

American Express U.S. Merchant Pricing Quick Reference Card



American Express' Pricing is designed for U.S. merchants generating less than \$500K annually in American Express Charge Volume. Flat Fee pricing is mandatory for all home-based merchants as well as mail order and Internet for \$0—\$4,999 net annual American Express Charge Volume. If the Charge Volume of a home-based business exceeds \$4,999 over any consecutive 12-month period, the pricing will automatically be adjusted to the applicable industry discount rate below.

Industry	Discount Rate
Lodging	3.50%
Mail Order & Internet	3.50% (\$5K+ in annual charge volume)
Office-based Healthcare	2.55%
Other Merchant Category Codes	2.89% plus \$0.15 Transaction Fee*
Restaurant	3.50%
Retail**	2.89% plus \$0.10 Transaction Fee*
Services and Wholesale	2.89% plus \$0.15 Transaction Fee*
Supermarket	2.30%
Travel Agency	2.75%
Travel & Transportation	3.50%
Tuition	2.40%

*Fee to be applied by American Express

**0.30% downgrade will be charged for Retail transactions whenever a CNP or Charge Not Present Charge occurs. CNP means a Charge for which the Card is not presented at the point of purchase (e.g., Charges by mail, telephone, fax or the Internet), is used at unattended Establishments (e.g., customer activated terminals, called CATs, or for which the transaction is key-entered).

MCC	Industry Description	MCC	Industry Description	MCC	Industry Description
LODGING 3.50%					
7033	CAMPGROUND	7011	LODGING		
MAIL ORDER/INTERNET 3.50%					
5964	CATALOG MERCHANDISE	5969	DIRECT MKTG MISC		
5967	DIRECT MKTG INTERNET	5968	SUBSCRIPTIONS		
OFFICE-BASED HEALTHCARE 2.55%					
8021	DENTIST ORTHODONTIST	8011	DOCTOR PHYSICIAN		

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MCC	Industry Description	MCC	Industry Description	MCC	Industry Description
OTHER MCC 2.89% +\$0.15					
7623	AC/REFRIG REPAIR	8241	CORRESPONDENCE SCHOOL	2842	MISC CLEANING PRODUCT
8931	ACCOUNTING/AUDITING	7277	COUNSELING SERVICE	1799	MISC CONTRACTOR
7311	ADVERTISING SERVICE	4215	COURIER SERVICE	7929	MISC ENTERTAINER
0763	AGRICULTURAL CO-OP	7321	CREDIT REPORTING	7299	MISC PERSONAL SERVICE
4119	AMBULANCE SERVICE	7911	DANCE HALL/SCHOOL	7699	MISC REPAIR SHOP
7996	AMUSEMENT PARK	5960	DIRECT MKTG INSURANCE	5599	MISC VEHICLE DEALER
7629	APPLIANCE REPAIR	5310	DISCOUNT STORE	5271	MOBILE HOME DEALER
7998	AQUARIUM	5912	DRUG STORE PHARMACY	5592	MOTOR HOME DEALER
8911	ARCHITECT/ENGINEER	5122	DRUGS	5571	MOTORCYCLE DEALER
7531	AUTO BODY REPAIR	7216	DRY CLEANER	7832	MOVIE THEATER
5511	AUTO DEALER – NEW/USED	5099	DURABLE GOODS	5199	NON-DURABLE GOODS
5521	AUTO DEALER – USED	8299	EDUCATIONAL SERVICE	8050	NURSING PERSONAL CARE
7535	AUTO PAINT SHOP	1731	ELECTRICAL CONTRACTOR	5111	OFFICE SUPPLIES
7538	AUTO SERVICE	5065	ELECTRICAL EQUIPMENT	8043	OPTICIAN
5013	AUTO SUPPLIES/PARTS	7622	ELECTRONICS REPAIR	8042	OPTOMETRIST
8675	AUTOMOBILE ASSOC	7361	EMPLOYMENT AGENCY	5976	ORTHOPEDIC PROSTHETIC
5532	AUTOMOTIVE TIRE STORE	7394	EQUIPMENT RENTAL	8031	OSTEOPATH
7230	BEAUTY BARBER SHOP	7342	EXTERMINATE DISINFECT	5198	PAINTS/VARNISHES
7932	BILLIARD/POOL	5131	FABRICS	7523	PARKING LOT/GARAGE
4457	BOAT RENTAL	5713	FLOOR COVERING STORE	5933	PAWN SHOP
7933	BOWLING ALLEY	5193	FLORISTS' SUPPLIES	7395	PHOTO FINISHING
7399	BUSINESS SERVICE	4214	FREIGHT/MOVING	7221	PHOTOGRAPHIC STUDIO
7278	BUYING SHOPPING CLUBS	5983	FUEL DEALER	5074	PLUMBING HEATING
5561	CAMPER TRAILER DEALER	7261	FUNERAL SERVICE	8049	PODIATRIST
7542	CAR WASH	5712	FURNITURE HOME STORE	8999	PROFESSIONAL SERVICE
1750	CARPENTRY CONTRACTOR	7641	FURNITURE REPAIR	7992	PUBLIC GOLF COURSE
7217	CARPET CLEANING	1520	GENERAL CONTRACTOR	4900	PUBLIC UTILITY
0744	CHAMPAGNE PRODUCER	7298	HEALTH/BEAUTY SPA	2741	PUBLISHING/PRINTING
8398	CHARITABLE ORG	5975	HEARING AIDS	7999	RECREATION SERVICE
5169	CHEMICALS	1711	HEATING PLUMBING AC	8661	RELIGIOUS ORG
8041	CHIROPRACTOR	8062	HOSPITAL	1761	ROOFING/SIDING
8641	CIVIC/SOCIAL ASSOC	5085	INDUSTRIAL SUPPLY	8244	SECRETARIAL SCHOOL
7210	CLEANING GARMENT	6300	INSURANCE SALES	7339	SECRETARIAL SUPPORT
7349	CLEANING JANITORIAL	5094	JEWELRY/WATCHES	7251	SHOE REPAIR/SHINE
5137	COMMERCIAL CLOTHING	5944	JEWELRY/WATCH/SILVERWARE	5598	SNOWMOBILE DEALER
5139	COMMERCIAL FOOTWEAR	0780	LANDSCAPE HORTICULTURE	5697	TAILOR/SEAMSTRESS
7333	COMMERCIAL PHOTO ART	7211	LAUNDRY SERVICE	7276	TAX PREPARATION
7941	COMMERCIAL SPORTS	8111	LEGAL SERVICE	4821	TELEGRAPH SERVICE
5046	COMMERCIAL EQUIPMENT	4468	MARINE SERVICE SUPPLY	8734	TESTING LABORATORY
7379	COMPUTER MAINTENANCE	1740	MASONRY/TILE/INSULATE	7922	TICKET AGENCY
7372	COMPUTER PROGRAMMING	8071	MEDICAL/DENTAL LAB	7534	TIRE REPAIR
5045	COMPUTERS/EQUIPMENT	5047	MEDICAL EQUIPMENT	7991	TOURIST ATTRACTION
1771	CONCRETE WORK	8099	MEDICAL SERVICE	7549	TOWING SERVICE
5039	CONSTRUCTION MATERIAL	7997	MEMBERSHIP CLUB	8249	TRADE VOCATION SCHOOL
7338	COPY REPRODUCTION	8699	MEMBERSHIP ORGS	2791	TYPESETTING SERVICE
		5051	METAL SERVICE CENTER	0742	VETERINARY SERVICE
		7392	MGMT CONSULTING PR	7994	VIDEO GAME ARCADE

