

**MANITOBA GOVERNMENT**

**PURCHASING CARD GUIDELINES**

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and Manitoba Finance

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**Manitoba Government  
Purchasing Card Guidelines**

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# Manitoba Government

## Purchasing Card Guidelines

### 1. PURPOSE

The Purchasing Card (P-Card) is a credit card intended to provide a simplified purchasing/payment tool for the acquisition of low dollar value goods and services directly from suppliers.

### 2. RESPONSIBILITIES

- A. The Department of Transportation and Government Services is responsible for the implementation and on going management of the P-Card.
- B. Individual departments Executive Financial Officers (EFO's) are responsible for administering the use of the P-Card in their department by:
  - 1) Appointing Card Co-ordinators;
  - 2) Establishing and communicating department-specific procedures;
  - 3) Establishing control procedures to ensure that appropriate authorization and payment processes are being adhered to (see guideline 10);
  - 4) Ensuring the quarterly reconciliation of vendor data (see guideline 12);
  - 5) Ensuring that Card Co-ordinators are discharging all of their responsibilities (see 2C);
  - 6) Ensuring that program managers are aware of the P-Card policies and guidelines; and
  - 7) Certifying that their department is adhering to the policies and practices defined for the use of the P-Card.
- C. Program managers are responsible for:
  - 1) Recommending and approving cardholders;
  - 2) Approving cardholder limits; and
  - 3) Signing off on cardholder purchasing logs.

**Note:** *A cardholder that is a program manager must refer this duty to his/her immediate superior in relation to his/her card.*

D. Card Co-ordinators are responsible for:

- 1) Obtaining signed Cardholder Agreements (see Appendix B);
- 2) Issuing and cancelling cards;
- 3) Amending and setting restrictions on Cards and card limits based on program manager approvals;
- 4) Co-ordinating payment;
- 5) Liaising with the Bank;
- 6) Conducting an annual inventory of outstanding cards to ensure continuing need; and
- 7) Complying with requirements of guidelines 4 and 10.

E. Cardholders are responsible for:

- 1) The safe keeping of the actual P-Card;
- 2) Following established purchasing practices;
- 3) Following accounting processes such as the maintenance of a purchase log (available on the Manitoba Home page at <http://www.internal/finance/fam/forms/sapforms.htm>); and
- 4) Reporting lost or stolen P-Cards.

Toll-free line in Canada	1-800-361-0070
From the USA	1-800-363-9527
Elsewhere in the world	1-514-281-3159(call collect)

### 3. WHO IS AUTHORIZED TO USE THE CARD

Government personnel properly authorised by their Department may use the P-Card.

### 4. HOW ARE P-CARDS ISSUED?

A. Departmental Card Co-ordinators in conjunction with the appropriate program managers shall:

- 1) Identify personnel in their department who have authority and the need to use the P-Card.
- 2) Issue P-Cards to departmental Cardholders in accordance with government policies and procedures established under this program, including:
  - a. Determining individual P-Card limits;
  - b. Determining individual transactions and monthly limits,
  - c. Determining limitations on transaction type, if applicable.

- 3) Maintain records of departmental Cardholders in a central area including copies of the Cardholder agreement signed by the Cardholder (See Appendix B).
- 4) Ensure that personnel have received appropriate instructions regarding purchasing policies before the P-Card is issued.

## 5. WHAT CANNOT BE PURCHASED?

- A. Goods and Services over \$2500. The use of multiple transactions to circumvent this stipulation is a violation of these Policies and Procedures and will be dealt with accordingly.
- B. Repair services or parts for vehicles leased from Fleet Vehicles Agency. FVA have their own process for doing this.
- C. Goods and Services on out-line agreements.
- D. Departmental systems branches (only) have been authorised to use the P-Card for information technology purchases\*.
- E. In addition, P-Cards have standard government exclusions built into them (See section MCC Codes – Appendix C)
- F. Goods or services excluded by virtue of government-stated policy or specific directive as follows:

### **EXCLUDED ITEMS**

### **EXAMPLES (Not all inclusive)**

Advertising	Newspaper Adverts
Bedding	Linen/Mattresses/Pillows
Centrally Stocked Items	Material provided by Material Distribution Agency including: Stationery/Software/Janitorial (See MDA catalogue)
Communication Equipment	Cellphones/2-way Radios
Identifying uniforms	Park Ranger/Prison Guard etc.
Information technology hardware or software *	Personal Computers/Printers/Software
Office Furniture	Desk/Chairs/Filing Cabinets
Protective Clothing	Parkas/Sleeping Bags
Printing	Brochures/Books

## **EXCLUDED ITEMS**

## **EXAMPLES (Not all inclusive)**

Signage

Building Signs/Name Plates

**Note:** *These exclusions are the result of specific government policy directives.*

- *Procurement Services is familiar with the directive and can provide guidance on procurement procedures.*
- *Procurement Services General enquiry - 945-6361*
- *Departmental systems branches (only) have been authorized to use the Purchasing Card for information technology purchases.*

## **6. WHAT CAN BE PURCHASED**

- A. Goods or services under \$2,500 in value per transaction, including Provincial Sales Tax.
- B. Clarifications:
  - 1) It is intended that departments will use the P-Card for occasional (non-repetitive) unplanned-for requirements and NOT as an alternative to the use of planned procurement strategies and corporate procurement agencies such as Procurement Services Branch and Information Resources Division of Culture Heritage and Tourism.
  - 2) It is also not to be used as a payment tool for paying regular monthly invoices where normal invoice payment processes should be followed (e.g. lease or rental payments).

