TECHCOMBANK

THẺ TÍN DỤNG TECHCOMBANK SPARK
(cập nhật mới nhất từ 21/11/2026 / effective from 21/11/2026)

I. DANH SÁCH MCC ÁP DỤNG TỪNG LĨNH VỰC/APPLIED MCC FOR EACH CATEGORY

1. Du lịch/Travel

MCC	Miêu tả/Description
3000	UNITED AIRLINES
3001	AMERICAN AIRLINES
3005	BRITISH AIRLINES
3006	JAPAN AIRLINES
3007	AIR FRANCE
3008	LUFTHANSA
3009	AIR CANADA
3010	ROYAL DUTCH AIRLINES (KLM)
3013	ITA AIRWAYS (FORMERLY ALITALIA)
3014	SAUDI ARABIAN AIRLINES
3016	SCANDINAVIAN AIRLINE SYSTEM (SAS)
3017	SOUTH AFRICAN AIRWAYS
3020	AIR-INDIA
3022	PHILIPPINE AIRLINES
3024	PAKISTAN INTERNATIONAL
3025	AIR NEW ZEALAND
3026	EMIRATES AIRLINES
3028	KM MALTA AIRLINES (FORMERLY AIR MALTA)
3029	SN BRUSSELS AIRLINES
3030	AEROLINEAS ARGENTINAS
3031	OLYMPIC AIRWAYS
3032	EL AL
3034	ETIHAD AIRWAYS
3037	EGYPTAIR
3038	KUWAIT AIRWAYS
3040	GULF AIR (BAHRAIN)
3042	FINNAIR
3043	AER LINGUS
3044	AIR LANKA
3047	TURKISH AIRLINES
3048	ROYAL AIR MAROC
3050	ICELANDAIR
3051	AUSTRIAN AIRLINES
3052	LAN AIRLINES
3058	DELTA
3066	SOUTHWEST
3068	AIR ASTANA

3070	FLY DUBAI
3072	CEBU PACIFIC AIRLINES
3075	SINGAPORE AIRLINES
3076	AEROMEXICO
3077	THAI AIRWAYS
3078	CHINA AIRLINES
3079	JETSTAR AIRWAYS
3080	SWOOP INC
3082	KOREAN AIRLINES
3084	EVA AIRWAYS
3098	ASIANA AIRLINES
3099	CATHAY PACIFIC
3100	MALAYSIAN AIRLINE SYSTEM
3102	IBERIA
3103	GARUDA (INDONESIA)
3132	FRONTIER
3136	QATAR AIRWAYS
3144	VIRGIN ATLANTIC
3161	ALL NIPPON AIRWAYS
3174	JETBLUE AIRWAYS
3180	WESTJET AIRLINES
3182	LOT (POLAND)
3183	OMAN AVIATION SERVICES
3196	HAWAIIAN AIR
3206	CHINA EASTERN AIRLINES
3211	NORWEGIAN
3219	COMPANIA PANAMENA DE AVIACION (COPA)
3236	AIR ARABIA AIRLINE-AIR ARAB
3246	RYANAIR
3248	TAM AIRLINES - TAM
3256	ALASKA AIRLINES INC.
3260	SPIRIT AIRLINES-SPIRIT
3261	AIR CHINA
3294	ETHIOPIAN AIRLINES
3301	WIZZ AIR
3303	TIGERAIR
3308	CHINA SOUTHERN AIRLINES
4511	AIR CARRIERS AIRLINES-NOT ELSEWHERE CLASSIFIED
3245	EASYJET AIRLINES
3299	WIDEROE'S FLYVESELSKAP
4722	TRAVEL AGENCIES AND TOUR OPERATORS
7011	LODGING – HOTELS, MOTELS, RESORTS, CENTRAL RESERVATION SERVICES (NOT ELSEWHERE CLASSIFIED)

