



# Payment Facilitator Acceptance of American Express® Cards

UNITED STATES

## Are you classified as a payment facilitator with less than \$250MM in annual American Express charge volume?

If so, you are eligible to offer American Express Card acceptance to sponsored merchants under a certified\* OptBlue® Program Participant. More details are provided below.

Payment facilitators help expand merchant card acceptance as they may offer a wide range of services, including industry-specific services, while being able to provide quick and easy enrollment for small merchants.

### What is a payment facilitator?

American Express defines a payment facilitator as a provider of payment services that accepts the American Express Card as the merchant of record on behalf of sponsored merchants. As a payment facilitator, you have the relationship with the sponsored merchants and receive settlement on behalf of your sponsored merchants.

Payment facilitators are also known as payment aggregators.

### What is OptBlue?

The American Express OptBlue Program is designed to increase acceptance of Cards among small merchants in the United States, Puerto Rico and the U.S. Virgin Islands by authorizing certain eligible third-party acquirers and payment processing companies (OptBlue Participants) to offer American Express Card acceptance to eligible small merchants via an integrated service with flexibility in rates.

Under the OptBlue Program, certified OptBlue Participants can work with eligible payment facilitators as a sales channel to broaden their reach to smaller merchants across many industries.



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# What are the benefits of accepting American Express Cards under a certified OptBlue Participant?

Payment facilitators with less than \$250M in annual American Express charge volume can work with a certified\* OptBlue Participant(s) to offer American Express Card acceptance to sponsored merchants and receive the following benefits:

- Single-source statement, servicing and settlement
- Ability to offer a full suite of payment options, including American Express Cards, to sponsored merchants to attract more business
- Added value marketing for sponsored merchants through programs such as Shop Small® initiatives

## Certified\* OptBlue Participant

- Adyen | URL: [adyen.com/our-solution/marketplaces-and-platforms](https://adyen.com/our-solution/marketplaces-and-platforms)
- Chase | URL: [go.wepay.com/core/](https://go.wepay.com/core/)
- Elavon | URL: [elavon.com/partners/payment-facilitators.html](https://elavon.com/partners/payment-facilitators.html)
- FIS | URL: [fisglobal.com/merchant-solutions-worldpay](https://fisglobal.com/merchant-solutions-worldpay)
- Fiserv | URL: [firstdata.com/en\\_us/about-first-data/first-data-partners/payment-facilitator-program.html](https://firstdata.com/en_us/about-first-data/first-data-partners/payment-facilitator-program.html)

For payment facilitators with greater than \$250MM in annual or projected American Express charge volume, email American Express directly at [aggregator.policy@aexp.com](mailto:aggregator.policy@aexp.com).

# What are the key requirements for payment facilitators?

While American Express does not charge a registration fee to participate in OptBlue®, payment facilitators wishing to welcome the Card are expected to meet the following general requirements:

- Register as a payment facilitator with American Express through an OptBlue Participant
- Ensure sponsored merchant agreements include a link to the American Express merchant acceptance rules
- Collect and submit transaction data to American Express according to specifications provided by your processor or OptBlue Participant
- Do not sponsor individual merchants with greater than \$1MM in annual American Express charge volume
- Ensure accuracy of sponsored merchant email address, physical address and DBA name so sponsored merchants can be included in marketing initiatives
- Do not act as a sponsor for another payment facilitator

**Speak with the OptBlue Participant or processor for additional requirements.**

To learn about the American Express OptBlue Program, visit [www.optblue.com](https://www.optblue.com) or contact your existing processor or certified OptBlue Participant to get started.

\*A certified OptBlue Participant is an OptBlue Participant that has completed the certification process to offer payment services to payment facilitators. Separate certification required to acquire payment facilitators in Puerto Rico and U.S. Virgin Islands.