

American Express U.S. Merchant Pricing Quick Reference Card



Industry	Discount
B2B	2.89% + \$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
8211	ELEMENTARY & SECONDARY SCHOOLS				
FAST FOOD RESTAURANT 3.50%					

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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	5044	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
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

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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	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	7629	ELECTRICAL & SMALL APPLIANCE REPAIR SHOPS	5976	ORTHOPEDIC GOODS & PROSTHETIC DEVICES
7623	AIR CONDITIONING & REFRIGERATION REPAIR SHOPS	1731	ELECTRICAL CONTRACTORS	8031	OSTEOPATHS
4119	AMBULANCE SERVICES	5065	ELECTRICAL PARTS & EQUIPMENT	5198	PAINTS, VARNISHES & SUPPLIES (Wholesale)
7996	AMUSEMENT PARKS, CIRCUSES, CARNIVALS & FORTUNE TELLERS	7342	EXTERMINATING & DISINFECTING SERVICES	7523	PARKING LOTS & GARAGES
7998	AQUARIUMS	5193	FLORISTS' SUPPLIES, NURSERY STOCK & FLOWERS	5933	PAWN SHOPS

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8675	AUTOMOBILE ASSOCIATIONS	5983	FUEL DEALERS	7395	PHOTO FINISHING LABORATORIES & PHOTO DEVELOPING
7531	AUTOMOTIVE BODY REPAIR SHOPS	7261	FUNERAL SERVICES & CREMATORIUMS	7221	PHOTOGRAPHIC STUDIOS
7535	AUTOMOTIVE PAINT SHOPS	7641	FURNITURE REUPHOLSTERY, REPAIR & REFINISHING	5131	PIECE GOODS, NOTIONS & OTHER DRY GOODS (Fabric Wholesalers)
7538	AUTOMOTIVE SERVICE SHOPS (NON-DEALER)	1520	GENERAL CONTRACTORS	5074	PLUMBING & HEATING EQUIPMENT & SUPPLIES
7929	BANDS, ORCHESTRAS & MISCELLANEOUS ENTERTAINERS	7298	HEALTH & BEAUTY SPAS	8049	PODIATRISTS & CHIROPODISTS
7230	BEAUTY & BARBER SHOPS	5975	HEARING AIDS	5094	PRECIOUS STONES & METALS, WATCHES & JEWELRY (Wholesalers)
7932	BILLIARD & POOL ESTABLISHMENTS	1711	HEATING, PLUMBING & AIR-CONDITIONING CONTRACTORS	7393	PROTECTIVE AGENCIES & SECURITY SERVICES*
4457	BOAT RENTALS & LEASING	8062	HOSPITALS	7992	PUBLIC GOLF COURSES
7933	BOWLING ALLEYS	5085	INDUSTRIAL SUPPLIES	4225	PUBLIC WAREHOUSING & STORAGE
8244	BUSINESS & SECRETARIAL SCHOOLS	7375	INFORMATION RETRIEVAL SERVICES (Internet Information Retrieval Services/Internet Electronic Services)	7999	RECREATION SERVICES
7278	BUYING & SHOPPING SERVICES AND CLUBS	7211	LAUNDRY SERVICES	8661	RELIGIOUS ORGANIZATIONS
5561	CAMPER, RECREATIONAL & UTILITY TRAILER DEALERS	7210	LAUNDRY, CLEANING & GARMENT SERVICES	1761	ROOFING, SIDING & SHEET METAL WORK CONTRACTORS
5511	CAR & TRUCK DEALERS – NEW/USED	8111	LEGAL SERVICES & ATTORNEYS	8299	SCHOOLS & EDUCATIONAL SERVICES
5521	CAR & TRUCK DEALERS – USED	4468	MARINAS MARINE SERVICE & SUPPLIES	7251	SHOE REPAIR SHOPS, SHOE SHINE PARLOURS & HAT CLEANING SHOPS
7542	CAR WASHES	1740	MASONRY, STONEWORK, TILE SETTING, PLASTERING & INSULATION CONTRACTORS	5598	SNOW/MOBILE DEALERS
1750	CARPENTRY CONTRACTORS	8071	MEDICAL & DENTAL LABORATORIES	2842	SPECIALTY CLEANING, POLISHING & SANITATION PREPARATIONS
7217	CARPET & UPHOLSTERY CLEANING	8099	MEDICAL SERVICES & HEALTH PRACTITIONERS	5111	STATIONERY, OFFICE SUPPLIES & PRINTING/WRITING PAPER (Wholesale)
0744	CHAMPAGNE PRODUCERS	7997	MEMBERSHIP CLUBS, COUNTRY CLUBS & PRIVATE GOLF COURSES	5697	TAILORS, SEAMSTRESSES, MENDING & ALTERATIONS
8398	CHARITABLE & SOCIAL SERVICE ORGANIZATIONS	8699	MEMBERSHIP ORGANIZATIONS	7276	TAX PREPARATION SERVICES

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

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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%
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%
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