

American Express Full Acquiring Program: Pricing Details

Costs by industry for American Express Full Acquiring Program

Industry	Transaction Amount 1 Transaction Fee	Transaction Amount 2 Transaction Fee	Transaction Amount 3 Transaction Fee
B2B/Wholesale	<\$400 1.55%	\$400 - \$7.5K 1.80%	>\$7.5K 2.25%
Healthcare	<\$150 1.55%	\$150 - \$2K 1.85%	>\$2K 2.30%
Mail Order & Internet	<\$150 1.70%	\$150 - \$3K 2.05%	>\$3K 2.50%
Restaurant	<\$25 1.85%	\$25 - \$150 2.45%	>\$150 2.75%
Retail	<\$75 1.60%	\$75 - \$1K 1.95%	>\$1K 2.40%
Services & Professional Services	<\$400 1.60%	\$400 - \$3K 1.95%	>\$3K 2.40%
Travel & Entertainment	<\$100 2.25%	\$100 - \$1K 2.60%	>\$1K 3.00%
Other	<\$100 1.50%	\$100 - \$3K 1.85%	>\$3K 2.30%
Prepaid	<\$75 1.35%	\$75 - \$1K 1.70%	>\$1K 2.15%

Fixed Costs Per Transaction

Per Transaction Fee	\$0.10
Assessments	0.15%

Fee to Cover in Mark-Up

AMEX Sponsorship Fee	0.30%
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Additional Costs for Specific Transactions

Card Not Swiped Fee	0.30%
International Processing Fee	0.40%

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Merchant Category Classification (MCC) codes available for signing

B2B/Wholesale	Transaction Amount (<\$400) 1.55% + \$0.10 Transaction Fee	Transaction Amount (\$400 - \$7.5K) 1.80% + \$0.10 Transaction Fee	Transaction Amount (>\$7.5K) 2.25% + \$0.10 Transaction Fee
780 LANDSCAPE HORTICULTURE	5122 DRUGS	7361 EMPLOYMENT AGENCY	
1799 MISC CONTRACTOR	5131 FABRICS	7392 MGMT CONSULTING PR	
2791 TYPESETTING SERVICE	5137 COMMERCIAL CLOTHING	7394 EQUIPMENT RENTALS	
4215 COURIER SERVICE	5139 COMMERCIAL FOOTWEAR	7399 BUSINESS SERVICES	
5039 CONSTRUCTION MATERIAL	5169 CHEMICALS	7622 ELECTRONICS REPAIR	
5045 COMPUTERS EQUIPMENT	5193 FLORISTS' SUPPLIES	7692 WELDING SERVICES	
5046 COMMERICAL EQUIPMENT	5198 PAINTS VARNISHES	7829 VIDEO PRODUCTION	
5047 MEDICAL EQUIPMENT	5199 NON-DURABLE GOODS	7941 COMMERCIAL SPORTS	
5051 METAL SERVICE CENTER	6300 INSURANCE SALES	8734 TESTING LABORATORY	
5065 ELECTRICAL EQUIPMENT	7311 ADVERTISING SERVICE	8911 ARCHITECT ENGINEER	
5085 INDUSTRIAL SUPPLY	7333 COMMERCIAL PHOTO ART	8931 ACCOUNTING AUDITING	
5094 JEWELRY WATCHES	7338 COPY REPRODUCTION	8999 PROFESSIONAL SERVICES	
5099 DURABLE GOODS	7339 SECRETARIAL SUPPORT		
5111 OFFICE SUPPLIES	7349 CLEANING JANITORIAL		

Healthcare	Transaction Amount (<\$150) 1.55% + \$0.10 Transaction Fee	Transaction Amount (\$150 - \$2K) 1.85% + \$0.10 Transaction Fee	Transaction Amount (>\$2K) 2.30% + \$0.10 Transaction Fee
8011 DOCTOR PHYSICIAN	8042 OPTOMETRIST	8062 HOSPITAL	
8021 DENTIST ORTHODONTIST	8043 OPTICIAN	8071 MEDICAL DENTAL LAB	
8031 OSTEOPATH	8049 PODIATRIST	8099 MEDICAL SERVICES	
8041 CHIROPRACTOR	8050 NURSING PERSONAL CARE		

