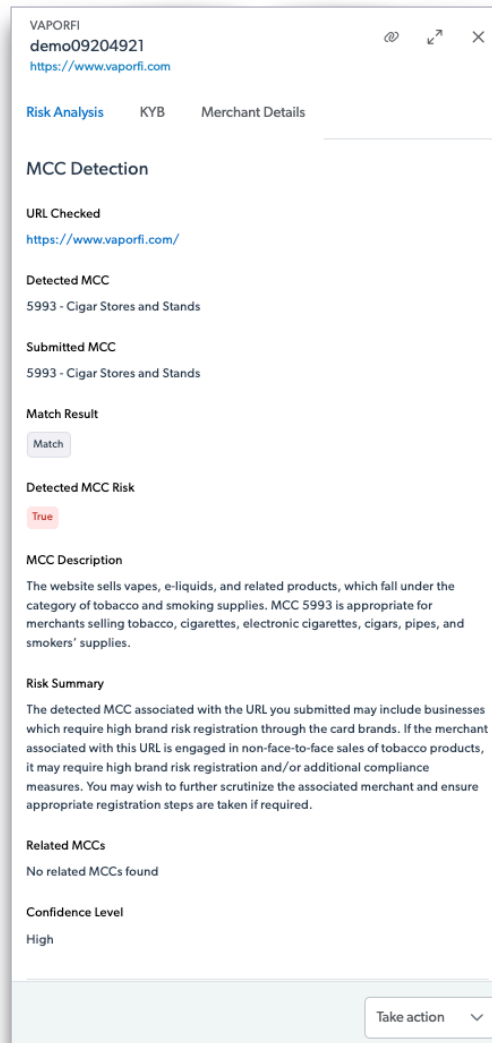
legitscript.com/contact

Our approach combines cutting-edge crawling and AI technology with expert-vetted data, and is easy to implement, use, and train your teams on.

MCC Detection in Action

Below are examples of URL scans of real websites using LegitScript's tool.

MCC Analysis of **vaporfi.com**



VAPORFI
demo09204921
<https://www.vaporfi.com>

Risk Analysis KYB Merchant Details

MCC Detection

URL Checked
<https://www.vaporfi.com/>

Detected MCC
5993 - Cigar Stores and Stands

Submitted MCC
5993 - Cigar Stores and Stands

Match Result
Match

Detected MCC Risk
True

MCC Description
The website sells vapes, e-liquids, and related products, which fall under the category of tobacco and smoking supplies. MCC 5993 is appropriate for merchants selling tobacco, cigarettes, electronic cigarettes, cigars, pipes, and smokers' supplies.

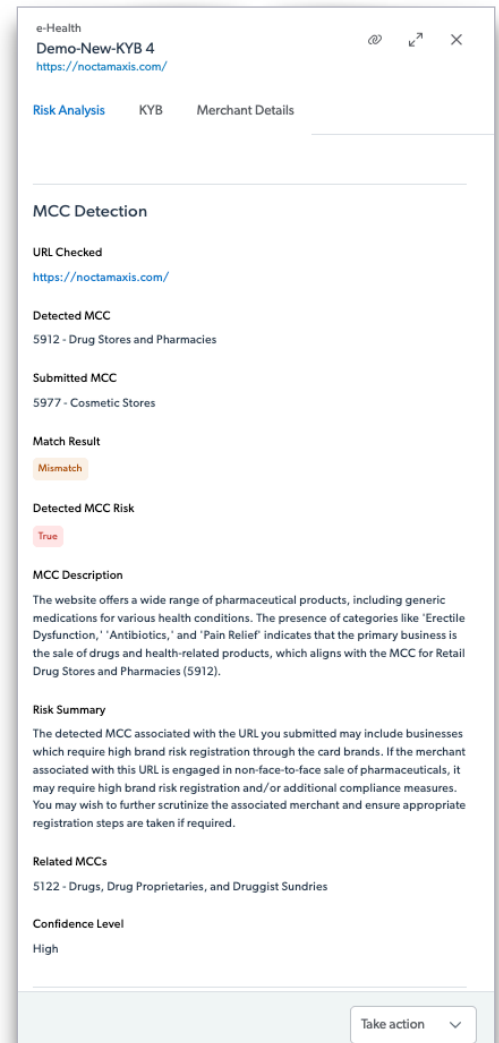
Risk Summary
The detected MCC associated with the URL you submitted may include businesses which require high brand risk registration through the card brands. If the merchant associated with this URL is engaged in non-face-to-face sales of tobacco products, it may require high brand risk registration and/or additional compliance measures. You may wish to further scrutinize the associated merchant and ensure appropriate registration steps are taken if required.

Related MCCs
No related MCCs found

Confidence Level
High

Take action ▾

MCC Analysis of **noctamaxis.com**



e-Health
Demo-New-KYB 4
<https://noctamaxis.com/>

Risk Analysis KYB Merchant Details

MCC Detection

URL Checked
<https://noctamaxis.com/>

Detected MCC
5912 - Drug Stores and Pharmacies

Submitted MCC
5977 - Cosmetic Stores

Match Result
Mismatch

Detected MCC Risk
True

MCC Description
The website offers a wide range of pharmaceutical products, including generic medications for various health conditions. The presence of categories like 'Erectile Dysfunction,' 'Antibiotics,' and 'Pain Relief' indicates that the primary business is the sale of drugs and health-related products, which aligns with the MCC for Retail Drug Stores and Pharmacies (5912).

Risk Summary
The detected MCC associated with the URL you submitted may include businesses which require high brand risk registration through the card brands. If the merchant associated with this URL is engaged in non-face-to-face sale of pharmaceuticals, it may require high brand risk registration and/or additional compliance measures. You may wish to further scrutinize the associated merchant and ensure appropriate registration steps are taken if required.

Related MCCs
5122 - Drugs, Drug Proprietarys, and Druggist Sundries

Confidence Level
High

Take action ▾

Learn More

MCC misclassification creates compliance gaps and unnecessary costs. [Contact us](#) to learn how LegitScript can help you classify faster, more accurately, and at scale.