



# American Express® Maps FAQs

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# American Express® Maps FAQs

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# Section 1: American Express Maps and the Shop Small Map

## 1. What is American Express Maps?

American Express Maps displays qualifying American Express Card-accepting businesses with a physical business location for customers to easily find offers and benefits at the places they love and discover new favorite places. The Online Directory within American Express Maps lists qualifying businesses that only accept online transactions or those that do not have a physical business location.

When a business is on American Express Maps, customers can search for and see important information about the business, including business hours. The business may also be included in local recommendations that appear to Card Members on the Map, based on a Card Member's history of purchases at similar businesses.

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## 2. What is the Shop Small Map?

The Shop Small Map is a filtered experience within American Express Maps. The Shop Small Map only displays U.S. businesses that meet certain Shop Small eligibility criteria. The criteria is outlined in [FAQ 6](#). Note that businesses on the Shop Small Map also appear on American Express Maps.

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## 3. Is American Express Maps available outside the U.S.?

Yes. American Express Maps is available outside of the U.S. for the following countries: Canada, Mexico, Argentina, United Kingdom, France, Germany, Italy, Spain, Netherlands, Hong Kong, Japan, Singapore, and Australia.

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## 4. Are merchants in all categories or industries eligible for American Express Maps?

Currently, only merchants who qualify for the Shop Small Map and merchants in certain select industries, such as Dining, Shopping, Entertainment, Travel, Services, and Business Services, are eligible.

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## 5. What businesses are included on American Express Maps?

There are two ways a merchant can qualify to appear on American Express Maps. First, the merchant can appear on American Express Maps if they qualify for the Shop Small Map. For Shop Small Map qualification criteria, please see [FAQ 6](#).

Second, they can appear on the American Express Maps (but not the Shop Small Map) if they satisfy the following criteria:

- Must be an American Express® Card-accepting Merchant; Must do business in one of our selected industries: dining, lodging, supermarkets, drugstores, office supplies, shipping, construction, wholesale, department/ retail stores, computer hardware, computer software, cloud computing services, manufacturing, wireless telephone services, medical equipment, retail trade, home furnishings, hardware, and other services;
- Must do business in one of our selected geographic areas in order to show up in that market's respective Map. These geographic areas consist of the following: Canada, Mexico, Argentina, United Kingdom, France, Germany, Italy, Spain, Netherlands, Hong Kong, Japan, Singapore, and Australia.

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## 6. What businesses are qualified to appear on the Shop Small Map?

To appear on the Shop Small Map, Merchants must meet the following Shop Small-eligible criteria:

- Must be an American Express Card accepting Merchant;
- Must be located in the 50 United States, District of Columbia, American Samoa, Armed Forces Pacific, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, or the U.S. Virgin Islands. For brick-and-mortar businesses, this means that you must have at least one physical business location within these territories; for online-only businesses, this means that you must have a service area within these territories;
- Must have at least 1 but no more than 25 locations (for brick-and-mortar businesses) and have no more than \$5M in American Express annual charge volume.
- Must not be part of a franchise brand that has more than 250 stores; Additionally, if a franchise brand has more than 25 corporate-owned stores, then the entire brand is excluded;



- Must be enabled to accept American Express Cards. Merchants who have been with us for more than 12 months must have had at least 1 transaction in the last calendar year.
- Businesses in these industries are excluded: Government agencies, public administration, gas stations and businesses located on the same premises as a gas station, travel agencies, charities, non-profits, peer-to-peer payments, crowdfunding, trade associations, shopping property management companies, direct sellers, and political organizations;

In some cases, if a merchant processes American Express® Card payments solely through a third-party processor (for example, those that offer the ability to accept credit cards through a card reader attached to a mobile device) or as part of an affiliate program, they may be excluded from participating on American Express Maps, depending on whether or not the third party provides sufficient data for American Express to determine if the business meets the foregoing qualifications. Additionally, the merchant may not automatically display on the Shop Small Map and may have to opt-in.

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## 7. When searching for a business, why would it not show on the Map?

There could be a few reasons why a business may not display on the map:

1. American Express Maps only returns 100 businesses for each search. Our system takes into consideration a proprietary mix of factors to filter to those 100.
2. Filtering by industry or entering more of the address information may return different search results.
3. The merchant may not be qualified for American Express Maps.

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## 8. How is it decided which businesses to show to me?

