



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.

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.

Contact Us

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