

# American Express U.S. Merchant Pricing Quick Reference Card



American Express' Pricing is designed for U.S. merchants generating less than \$500K annually in American Express Charge Volume. Flat Fee pricing is mandatory for all home-based merchants as well as mail order and Internet for \$0—\$4,999 net annual American Express Charge Volume. If the Charge Volume of a home-based business exceeds \$4,999 over any consecutive 12-month period, the pricing will automatically be adjusted to the applicable industry discount rate below.

Industry	Discount Rate
Lodging	3.50%
Mail Order & Internet	3.50% (\$5K+ in annual Charge Volume)
Office-based Healthcare	2.55% (only for MCC 8011, 8021; for all other Healthcare see Services, Wholesale & All Other)
Restaurant	3.50%
Retail**	2.89% plus \$0.10 Transaction Fee*
Services, Wholesale & All Other	2.89% plus \$0.15 Transaction Fee*
Supermarket	2.30%
Travel Agency	2.75%
Travel & Transportation	3.50%
Tuition	2.40%

\*Fee to be applied by American Express

\*\*0.30% downgrade will be charged for Retail transactions whenever a CNP or Card Not Present Charge occurs.

CNP means a Charge for which the Card is not presented at the point of purchase (e.g., Charges by mail, telephone, fax or the Internet), is used at unattended Establishments (e.g., customer activated terminals, called CATs, or for which the transaction is key-entered).

MCC	Industry Description	MCC	Industry Description	MCC	Industry Description
<b>LODGING 3.50%</b>					
7033	CAMPGROUND	7011	LODGING		
<b>MAIL ORDER/INTERNET 3.50% (\$5K+ in annual Charge Volume)</b>					
5964	CATALOG MERCHANDISE	5969	DIRECT MKTG MISC	5968	SUBSCRIPTIONS
5967	DIRECT MKTG INTERNET				
<b>OFFICE-BASED HEALTHCARE 2.55% (for all other Healthcare see Services, Wholesale &amp; All Other)</b>					
8021	DENTIST ORTHODONTIST	8011	DOCTOR PHYSICIAN		

