

American Express U.S. Merchant Pricing Quick Reference Card



| Industry | Discount |
|---------------------------------|--|
| B2B | 2.89% plus \$0.15 Transaction Fee* |
| Education | 2.50% |
| Fast Food Restaurant | 3.50% |
| Independent Gas Stations | 3.25% |
| Lodging | 3.50% |
| Mail Order & Internet | 3.50% |
| Office-based Healthcare | 2.55% (only for MCC 8011, 8021; for all other Healthcare see Services, Wholesale & All Other) |
| Other Transportation | 3.50% |
| Restaurant** | 3.50% plus \$0.05 Transaction Fee* |
| Retail** | 2.89% plus \$0.10 Transaction Fee* |
| Services, Wholesale & All Other | 2.89% plus \$0.15 Transaction Fee* |
| Supermarket | 2.30% |
| Telecommunications | 3.50% |

*Fee to be applied by American Express

**0.30% downgrade will be charged for 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)

| MCC | Industry Description | MCC | Industry Description | MCC | Industry Description |
|--|--|------|---|------|---|
| B2B 2.89% plus \$0.15 Transaction Fee | | | | | |
| 8931 | ACCOUNTING, AUDITING & BOOKKEEPING SERVICES | 7338 | QUICK COPY, REPRODUCTION & BLUEPRINTING SERVICES | 7392 | MANAGEMENT, CONSULTING & PUBLIC RELATIONS SERVICES |
| 7311 | ADVERTISING SERVICES | 4215 | COURIER SERVICES | 1799 | SPECIAL TRADE CONTRACTORS (Miscellaneous Contractors) |
| 8911 | ARCHITECTURAL, ENGINEERING & SURVEYING SERVICES | 7622 | ELECTRONICS REPAIR SHOPS | 8999 | PROFESSIONAL SERVICES |
| 7399 | BUSINESS SERVICES | 7361 | EMPLOYMENT AGENCIES & TEMPORARY HELP SERVICES | 7339 | SECRETARIAL SUPPORT SERVICES |
| 7349 | CLEANING, MAINTENANCE & JANITORIAL SERVICES | 7394 | EQUIPMENT, TOOL, FURNITURE & APPLIANCE RENTALS & LEASING | 8734 | TESTING LABORATORIES (NON-MEDICAL) |
| 5139 | COMMERCIAL FOOTWEAR | 6300 | INSURANCE SALES, UNDERWRITING & PREMIUMS | 2791 | TYPESETTING, PLATEMAKING & RELATED SERVICES |
| 7333 | COMMERCIAL PHOTOGRAPHY, ART & GRAPHICS | 0780 | LANDSCAPING & HORTICULTURAL SERVICES | 7829 | MOTION PICTURE AND VIDEO PRODUCTION & DISTRIBUTION |
| 7941 | COMMERCIAL SPORTS, PROFESSIONAL SPORTS CLUBS, ATHLETIC FIELDS & SPORTS PROMOTERS | 5047 | DENTAL/LABORATORY/ MEDICAL/OPHTHALMIC HOSPITAL EQUIPMENT & SUPPLIES | 7692 | WELDING SERVICES |
| 5046 | COMMERCIAL EQUIPMENT | 5051 | METAL SERVICE CENTERS | | |
| EDUCATION 2.50% | | | | | |
| 8351 | CHILD CARE SERVICES | 7032 | SPORTING & RECREATION CAMPS | 8220 | COLLEGES, UNIVERSITIES, PROFESSIONAL SCHOOLS |

