

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)
Other Transportation	3.50%
Restaurant**	3.50% plus \$0.05 Transaction Fee*
B2B	2.89% plus \$0.15 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%
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).

MCC	Industry Description	MCC	Industry Description	MCC	Industry Description
FAST FOOD RESTAURANT 3.50%					
5814	FAST FOOD RESTAURANTS				
LODGING 3.50%					
7033	TRAILER PARKS & CAMPSITES	7011	LODGING		
MAIL ORDER/INTERNET 3.50%					
5964	DIRECT MARKETING – CATALOG MERCHANTS	5968	DIRECT MARKETING – CONTINUITY/SUBSCRIPTION MERCHANTS		
5969	DIRECT MKTG – NOT ELSEWHERE CLASSIFIED (Internet – Physical Delivery Merchants)				
RESTAURANTS 3.50% + \$0.05**					
5813	DRINKING PLACES (Bars & Nightclubs)	5812	EATING PLACES & RESTAURANTS (Full Service Restaurants)	5811	CATERERS
TELECOMMUNICATIONS 3.50%					
4812	TELEPHONE EQUIPMENT & TELEPHONE SALES				
OTHER TRANSPORTATION 3.50%					
4582	AIRPORT, FLYING FIELDS & AIRPORT TERMINALS	4789	TRANSPORTATION SERVICES	4131	BUS LINES
4121	TAXICAB/LIMOUSINE				
INDEPENDENT GAS STATIONS 3.25%					
5541	SERVICE STATIONS	5542	AUTOMATED FUEL DISPENSERS (Card Activated Terminals)		

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B2B 2.89% + \$0.15					
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		
RETAIL 2.89% + \$0.10					
5937	ANTIQUE REPRODUCTION SHOPS	5993	CIGAR SHOPS & STANDS	5712	FURNITURE, HOME FURNISHINGS & EQUIPMENT SHOPS
5932	ANTIQUE SHOPS	7296	CLOTHING RENTALS – COSTUMES, UNIFORMS & FORMAL WEAR	5681	FURRIERS & FUR SHOPS
5971	ART DEALERS & /GALLERIES	5734	COMPUTER SOFTWARE OUTLETS	5399	MISCELLANEOUS GENERAL MERCHANDISE
5970	ARTIST SUPPLY & CRAFT SHOPS	5499	MISCELLANEOUS FOOD SHOPS - CONVENIENCE & SPECIALTY RETAIL OUTLETS	5231	GLASS, PAINT & WALLPAPER SHOPS
5531	AUTO & HOME SUPPLY OUTLETS	5977	COSMETIC SHOPS	5950	GLASSWARE & CRYSTAL SHOPS
5533	AUTOMOTIVE PARTS & ACCESSORIES OUTLETS	5451	DAIRIES (Dairy Products Stores)	5072	HARDWARE EQUIPMENT & SUPPLIES
5013	MOTOR VEHICLE SUPPLIES & NEW PARTS	5311	DEPARTMENT STORES	5251	HARDWARE SHOPS
5532	AUTOMOTIVE TIRE OUTLETS	5310	DISCOUNT SHOPS	5945	HOBBY, TOY & GAME SHOPS
5462	BAKERIES	5714	DRAPERY, WINDOW COVERING & UPHOLSTERY SHOPS	5200	HOME SUPPLY WAREHOUSE OUTLETS
5940	BICYCLE SHOPS	5912	DRUGS, DRUG PROPRIETORS (Drug Stores & Pharmacies)	5722	HOUSEHOLD APPLIANCES SHOPS
5551	BOAT DEALERS	5309	DUTY-FREE SHOPS	5944	JEWELRY, WATCH, CLOCK & SILVERWARE SHOPS
5942	BOOK STORES	5997	ELECTRIC RAZOR OUTLETS	5261	LAWN & GARDEN SUPPLY OUTLETS
5192	BOOKS, PERIODICALS & NEWSPAPERS	5732	ELECTRONICS SHOPS	5921	PACKAGE SHOPS – BEER, WINE & LIQUOR (Liquor Stores)
5946	CAMERA & PHOTOGRAPHIC SUPPLY SHOPS	5651	FAMILY CLOTHING SHOPS	5948	LUGGAGE & LEATHER GOODS SHOPS
5441	CANDY, NUT & CONFECTIONERY SHOPS	5718	FIREPLACES & ACCESSORIES SHOPS	5211	LUMBER & BUILDING MATERIALS OUTLETS
5947	GIFT, CARD, NOVELTY & SOUVENIR SHOPS	5713	FLOOR COVERING STORES	5611	MEN'S & BOY'S CLOTHING & ACCESSORY SHOPS
5965	DIRECT MARKETING – COMBINATION CATALOG & RETAIL MERCHANTS (Catalog Showrooms)	5992	FLORISTS	5691	MEN'S & WOMEN'S CLOTHING SHOPS
5641	CHILDREN'S & INFANT'S WEAR SHOPS	5422	FREEZER/& LOCKER MEAT PROVISIONERS (Butchers)	5699	MISCELLANEOUS APPAREL & ACCESSORY SHOPS