## **7. CENTRAL PURCHASING**

- A. Procurement Services Branch PSB has established a number of efficient and cost effective supply methods, e.g., annual orders, standing offers, and out-line agreements on SAP in support of departmental program requirements.
  - 1) Examples of items that lend themselves to these supply methods include: repetitive items, project requirements, and similar items required by multiple location within your branch or department such as seasonal goods.
  - 2) Generally speaking, these types of requirements may be planned in advance of their actual use, and tendered for by PSB, on a consolidated, versus piecemeal basis, to achieve lower pricing.
- B. Contact PSB to discuss if any of the above methods are appropriate for your needs.

## 8. PURCHASING PROCEDURES

- A. To ensure that goods/services being purchased are reasonably priced, departmental personnel should obtain at least two competitive bids whenever possible and keep a record of them.

**Note:** *For transactions over \$1000, bids are mandatory. They may be verbal or written and must be recorded on the Purchasing Card Log. (See appendix A).*

- B. Purchases in person, the preferred method, will be processed as follows:

- 1) Select goods or services and present P-Card to vendor.
- 2) Inform/remind the vendor that the purchase is for use by the Manitoba Government and is GST exempt.
- 3) Vendor will verify; "swipe"; and produce a charge slip for signature.
- 4) Sign charge slip and retain copy as well as cash register tape or receipt.

- C. Purchases by phone, facsimile or mail will be processed as follows:

- 1) Order goods or services by phone, facsimile or mail.
- 2) Inform vendor that the purchase is for use by the Manitoba Government and is GST exempt.
- 3) Instruct vendor to charge the purchase to the P-Card number and forward a receipt or packing slip for confirmation.

**Note:** *It is the cardholder's responsibility to inform the supplier at the time of purchase that the purchase is GST exempt. Some suppliers may be unable or unwilling to reverse/eliminate the GST. While the Cardholder should make every effort to convince the vendor to do so, there will be instances where this is not possible.*

- D. All such instances where GST is charged shall be brought to the attention of the Departmental Card Co-ordinator.

- E. All purchases, including bids, will be recorded on the Purchasing Card Log (see Appendix A) and cross-referenced to the appropriate charge slip, which will be retained with the log for payment and audit purposes.

## 9. CASH ADVANCES

Cash advances on the P-Card are not permitted.

## **10. EXPENDITURE PROCESS**

### **A. Department Central Expenditure Processing**

- 1) General:
  - a. The Departmental Card Co-ordinator has prime responsibility and accountability to ensure accurate, complete and timely payment processing of their department's procurement card expenditures, in accordance with Guideline point 2.(D).
  - b. This does not diminish the responsibilities of the individual departmental Cardholders, his / her program manager or the EFO, to ensure adequate financial processes, controls and reporting in these matters consistent with departmental comptrollership practices.
  - c. There is a policy requirement to have Delegated Financial Signing Authority (Spending Approval) to a person who is not the Cardholder.
  - d. Each departmental Cardholder Purchasing Card Log must be approved and signed by the Cardholder's program\_manager (note program manager who is cardholder must refer to immediate superior), prior to invoice payment processing.
- 2) In addition each department shall have in place appropriate processes for Funds Commitment.
  - a. Funds should be committed to provide for procurement card purchases.
  - b. In the event that it is determined that there are insufficient funds to meet the estimated procurement card activity, then card holders must be notified in advance to limit their procurement card usage.

### **B. Department Central Expenditure Processing- Roles & Responsibilities**

#### **1) The Cardholders:**

- a. In addition to the responsibilities in accordance with Guideline 2.(D) the Cardholder has the following duties and responsibilities:
  - (1) The Cardholder is responsible for maintaining all his / her expenditure receipts, and for entering/maintaining a Procurement / Purchasing Card Log template of all purchases in accordance with financial policy and departmental comptrollership practices.
  - (2) The Cardholder shall receive (from the Departmental Card Co-ordinator) his / her vendor statement, appropriate "Reports" and related material.
  - (3) The Cardholder shall reconcile all the Cardholder purchases receipts, and Purchasing Card Log to his / her monthly vendor statement to account for all transactions that (s)he has incurred.



- (4) The Cardholder shall update, print, sign, and certify correct his / her Purchasing Card Log and forward it on a timely basis along with original purchase receipts, to his/her program manager for approval in writing prior to invoice payment processing.