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MCC	Industry Description	MCC	Industry Description	MCC	Industry Description
<b>RESTAURANTS 3.50%</b>					
5813	BAR NIGHTCLUB	5814	FAST FOOD RESTAURANT	5812	RESTAURANT
5811	CATERER				
<b>RETAIL 2.89% + \$0.10</b>					
5937	ANTIQUE REPRODUCTION	5912	DRUG STORE PHARMACY	5719	MISC HOME FURNISHINGS
5932	ANTIQUE SHOP	5309	DUTY-FREE STORE	5999	MISC SPECIALTY RETAIL
5971	ART DEALER/GALLERY	5997	ELECTRIC RAZOR STORE	5733	MUSIC STORE
5970	ARTIST SUPPLY/CRAFT	5732	ELECTRONICS STORE	5994	NEWS DEALER/NEWSSTAND
5531	AUTO/HOME SUPPLY	5651	FAMILY CLOTHING	5044	OFFICE EQUIPMENT
5533	AUTO PARTS/ACCESSORY	5718	FIREPLACE ACCESSORIES	5021	OFFICE FURNITURE
5013	AUTO SUPPLIES/PARTS	5713	FLOOR COVERING STORE	5943	OFFICE SUPPLY STORE
5532	AUTOMOTIVE TIRE STORE	5992	FLORIST	5995	PET SHOP/FOOD/SUPPLY
5462	BAKERY	5422	FREEZER/LOCKER MEAT	5735	RECORD STORE
5940	BICYCLE SHOP	5712	FURNITURE HOME STORE	5973	RELIGIOUS GOODS STORE
5551	BOAT DEALER	5681	FURRIER AND FUR SHOP	5949	SEWING/FABRIC STORE
5942	BOOK STORE	5399	GENERAL MERCHANDISE	5661	SHOE STORE
5192	BOOKS/NEWSPAPERS	5231	GLASS/PAINT/WALLPAPER	5941	SPORTING GOODS STORE
5946	CAMERA/PHOTO SUPPLY	5950	GLASSWARE/CRYSTAL	5655	SPORTS CLOTHING
5441	CANDY/CONFECTIONERY	5072	HARDWARE EQUIPMENT	5972	STAMP/COIN STORE
5947	CARD/SOUVENIR STORE	5251	HARDWARE STORE	5996	SWIMMING POOLS
5965	CATALOG SHOWROOM	5945	HOBBY/TOY/GAME	5998	TENT AND AWNING STORE
5641	CHILDREN'S CLOTHING	5200	HOME SUPPLY WAREHOUSE	5978	TYPEWRITER STORE
5993	CIGAR STORE STAND	5722	HOUSEHOLD APPLIANCES	5931	USED MERCHANDISE
7296	CLOTHING RENTAL	5944	JEWELRY/WATCH/SILVERWARE	5331	VARIETY STORE
5734	COMPUTER STORE	5261	LAWN GARDEN SUPPLIES	7841	VIDEO RENTAL STORE
5499	CONVENIENCE STORE	5921	LIQUOR STORE	7631	WATCH/JEWELRY REPAIR
5977	COSMETIC STORE	5948	LUGGAGE LEATHER GOODS	5715	WHOLESALE ALCOHOL
5451	DAIRY PRODUCTS STORE	5211	LUMBER/BUILDING	5698	WIG AND TOUPEE STORE
5311	DEPARTMENT STORE	5611	MEN'S CLOTHING	5631	WOMEN'S ACCESSORIES
5310	DISCOUNT STORE	5691	MEN'S/WOMEN'S CLOTHING	5621	WOMEN'S CLOTHING
5714	DRAPERY UPHOLSTERY	5699	MISC APPAREL STORE		
<b>SERVICES, WHOLESALE &amp; ALL OTHER 2.89% + \$0.15</b>					
7623	AC/REFRIG REPAIR	7535	AUTO PAINT SHOP	8398	CHARITABLE ORG
8931	ACCOUNTING/AUDITING	7538	AUTO SERVICE	5169	CHEMICALS
7311	ADVERTISING SERVICE	8675	AUTOMOBILE ASSOC	8041	CHIROPRACTOR
0763	AGRICULTURAL CO-OP	7230	BEAUTY BARBER SHOP	8641	CIVIC/SOCIAL ASSOC
4119	AMBULANCE SERVICE	7932	BILLIARD/POOL	7210	CLEANING GARMENT
7996	AMUSEMENT PARK	4457	BOAT RENTAL	7349	CLEANING JANITORIAL
7629	APPLIANCE REPAIR	7933	BOWLING ALLEY	5137	COMMERCIAL CLOTHING
7998	AQUARIUM	7399	BUSINESS SERVICE	5139	COMMERCIAL FOOTWEAR
8911	ARCHITECT/ENGINEER	7278	BUYING SHOPPING CLUBS	7333	COMMERCIAL PHOTO ART
7531	AUTO BODY REPAIR	5561	CAMPER TRAILER DEALER	7941	COMMERCIAL SPORTS
5511	AUTO DEALER – NEW/USED	7542	CAR WASH	5046	COMMERCIAL EQUIPMENT
5521	AUTO DEALER – USED	1750	CARPENTRY CONTRACTOR	7379	COMPUTER MAINTENANCE
		7217	CARPET CLEANING	7372	COMPUTER PROGRAMMING
		0744	CHAMPAGNE PRODUCER	5045	COMPUTERS/EQUIPMENT (Wholesale)