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RETAIL 2.89% + \$0.10					
5719	MISCELLANEOUS HOME FURNISHING SPECIALTY SHOPS	5973	RELIGIOUS GOODS & SHOPS	5931	USED MERCHANDISE & SECOND-HAND SHOPS
5999	MISCELLANEOUS & SPECIALTY RETAIL OUTLETS	5949	SEWING, NEEDLEWORK, FABRIC & PIECE GOODS SHOPS	5331	VARIETY STORES
5733	MUSIC SHOPS	5661	SHOE SHOPS	7841	VIDEO RENTAL SHOPS
5994	NEWS AGENTS & NEWSSTANDS	5941	SPORTING GOODS SHOPS	7631	WATCH, CLOCK & JEWELRY REPAIR SHOPS
5044	OFFICE EQUIPMENT	5655	SPORTS & RIDING APPAREL SHOPS	5715	ALCOHOLIC BEVERAGE WHOLESALERS
5021	OFFICE & COMMERCIAL FURNITURE	5972	STAMP & COIN SHOPS	5698	WIG & TOUPEE SHOPS
5943	STATIONERY, OFFICE & SCHOOL SUPPLY SHOPS	5996	SWIMMING POOLS	5631	WOMEN'S ACCESSORY & SPECIALTY SHOPS
5995	PET SHOPS, PET FOOD & SUPPLIES	5998	TENT & AWNING SHOPS	5621	WOMEN'S CLOTHING SHOPS
5735	RECORD SHOPS	5978	TYPEWRITER OUTLETS		
SERVICES, WHOLESALE & ALL OTHER 2.89% + \$0.15					
7623	AIR CONDITIONING & REFRIGERATION REPAIR SHOPS	7217	CARPET & UPHOLSTERY CLEANING	7372	COMPUTER PROGRAMMING, DATA PROCESSING & INTEGRATED SYSTEMS DESIGN SERVICES
0763	AGRICULTURAL CO-OPERATIVES	0744	CHAMPAGNE PRODUCERS	5045	COMPUTERS, COMPUTER PERIPHERAL EQUIPMENT
4119	AMBULANCE SERVICES	8398	CHARITABLE & SOCIAL SERVICE ORGANIZATIONS	1771	CONCRETE WORK CONTRACTORS
7996	AMUSEMENT PARKS, CIRCUSES, CARNIVALS & FORTUNE TELLERS	5561	CAMPER, RECREATIONAL & UTILITY TRAILER DEALERS	5039	CONSTRUCTION MATERIALS
7629	ELECTRICAL & SMALL APPLIANCE REPAIR SHOPS	7542	CAR WASHES	8241	CORRESPONDENCE SCHOOLS
