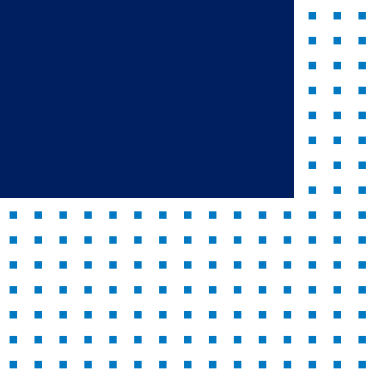
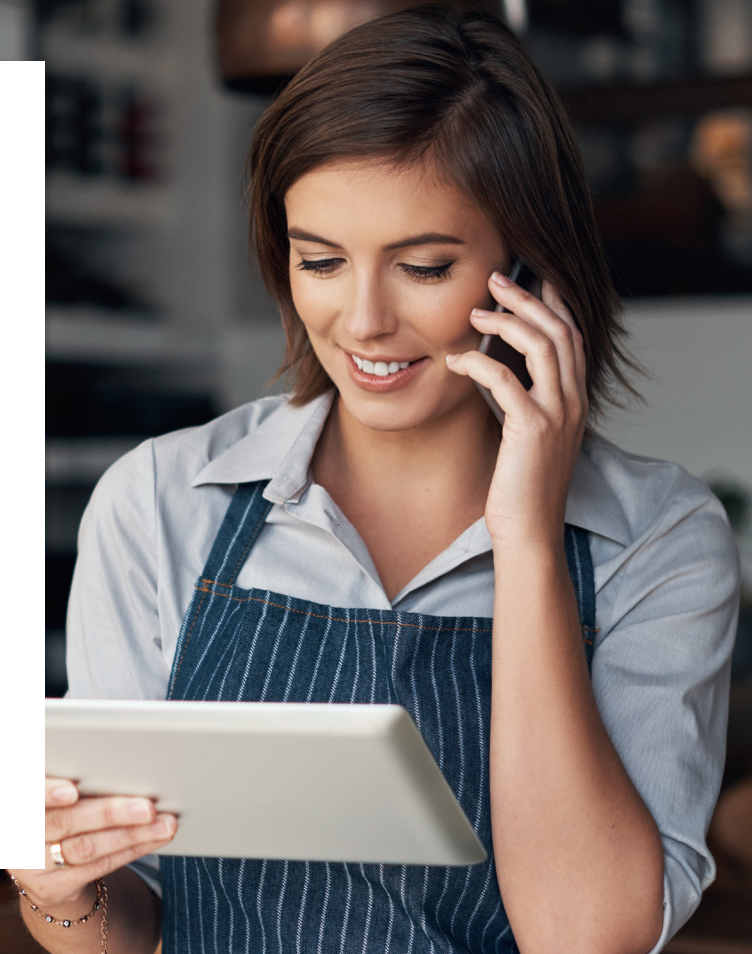


What can
OptBlue[®]
do for you?



Welcome. We're glad you're here.

We're proud to welcome you to OptBlue® and we want to thank you for welcoming American Express® Cards. Now that American Express is part of your payment options, it's time to take three very important steps to ensure you can get the most out of acceptance.



We strongly recommend that you:

1. Ensure your terminal is set-up for American Express Card acceptance, and your employees know they can welcome Card Members.
2. Make sure you have signage that reflects all of the payment options available, including American Express.
3. Download and/or order signage at no cost at:
americanexpress.com/signage

DON'T *do business* **WITHOUT IT™**

What is the American Express OptBlue[®] Program?



The OptBlue Program from American Express helps provide an easy, one-stop solution so you can accept American Express the same way you do for other card brands.*

Learn more at
americanexpress.com/optblue

Benefits of the OptBlue Program



One convenient payment

Get paid at the same time as other card brands— all card payments come at once



One combined statement

Receive a single statement for all the card brands that are accepted



One point of contact

A convenient point of contact with your processor for all card brands accepted

Resources from American Express



Free signage and supplies

Order decals, digital signage and more to help you welcome high-spending Card Members. Order signage at americanexpress.com/signage



Trends and Insights

With Business Class for Merchants, you can access webinars, tips, and tools to help keep you up to date on the latest trends and insights.



Business Savings Suite

You have access to curated merchant offers to help you with a variety of your business needs. To learn more about Business Savings Suite visit americanexpress.com/merchantoffers

* U.S. businesses that have American Express Estimated Annual Charge Volume (ECV) of less than \$3MM per year may be eligible to accept through OptBlue. Certain industry and franchise restrictions or differences may apply. Please contact a participating OptBlue provider for more information.

Scan the QR code to learn more and access resources from American Express.





A few million reasons to accept **American Express Cards**

99%

ACCEPTANCE

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

3.1X

MORE SPEND

In 2025, annual spend on American Express Cards was on average **3.1X** that of cards on other networks.²

58%

HIGHER TRANSACTIONS

In 2025, the average transaction size on American Express Cards was **58% higher** than that on cards on other networks.³

53M

CARD MEMBERS

There were 53.3 million American Express® Credit Card Members in the United States at the end of 2025.⁴

1. Nilson Report #1,301, February 2026. Includes American Express third party issuers. Merchant acceptance locations exclude ATMs and branches.

2. Nilson Report #1,301, February 2026. Spend per card is 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. Includes American Express third-party issuers. Average spend per card on other networks includes Visa, MasterCard, and Discover credit and charge card volume and CIF, and excludes debit and prepaid volume and CIF.

3. Nilson Report #1,301, February 2026. Transaction Size derived from U.S. year-end purchase volume divided by year-end purchase transactions, not from individual consumer-level data. Includes American Express third party issuers. Average transaction size on other networks includes Visa, MasterCard and Discover credit and charge cards and excludes debit and prepaid volume and transactions.

4. Nilson Report #1,301, February 2026. Includes American Express third party issuers.