

MERCHANT SERVICES

American Express

Accepting American Express Payments

Amex is a popular card used by customers around the world. Customers using Amex tend to make larger purchases, with many Amex cards used for business and corporate purchases. While some small businesses refuse to accept Amex because of higher costs, accepting this card allows you to capture the customers who prefer Amex.

Merchants who are already accepting American Express can provide their Amex Merchant ID upon signup. Your American Express Merchant ID will remain the same, and FMPS will simply take over the role of authorizing your American Express payments.

Accepting Japan Credit Bureau (JCB) Cards

The Japan Credit Bureau (JCB) is a Japanese credit card network. Although the network is not as popular in North America as Visa and MasterCard, JCB is widely accepted worldwide. JCB operates through the American Express network and allows you to serve more customers globally.

American Express OptBlue®

Merchants processing less than \$1,000,000 per year in American Express transactions may be eligible for the American Express OptBlue program. Standard Amex OptBlue wholesale discount rates apply, with 0.40% System Processing Fee + markup for retail merchants and virtual terminal merchants.

American Express OptBlue Wholesale Discount Rates

Industry	Transaction Size	Rate
AMEX RETAIL	< \$75	1.60 % + 10¢
AMEX RETAIL	< \$1,000	1.95 % + 10¢
AMEX RETAIL	> \$1,000	2.40 % + 10¢

AMEX SERVICES	< \$400	1.60 % + 10¢
AMEX SERVICES	< \$3,000	1.95 % + 10¢
AMEX SERVICES	> \$3,000	2.40 % + 10¢
AMEX RESTAURANT	< \$25	1.85 % + 10¢
AMEX RESTAURANT	< \$150	2.45 % + 10¢
AMEX RESTAURANT	> \$150	2.75 % + 10¢
AMEX CATERERS	< \$25	1.85 % + 10¢
AMEX CATERERS	< \$150	2.45 % + 10¢
AMEX CATERERS	> \$150	2.75 % + 10¢
AMEX MAIL ORDER & INTERN	< \$150	1.70 % + 10¢
AMEX MAIL ORDER & INTERN	< \$3,000	2.05 % + 10¢
AMEX MAIL ORDER & INTERN	> \$3,000	2.50 % + 10¢
AMEX HEALTHCARE	< \$150	1.55 % + 10¢
AMEX HEALTHCARE	< \$2,000	1.85 % + 10¢
AMEX HEALTHCARE	> \$2,000	2.30 % + 10¢
AMEX B2B/WHOLESALE	< \$400	1.55 % + 10¢
AMEX B2B/WHOLESALE	< \$7,500	1.80 % + 10¢
AMEX B2B/WHOLESALE	> \$7,500	2.25 % + 10¢
AMEX LODGING	< \$100	2.25 % + 10¢
AMEX LODGING	< \$1,000	2.60 % + 10¢
AMEX LODGING	> \$1,000	3.00 % + 10¢
AMEX T&E	< \$100	2.25 % + 10¢
AMEX T&E	< \$1,000	2.60 % + 10¢
AMEX T&E	> \$1,000	3.00 % + 10¢
AMEX PREPAID	< \$75	1.35 % + 10¢
AMEX PREPAID	< \$1,000	1.70 % + 10¢
AMEX PREPAID	> \$1,000	2.15 % + 10¢
AMEX OTHER	< \$100	1.50 % + 10¢
AMEX OTHER	< \$3,000	1.85 % + 10¢
AMEX OTHER	> \$3,000	2.30 % + 10¢

Assessments and Association Fees

AMEX NETWORK FEES	0.15%
Applies to all transactions.	
AMEX INTL CROSS BORDER FEE	0.40%
Applies to all international transactions.	
AMEX KEYED FEE	0.30%
Applies to all manually keyed transactions.	