Le French Club
ISLAMABAD

Merchant Category Code (MCC) Classification Statement

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A clear business description and recommended classification for acquiring-bank review.

Effective date: 1 July 2026 | Website: lefrenchclubisb.com

Important classification note: An MCC is assigned or confirmed by the acquiring bank or payment service provider. The merchant should provide an accurate business description and must not self-select a code merely to obtain approval or pricing.

1. Merchant Business Description

Le French Club (Pvt) Ltd, trading as Le French Club Islamabad, operates a private membership club in Islamabad, Pakistan. Its principal activity is providing approved members with access to a combined club environment that may include dining, wellness, fitness, sport, leisure, cultural, social and event experiences.

The website's payment activity should be limited to genuine, clearly described payments connected with the Club's lawful services, such as membership-related charges, approved bookings, event deposits and other disclosed club services.

2. Recommended Primary MCC for Acquirer Review

MCC 7997 — Membership Clubs / Private Club Activities

MCC 7997 is the recommended primary classification for review because the central business model is membership-based access to a private club rather than the online sale of a single restaurant, spa or retail product.

This is a recommendation for the acquiring bank or payment provider to assess. The final MCC must reflect the predominant activity, revenue model, legal structure, licences, merchant agreement and actual transaction flow.

3. Secondary Activities

Dining, wellness, fitness, events or merchandise may have their own recognised merchant categories. A secondary activity does not automatically replace the primary club classification. If the acquirer requires separate merchant accounts or merchant IDs for materially different payment flows, each should be classified independently and accurately.

- Restaurant or dining transactions may be reviewed under the acquirer's restaurant classification where processed as a distinct business activity.
- Spa or wellness transactions may be reviewed under the acquirer's health and beauty service classification where processed separately.
- Retail merchandise, event ticketing or another material activity may require a separate classification, underwriting review or merchant setup.

4. Website Description for Payment Review

Suggested website wording: *“Le French Club Islamabad is a private members' club offering membership-based access to approved dining, wellness, fitness, leisure, cultural and social experiences. Online payments, where enabled, relate only to lawful, clearly disclosed club services and bookings.”*

5. Information to Provide to the Acquirer

- Legal entity name, registration details, tax information and trading name.
- Full business address, official website, telephone number and email address.
- Clear description of membership, booking and service payment flows.
- Current price or fee information and sample invoices or payment descriptions.
- Delivery, cancellation, refund, privacy and terms-and-conditions pages.

- Any licences, approvals or supporting documents requested for dining, wellness, events or other regulated activities.
- Expected transaction volume, average ticket size, recurring-payment details and chargeback controls.

6. Ongoing MCC Accuracy

The Club should notify its acquiring bank or payment provider before a material change in its business model, ownership, website, product mix, payment flow or regulated activity. Transaction descriptors and website content must remain consistent with the approved merchant profile.

7. Public Display

The MCC does not normally need to be displayed as a public website policy unless specifically requested by the bank or payment provider. This document may instead be used as a merchant onboarding or compliance statement. If a public statement is required, use the approved business description in Section 4 and avoid presenting the MCC as self-assigned.

8. Verification Required

Before submission, management should confirm the final business description, predominant revenue source, legal entity, licences, website services and payment flows. The acquiring bank or payment service provider should then confirm the MCC in writing.

Contact Us

For questions, complaints or requests relating to this document, please contact Le French Club (Pvt) Ltd, trading as Le French Club Islamabad, at info@lefrenchclubisb.com, +92 334 698 8888, or Ramna 5- Street 16 G / 5, Diplomatic Enclave, 44000 Islamabad, Pakistan.