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|------|---|------|---|------|--|
| 8211 | ELEMENTARY & SECONDARY SCHOOLS | | | | |
| | FAST FOOD RESTAURANT 3.50% | | | | |
| 5814 | FAST FOOD RESTAURANTS | | | | |
| | INDEPENDENT GAS STATIONS 3.25% | | | | |
| 5541 | SERVICE STATIONS | 5542 | AUTOMATED FUEL DISPENSERS (Card Activated Terminals) | | |
| | LODGING 3.50% | | | | |
| 7033 | TRAILER PARKS & CAMPSITES | 7011 | LODGING | | |
| | MAIL ORDER/INTERNET 3.50% | | | | |
| 5964 | DIRECT MARKETING - CATALOG MERCHANTS | 5969 | DIRECT MKTG - NOT ELSEWHERE CLASSIFIED (Internet — Physical Delivery Merchants) | 5968 | DIRECT MARKETING - CONTINUITY/SUBSCRIPTION MERCHANTS |
| | OFFICE-BASED HEALTHCARE 2.55% (for all other Healthcare see Services, Wholesale & All Other) | | | | |
| 8021 | DENTISTS & ORTHODONTISTS | 8011 | DOCTORS & PHYSICIANS | | |
| | OTHER TRANSPORTATION 3.50% | | | | |
| 4582 | AIRPORT, FLYING FIELDS & AIRPORT TERMINALS | 4121 | TAXICABS/LIMOUSINES | | |
| 4131 | BUS LINES | 4789 | TRANSPORTATION SERVICES | | |
| | RESTAURANTS 3.50% + \$0.05 | | | | |
| 5813 | DRINKING PLACES (Bars & Nightclubs) | 5812 | EATING PLACES & RESTAURANTS (Full Service Restaurants) | | |
| 5811 | CATERERS | | | | |
| | RETAIL 2.89% + \$0.10 | | | | |
| 5715 | ALCOHOLIC BEVERAGE WHOLESALERS | 5997 | ELECTRIC RAZOR OUTLETS | 5719 | MISCELLANEOUS HOME FURNISHING SPECIALTY SHOPS |
| 5937 | ANTIQUE REPRODUCTION SHOPS | 5732 | ELECTRONICS SHOPS | 5013 | MOTOR VEHICLE SUPPLIES & NEW PARTS |
| 5932 | ANTIQUE SHOPS | 5651 | FAMILY CLOTHING SHOPS | 5733 | MUSIC SHOPS |
| 5971 | ART DEALERS & /GALLERIES | 5718 | FIREPLACES & ACCESSORIES SHOPS | 5994 | NEWS AGENTS & NEWSSTANDS |
| 5970 | ARTIST SUPPLY & CRAFT SHOPS | 5713 | FLOOR COVERING STORES | 5021 | OFFICE & COMMERCIAL FURNITURE |
| 5531 | AUTO & HOME SUPPLY OUTLETS | 5992 | FLORISTS | 5044 | OFFICE EQUIPMENT |
| 5533 | AUTOMOTIVE PARTS & ACCESSORIES OUTLETS | 5422 | FREEZER/& LOCKER MEAT PROVISIONERS (Butchers) | 5921 | PACKAGE SHOPS — BEER, WINE & LIQUOR (Liquor Stores) |
| 5532 | AUTOMOTIVE TIRE OUTLETS | 5712 | FURNITURE, HOME FURNISHINGS & EQUIPMENT SHOPS | 5995 | PET SHOPS, PET FOOD & SUPPLIES SHOPS |
| 5462 | BAKERIES | 5681 | FURRIERS & FUR SHOPS | 5735 | RECORD SHOPS |

