



Simple Answers to Tough Questions about Acceptance.

Your guide to overcoming Merchant objections.



“American Express is too expensive. It’s not worth it.”

With OptBlue, processors set their own rate for American Express acceptance—just like they do for all other card brands. So your rate could be lower than you think.

“I can get a better rate from Visa, Mastercard and Discover.”

Some Merchants believe that American Express is always more expensive than other cards. But with OptBlue, the rate is set by the processor. This means you could be getting a better rate that works for you.

“Not many people ask to use American Express® Cards, so I don’t think there’s a demand for it.”

Do you have signage posted? If there isn't signage expressing American Express acceptance, Card Members could assume the Card isn't welcome. American Express offers you free signage and supplies. You can visit americanexpress.com/signage to browse their online store.

“They don’t care about me, they just want my business.”

American Express supports small businesses every day—investing in marketing that helps drive Card Members to small Merchants, like Shop Small® campaigns and Merchant Recommendations. In 2021, more than 17 million people received recommendations of places to shop.²

“People use other cards, so I don’t need to accept American Express.”

American Express Card Members can be more valuable. The annual spend of American Express® Card Members was, on average, 3X that of non-Card Members.¹

“American Express acceptance is too much work.”

OptBlue changes all that. You can now accept American Express Cards with the ease and speed of other card brands—with one statement, one deposit, one servicing contact and less paperwork, which simplifies your backend processes.

“American Express always sides with the customer when there’s a dispute.”

American Express has made policy enhancements and built capabilities that can mean simpler disputes management and fewer Chargebacks. In fact, in 2022, less than 0.04% of US Card Member transactions turned into Disputes that reached merchants.³ Learn more about preventing and managing disputes at americanexpress.com/us/disputesmanagement.

Learn more at:
americanexpress.com/salesagent

1. Nilson Report #1,235, February 2023. Spend per card derived from U.S. year-end purchase volume divided by year-end cards in force (CIF), not from individual consumer-level data. CIF represents the number of cards issued and outstanding with cardholders. Average non-American Express spend per card includes Visa, MasterCard and Discover credit and charge card volume and CIF and excludes debit volume and CIF.

2. Based on American Express recommendations made throughout 2021. American Express cannot guarantee your business will appear in a search on American Express Maps. Merchants are displayed via the American Express Maps, [Americanexpress.com](https://americanexpress.com), and email.

3. Internal American Express data comparing January – December 2022 vs January – December 2021.



DON'T *do business* **WITHOUT IT**™



OptBlue Brings Big Advantages



Name the Price: You set the rate for American Express acceptance, so you can structure a price that works for your Merchants



Offer One Fast Payment: Your Merchants get paid at the same time as their other card brands-- all card payments come to them at once



One Simple Statement: Save your Merchants time with one statement from their provider for all the credit cards they accept



One Servicing Contact: Set up Merchants with the convenience of a single point of contact for questions about accepting American Express



AMERICAN EXPRESS HAS HIGH SPENDING CARD MEMBERS

3X
HIGHER SPEND

In 2022, annual spend of American Express® Card Members was, on average, 3X that of non-Card Members.²

99%
CARD
ACCEPTANCE

American Express can be accepted at **99% of places** in the US that accept credit cards.¹

65%
HIGHER
TRANSACTION
SIZE

In 2022, the average transaction size of American Express Card Members was 65% higher than that of non-Card Members.³

BULK ORDER FREE SIGNAGE AND SUPPLIES



Order signage for the Merchants you support so they can help attract more customers with American Express® Cards.

Scan the QR Code to order now or visit:

<https://marketingcorner.americanexpress.com/POPBulkOrder/Home/Order>

1. Based on the Feb 2023 Nilson Report.

2. Nilson Report #1,235, February 2023. Spend per card derived from U.S. year-end purchase volume divided by year-end cards in force (CIF), not from individual consumer-level data. CIF represents the number of cards issued and outstanding with cardholders. Average Non-American Express spend per card includes Visa, MasterCard and Discover credit and charge card volume and CIF and excludes debit and prepaid volume and CIF.

3. Nilson Report #1,235, February 2023. Transaction Size derived from U.S. year-end purchase volume divided by year-end purchase transactions, not from individual consumer-level data. Average Non-American Express transaction size includes Visa, MasterCard and Discover credit and charge cards and excludes debit and prepaid volume and transactions.



DON'T do business WITHOUT IT™