When you are logged in, the businesses you see on the Map are curated to help explore new and relevant places nearby, while also showing places where you can find offers and benefits. The more the Card is used, the more relevant those business suggestions will be. When you are logged out, the businesses you see on the Map are what's most popular among Card Members in your area.

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## 9. Why do some businesses have TripAdvisor reviews and ratings while others do not?

TripAdvisor reviews and ratings are displayed in cases where we have been able to link an American Express Merchant to a TripAdvisor listing.

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## 10. On American Express Maps, some Merchants are highlighted as Card Member Favorites. What does this mean?

Card Member Favorites are the exceptional local businesses Card Members can't live without. We tally up the places Card Members value and visit the most and designate them as Card Member Favorites. It's a way to recognize and thank these local spots and help Card Members discover more places to shop, eat, and enjoy.

When Card Members see that a business is a Card Member Favorite, they know that other Card Members value and visit this business the most. It is a sign of Card Member trust.

To learn more about the Card Member Favorite program, please visit [here](#).

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## 11. How can a business be removed from American Express Maps?

Only a merchant can remove his/her business from the Map. The process to remove a business from American Express Maps is dependent on whether it appears on the Shop Small Map. This can be confirmed by clicking "filters" and verifying whether or not "Shop Small Map" is checked in the Feature section.

If you own a business and it is identified on American Express Maps, but not on the Shop Small Map, you can contact your Client Manager to request removal from American Express Maps.

Please note that updates to the Map are not immediate. In some circumstances, it may take up to 3 weeks or more for Amex to verify the requested change and for that change to be reflected in American Express Maps or Online Directory.

If your business is on the Shop Small Map, you may remove it from American Express Maps by following these steps:

- 1) Log into your account [here](#)\*
- 2) Click on your business location.

- 3) Uncheck the checkbox to indicate that you do not want to get free exposure for your business by disallowing your public business information to be seen on our Shop Small Map and other marketing channels.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

\* To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aex.com](mailto:ShopSmallHelp@aex.com)

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## 12. How can a business location be added to the Map?

Only a merchant can add his/her business location to the Map. The process to add a business on American Express Maps is dependent on whether it appears on the Shop Small Map. This can be confirmed by clicking “filters” and verifying whether or not “Shop Small Map” is checked in the Feature section.

If you own a business and your business is eligible to be on American Express Maps as outlined in [FAQ 5](#), you can contact your Client Manager to add your business location(s) to American Express Maps.

Please note that updates to the Map are not immediate. In some circumstances, it may take up to 3 weeks or more for Amex to verify the requested change and for that change to be reflected in American Express Maps or Online Directory.

If your business is eligible to appear on the Shop Small Map as outlined in [FAQ 6](#), you can add your business location on the Shop Small Map by following these steps:

- 1) Log into your account [here](#)\*
- 2) Click on your business location. A page will display your business location's public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.
- 3) Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
- 4) Click the edit icon on the right side of the page to update your business location's public information.

- 5) Click the “Save” button after making changes in each portion of your location details to save your updates.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

\* To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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### 13. How can business information be edited on the Map?

The process to edit business information from American Express Maps is dependent on whether it appears on the Shop Small Map. This can be confirmed by clicking “filters” and verifying whether or not “Shop Small Map” is checked in the Feature section.

If a business is identified on American Express Maps, but not on the Shop Small Map, there are two ways to edit the business information:

- 1) Request to update information on the Map by following these steps:
  - a. Click on the business.
  - b. Click on Suggest an Edit within the details panel which will then display several options to submit your feedback.
  - c. Choose the option that best applies to the edit you would like to submit and follow the prompts.
- 2) If you are business owner, contact your Client Manager to edit your business information on American Express Maps.

Please note that updates to the Map are not immediate. In some circumstances, it may take up to 3 weeks or more for Amex to verify the requested change and for that change to be reflected in American Express Maps or Online Directory.

If your business appears on the Shop Small Map, you can add your business location on the Shop Small Map by following these steps:

- a. Log into your account [here](#)\*

- b. Click on your business location. A page will display your business location's public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.
- c. Click the edit icon on the right side of the page to update your business location's public information.
- d. Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
- e. Click the "Save" button after making changes in each portion of your location details to save your updates.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

\* To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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#### 14. I am a merchant and I process American Express Cards solely through a third-party payments aggregator. Do I qualify?