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|---|---|------|---|------|--|
| 5940 | BICYCLE SHOPS | 5947 | GIFT, CARD, NOVELTY & SOUVENIR SHOPS | 5973 | RELIGIOUS GOODS & SHOPS |
| 5551 | BOAT DEALERS | 5231 | GLASS, PAINT & WALLPAPER SHOPS | 5949 | SEWING, NEEDLEWORK, FABRIC & PIECE GOODS SHOPS |
| 5942 | BOOK STORES | 5950 | GLASSWARE & CRYSTAL SHOPS | 5661 | SHOE SHOPS |
| 5192 | BOOKS, PERIODICALS & NEWSPAPERS | 5072 | HARDWARE EQUIPMENT & SUPPLIES | 5941 | SPORTING GOODS SHOPS |
| 5946 | CAMERA & PHOTOGRAPHIC SUPPLY SHOPS | 5251 | HARDWARE SHOPS | 5655 | SPORTS & RIDING APPAREL SHOPS |
| 5441 | CANDY, NUT & CONFECTIONERY SHOPS | 5945 | HOBBY, TOY, & GAME SHOPS | 5972 | STAMP & COIN SHOPS |
| 5641 | CHILDREN'S & INFANT'S WEAR SHOPS | 5200 | HOME SUPPLY WAREHOUSE OUTLETS | 5943 | STATIONERY, OFFICE & SCHOOL SUPPLY SHOPS |
| 5993 | CIGAR SHOPS & STANDS | 5722 | HOUSEHOLD APPLIANCES SHOPS | 5996 | SWIMMING POOLS |
| 7296 | CLOTHING RENTALS — COSTUMES, UNIFORMS, AND FORMAL WEAR | 5944 | JEWELRY, WATCH, CLOCK & SILVERWARE SHOPS | 5998 | TENT & AWNING SHOPS |
| 5734 | COMPUTER SOFTWARE OUTLETS | 5261 | LAWN & GARDEN SUPPLY OUTLETS | 5978 | TYPEWRITER OUTLETS |
| 5977 | COSMETIC SHOPS | 5948 | LUGGAGE & LEATHER GOODS SHOPS | 5931 | USED MERCHANDISE & SECOND- HAND SHOPS |
| 5451 | DAIRIES (Dairy Products Stores) | 5211 | LUMBER & BUILDING MATERIALS OUTLETS | 5331 | VARIETY STORES |
| 5311 | DEPARTMENT STORES | 5611 | MEN'S & BOY'S CLOTHING & ACCESSORY SHOPS | 7841 | VIDEO RENTAL SHOPS |
| 5965 | DIRECT MARKETING — COMBINATION CATALOG & RETAIL MERCHANTS (Catalog Showrooms) | 5691 | MEN'S & WOMEN'S CLOTHING SHOPS | 7631 | WATCH, CLOCK & JEWELRY REPAIR SHOPS |
| 5310 | DISCOUNT SHOPS | 5499 | MISCELLANEOUS FOOD SHOPS — CONVENIENCE & SPECIALTY RETAIL OUTLETS | 5698 | WIG & TOUPEE SHOPS |
| 5714 | DRAPERY, WINDOW COVERING & UPHOLSTERY SHOPS | 5999 | MISCELLANEOUS & SPECIALTY RETAIL OUTLETS | 5631 | WOMEN'S ACCESSORY & SPECIALTY SHOPS |
| 5912 | DRUGS, DRUG PROPRIETORS (Drug Stores & Pharmacies) | 5699 | MISCELLANEOUS APPAREL & ACCESSORY SHOPS | 5621 | WOMEN'S CLOTHING SHOPS |
| 5309 | DUTY-FREE SHOPS | 5399 | MISCELLANEOUS GENERAL MERCHANDISE | | |
| SERVICES, WHOLESALE & ALL OTHER 2.89% + \$0.15 | | | | | |
| 0763 | AGRICULTURAL CO-OPERATIVES | 1731 | ELECTRICAL CONTRACTORS | 5198 | PAINTS, VARNISHES & SUPPLIES (Wholesale) |
| 7623 | AIR CONDITIONING & REFRIGERATION REPAIR SHOPS | 5065 | ELECTRICAL PARTS & EQUIPMENT | 7523 | PARKING LOTS & GARAGES |
| 4119 | AMBULANCE SERVICES | 7342 | EXTERMINATING & DISINFECTING SERVICES | 5933 | PAWN SHOPS |