## 2) Program Manager:

- a. Will review the log and receipts for compliance with policy and guidelines.
- b. Sign approval for the log.
- c. Forward the log directly to the card co-ordinator; for control purposes, **the log must not be returned to the cardholder.**

**Note:** i) *The purchasing card is a government instrument. As long as the cardholder does not dispute that s/he has used the card for the purchase, the invoice must be paid. Inappropriate purchases are to be recovered from the employee and dealt with internally.*

ii) *This review and approval process goes beyond ensuring that the correct paperwork exists, it also enables managers to assess how staff are using the purchase cards, and includes identifying any irregularities or anomalies that require further investigation and/or corrective action. **It is the manager's responsibility to be aware of how staff are using their purchasing cards and to address any non-compliant purchasing practices.***

## 3) Departmental Card Co-ordinator:

- a. A monthly summary invoice payment request statement from the bank is forwarded to each department, c/o the Departmental Card Co-ordinator.
- b. Co-ordinator duties and responsibilities include:
  - (1) Ensuring that each of their departmental Cardholders receive their vendor statement, appropriate "Reports" and related material.
  - (2) As a minimum the Departmental Card Co-ordinator shall 'match' the Cardholder Procurement Log totals to the vendor statement departmental totals to ensure each / all Cardholders' items are reconciled to the overall departmental summary totals.
  - (3) Ensuring that all departmental Cardholder 'Purchasing Card Logs' are certified correct and signed by the Cardholder and further, approved in writing, by the Cardholder's program manager.
  - (4) Ensuring all approved departmental Cardholder 'Purchasing Card Logs' are presented to the departmental invoice payment processor to ensure accurate, complete and timely vendor payment processing.

- (5) Reconciling the total \$ amount of the department's total monthly vendor invoice to all of the monthly Cardholder separate vendor statements' \$ amounts due and reconcile any differences in conjunction with the Cardholder(s).

**Note:** *The card co-ordinator is expected and authorized to raise anomalies to the attention of the program manager.*

- (6) The Departmental Card Coordinator will be notified by the Dept. of Finance Central Accounts Payable on a monthly basis, with the cheque production deadline date.

#### **4) Departmental Invoice Processor (SAP F8 Role):**

- a. The invoice processor shall receive the Procurement / Purchasing Card Invoice SUMMARY Log xls template/'invoice payment request' that may be the 'manual' SAP/AP payment processing template OR the SAP spreadsheet 'electronic data upload' template.
- b. The 'invoice payment request' received shall be reconciled so that the spreadsheet \$ amounts agree to the departmental monthly total \$ invoice amount due to the vendor.
- c. The invoice processor shall verify the Cardholder and Cardholder Program manager signatures, ensuring that Spending Authority has been exercised and evidence is provided prior to payment authorization.
- d. The invoice processor shall process the monthly vendor payment to meet the cheque production deadline set by Dept of Finance Central Accounts Payable, and verifying that \$ total purchase receipts equal the \$ total Cardholder Logs equal the \$ vendor invoice payment request.
- e. The invoice processor will be responsible for ensuring that the correct vendor for their BA is used when processing their payment. Each BA will have a unique 'National Bank of Canada' vendor created and assigned to it.

**Note:** *For those BAs who have been assigned only one account number, that account number, as well as their BA name, will be part of the vendor name and will print on the cheque. For those BAs who have been assigned more than one account number, their National Bank of Canada vendor will only include their BA name. The invoice processor will be responsible for entering the correct account number as part of the cheque text which will print on the cheque stub.*

- f. The invoice processor shall ensure all the spreadsheets, original source documents/receipts, reconciliations, approvals, etc. are saved and filed in the same branch of the department where other original invoices are stored in accordance with Records Retention policy, and available for post audit by management.

**Note:** *Expenditure Process is incomplete as of Aug. 30/01, and is expected to be completed by end of Sept. /01.*

## 11. DISPUTE PROCESS

- A. Cardholders will advise their Card Co-ordinators of any charges on their statements which are incorrect and decide what course of action is to be taken.
- B. The Bank, on being advised of any disputed charges, would immediately credit the disputed charge to the Cardholder's account until such time as the dispute is resolved. Interest will not be charged on disputed transactions.
- C. Should the charge be proved to be legitimate the Bank will reverse the credit posted to the Cardholders account.

**Note:** *Disputes with vendors such as damaged goods or late delivery are not considered as disputed items and must be settled directly with the vendor by Manitoba.*

## 12. REPORTS

- A. Card Co-ordinators will have direct electronic access to all reports listed in this manual.
- B. Public Accounts Reporting:  
Totals for each vendor of purchases made using the Purchasing Card are required to be reported in the Public Accounts. In this regard:
  - 1) On a quarterly basis, departments will be asked to reconcile the vendor summary for their department against payments processed to ensure that totals are the same. Discrepancies should be corrected or noted in preparation for the annual process as described below.
  - 2) On an annual basis, the Department of Finance will receive an electronic file summarising departmental payments by vendor. The report will be compared to total departmental payments to the Card Company. If the totals do not agree, the paper report will be sent to the department for reconciliation.

## 13. LOST / STOLEN CARDS

- A. Cardholders will report lost or stolen Cards to the Bank by phone immediately and also to their departmental Card Co-ordinator by the next business day.

