

# OptBlue Brings Big Advantages



## Pricing set by processor

Processors set the rate for American Express acceptance - just like they do for all other card brands



## One convenient payment

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



## One combined statement

Save time with one statement for all the card brands that are accepted



## One point of contact

Merchants benefit with a convenient point of contact through their processor for all the card brands they accept

# 99%

## ACCEPTANCE

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

# 3.1X

## MORE SPEND

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

# 58%

## HIGHER TRANSACTIONS

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

## 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 #1,301, 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.

**DON'T** *do business* **WITHOUT IT™**

## 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](https://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 2025, 5.8 million small businesses were promoted to over 19 million Card Members across email, their [americanexpress.com](https://americanexpress.com) online account, and the American Express® Map.<sup>5</sup>

### **"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 2025, annual spend on American Express Cards was on average 3.1X that of cards on other networks.<sup>4</sup>

### **"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 2025, less than 0.030% of US Card Member transactions turned into disputes that reached merchants.<sup>6</sup> Learn more about preventing and managing disputes at [americanexpress.com/us/disputesmanagement](https://americanexpress.com/us/disputesmanagement).

Learn more at:  
[americanexpress.com/salesagent](https://americanexpress.com/salesagent)



4. 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.

5. Source: 2025 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](https://americanexpress.com), and email.

6. Source: Internal American Express data comparing January – December 2025 vs January – December 2024.