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| 7996 | AMUSEMENT PARKS, CIRCUSES, CARNIVALS & FORTUNE TELLERS | 5193 | FLORISTS' SUPPLIES, NURSERY STOCK & FLOWERS | 7395 | PHOTO FINISHING LABORATORIES & PHOTO DEVELOPING |
| 7998 | AQUARIUMS | 5983 | FUEL DEALERS | 7221 | PHOTOGRAPHIC STUDIOS |
| 8675 | AUTOMOBILE ASSOCIATIONS | 7261 | FUNERAL SERVICES & CREMATORIIUMS | 5131 | PIECE GOODS, NOTIONS & OTHER DRY GOODS (Fabric Wholesalers) |
| 7531 | AUTOMOTIVE BODY REPAIR SHOPS | 7641 | FURNITURE REUPHOLSTERY, REPAIR & REFINISHING | 5074 | PLUMBING & HEATING EQUIPMENT & SUPPLIES |
| 7535 | AUTOMOTIVE PAINT SHOPS | 1520 | GENERAL CONTRACTORS | 8049 | PODIATRISTS & CHIROPODISTS |
| 7538 | AUTOMOTIVE SERVICE SHOPS (NON-DEALER) | 7298 | HEALTH & BEAUTY SPAS | 5094 | PRECIOUS STONES & METALS, WATCHES & JEWELRY (Wholesalers) |
| 7929 | BANDS, ORCHESTRAS & MISCELLANEOUS ENTERTAINERS | 5975 | HEARING AIDS | 7393 | PROTECTIVE AGENCIES & SECURITY SERVICES* |
| 7230 | BEAUTY & BARBER SHOPS | 1711 | HEATING, PLUMBING & AIR- CONDITIONING CONTRACTORS | 7992 | PUBLIC GOLF COURSES |
| 7932 | BILLIARD & POOL ESTABLISHMENTS | 8062 | HOSPITALS | 4225 | PUBLIC WAREHOUSING & STORAGE |
| 4457 | BOAT RENTALS & LEASING | 5085 | INDUSTRIAL SUPPLIES | 7999 | RECREATION SERVICES |
| 7933 | BOWLING ALLEYS | 7375 | INFORMATION RETRIEVAL SERVICES (Internet Information Retrieval Services/Internet Electronic Services) | 8661 | RELIGIOUS ORGANIZATIONS |
| 8244 | BUSINESS & SECRETARIAL SCHOOLS | 7211 | LAUNDRY SERVICES | 1761 | ROOFING, SIDING & SHEET METAL WORK CONTRACTORS |
| 7278 | BUYING & SHOPPING SERVICES AND CLUBS | 7210 | LAUNDRY, CLEANING & GARMENT SERVICES | 8299 | SCHOOLS & EDUCATIONAL SERVICES |
| 5561 | CAMPER, RECREATIONAL & UTILITY TRAILER DEALERS | 8111 | LEGAL SERVICES & ATTORNEYS | 7251 | SHOE REPAIR SHOPS, SHOE SHINE PARLOURS & HAT CLEANING SHOPS |
| 5511 | CAR & TRUCK DEALERS – NEW/USED | 4468 | MARINAS, MARINE SERVICE & SUPPLIES | 5598 | SNOWMOBILE DEALERS |
| 5521 | CAR & TRUCK DEALERS USED | 1740 | MASONRY, STONWORK, TILE SETTING, PLASTERING & INSULATION CONTRACTORS | 2842 | SPECIALTY CLEANING, POLISHING & SANITATION PREPARATIONS |
| 7542 | CAR WASHES | 8071 | MEDICAL & DENTAL LABORATORIES | 5111 | STATIONERY, OFFICE SUPPLIES & PRINTING/WRITING PAPER (Wholesale) |
| 1750 | CARPENTRY CONTRACTORS | 8099 | MEDICAL SERVICES & HEALTH PRACTITIONERS | 5697 | TAILORS, SEAMSTRESSES, MENDING & ALTERATIONS |
| 7217 | CARPET & PHOLSTERY CLEANING | 7997 | MEMBERSHIP CLUBS, COUNTRY CLUBS & PRIVATE GOLF COURSES | 7276 | TAX PREPARATION SERVICES |