Possibly. Provided you meet all other eligibility criteria as outlined above, you may be eligible to appear on the Shop Small Map or Online Directory, provided that the aggregator provides enough data for American Express to determine whether your business meets the foregoing qualifications. To determine whether or not you are eligible, you can log in [here](#) or call us at 1-833-213-0506 between 9am - 6pm EST, Monday through Friday.

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#### 15. I am a merchant and my business was included on a previous version of the Shop Small Map or Online Directory. Am I still listed?

Yes, probably. However, the qualification criteria for Shop Small may change from time to time. If you are no longer listed, please review the current qualification criteria set forth in [FAQ 5](#) and [FAQ 6](#) to see if your business location(s) still qualifies to be listed on the Shop Small Map or Online Directory.

If you are a qualifying American Express Card accepting Small Merchant and you are not currently listed, you can include your business location(s) on the Shop Small Map or Online Directory by following these steps:

- a. Log into your account [here](#)\*
- b. Click on your business location. A page will display your business location's public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.
- c. Click the edit icon on the right side of the page to update your business location's public information.
- d. Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
- e. Click the "Save" button after making changes in each portion of your location details to save your updates.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

\* To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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## 16. I am a merchant. How do I update or add my business location(s) on the Shop Small Map so that my business can be recommended to Card Members?

To update or add your business location on the Shop Small Map, please follow these steps:

- a. Log into your account [here](#)\*
- b. Click on your business location. A page will display your business location's public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.

- c. Click the edit icon on the right side of the page to update your business location's public information.
- d. Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
- e. Click the "Save" button after making changes in each portion of your location details to save your updates.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

\* To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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## 17. I am a merchant and I tried searching for my business on the Shop Small Map or Online Directory, but it did not appear in the search results. Why would this be happening, and what can I do?

Your business may not appear in the search results for a few reasons:

- 1) Your business location(s) may not qualify. Please review the current qualification criteria set forth in [FAQ 5](#) to see if your business location qualifies to appear on the Shop Small Map or Online Directory.
- 2) Your business location(s) may qualify to appear, but you may need to indicate your preference for including your business location(s) on the Shop Small Map or Online Directory. To include a qualifying business location on the Map or directory, please follow these steps:
  1. Log into your account [here](#)\*
  2. Click on your business location. A page will display your business location's public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.
  3. Click the edit icon on the right side of the page to update your business location's public information.

4. Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
5. Click the “Save” button after making changes in each portion of your location details to save your updates.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

You may have previously removed your business from a Shop Small campaign. If so, your business location(s) will not appear on the Shop Small Map or Online Directory. You can opt back in to include your business location(s) on the Shop Small Map or Online Directory by checking the checkbox that allows us to include your public business information on the Shop Small Map or Online Directory and in other marketing channels, as outlined in steps 1-5, above.

\* To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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#### 18. I am a merchant and my business has a physical location, but I also operate online. Can my business be included on both the Map and the Online Directory?

It depends. Each location displayed on the Map or Online Directory is tied to a unique Merchant Number, so you can only indicate one listing preference per Merchant Number. If you have separate Merchant Numbers for your physical store and your online business, you may include one on the Map and one on the Online Directory. However, if you use the same Merchant Number for both parts of your business, you will need to choose to be listed either on the Map or the Online Directory because you can't be listed in both.

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#### 19. I provide a service, such as personal fitness training, and I don't have a storefront or online store. Can I be included on the Map or Online Directory?

Yes! You can include your business in the Online Directory. This directory is for businesses that do not have a physical address for shoppers to visit. When confirming or adding your business information, make sure you update your URL, and in the Servicing section, make sure “Card Members cannot visit location” is selected.

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**20. I am a merchant. Will updates to my public information change my billing or contact information that is on file with American Express or my third-party payment processor?**

No. This process will only update your public information for use in Card Member account statements, Card Member recommendations, on the Map, Online Directory, and in other marketing channels.

If you need to make changes to your Merchant account information that American Express or your third-party payment processor uses to manage your account, please call the number on your monthly statement. Likewise, if you update your billing or other account information, these changes will not automatically be made to your Map or Online Directory listing.