**Note:** *Failure to advise the Bank within 24 hours of a Card being lost or stolen will result in any fraudulent misuse of the Card being charged to the departments account*



## GOVERNMENT PURCHASING CARD

CARDHOLDERS AGREEMENT

THIS AGREEMENT between the Province of Manitoba and the Cardholder is dated

the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

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(Name of Cardholder)

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(Position)

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(Department)

**A. DEFINITIONS**

In this Agreement:

1. "Authorized Purchases" means purchases listed in paragraph 5 (c) of this Agreement;
2. "Bank" means institution or Card provider;
3. "Card" means the government-purchasing Card to be issued to the Cardholder by the Bank pursuant to an agreement between the Bank and the Province;
4. "Cardholder" means the individual whose name appears above;
5. "Card Number" means the number, which appears on the face of the Card;
6. "Individual Transaction Limit" means the maximum dollar amount that may be charged to the Card in a single transaction;
7. "Monthly Transaction Limit" means the maximum dollar amount of all transactions that may be made during a billing period;
8. "Credit Limit" means the maximum amount of debt which may be outstanding on the Card at any time;
9. "Department" means the Department which employs the Cardholder;
10. "Province" means the Government of the Province of Manitoba; and
11. "Purchasing Card Co-ordinator" means the individual designated by the Department to approve the issue of Cards.

**B. CARD OWNERSHIP**

The Bank is the owner of the Card at all times.

### C. CARD USE

1. Use and possession of the Card is governed by the terms and conditions of this Agreement.
2. The Cardholder will not authorise or permit any other person to use or have possession of the Card.
3. The Cardholder will not use the Card for personal purchases.
4. The Cardholder may use the Card to purchase only the following goods or services on behalf of the Government, subject to such additions or deletions as may be made in writing by the Purchasing Card Co-ordinator from time to time:

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(This section to be completed by the Purchasing Card Co-ordinator)

5. The Cardholder may use the Card to make Authorised Purchases only up to and including the following limits:
  - a) Individual Transaction Limit: \_\_\_\_\_
  - b) Monthly Transaction Limit: \_\_\_\_\_
  - c) Credit Limit: \_\_\_\_\_

(This section to be completed by the Purchasing Card Co-ordinator)

6. The Cardholder may not, under any circumstances, use the Card to obtain cash advances.
7. The Cardholder will abide by Department policies as published from time to time regarding use of the Card and accounting for purchases including expeditious processing.
8. The Cardholder will safeguard the Card and the Card Number.
9. The Cardholder will immediately notify the Bank and the Purchasing Card Co-ordinator if the Card is lost, stolen, damaged, destroyed or used by anyone other than the Cardholder.
10. The Cardholder will inform the Purchasing Card Co-ordinator of changes in his or her business address and business telephone number.
11. The Cardholder will inform the Purchasing Card Co-ordinator upon transfer from his or her position, taking leave of absence, or termination of employment.
12. The Cardholder acknowledges that misuse of the Card by the Cardholder may result in disciplinary action against the Cardholder by the Province.

#### **D. CESSATION OF CARD USE**

1. The Cardholder will immediately cease using the Card upon instruction from his or her program manager or the Purchasing Card Co-ordinator.
2. Upon instruction from the Cardholder's program manager or the Purchasing Card Co-ordinator, the Cardholder will immediately deliver the Card to his or her supervisor, or the Purchasing Card Co-ordinator, as instructed.

#### **E. ASSIGNMENT**

1. The Cardholder will not assign or transfer the Card or this Agreement or any rights or obligations under this Agreement.

#### **F. NON-WAIVER**

1. No amendment of this Agreement and no waiver of any breach of this Agreement are effective unless it is in writing and signed by both parties to this Agreement.
2. The written waiver by a party of any breach of any provision of this Agreement by the other party will not be deemed a waiver of such provision or of any subsequent breach of the same or any other provision of this Agreement.

#### **G. MISCELLANEOUS**

1. The heading appearing in this Agreement have been inserted for reference and as a matter of convenience only and in no way define, limit or enlarge the scope of any provision of this Agreement.
2. This Agreement will be governed by and construed in accordance with the laws of the Province of Manitoba.

#### **H. ENTIRE AGREEMENT**

1. This Agreement constitutes the entire agreement between the parties regarding possession and use of the Card.
2. Upon this Agreement being signed by the Cardholder and the Purchasing Card Co-ordinator, on behalf of the Province, the parties agree to be bound by this Agreement.

**NOTE:** *PERSONAL USE OF THE CARD FOR ANY REASON COULD RESULT IN DISMISSAL*

**I am aware of the Purchasing card guidelines and agree to follow those guidelines and abide by the terms of this agreement.**

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**Signature of Cardholder**

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**Signature of Purchasing Card Co-ordinator**

**MERCHANT COMMODITY CODES**

An MCC is the means of identification used by the Bank to classify the product or service that a vendor sells.

This code can be used to 'block' transactions for goods or services that are covered by other means, e.g. Amex for travel, or prohibited purchases, e.g. Liquor.

Manitoba has chosen to 'block ' a number of MCC codes as identified on the attached list. This will effectively stop the transaction at the source.

