

American Express U.S. Merchant Pricing Quick Reference Card

Industry	Discount Rate
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)
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 & Transportation	3.50%
Tuition	2.40%

*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), 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
FAST FOOD RESTAURANT 3.50%					
5814	FAST FOOD RESTAURANT				
INDEPENDENT GAS STATIONS 3.25%					
5541	INDEPENDENT GAS STATIONS				
LODGING 3.50%					
7033	CAMPGROUND	7011	LODGING		
MAIL ORDER/INTERNET 3.50%					
5964	CATALOG MERCHANDISE	5969	DIRECT MKTG MISC		
5967	DIRECT MKTG INTERNET	5968	SUBSCRIPTIONS		
OFFICE-BASED HEALTHCARE 2.55% (for all other Healthcare see Services, Wholesale & All Other)					
8021	DENTIST ORTHODONTIST	8011	DOCTOR PHYSICIAN		
RESTAURANTS 3.50%					
5813	BAR NIGHTCLUB	5812	RESTAURANT		
5811	CATERER				

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MCC Industry Description			MCC Industry Description			MCC Industry Description		
RETAIL 2.89% + \$0.10								
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					
SERVICES, WHOLESALE & ALL OTHER 2.89% + \$0.15								
7623	AC/REFRIG REPAIR	7933	BOWLING ALLEY	5046	COMMERCIAL EQUIPMENT			
8931	ACCOUNTING/AUDITING	7399	BUSINESS SERVICE	7379	COMPUTER MAINTENANCE			
7311	ADVERTISING SERVICE	7278	BUYING SHOPPING CLUBS	7372	COMPUTER PROGRAMMING			
0763	AGRICULTURAL CO-OP	5561	CAMPER TRAILER DEALER	5045	COMPUTERS/EQUIPMENT (Wholesale)			
4119	AMBULANCE SERVICE	7542	CAR WASH	1771	CONCRETE WORK			
7996	AMUSEMENT PARK	1750	CARPENTRY CONTRACTOR	5039	CONSTRUCTION MATERIAL			
7629	APPLIANCE REPAIR	7217	CARPET CLEANING	7338	COPY REPRODUCTION			
7998	AQUARIUM	0744	CHAMPAGNE PRODUCER	8241	CORRESPONDENCE SCHOOL			
8911	ARCHITECT/ENGINEER	8398	CHARITABLE ORG	7277	COUNSELING SERVICE			
7531	AUTO BODY REPAIR	5169	CHEMICALS	4215	COURIER SERVICE			
5511	AUTO DEALER – NEW/USED	8041	CHIROPRACTOR	7321	CREDIT REPORTING			
5521	AUTO DEALER – USED	8641	CIVIC/SOCIAL ASSOC	7911	DANCE HALL/SCHOOL			
7535	AUTO PAINT SHOP	7210	CLEANING GARMENT	5122	DRUGS			
7538	AUTO SERVICE	7349	CLEANING JANITORIAL	7216	DRY CLEANER			
8675	AUTOMOBILE ASSOC	5137	COMMERCIAL CLOTHING	5099	DURABLE GOODS			
7230	BEAUTY BARBER SHOP	5139	COMMERCIAL FOOTWEAR	8299	EDUCATIONAL SERVICE			
7932	BILLIARD/POOL	7333	COMMERCIAL PHOTO ART					
4457	BOAT RENTAL	7941	COMMERCIAL SPORTS					

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SERVICES, WHOLESALE & ALL OTHER 2.89% + \$0.15

1731	ELECTRICAL CONTRACTOR	8699	MEMBERSHIP ORGS	4900	PUBLIC UTILITY
5065	ELECTRICAL EQUIPMENT	5051	METAL SERVICE CENTER	2741	PUBLISHING/PRINTING
7622	ELECTRONICS REPAIR	7392	MGMT CONSULTING PR	7999	RECREATION SERVICE
7361	EMPLOYMENT AGENCY	2842	MISC CLEANING PRODUCT	8661	RELIGIOUS ORG
7394	EQUIPMENT RENTAL	1799	MISC CONTRACTOR	1761	ROOFING/SIDING
7342	EXTERMINATE DISINFECT	7929	MISC ENTERTAINER	8244	SECRETARIAL SCHOOL
5131	FABRICS (Wholesale)	7299	MISC PERSONAL SERVICE	7339	SECRETARIAL SUPPORT
5193	FLORISTS' SUPPLIES	7699	MISC REPAIR SHOP	7251	SHOE REPAIR/SHINE
4214	FREIGHT/MOVING	5599	MISC VEHICLE DEALER	5598	SNOWMOBILE DEALER
5983	FUEL DEALER	5271	MOBILE HOME DEALER	5697	TAILOR/SEAMSTRESS
7261	FUNERAL SERVICE	5592	MOTOR HOME DEALER	7276	TAX PREPARATION
7641	FURNITURE REPAIR	5571	MOTORCYCLE DEALER	4821	TELEGRAPH SERVICE
1520	GENERAL CONTRACTOR	7832	MOVIE THEATER	8734	TESTING LABORATORY
7298	HEALTH/BEAUTY SPA	5199	NON-DURABLE GOODS	7922	TICKET AGENCY
5975	HEARING AIDS	8050	NURSING PERSONAL CARE	7534	TIRE REPAIR
1711	HEATING PLUMBING AC	5111	OFFICE SUPPLIES (Wholesale)	7991	TOURIST ATTRACTION
8062	HOSPITAL	8043	OPTICIAN	7549	TOWING SERVICE
5085	INDUSTRIAL SUPPLY	8042	OPTOMETRIST	8249	TRADE VOCATION SCHOOL
6300	INSURANCE SALES	5976	ORTHOPEDIC PROSTHETIC	4722	TRAVEL AGENT
5094	JEWELRY/WATCHES (Wholesale)	8031	OSTEOPATH	2791	TYPESETTING SERVICE
0780	LANDSCAPE HORTICULTURE	5198	PAINTS/VARNISHES (Wholesale)	0742	VETERINARY SERVICE
7211	LAUNDRY SERVICE	7523	PARKING LOT/GARAGE	7994	VIDEO GAME ARCADE
8111	LEGAL SERVICE	5933	PAWN SHOP	7993	VIDEO GAME SUPPLY
4468	MARINE SERVICE SUPPLY	7395	PHOTO FINISHING	7829	VIDEO PRODUCTION
1740	MASONRY/TILE/INSULATE	7221	PHOTOGRAPHIC STUDIO	4225	WAREHOUSING/STORAGE
8071	MEDICAL/DENTAL LAB	5074	PLUMBING HEATING	7692	WELDING SERVICE
5047	MEDICAL EQUIPMENT	8049	PODIATRIST	5300	WHOLESALE CLUB
8099	MEDICAL SERVICE	8999	PROFESSIONAL SERVICE	0743	WINE PRODUCER
7997	MEMBERSHIP CLUB	7992	PUBLIC GOLF COURSE	5935	WRECKING/SALVAGE

SUPERMARKETS 2.30%

5411 GROCERY STORE

TRAVEL/TRANSPORTATION 3.50%

4582	AIRPORT/TERMINAL	4789	MISC TRANSPORTATION
4131	BUS LINE	4121	TAXICAB/LIMOUSINE

TUITION 2.40%

8351	CHILD CARE SERVICE	7032	RECREATION CAMP
8220	COLLEGE UNIVERSITY	8211	SCHOOL

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