

PAYMENTS FACILITATOR ACCEPTANCE OF AMERICAN EXPRESS® CARDS UNITED STATES



DON'T *do business* **WITHOUT IT™**



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.

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 Program Merchants. As a Payment Facilitator, you have the relationship with the Program Merchants and receive settlement on behalf of your Program Merchants. 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 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 merchant acquirers and payment processors (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.

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 Program Merchants and receive the following benefits:

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

PARTICIPATION REQUIREMENTS

While American Express does not charge a registration fee to participate in OptBlue®, Payment Facilitators wishing to welcome the Card are expected to meet some general requirements, including:

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

CERTIFIED* OPTBLUE PARTICIPANTS

For a list of OptBlue participants, click or visit the website below:

www.americanexpress.com/us/merchant/optblue.html

American Express permits OptBlue Participants and their sales entities to enable Merchants in the below industry categories with Estimated Charge Volume (ECV) greater than \$1MM.

Not all Merchant Category Codes that align with a given industry category referenced below may be eligible. Please reach out to your Merchant Services Provider for clarification.

This higher ECV threshold only applies to eligible Merchants in the United States Region and excludes those in Puerto Rico and the U.S. Virgin Islands.

Industry Category	
Charity	Insurance
Education	Residential Rent
Government	Utilities
B2C Healthcare	Online Gambling*

NOTE: the \$1,000,000 ECV requirement still applies to other industry categories (B2B/Wholesale, Emerging Markets, Other, Restaurant, Retail, Services & Professional Services, and Travel & Entertainment).

*Only approved and certified OptBlue Participants are permitted to acquire in certain Online Gambling segments. Please contact your OptBlue Participant for more information.

To learn about the American Express OptBlue Program, contact your existing processor or certified OptBlue Participant to get started or visit americanexpress.com/us/merchant/optblue.html