MCC Industry Description**MCC Industry Description****MCC Industry Description****OTHER MCC 2.89% +\$0.15 (continued)**

7993 VIDEO GAME SUPPLY
 7829 VIDEO PRODUCTION
 4225 WAREHOUSING/STORAGE

7631 WATCH/JEWELRY REPAIR
 7692 WELDING SERVICE
 5300 WHOLESALE CLUB

0743 WINE PRODUCER
 5935 WRECKING/SALVAGE

RESTAURANTS 3.50%

5813 BAR NIGHTCLUB
 5811 CATERER

5814 FAST FOOD RESTAURANT
 5812 RESTAURANT

RETAIL 2.89% + \$0.10

5937 ANTIQUE REPRODUCTION
 5932 ANTIQUE SHOP
 5971 ART DEALER/GALLERY
 5970 ARTIST SUPPLY/CRAFT
 5531 AUTO/HOME SUPPLY
 5533 AUTO PARTS/ACCESSORY
 5462 BAKERY
 5940 BICYCLE SHOP
 5551 BOAT DEALER
 5942 BOOK STORE
 5192 BOOKS/NEWSPAPERS
 5946 CAMERA/PHOTO SUPPLY
 5441 CANDY/CONFECTIONERY
 5947 CARD/SOUVENIR STORE
 5965 CATALOG SHOWROOM
 5641 CHILDREN'S CLOTHING
 5993 CIGAR STORE STAND
 7296 CLOTHING RENTAL
 5734 COMPUTER STORE
 5499 CONVENIENCE STORE
 5977 COSMETIC STORE
 5451 DAIRY PRODUCTS STORE
 5311 DEPARTMENT STORE
 5714 DRAPERY UPHOLSTERY