2. Thời trang/Fashion

MCC	Miêu tả
5611	MEN'S AND BOY'S CLOTHING AND ACCESSORIES STORES
5631	WOMEN'S ACCESSORY AND SPECIALTY STORES
5641	CHILDREN'S AND INFANT'S WEAR STORES
5651	FAMILY CLOTHING STORES
5691	MEN'S AND WOMEN'S CLOTHING STORES
5699	MISCELLANEOUS APPAREL AND ACCESSORY SHOPS
5621	WOMEN'S READY-TO-WEAR STORES
5661	SHOE STORES
5655	SPORTS AND RIDING APPAREL STORES
5977	COSMETIC STORES
5944	JEWELRY STORES, WATCHES, CLOCKS, AND SILVERWARE STORES
7298	HEALTH AND BEAUTY SPAS
5941	SPORTING GOODS STORES
7230	BEAUTY AND BARBER SHOPS
7997	MEMBERSHIP CLUBS
5094	PRECIOUS STONES AND METALS, WATCHES, AND JEWELRY

3. Siêu thị/Supermarket

Danh sách siêu thị
Winmart
AEON Mart
CoopMart
Bach Hoa Xanh
Lotte Mart
Family Mart
Big C
7-Eleven
Circle K
GS25
Fujimart

4. Nhà hàng/Dining

MCC	Miêu tả
1349	REPSOL-RESTAURANTS
1339	MCDONALDS
0074	FAST FOOD RESTAURANTS
5814	FAST FOOD RESTAURANTS
5813	DRINKING PLACES (ALCOHOLIC BEVERAGES) – BARS, TAVERNS, NIGHTCLUBS, COCKTAIL LOUNGES, AND DISCOTHEQUES
5812	EATING PLACES AND RESTAURANTS
5811	CATERERS

2340	MCDONALDS (FRANCHISES C.A.T.)
0025	BAR LOUNGE DISCO NIGHTCLUB TAVERN-ALCOHOLIC DRINKS
5821	EATING PLACES RESTAURANTS
1341	FROIZ
2002	FAST FOOD
1399	MAKRO-RESTAURANTS
1347	ALSA-RESTAURANTS
1340	MCDONALDS (FRANCHISES)
0024	EATING PLACES RESTAURANTS

II. DANH SÁCH MCC LOẠI TRỪ (ÁP DỤNG CHO LĨNH VỰC CHI TIÊU TRỰC TUYẾN & CHI TIÊU KHÁC NGOÀI LĨNH VỰC CHỌN/MCC EXCLUSION LIST FOR ONLINE CATEGORY & OTHER CATEGORIES)

MCC	Miêu tả
4829	Wire transfer money orders
7631	Electronic Repair Shop
6050	Quasi Cash-Member Financil Institutions
6051	Non- Finalcial Institutions - foreign currency, money orders, travelers' cheques
6010	Manual Cash Disbursements
6011	Automated Cash Disbursements
6530	Remote Stored Value Load-Merchant
6211	Security Brokers and Dealers
6538	MoneySend Funding
7801	Government Licensed On - Line Casinos (On-Line Gambling)
7802	Government - Licensed Horse/Dog racing
7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks / Cá độ/đánh cược, game casino
9754	Gambling - Horse racing, Dog Racing
5960	Direct Marketing
6513	Real Estate agents and managers – rentals
7311	Advertising service
7999	Recreation Services (Not Elsewhere Classified)
7399	Business Services (Not Elsewhere Classified)
7399	Business Services
5734	Record Stores
5966	Direct Marketing – Outbound Telemarketing Merchant
5967	Adult Content and Services
5968	Direct Marketing
5969	Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)
4900	Utilities, electric, gas, water
4814	Telecommunication Service
4816	Computer Network/Information

8999	Professional Services (Not Elsewhere Classified)
4899	Cable, Satellite, and Other Pay Television and Radio Services
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
	Các giao dịch nạp tiền (top up) vào ví điện tử như: Paypal, Alipay, Google Wallet… / Top up transactions into e-wallets
	Các giao dịch rút tiền mặt / Cash withdrawal transactions
	Các MCC bổ sung theo từng thời kỳ của Fraud (nếu có) / Additional MCCs from time to time by Techcombank (if any)