Some of the 'blocks' are obviously not required, such as massage parlours. Some are a result of compliance to Federal/Provincial tax agreement issues. **THESE BLOCKS CAN NOT BE LIFTED BY CARD CO-ORDINATORS.**

**WHEN A VENDOR HAS AN INCORRECT CODE WHICH STOPS THE CARD FROM BEING USED FOR GOODS OR SERVICES, FOR PURCHASES WHICH ARE ALLOWED, THE VENDOR MUST BE ADVISED TO CONTACT THE BANK THEY CONTRACT WITH FOR CARD SERVICES, AND HAVE THE CODE CHANGED FOR FUTURE TRANSACTIONS.**



## MERCHANT LISTING

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### **BS Business Services**

BS	2741	MISCELLANEOUS PUBLISHING AND PRINTING	
BS	2791	TYPESETTING PLATE MAKING AND RELATED SERVICES	
BS	4214	MOTOR FREIGHT CARRIERS, TRUCKING	
BS	4215	COURIER SERVICE, AIR & GROUND, FREIGHT FORW	
BS	4814	TELECOMM. SERVICE LOCAL & LONG DISTANCE CALL	
BS	4815	MASTERPHONE/TELEPHONE SERVICE /MONTHLY SUMM.	
BS	4821	TELEGRAPH SERVICE	
BS	4829	WIRW TRANSFER, MONEY ORDERS (WTMOS)	Blocked
BS	4900	UTILITIES-ELECTRIC, GAS, WATER, SANITARY	
BS	5137	UNIFORMS & COMMERCIAL CLOTHING	
BS	5139	COMMERCIAL FOOTWEAR	
BS	5192	BOOKS/PERIODICALS & NEWSPAPERS	
BS	5200	HOME SUPPLY WAREHOUSE	
BS	5811	CATERER	
BS	5994	NEWS DEALERS & NEWSSTAND	
BS	6010	FINANCIAL INSTITUTIONS / BRANCHES	
BS	6012	FINANCIAL INSTITUTION-MERCHANDISE SERVICES	
BS	6051	NON FINANCIAL INSTITUTES	
BS	6300	INSURANCE SALES, UNDERWRITING & PREMIUMS	
BS	7276	TAX PREPARATION SERVICE	
BS	7311	ADVERTISING SERVICE	
BS	7321	CONSUMER CREDIT REPORTING AGENCIES	
BS	7322	DEBT COLLECTION AGENCIES	
BS	7333	COMMERCIAL PHOTOGRAPHY & ART GRAPHICS	
BS	7338	QUICK COPY, REPRODUCTION, BLUEPRINTING SERVICES	
BS	7339	STENOGRAPHIC & SECRETARIAL SUPPORT SERVICES	
BS	7361	EMPLOYMENT AGENCIES, TEMPORARY HELP SERVICES	
BS	7375	INFORMATION RETRIEVAL SERVICES	
BS	7392	MANAGEMENT CONSULTING & PUBLIC RELATIONS	
BS	7393	DETECTIVE, PROTECTIVE, SECURITY AGENCY	
BS	7394	EQUIPMENT, TOOL, FURNITURE RENTAL	
BS	7395	PHOTO FINISHING LAB. & PHOTO DEVELOPING	
BS	7399	BUSINESS SERVICES NOT ELSEWHERE CLASSIFIED	
BS	8111	LEGAL SERVICE, ATTORNEYS	
BS	8911	ENGINEERING, ARCHITECTURAL & SURVEYING	
BS	8931	ACCOUNTING, AUDITING AND BOOKKEEPING	
BS	8999	PROFESSIONAL SERVICES NOT CLASSIFIED	

### **CA Cash Advances**

Blocked

### **CE Computers & Electronic**

CE	4816	COMPUTER NETWORK	
CE	5045	COMPUTER PERIPHERAL EQUIPMENT SOFTWARE	
CE	5732	ELECTRONICS SALES	
CE	5733	MUSIC STORE-INSTRUMENT, PIANO SHEET MUSIC	
CE	5734	COMPUTER SOFTWARE STORE	
CE	5946	CAMERA & PHOTOGRAPHIC SUPPLY STORE	