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| MCC | Industry Description | MCC | Industry Description | MCC | Industry Description |
|---------------------------------|--|------|--|--|---|
| 0744 | CHAMPAGNE PRODUCERS | 8699 | MEMBERSHIP ORGANIZATIONS | 4821 | TELEGRAPH SERVICES |
| 8398 | CHARITABLE & SOCIAL SERVICE ORGANIZATIONS | 5137 | MEN'S, WOMEN'S AND CHILDREN'S UNIFORMS & COMMERCIAL CLOTHING | 7922 | THEATRICAL PRODUCERS & TICKET AGENCIES |
| 5169 | CHEMICALS & ALLIED PRODUCTS | 5599 | MISCELLANEOUS AUTOMOTIVE, AIRCRAFT & FARM EQUIPMENT DEALERS | 7534 | TIRE RETREADING & REPAIR SHOPS |
| 8041 | CHIROPRACTORS | 7299 | MISCELLANEOUS PERSONAL SERVICE | 7991 | TOURIST ATTRACTIONS & EXHIBITS |
| 8641 | CIVIC, SOCIAL & FRATERNAL ASSOCIATIONS | 2741 | MISCELLANEOUS PUBLISHING & PRINTING SERVICES | 7549 | TOWING SERVICES |
| 7379 | COMPUTER MAINTENANCE & REPAIR SERVICES | 7699 | MISCELLANEOUS REPAIR SHOPS | 8249 | TRADE & VOCATIONAL SCHOOLS |
| 7372 | COMPUTER PROGRAMMING, DATA PROCESSING & INTEGRATED SYSTEMS DESIGN SERVICES | 5271 | MOBILE HOME DEALERS | 4722 | TRAVEL AGENCIES & TOUR OPERATORS |
| 5045 | COMPUTERS, COMPUTER PERIPHERAL EQUIPMENT (Wholesale only) | 7832 | MOTION PICTURE (Movie) THEATERS | 4900 | UTILITIES - ELECTRIC, GAS, WATER & SANITARY |
| 1771 | CONCRETE WORK CONTRACTORS | 4214 | MOTOR FREIGHT CARRIERS & TRUCKING | 0742 | VETERINARY SERVICES |
| 5039 | CONSTRUCTION MATERIALS | 5592 | MOTOR HOME DEALERS | 7994 | VIDEO GAME ARCADES |
| 8241 | CORRESPONDENCE SCHOOLS | 5571 | MOTORCYCLE SHOPS & DEALERS | 7993 | VIDEO GAME SUPPLIES |
| 7277 | COUNSELING SERVICES | 5199 | NON-DURABLE GOODS | 5300 | WHOLESALE CLUBS |
| 7911 | DANCE HALLS, STUDIOS & SCHOOLS | 8050 | NURSING & PERSONAL CARE FACILITIES | 0743 | WINE PRODUCERS |
| 5122 | DRUGS, DRUG PROPRIETORS (Wholesalers) | 8043 | OPTICIANS, OPTICAL GOODS & EYEGLASSES | 5935 | WRECKING & SALVAGE YARDS |
| 7216 | DRY CLEANERS | 8042 | OPTOMETRISTS & OPHTHALMOLOGISTS | *See Appendix G for prohibited category within this MCC. | |
| 5099 | DURABLE GOODS | 5976 | ORTHOPEDIC GOODS & PROSTHETIC DEVICES | | |
| 7629 | ELECTRICAL & SMALL APPLIANCE REPAIR SHOPS | 8031 | OSTEOPATHS | | |
| SUPERMARKETS 2.30% | | | | | |
| 5411 | GROCERIES & SUPERMARKETS | | | | |
| TELECOMMUNICATIONS 3.50% | | | | | |
| 4812 | TELEPHONE EQUIPMENT & TELEPHONE SALES | | | | |

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 \$7.95 monthly Flat Fee.

2. Monthly Flat Fee

Monthly Flat Fee of \$7.95 is an alternative, pricing option that we offer to our merchants. It is only available to merchants with an estimated American Express Charge volume less than \$4,999.

Upon exceeding \$4,999 in Charge volume in any consecutive 12-month period, a merchant will be automatically adjusted to Standard Discount Rate.

Merchants in the following industries (regardless of estimated Charge volume) are required to be set up on Monthly Flat Fee. Merchants in these industries will also be automatically adjusted to the Standard Discount Rate upon exceeding \$4,999 in Charge volume in any consecutive 12-month period:

- 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 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 Services and Wholesale | 15% |
| Charities | 3% |
| Education | 10% |
| Entertainment | 25% |
| Fast Food Restaurant | 35% |
| Healthcare | 10% |
| Independent Gas Stations | 15% |
| Insurance | 3% |
| Internet | 15% |
| Lodging | 25% |
| Mail/Telephone Order | 15% |
| Other Transportation | 5% |
| Parking | 15% |
| Restaurant | 35% |
| Retail | 15% |
| Service | 15% |
| Supermarkets | 3% |
| Telecommunications | 10% |
| Services—Travel/Tour Operator | 35% |

For questions regarding American Express Card Acceptance,
call 1-800-528-5200
www.americanexpress.com/merchant