7998	AQUARIUMS	1750	CARPENTRY CONTRACTORS	7277	COUNSELING SERVICES
7531	AUTOMOTIVE BODY REPAIR SHOPS	7217	CARPET & UPHOLSTERY CLEANING	7911	DANCE HALLS, STUDIOS & SCHOOLS
5511	CAR & TRUCK DEALERS – NEW/USED	0744	CHAMPAGNE PRODUCERS	5122	DRUGS, DRUG PROPRIETORS (Wholesalers)
5521	CAR & TRUCK DEALERS – USED	8398	CHARITABLE & SOCIAL SERVICE ORGANIZATIONS	7216	DRY CLEANERS
7535	AUTOMOTIVE PAINT SHOPS	5169	CHEMICALS & ALLIED PRODUCTS	5099	DURABLE GOODS
7538	AUTOMOTIVE SERVICE SHOPS (NON-DEALER)	8041	CHIROPRACTORS	8299	SCHOOLS & EDUCATIONAL SERVICES
8675	AUTOMOBILE ASSOCIATIONS	8641	CIVIC, SOCIAL & FRATERNAL ASSOCIATIONS	1731	ELECTRICAL CONTRACTORS
7230	BEAUTY & BARBER SHOPS	7210	LAUNDRY, CLEANING & GARMENT SERVICES	5065	ELECTRICAL PARTS & EQUIPMENT
7932	BILLIARD & POOL ESTABLISHMENTS	8398	CHARITABLE & SOCIAL SERVICE ORGANIZATIONS	7342	EXTERMINATING & DISINFECTING SERVICES
4457	BOAT RENTALS & LEASING	5169	CHEMICALS & ALLIED PRODUCTS	5131	PIECE GOODS, NOTIONS & OTHER DRY GOODS (Fabric Wholesalers)
7933	BOWLING ALLEYS	8041	CHIROPRACTORS	5193	FLORISTS' SUPPLIES, NURSERY STOCK & FLOWERS
7278	BUYING & SHOPPING SERVICES AND CLUBS	8641	CIVIC, SOCIAL & FRATERNAL ASSOCIATIONS	4214	MOTOR FREIGHT CARRIERS & TRUCKING
5561	CAMPER, RECREATIONAL & UTILITY TRAILER DEALERS	7210	LAUNDRY, CLEANING & GARMENT SERVICES	5983	FUEL DEALERS
7542	CAR WASHES	5137	MEN'S, WOMEN'S AND CHILDREN'S UNIFORMS & COMMERCIAL CLOTHING	7261	FUNERAL SERVICES & CREMATORIUMS
1750	CARPENTRY CONTRACTORS	7379	COMPUTER MAINTENANCE & REPAIR SERVICES	7641	FURNITURE REUPHOLSTERY, REPAIR & REFINISHING