CE	7221	PHOTOGRAPHIC STUDIOS	
CE	7372	COMPUTER & DATE PROCESSING SERVICE	
CE	7379	COMPUTER MAINT./REPAIR/SERV. NOT ELSE CLASSIFIED	
CE	7622	ELECTRONIC REPAIR SHOPS	
<b>FB</b>	<b>Restaurants</b>		Blocked
<b>GS</b>	<b>Gas Station</b>		
GS	5541	SERVICE STATIONS	
GS	5542	AUTOMATED FUEL DISPENSER	
GS	9752	U.K. PETROL STATIONS, ELECTRONIC HOT FILE	
<b>HB</b>	<b>Hardware &amp; Building supplies</b>		
HB	5039	CONSTRUCTION MAT. NOT ELSE CLASSIFIED	
HB	5051	METAL SERVICE CENTER & OFFICES	
HB	5065	ELECTRICAL PARTS & EQUIPMENT	
HB	5072	HARDWARE EQUIPMENT & SUPPLIES	
HB	5074	PLUMBING & HEATING EQUIPMENT	
HB	5085	INDUSTRIAL SUPPLIES NOT ELSE CLASSIFIED	
HB	5169	CHEMICALS & ALLIED PRODUCTS NOT ELSE CLASSIFIED	
HB	5198	PAINTS / VARNISHES & SUPPLIES	
HB	5211	LUMBER, BUILDING MATERIALS STORES	
HB	5231	GLASS, PAINT, WALLPAPER STORES	
HB	5251	HARDWARE STORES	
HB	5261	NURSERIES, LAWN, GARDEN SUPPLY STORES	
HB	5713	FLOOR COVERING STORES	
HB	5714	DRAPERY WINDOW COVERING & UPHOLSTERY	
HB	5718	FIREPLACE, FIREPLACE SCREENS & ACCESSORIES	
<b>LG</b>	<b>Lodging</b>		Blocked
<b>MR</b>	<b>Maintenance &amp; Repairs</b>		
MR	780	LANDSCAPING AND HORTICULTURAL SERVICES	
MR	1520	GENERAL CONTRACTORS / RESIDENTIAL BUILDING	
MR	1711	HEATING, PLUMBING, AIR CONDITIONING CONTR	
MR	1731	ELECTRICAL CONTRACTORS	
MR	1740	MASONRY, STONEMWORK, TILE SETTING PLASTERING	
MR	1750	CARPENTRY CONTRACTORS	
MR	1761	ROOFING, SIDING, SHEET METAL WORK CONTRACT	
MR	1771	CONCRETE WORK CONTRACTORS	
MR	1799	CONTRACTORS, SPECIAL TRADE, NOT ELSEWHERE	
MR	2842	SPECIALTY CLEANING POLISHING AND SANITIZING	
MR	7210	LAUNDRY, CLEANING AND GARMENT SERVICE	
MR	7211	LAUNDRY SERVICE-FAMILY & COMMERCIAL	
MR	7216	DRY CLEANERS	
MR	7217	CARPET & UPHOLSTERY CLEANING	
MR	7342	EXTERMINATING & DISINFECTING SERVICE	
MR	7349	CLEANING & MAINTENANCE JANITORIAL SERVICE	
MR	7623	AIR CONDITIONING & REFRIGERATION REPAIR	
MR	7629	APPLIANCE REPAIR SHOP, ELECTRICAL & SMALL	
MR	7641	REUPHOLSTERY & FURN. REPAIR & REFINISHING	
MR	7692	WELDING REPAIR	
MR	7699	MISCELLANEOUS REPAIR SHOPS & RELATED SERVICES	
<b>OS</b>	<b>Office supplies</b>		
OS	4812	TELECOMMUNICATION EQUIPMENT, TELEPHONE	

OS	5021	OFFICE AND COMMERCIAL FURNITURE	
OS	5044	OFFICE PHOTOGRAPHIC PHOTO AND MICROFILM	
OS	5046	COMMERCIAL EQUIPMENT NOT ELSE CLASSIFIED	
OS	5111	STATIONERY/OFF. SUPP./PRINT. & WRITING PAPER	
OS	5712	FURNITURE, HOME FURNITURE & EQUIPMENT STORE	
OS	5942	BOOK STORE	
OS	5943	STATIONARY, OFFICE & SCHOOL SUPPLY STORE	
OS	5948	LUGGAGE & LEATHER GOODS	
OS	5970	ARTIST SUPPLY STORE, CRAFT SHOPS	
OS	5978	TYPEWRITER/SALES, SERVICE, RENTAL	
<b>OT</b>	<b>Others</b>		
OT	742	VETERINARY SERVICE	
OT	763	AGRICULTURAL COOPERATIVES	
OT	4119	AMBULANCE SERVICE	
OT	4225	PUBLIC WAREHOUSING – FARM PRODUCT	
OT	4457	BOAT RENTALS AND BOAT LEASES	
OT	4468	MARINAS, MARINE SERVICE / SUPPLIES	
OT	4582	AIRPORTS, FLYING FIELDS, AIRPORT TERMINAL	
OT	4899	CABLE SERVICES	
OT	5047	LABOR / MEDICAL / DENTAL / OPHTH. HOSPITAL EQUIPMENT	
OT	5094	PRECIOUS STONES AND METALS WATCH & JEWEL	
OT	5099	DURABLE GOOD NOT ELSE CLASSIFIED	
OT	5122	DRUG PROPRIETORS & DRUG SUNDRIES	
OT	5131	PIECE GOODS / NOTIONS & OTHER DRY GOODS	
OT	5172	PETROLEUM & PETROLEUM PRODUCTS	
OT	5193	FLORIST SUPPLIES / NURSERY STOCK & FLOWERS	
OT	5199	NON-DURABLE GOODS NOT ELSE CLASSIFIED	
OT	5271	MOBILE HOME DEALERS	
OT	5300	WHOLESALE CLUB	
OT	5309	DUTY FREE STORES	Blocked
OT	5310	DISCOUNT STORES	
OT	5311	DEPARTMENT STORES	
OT	5331	VARIETY STORES	
OT	5399	MISCELLANEOUS GENERAL MERCHANDISE STORE	
OT	5411	GROCERY STORES SUPERMARKETS	
OT	5422	FREEZER, LOCKER MEAT PROVISIONERS	
OT	5441	CANDY, NUT, CONFECTIONERY STORES	
OT	5451	DAIRY PRODUCTS STORES	
OT	5462	BAKERIES	
OT	5499	SPECIALTY MARKET, MISCELLANEOUS FOOD STORE	
OT	5611	MEN & BOY CLOTHING & FURNISHING STORE	
OT	5621	WOMEN'S READY TO WEAR STORE	
OT	5631	WOMEN'S ACCESSORY & SPECIALTY STORE	
OT	5641	CHILDREN'S WEAR STORE	
OT	5651	FAMILY CLOTHING STORES	
OT	5655	SPORTS APPAREL, RIDING APPAREL STORE	
OT	5661	SHOES STORE	
OT	5681	FURRIERS AND FUR SHOP	
OT	5691	MEN'S & WOMEN'S CLOTHING STORE	
OT	5697	TAILORS, SEAMSTRESSES, MENDING, ALTERATIONS	