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**21. My personal information is on the Map. I don't think I'm a business. How did this happen and how can I get this removed?**

We can appreciate that you'd prefer to keep your home address and personal information private and we can help correct this situation. It is likely that your merchant service provider has enabled you to accept American Express Cards. All service providers send American Express information about their merchants, including business address and phone number. As part of our year-round efforts to promote small businesses to potential customers, we use this information to include merchants on the Map to help customers find new places to shop where they can save or earn bonuses. We apologize that this is information you did not want customers to see. Please know that we do try to prevent these situations by looking at certain indicators that help us determine if a business has a storefront or is online only. We are currently exploring additional processes to help prevent home addresses and personal information from appearing on the map.

Please follow the below steps to correct your information so it accurately reflects your storefront address if you have one, or you can appear on our Online Directory for businesses that do not have a storefront, or you can remove it altogether.

1. Log into your account [here](#)\*
2. Click on your location. A page will display your location's public information as it will be seen on our Map and other marketing channels, provided you complete the steps that follow.
3. Click the edit icon on the right side of the page to update to reflect your business location's public information.

- a. To keep your business information on the Map or Online Directory: Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Map and other marketing channels.
  - b. To remove your information from the Map or Online Directory: Uncheck the checkbox to indicate that you do not want to get free exposure for your business by allowing your public business information to be seen on our Map and in other marketing channels. Please note that by unchecking this checkbox, you will not be included in Card Member recommendations and may not be included in various Card Member offers.
4. Click the “Save” button after making changes in each portion of your location details to save your updates.

Updates can take up to 3 days to be reflected on the Shop Small Map or Online Directory.

To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or can't recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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## 22. What does it mean to be “recommended”?

American Express makes personalized recommendations to Card Members on where to spend. We display these recommended businesses through multiple channels, such as the Map, emails to Card Members and within Card Members' online accounts.

American Express focuses recommendations on everyday spend categories such as dining, shopping and entertainment, as well as business services and supplies.

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## 23. Is my business eligible to be recommended to Card Members?

To be recommended, your business must be in an eligible category and listed on the Map or Online Directory. See [FAQ 12](#). American Express focuses recommendations on everyday spend categories such as dining, shopping, entertainment and travel, as well as business services and supplies.

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## 24. What industries are eligible to be included in recommendations?

American Express Merchant recommendations are currently provided for businesses operating primarily in the following industries: dining, shopping, entertainment, services, travel, and business services. American Express-accepting merchants in additional industries may be located via search on the Map.

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## 25. What industries are not included in recommendations?

There are some industries for which American Express does not provide recommendations. These industries may include medical or professional organizations, residential care, education, funeral and crematory services, among others. In addition, American Express does not provide recommendations in industries related to guns, pornography, or religion.

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## 26. What is the purpose of the Offers Map of the overall American Express Maps Experience?

The Offers Map allows all eligible US card members to easily identify the participating locations of merchants where offers for large and local businesses can be redeemed in-store. Card Members can search for available offers in any US location, sort them by category then add to their Card directly from the Map. Card Members can also view the participating locations of offers that they have saved to their Card, regardless of how they were added.

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## 27. I am a Card Member and I previously added an offer to my Card via AmericanExpress.com, however, I am not seeing the offer on the Map. Why is it not showing up?

The Map currently displays offers for brick and mortar merchant locations that are nearby you. It is possible that the offer you previously added may be for an online merchant without brick and mortar presence or there is no brick and mortar location nearest you associated with that offer.

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## Section 2: Shop Small and Small Business Resources

### 28. What is the Shop Small® Movement? What is Small Business Saturday®?

Shop Small is a nationwide effort to support and celebrate small businesses every day and everywhere. Proudly backed by American Express, it's a movement that backs all kinds of small businesses — whether it's a corner store, local contractor, or online boutique. American Express has created Shop Small materials that can help your business stand out, and reach and attract new customers throughout the year. You can find these materials [here](#), and learn more about the Shop Small Movement [here](#).

Founded by American Express in 2010, Small Business Saturday is the cornerstone of American Express's Shop Small efforts. It is a special day when we can show our support as a nation for small business owners and our communities.

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### 29. When is Small Business Saturday?

Small Business Saturday is celebrated every year on the Saturday after Thanksgiving. This year, Small Business Saturday is on November 28th, 2020 Mark your calendar! For more information about the day, go to [ShopSmall.com/about](https://ShopSmall.com/about).

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### 30. I am a merchant. Is there any cost to my business to be a part of Shop Small or Small Business Saturday?