5309 DUTY-FREE STORE
 5997 ELECTRIC RAZOR STORE
 5732 ELECTRONICS STORE
 5651 FAMILY CLOTHING
 5718 FIREPLACE ACCESSORIES
 5992 FLORIST
 5422 FREEZER/LOCKER MEAT
 5681 FURRIER AND FUR SHOP
 5399 GENERAL MERCHANDISE
 5231 GLASS/PAINT/WALLPAPER
 5950 GLASSWARE/CRYSTAL
 5072 HARDWARE EQUIPMENT
 5251 HARDWARE STORE
 5945 HOBBY/TOY/GAME
 5200 HOME SUPPLY WAREHOUSE
 5722 HOUSEHOLD APPLIANCES
 5261 LAWN GARDEN SUPPLIES
 5921 LIQUOR STORE
 5948 LUGGAGE LEATHER GOODS
 5211 LUMBER/BUILDING
 5611 MEN'S CLOTHING
 5691 MEN'S/WOMEN'S CLOTHING
 5699 MISC APPAREL STORE
 5719 MISC HOME FURNISHINGS

5999 MISC SPECIALTY RETAIL
 5733 MUSIC STORE
 5994 NEWS DEALER/NEWSSTAND
 5044 OFFICE EQUIPMENT
 5021 OFFICE FURNITURE
 5943 OFFICE SUPPLY STORE
 5995 PET SHOP/FOOD/SUPPLY
 5735 RECORD STORE
 5973 RELIGIOUS GOODS STORE
 5949 SEWING/FABRIC STORE
 5661 SHOE STORE
 5941 SPORTING GOODS STORE
 5655 SPORTS CLOTHING
 5972 STAMP/COIN STORE
 5996 SWIMMING POOLS
 5998 TENT AND AWNING STORE
 5978 TYPEWRITER STORE
 5931 USED MERCHANDISE
 5331 VARIETY STORE
 7841 VIDEO RENTAL STORE
 5715 WHOLESALE ALCOHOL
 5698 WIG AND TOUPEE STORE
 5631 WOMEN'S ACCESSORIES
 5621 WOMEN'S CLOTHING

SUPERMARKETS 2.30%

5411 GROCERY STORE

TRAVEL AGENCY 2.75%

4722 TRAVEL AGENCY

TRAVEL/TRANSPORTATION 3.50%

4582 AIRPORT/TERMINAL
 4131 BUS LINE

4789 MISC TRANSPORTATION
 4121 TAXICAB/LIMOUSINE

TUITION 2.40%

8351 CHILD CARE SERVICE
 8220 COLLEGE UNIVERSITY

7032 RECREATION CAMP
 8211 SCHOOL

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Merchant Pricing Options

There are two pricing options available to merchants who sign up for American Express Card acceptance:

1. Standard Discount Rate
2. Monthly Flat Fee

1. Standard Discount Rate

The Standard Discount Rate pricing option is an alternative pricing option to that of Flat Fee. It is based on the industry type of the merchant. Merchants that are set up on Standard Discount Rate that do not activate their account by submitting charges to American Express will automatically be converted to the \$5.95 monthly Flat Fee.

2. Monthly Flat Fee

Monthly Flat Fee of \$5.95 is an alternative, simple pricing option that we offer to our merchants. It is offered **only** to those merchants with an estimated American Express charge volume less than \$4,999.

If the merchant's charge volume exceeds \$4,999 in any consecutive 12-month period, the merchant's pricing will be automatically adjusted to the Standard Discount Rate.

Monthly flat fee is **mandatory** (regardless of estimated charge volume) for these industries:

- Internet-Physical Delivery merchants
- Mail Order/Telephone Order
- Home Based Businesses

A home based merchant is defined as a merchant operating from a residence address and does not transact business in a permanent, store-front location.

Signing Guidelines

To estimate annual American Express Charge Volume, determine the merchant's industry and multiply annual bankcard volume by the percentage listed below.

Industry Segment	Annual Bankcard Sales	Total Annual Business Sales	American Express Charge Volume Estimated Percentage
Auto Dealers	\$4.0 million	\$8.5 million	15%
Auto Service	\$4.0 million	\$8.5 million	15%
Business to Business – Business Retail, Business Service and Wholesale	\$4.0 million	\$8.5 million	15%
Charities	\$20.0 million	\$500.0 million	3%
Entertainment	\$2.0 million	\$10 million	25%
Healthcare	\$20.0 million	\$500.0 million	10%
Independent Gas Stations	\$4.0 million	\$8.5 million	15%
Insurance	\$20.0 million	\$500.0 million	3%
Internet	\$4.0 million	\$8.5 million	15%
Lodging	\$1.75 million	\$5.0 million	25%
Mail/Telephone Order	\$4.0 million	\$8.5 million	15%
Other Transportation	\$10.0 million	\$50.0 million	5%
Parking	\$4.0 million	\$8.5 million	15%
Restaurant and Quick Serve Restaurant	\$1.25 million	\$6.5 million	35%
Retail	\$4.0 million	\$8.5 million	15%
Service	\$4.0 million	\$8.5 million	15%
Supermarkets	\$20.0 million	\$500.0 million	3%
Travel/Tour Operator	\$.825 million	\$4.125 million	35%

For questions regarding American Express Card Acceptance,
call **1-800-528-5200**
www.americanexpress.com/merchant