MCC	Industry Description	MCC	Industry Description	MCC	Industry Description
<b>SERVICES, WHOLESALE &amp; ALL OTHER 2.89% + \$0.15 (continued)</b>					
1771	CONCRETE WORK	0780	LANDSCAPE HORTICULTURE	7221	PHOTOGRAPHIC STUDIO
5039	CONSTRUCTION MATERIAL	7211	LAUNDRY SERVICE	5074	PLUMBING HEATING
7338	COPY REPRODUCTION	8111	LEGAL SERVICE	8049	PODIATRIST
8241	CORRESPONDENCE SCHOOL	4468	MARINE SERVICE SUPPLY	8999	PROFESSIONAL SERVICE
7277	COUNSELING SERVICE	1740	MASONRY/TILE/INSULATE	7992	PUBLIC GOLF COURSE
4215	COURIER SERVICE	8071	MEDICAL/DENTAL LAB	4900	PUBLIC UTILITY
7321	CREDIT REPORTING	5047	MEDICAL EQUIPMENT	2741	PUBLISHING/PRINTING
7911	DANCE HALL/SCHOOL	8099	MEDICAL SERVICE	7999	RECREATION SERVICE
5960	DIRECT MKTG INSURANCE	7997	MEMBERSHIP CLUB	8661	RELIGIOUS ORG
5122	DRUGS	8699	MEMBERSHIP ORGS	1761	ROOFING/SIDING
7216	DRY CLEANER	5051	METAL SERVICE CENTER	8244	SECRETARIAL SCHOOL
5099	DURABLE GOODS	7392	MGMT CONSULTING PR	7339	SECRETARIAL SUPPORT
8299	EDUCATIONAL SERVICE	2842	MISC CLEANING PRODUCT	7251	SHOE REPAIR/SHINE
1731	ELECTRICAL CONTRACTOR	1799	MISC CONTRACTOR	5598	SNOWMOBILE DEALER
5065	ELECTRICAL EQUIPMENT	7929	MISC ENTERTAINER	5697	TAILOR/SEAMSTRESS
7622	ELECTRONICS REPAIR	7299	MISC PERSONAL SERVICE	7276	TAX PREPARATION
7361	EMPLOYMENT AGENCY	7699	MISC REPAIR SHOP	4821	TELEGRAPH SERVICE
7394	EQUIPMENT RENTAL	5599	MISC VEHICLE DEALER	8734	TESTING LABORATORY
7342	EXTERMINATE DISINFECT	5271	MOBILE HOME DEALER	7922	TICKET AGENCY
5131	FABRICS (Wholesale)	5592	MOTOR HOME DEALER	7534	TIRE REPAIR
5193	FLORISTS' SUPPLIES	5571	MOTORCYCLE DEALER	7991	TOURIST ATTRACTION
4214	FREIGHT/MOVING	7832	MOVIE THEATER	7549	TOWING SERVICE
5983	FUEL DEALER	5199	NON-DURABLE GOODS	8249	TRADE VOCATION SCHOOL
7261	FUNERAL SERVICE	8050	NURSING PERSONAL CARE	2791	TYPESETTING SERVICE
7641	FURNITURE REPAIR	5111	OFFICE SUPPLIES (Wholesale)	0742	VETERINARY SERVICE
1520	GENERAL CONTRACTOR	8043	OPTICIAN	7994	VIDEO GAME ARCADE
7298	HEALTH/BEAUTY SPA	8042	OPTOMETRIST	7993	VIDEO GAME SUPPLY
5975	HEARING AIDS	5976	ORTHOPEDIC PROSTHETIC	7829	VIDEO PRODUCTION
1711	HEATING PLUMBING AC	8031	OSTEOPATH	4225	WAREHOUSING/STORAGE
8062	HOSPITAL	5198	PAINTS/VARNISHES (Wholesale)	7692	WELDING SERVICE
5085	INDUSTRIAL SUPPLY	7523	PARKING LOT/GARAGE	5300	WHOLESALE CLUB
6300	INSURANCE SALES	5933	PAWN SHOP	0743	WINE PRODUCER
5094	JEWELRY/WATCHES (Wholesale)	7395	PHOTO FINISHING	5935	WRECKING/SALVAGE
<b>SUPERMARKETS 2.30%</b>					
5411	GROCERY STORE				
<b>TRAVEL AGENCY 2.75%</b>					
4722	TRAVEL AGENCY				
<b>TRAVEL/TRANSPORTATION 3.50%</b>					
4582	AIRPORT/TERMINAL	4789	MISC TRANSPORTATION	4121	TAXICAB/LIMOUSINE
4131	BUS LINE				
<b>TUITION 2.40%</b>					
8351	CHILD CARE SERVICE	7032	RECREATION CAMP	8211	SCHOOL
8220	COLLEGE UNIVERSITY				

# American Express U.S. Merchant Pricing Quick Reference Card

## Merchant Pricing Options

There are two pricing options available to merchants who sign up for American Express Card acceptance:

1. Standard Discount Rate
2. Monthly Flat Fee

### 1. Standard Discount Rate

The Standard Discount Rate pricing option is an alternative pricing option to that of Flat Fee. It is based on the industry type of the merchant. Merchants that are set up on Standard Discount Rate that do not activate their account by submitting charges to American Express will automatically be converted to the \$5.95 monthly Flat Fee.

### 2. Monthly Flat Fee

Monthly Flat Fee of \$5.95 is an alternative, simple pricing option that we offer to our merchants. It is offered **only** to those merchants with an estimated American Express Charge Volume less than \$4,999.

If the merchant's Charge Volume exceeds \$4,999 in any consecutive 12-month period, the merchant's pricing will be automatically adjusted to the Standard Discount Rate.

Monthly flat fee is **mandatory** (regardless of estimated Charge Volume) for these industries:

- Internet-Physical Delivery merchants
- Mail Order/Telephone Order
- Home Based Businesses

A home based merchant is defined as a merchant operating from a residence address and does not transact business in a permanent, store-front location.

## Signing Guidelines

To estimate annual American Express Charge Volume, determine the merchant's industry and annual bankcard volume, then multiply annual bankcard volume by the percentage listed below.

Industry Segment	American Express Charge Volume Estimated Percentage
Auto Dealers	15%
Auto Service	15%
Business to Business – Business Retail, Business Service and Wholesale	15%
Charities	3%
Entertainment	25%
Healthcare	10%
Insurance	3%
Internet	15%
Lodging	25%
Mail/Telephone Order	15%
Other Transportation	5%
Parking	15%
Restaurant and Quick Serve Restaurant	35%
Retail	15%
Service	15%
Supermarkets	3%
Travel/Tour Operator	35%

For questions regarding American Express Card Acceptance,  
call **1-800-528-5200**  
[www.americanexpress.com/merchant](http://www.americanexpress.com/merchant)