No. These resources and programs are fully funded by American Express and are provided to qualifying American Express® Card-accepting Small Merchants at no additional cost. You are only responsible for the cost of printing any downloaded marketing materials

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### 31. I am a merchant and my small business does not currently accept American Express Cards. Where can I learn more about becoming an American Express Merchant?

You can learn more about becoming an American Express® Card-accepting merchant at [AmericanExpress.com/AcceptTheCard](https://americanexpress.com/AcceptTheCard). Eligible small businesses can accept through a Payment Provider, which sets the rate for card acceptance or you can accept directly through American Express. Learn more about the two ways to accept card payments online and in store today at [AmericanExpress.com/AcceptTheCard](https://AmericanExpress.com/AcceptTheCard).

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### 32. I am a merchant. What free marketing materials are available?

Help drive sales by displaying American Express signage that shows potential customers you want their business. Get yours for free at [americanexpress.com/signage](https://americanexpress.com/signage) and let customers know you welcome their business.

As a small business owner with an online presence or physical location, you can help attract even more customers to your business by visiting the [Shop Small® Studio](https://ShopSmall.com). There you can enjoy tools and resources to help you promote your business, like in-store signage, social media posts, email templates, and more, compliments of American Express. These materials can be used to show customers they can Shop Small at your business throughout the year. Business owners are responsible for the cost of printing certain marketing materials.

To learn more about other free benefits you receive as part of accepting American Express, please visit [americanexpress.com/marketing](https://americanexpress.com/marketing).

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### 33. Why is American Express® offering free marketing materials? Is there any cost to my business?

We know attracting more customers is important to you--so it's important to us. That's why we recommend small businesses like yours in our emails to Card Members, in their online accounts, and within search results on the Shop Small Map—all for free, because we don't just have your back—we're on your side. In 2018, nearly 17 million people received recommendations on where to shop.\*

\* Based on Amex recommendations made throughout 2018. 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

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### 34. I am a merchant. How do I create my personalized Shop Small marketing materials at the Shop Small® Studio?

To create and download your personalized Shop Small marketing materials, follow the below steps:

- 1) Visit the [Shop Small® Studio](#)
- 2) Click the “Start Customizing” button
- 3) Input your business information and click Continue
- 4) Enter your contact information where your materials should be sent, and check the checkbox confirming you have reviewed and agree to the [Terms of Participation](#) and you certify that you are authorized to do so on behalf of the organization named in your submission
- 5) Click the “Download” button and the files will automatically download to your computer
- 6) Share with your networks!

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### 35. I am a merchant and I have a question that isn't addressed by the FAQs on this page. Where can I go for help?

If the FAQs on this page do not address your questions, please feel free to call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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## Section 3: Card Member Offers

### 36. General information about American Express Card Member Offers

- American Express wants to help drive customers to Small Merchants all year long. To help encourage Card Members to seek out and shop at our Small Merchants, from time to time, American Express may include your business in Card Member offers from American Express. **There is no additional cost to your business to be included in these offers.**
- In general, American Express selects Small Merchants to include in Card Member offers from those that meet the current qualification criteria set forth in [FAQ 5](#) and that have 1 or more locations listed on the Shop Small Map or Online Directory. See [FAQ 13](#) to learn how to check or update your location information and preferences.
- Qualifying Small Merchants should submit all transactions to their processor within 7 business days to ensure Card Members that make qualifying purchases receive their offer benefit.
- In general, Card Members that make qualifying purchases will receive their offer benefit from American Express within 10-12 weeks after the end of the offer promotion period.
- Card Members may have their offer benefit reversed if the qualifying purchase is returned or cancelled.
- If a Card Member has any questions about an American Express Card Member offer, please direct the Card Member to call the number on the back of their American Express Card for information.

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## Section 4: American Express Acceptance

### 37. Who accepts American Express?

According to the February 2020 Nilson Report, American Express can now be accepted at 99% of places in the US that accept credit cards. From large businesses like WalMart®, and The Home Depot® to local businesses across the country, use your Card for everyday purchases.

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### 38. Where is American Express accepted?

According to the February 2020 Nilson Report, American Express can now be accepted at 99% of places in the US that accept credit cards.

Internationally, we are working to expand coverage over the next few years where American Express Card Members live, work and travel. This will continue to be a focus for American Express in key cities around the world.