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SERVICES, WHOLESALE & ALL OTHER 2.89% + \$0.15					
1520	GENERAL CONTRACTORS	5592	MOTOR HOME DEALERS	1761	ROOFING, SIDING & SHEET METAL WORK CONTRACTORS
7298	HEALTH & BEAUTY SPAS	5571	MOTORCYCLE SHOPS & DEALERS	8244	BUSINESS & SECRETARIAL SCHOOLS
5975	HEARING AIDS	7832	MOTION PICTURE (Movie) THEATERS	7393	PROTECTIVE AGENCIES & SECURITY SERVICES
1711	HEATING, PLUMBING & AIR CONDITIONING CONTRACTORS	5199	NON-DURABLE GOODS	7251	SHOE REPAIR SHOPS, SHOE SHINE PARLOURS & HAT CLEANING SHOPS
8062	HOSPITALS	8050	NURSING & PERSONAL CARE FACILITIES	5598	SNOWMOBILE DEALERS
5085	INDUSTRIAL SUPPLIES	5111	STATIONERY, OFFICE SUPPLIES & PRINTING/WRITING PAPER (Wholesale)	5697	TAILORS, SEAMSTRESSES, MENDING & ALTERATIONS
7375	INFORMATION RETRIEVAL SERVICES (Internet Information Retrieval Services/Internet Electronic Services)	8043	OPTICIANS, OPTICAL GOODS & EYEGLASSES	7276	TAX PREPARATION SERVICES
5094	PRECIOUS STONES & METALS, WATCHES & JEWELRY (Wholesalers)	8042	OPTOMETRISTS & OPHTHALMOLOGISTS	4821	TELEGRAPH SERVICES
7211	LAUNDRY SERVICES	5976	ORTHOPEDIC GOODS & PROSTHETIC DEVICES	7922	THEATRICAL PRODUCERS & TICKET AGENCIES
8111	LEGAL SERVICES & ATTORNEYS	8031	OSTEOPATHS	7534	TIRE RETREADING & REPAIR SHOPS
4468	MARINAS, MARINE SERVICE & SUPPLIES	5198	PAINTS, VARNISHES & SUPPLIES (Wholesale)	7991	TOURIST ATTRACTIONS & EXHIBITS
1740	MASONRY, STONEMWORK, TILE SETTING, PLASTERING & INSULATION CONTRACTORS	7523	PARKING LOTS & GARAGES	7549	TOWING SERVICES
8071	MEDICAL & DENTAL LABORATORIES	5933	PAWN SHOPS	8249	TRADE & VOCATIONAL SCHOOLS
8099	MEDICAL SERVICES & HEALTH PRACTITIONERS	7395	PHOTO FINISHING LABORATORIES & PHOTO DEVELOPING	4722	TRAVEL AGENCIES & TOUR OPERATORS
7997	MEMBERSHIP CLUBS, COUNTRY CLUBS & PRIVATE GOLF COURSES	7221	PHOTOGRAPHIC STUDIOS	0742	VETERINARY SERVICES
8699	MEMBERSHIP ORGANIZATIONS	5074	PLUMBING & HEATING EQUIPMENT & SUPPLIES	7994	VIDEO GAME ARCADES
2842	SPECIALTY CLEANING, POLISHING & SANITATION PREPARATIONS	8049	PODIATRISTS & CHIROPODISTS	7993	VIDEO GAME SUPPLIES
7929	BANDS, ORCHESTRAS & MISCELLANEOUS ENTERTAINERS	7992	PUBLIC GOLF COURSES	4225	PUBLIC WAREHOUSING & STORAGE
7299	MISCELLANEOUS PERSONAL SERVICE	4900	UTILITIES - ELECTRIC, GAS, WATER & SANITARY	5300	WHOLESALE CLUBS
7699	MISCELLANEOUS REPAIR SHOPS	2741	MISCELLANEOUS PUBLISHING & PRINTING SERVICES	0743	WINE PRODUCERS
5599	MISCELLANEOUS AUTOMOTIVE, AIRCRAFT & FARM EQUIPMENT DEALERS	7999	RECREATION SERVICES	5935	WRECKING & SALVAGE YARDS
5271	MOBILE HOME DEALERS	8661	RELIGIOUS ORGANIZATIONS		
OFFICE-BASED HEALTHCARE 2.55% (for all other Healthcare see Services, Wholesale & All Other)					
8021	DENTIST & ORTHODONTIST	8011	DOCTOR & PHYSICIAN		
TUITION 2.40%					
8351	CHILD CARE SERVICES	7032	SPORTING & RECREATION CAMPS	8211	ELEMENTARY & SECONDARY SCHOOLS
8220	COLLEGES, UNIVERSITIES, PROFESSIONAL SCHOOLS				
SUPERMARKETS 2.30%					
5411	GROCERIES & SUPERMARKETS				

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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, simple pricing option that we offer to our merchants. It is **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%
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%
Services – Travel/Tour Operator	35%
Supermarkets	3%
Telecommunications	10%

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