

**ANNEXURE -I****List of merchants excluded from the reward structure**

<b>S. No.</b>	<b>Category</b>	<b>Details</b>	<b>Merchant Codes</b>
1.	Agriculture Services	Agriculture Services, Cooperatives	0763,0820,0821,0822,0823,0824, 0825
2.	Horticultural & Vet	Horticultural, Landscaping, veterinary services	0742,0743,0744,0780
3.	Business Services	Auto Rentals, Repairs, Paint Shops, Jewelry and Watch Repair Shops	7512,7523,7531,7535,7538,7631
4.	Government Services	Tax Payments, Court Costs, Postal Services, Fines	9211,9222,9223,9311,9399,9400,9402,9405,9311,9700,9701,9702,9751,9754,9950
5.	Marketing & Advertising	Direct Marketing & Advertising	5960,5962,5964,5965,5967,5968,5969,7311
6.	Professional Services	Legal, Accounting, Educational Institution	8111,8931,8220,8241,8299,8675,8211,8249,8241,8244
7.	Retail Services	Auto Dealers, Fuel Stations, Jewelry, Petroleum	5094,5172,5451,5511,5521,5531,5532,5533,5541,5542,5599
8.	Transportation	Bridge Fees, Tolls, Misc. services	4784,4789
9.	Utilities	Cable, Telecom, Electricity, Water	4812,4813,4814,4816,4821,4829,4899,4900
10.	Miscellaneous	Jewelry stores, Fuel dealers, Financial Institutions, Insurance, Real Estate	5944,5960,5983,6011,6012,6051,6300,6381,6399,6513,6529,6540