

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

Get paid at the same time as other card brands--all card payments come to them at once



One simple Statement

Save time with one statement for all the credit cards that are accepted



One Servicing Contact

Set up accounts with the convenience of a single point of contact for questions about accepting American Express

99%

ACCEPTANCE

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

2.9X

MORE SPEND

In 2024, annual spend of American Express® Card Members was on average, **2.9X** that of non-Card Members.²

60%

HIGHER TRANSACTIONS

In 2024, the average transaction size of American Express® Card Members was **60% 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.

1. Nilson Report #1,279, February 2025. Includes American Express third party issuers.

2. Nilson Report #1,279, February 2025. 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 #1,279, February 2025. 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.

Simple Answers to Tough Questions about Acceptance.

Your guide to overcoming Merchant objections.

"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."

When you welcome American Express® Cards, we could encourage Card Members to shop with you. In 2023, over 8 million small businesses were promoted to nearly 36 million Card Members across email, their americanexpress.com online account, and the American Express® Map.²

DON'T *do business* **WITHOUT IT™**

"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.

"People use other cards, so I don't need to accept American Express."

American Express® Card Members can be more valuable. In 2024, annual spend of American Express® Card Members was, on average, 2.9X 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 2023, less than 0.035% 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 #1,279, February 2025. 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.

2. Source: 2023 Internal Amex Recommendations Data. Amex cannot guarantee your business will appear in a search on American Express Maps. Merchants are displayed via the American Express Maps, americanexpress.com, and email.

3. Internal American Express data comparing January – December 2023 vs January – December 2022.