OT	5698	WIG AND TOUPEE SHOPS	
OT	5699	APPAREL AND ACCESSORY STORE – MISCELLANEOUS	
OT	5719	MISCELLANEOUS HOUSE FURNISHING SPEC.	
OT	5722	HOUSEHOLD APPLIANCE STORES	
OT	5735	RECORD SHOP	
OT	5813	BAR, TAVERN, NIGHTCLUB, COCKTAIL, DISCO	Blocked
OT	5912	DRUG STORES, PHARMACIES	
OT	5921	PACKAGE STORE, BEER, WINE, LIQUOR	Blocked
OT	5931	USED MERCHANDISE & SECOND HAND STORE	
OT	5932	ANTIQUA SHOPS-SALES, REPAIRS, RESTORATION	
OT	5933	PAWN SHOP	
OT	5935	WRECKING AND SALVAGE YARDS	
OT	5937	ANTIQUA REPRODUCTIONS STORE	
OT	5940	BICYCLE SHOP – SALES & SERVICE	
OT	5941	SPORTING GOODS STORES	
OT	5944	JEWELRY – WATCHES, CLOCKS & SILVERWARE	
OT	5945	HOBBY, TOY AND GAME	
OT	5947	GIFT, CARD, NOVELTY & SOUVENIR	
OT	5949	SEWING, NEEDLEWORK, FABRIC & PIECE GOODS	
OT	5950	GLASSWARE AND CRYSTAL STORES	
OT	5960	DIRECT MARKETING – INSURANCE SERVICES	
OT	5963	DOOR-TO-DOOR SALES	
OT	5964	DIRECT MARKETING – CATALOG MERCHANTS	
OT	5965	DIRECT MARK – COMBINATION CATALOG RETAIL	
OT	5966	DIRECT MARK – OUTBOUND TELEMARKE MERCHANTS	
OT	5967	DIRECT MARK – INBOUND TELEMARKE MERCHANTS	
OT	5968	DIRECT MARK – CONTINUITY SUBSCRIPTION MERC	
OT	5969	DIRECT MARK – OTHER DIRECT MARKETERS	
OT	5971	ART DEALERS AND GALLERIES	
OT	5972	STAMP & COIN / PHILATELIC & NUMISMATIC	
OT	5973	RELIGIOUS GOODS STORES	
OT	5975	HEARING AIDS / SALES, SERVICE, SUPPLY	
OT	5976	ORTHOPEDIC GOODS / ARTIFICIAL LIMB	
OT	5977	COSMETIC STORE	
OT	5983	FUEL DEALERS / FUEL OIL, WOOD, COAL, PETROLEUM	
OT	5992	FLORIST	
OT	5993	CIGAR STORE & STAND	
OT	5995	PET SHOP – PET FOOD AND SUPPLIES	
OT	5996	SWIMMING POOLS – SALES AND SUPPLIES	
OT	5997	ELECTRIC RAZOR STORE – SALES AND SERVICE	
OT	5998	TENT AND AWNING SHOPS	
OT	5999	MISCELLANEOUS AND SPECIALTY RETAIL STORE	
OT	6211	SECURITIES – BROKERS DEALERS	
OT	7012	TIMESHARES	
OT	7032	SPORTING AND RECREATIONAL CAMPS	
OT	7033	TRAILER, PARKS & CAMPGROUNDS	
OT	7230	BEAUTY SHOP & BARBER SHOP	
OT	7251	SHOE REPAIR, SHINE PARLOR, HAT CLEANING	
OT	7261	FUNERAL SERVICE & CREMATORIES	
OT	7273	DATING & ESCORT SERVICE	Blocked