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### 39. What is the Nilson Report?

Nilson is an independent third-party that conducts an annual review on Merchant Acceptance locations and produces a leading publication on payments system worldwide. The most recent Nilson Report was published in February 2020. You can learn more about how Amex performed in the report here: <https://about.americanexpress.com/press-release/merchant-services/american-express-accepted-more-places-ever-us>

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### 40. How can I find places that take American Express near me?

American Express Maps displays qualifying<sup>†</sup> American Express Card-accepting businesses with a physical business location. The Online Directory within American Express Maps lists qualifying<sup>†</sup> businesses that only accept online transactions or those that do not have a physical business location.

To search for qualifying\* American Express card-accepting physical businesses, please visit [American Express Maps](#).

To search for qualifying\* American Express card-accepting online businesses, please visit the [Online Directory](#).

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#### 41. Why don't I see a particular business when I search for it on the map?

There could be a few reasons why you are not seeing a business displayed on the map:

1. American Express Maps only returns 100 businesses for each search. Our system takes into consideration a proprietary mix of factors to filter to those 100.
2. Filtering by industry or entering more of the address information may return different search results.
3. The merchant may not meet the criteria to qualify for display on American Express Maps.

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#### 42. I know of a merchant that does not accept American Express, what can I do?

There will always be more merchants to sign up for acceptance. Hundreds of thousands of businesses open and close every year. In some cases, some small businesses may not yet realize that they can now accept American Express. Ask them to try!

We are working hard to make sure American Express is welcomed at all the places our Card Members want to use their cards.

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#### 43. If a merchant accepts debit cards, does that mean they will take American Express?

Maybe. In some cases, some businesses may not yet realize that they can now accept American Express. Ask them to try!

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#### 44. I've heard American Express has higher fees for merchants which is a reason they don't accept – is this true?

We've made efforts to tackle outdated misperceptions about accepting American Express, including the cost for merchants. We are helping merchants understand that things have changed. In fact, on average, there is little difference between the cost to accept American Express versus Visa and Mastercard<sup>1</sup>.

<sup>1</sup> Based on estimated weighted averages for U.S. charge volume for merchants who accept credit cards from all three networks; may not be indicative of the rates paid by individual merchants. The average cost to accept American Express includes the discount rate, per-transaction fees, and estimated third party acquirer margins applied to the wholesale rate for wholesale charge volumes. The average costs to accept Visa and MasterCard are comprised of interchange, network fees (e.g., assessment fee and cross-border fee) and acquirer margin, and are based on published interchange tables, other publicly available data and third party commissioned research.

We also helped make it easier for our merchants – small, medium and large – to accept American Express. These efforts included the introduction of OptBlue in 2014 that enabled small businesses to accept American Express through their existing processor who sets the rate and facilitates the transaction, just as they do for other cards. We introduced new merchant-friendly policies and continued to show our commitment to small businesses through our Shop Small and Small Business Saturday movement, generating a record-high total of an estimated \$19.6 billion in sales for U.S. local businesses in 2019.

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#### 45. I have a question that isn't addressed by the FAQs on this page. Where can I go for help?

If the FAQs on this page do not address your questions, please feel free to call a customer service representative at the number located on the back of your Card. You can also chat with us online or via the AMEX App.

† To appear on the Shop Small Map, Merchants must meet the following criteria:

- You must be an American Express Card accepting Merchant;
- You must be located in the 50 United States, District of Columbia, American Samoa, Armed Forces Pacific, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, or the U.S. Virgin Islands. For brick-and-mortar businesses, this means that you must have at least one physical business location within these territories; for online-only businesses, this means that you must have a service area within these territories;
- You must have at least 1 but no more than 25 locations (for brick-and mortar businesses) and have no more than \$5M in American Express annual charge volume.
- You must not be part of a franchise brand that has more than 250 stores; Additionally, if a franchise brand has more than 25 corporate-owned stores, then the entire brand is excluded;
- You must be enabled to accept American Express Cards. Merchants who have been with us for more than 12 months must have had at least 1 transaction in the last calendar year.
- Businesses in these industries are excluded: Government agencies, public administration, gas stations and businesses located on the same premises as a gas station, travel agencies, charities, non-profits, peer-to-peer payments, crowdfunding, trade associations, shopping property management companies, direct sellers, and political organizations.

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