OT	7277	DEBT, MARRIAGE, PERSONAL – COUNSELING SERVICES	
OT	7278	BUYING SHOPPING SERVICE, CLUB	
OT	7296	CLOTHING RENTAL – COSTUMES, UNIFORMS, FORMAL	
OT	7297	MASSAGE PARLORS	Blocked
OT	7298	HEALTH & BEAUTY SPAS	Blocked
OT	7299	OTHER SERVICES	
OT	7511	TRUCK STOP	
OT	7513	TRUCK & UTILITY TRAILER RENTAL	
OT	7519	MOTOR HOME & RECREATIONAL VEHICLE RENTAL	
OT	7523	AUTOMOBILE PARKING LOTS & GARAGE	
OT	7542	CAR WASHES	
OT	7631	WATCH, CLOCK, JEWELRY REPAIR SHOP	
OT	7829	MOTION PICTURE & VIDEO TAPE PROD. & DISTRIBUTION	
OT	7832	MOTION PICTURE THEATERS	
OT	7841	VIDEO TAPE RENTAL STORES	
OT	7911	DANCE HALLS, STUDIOS AND SCHOOLS	
OT	7922	THEATRICAL PRODUCERS, TICKET AGENCIES	
OT	7929	BANDS, ORCHESTRAS & MISC. ENTERTAINERS	
OT	7932	BILLIARD AND POOL ESTABLISHMENTS	
OT	7933	BOWLING ALLEYS	
OT	7941	PROFESSIONAL SPORTS CLUBS & PROMOTERS	
OT	7991	TOURIST ATTRACTIONS & EXHIBITS	
OT	7992	GOLF COURSES, PUBLIC	
OT	7993	VIDEO AMUSEMENT GAME SUPPLIES	
OT	7994	VIDEO GAME ARCADES / ESTABLISHMENT	
OT	7995	BETTING (LOTTERY TICKET, CHIPS AT CASINO)	Blocked
OT	7996	AMUSEMENT PARKS, CIRCUSES, CARNIVAL, FORT	
OT	7997	CLUB MEMBERSHIP, COUNTRY CLUB, PRIVATE GOLF	Blocked
OT	7998	AQUARIUMS, SEAQUARIUMS AND DOLPHINARIUMS	
OT	7999	RECREATION SERVICES	
OT	8011	DOCTORS NOT ELSEWHERE CLASSIFIED	
OT	8021	DENTISTS, ORTHODONTIST	
OT	8031	OSTEOPATHIC PHYSICIANS	
OT	8041	CHIROPRACTORS	
OT	8042	OPTOMETRISTS, OPHTHALMOLOGIST	
OT	8043	OPTICIANS, OPTICAL GOODS, EYEGASSES	
OT	8049	CHIROPODISTS, PODIATRISTS	
OT	8050	NURSING AND PERSONAL CARE FACILITIES	
OT	8062	HOSPITALS	
OT	8071	MEDICAL AND DENTAL LABORATORIES	
OT	8099	MEDICAL SERVICES NOT ELSEWHERE CLASSIFIED	
OT	8351	CHILD CARE SERVICE	
OT	8398	ORGANIZATIONS /CHARITABLE & SOCIAL SERVICES	
OT	8641	ASSOCIATION / CIVIC, SOCIAL AND FRATERNAL	
OT	8651	ORGANIZATION / POLITICAL	
OT	8661	ORGANIZATION / RELIGIOUS	
OT	8675	ASSOCIATION / AUTOMOBILE	
OT	8699	ORGANIZATION, MEMBERSHIP NOT CLASSIFIED	
OT	8734	TESTING LABORATORIES (NON-MEDICAL)	
OT	9211	COURT COSTS / ALIMONY AND CHILD SUPPORT	

OT	9222	FINES	
OT	9223	BAIL AND BOND PAYMENTS	
OT	9311	TAX PAYMENTS	
OT	9399	GOVERNMENT NOT CLASSIFIED	
OT	9402	POSTAL SERVICES – GOVERNMENT ONLY	
OT	9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE	
<b>TA</b>	<b>Travel Agencies</b>		Blocked
<b>TR</b>	<b>Other transportation</b>		Blocked
TR	4011	RAILROADS	Blocked
TR	4111	TRANSPORT-SUBURBAN LOCAL PASSENGER, FERRIES	Blocked
TR	4112	PASSENGER RAILWAYS	Blocked
TR	4121	TAXICABS AND LIMOUSINES	Blocked
TR	4131	BUS LINES	Blocked
TR	4411	CRUISE LINES	Blocked
TR	4784	TOLLS, ROAD AND BRIDGE FEES	Blocked
TR	4789	TRANSPORTATION SERVICE NOT ELSEWHERE CLASSIFIED	Blocked
TS	8211	SCHOOLS, ELEMENTARY & SECONDARY	
TS	8220	COLLEGES, UNIVERSITIES, PROF. SCHOOL	
TS	8241	SCHOOLS, CORRESPONDENCES	
TS	8244	SCHOOLS, BUSINESS AND SECRETARIAL	
TS	8249	SCHOOLS, VOCATIONAL AND TRADE	
TS	8299	SCHOOLS NOT ELSEWHERE CLASSIFIED	
<b>VP</b>	<b>Vehicles parts &amp; Repairs</b>		
VP	5013	MOTOR VEHICLE SUPPLIES AND NEW PARTS	
VP	5511	AUTO & TRUCK DEALERS-SALE SERVICE REPAIR	
VP	5521	AUTO & TRUCK DEALERS-USED ONLY SALES	
VP	5531	AUTO STORES, HOME SUPPLY STORES	
VP	5532	AUTOMOTIVE TIRE STORES	
VP	5533	AUTOMOTIVE PARTS ACCESSORIES STORES	
VP	5551	BOAT DEALERS	
VP	5561	RECREATIONAL & UTILITY TRAILERS, CAMPER	
VP	5571	MOTORCYCLE SHOPS AND DEALERS	
VP	5592	MOTOR HOME DEALERS	
VP	5598	SNOWMOBILE DEALERS	
VP	5599	MISC. AUTOMOTIVE AIRCRAFT FARM EQUIP. DEAL	
VP	7531	AUTOMOTIVE BODY & REPAIR SHOP	
VP	7534	TIRE RETREADING & REPAIR SHOP	
VP	7535	AUTOMOTIVE PAINT SHOP	
VP	7538	AUTOMOTIVE SERVICE SHOP	
VP	7549	TOWING SERVICES	