Mail Order & Internet	Transaction Amount (<\$150) 1.70% + \$0.10 Transaction Fee	Transaction Amount (\$150 - \$3K) 2.05% + \$0.10 Transaction Fee	Transaction Amount (>\$3K) 2.50% + \$0.10 Transaction Fee
5964 CATALOG MERCHANDISE	5968 SUBSCRIPTIONS	5969 DIRECT MKTG MISC	

Restaurant	Transaction Amount (<\$25) 1.85% + \$0.10 Transaction Fee	Transaction Amount (\$25 - \$150) 2.45% + \$0.10 Transaction Fee	Transaction Amount (>\$150) 2.75% + \$0.10 Transaction Fee
5811 CATERER	5813 BAR NIGHTCLUB		
5812 RESTAURANT	5814 FAST FOOD RESTAURANT		

Retail	Transaction Amount (<\$75) 1.60% + \$0.10 Transaction Fee	Transaction Amount (\$75 - \$1K) 1.95% + \$0.10 Transaction Fee	Transaction Amount (>\$1K) 2.40% + \$0.10 Transaction Fee
5013 AUTO SUPPLIES PARTS	5631 WOMEN'S ACCESSORIES	5942 BOOK STORE	
5021 OFFICE FURNITURE	5641 CHILDREN'S CLOTHING	5943 OFFICE SUPPLY STORE	
5044 OFFICE EQUIPMENT	5651 FAMILY CLOTHING	5944 JEWELRY WATCH SILVRWR	
5072 HARDWARE EQUIPMENT	5655 SPORTS CLOTHING	5945 HOBBY TOY GAME	
5192 BOOKS NEWSPAPERS	5661 SHOE STORES	5946 CAMERA PHOTO SUPPLY	
5200 HOME SUPPLY WAREHOUSE	5681 FURRIER AND FUR SHOP	5947 CARD SOUVENIR STORE	
5211 LUMBER BUILDING	5691 MEN'S WOMEN'S CLOTHING	5948 LUGGAGE LEATHER GOODS	
5231 GLASS PAINT WALLPAPER	5698 WIG AND TOUPEE STORE	5949 SEWING FABRIC STORE	
5251 HARDWARE STORE	5699 MISC APPAREL STORE	5950 GLASSWARE CRYSTAL	
5261 LAWN GARDEN SUPPLIES	5712 FURNITURE HOME STORE	5965 CATALOG SHOWROOM	
5309 DUTY-FREE STORE	5713 FLOOR COVERING STORE	5970 ARTIST SUPPLY CRAFT	

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5310	DISCOUNT STORE	5714	DRAPERY UPHOLSTERY	5971	ART DEALER GALLERY
5311	DEPARTMENT STORE	5715	WHOLESALE ALCOHOL	5972	STAMP COIN STORE
5331	VARIETY STORE	5718	FIREPLACE ACCESSORIES	5973	RELIGIOUS GOODS STORE
5399	GENERAL MERCHANDISE	5719	MISC HOME FURNISHINGS	5977	COSMETIC STORE
5411	GROCERY STORE	5722	HOUSEHOLD APPLIANCES	5978	TYPEWRITER STORE
5422	FREEZER LOCKER MEAT	5732	ELECTRONICS STORE	5992	FLORIST
5441	CANDY CONFECTIONERY	5733	MUSIC STORES	5993	CIGAR STORE STAND
5451	DAIRY PRODUCTS STORE	5734	COMPUTER STORES	5994	NEWS DEALER NEWSSTAND
5462	BAKERY	5735	RECORD STORES	5995	PET SHOP FOOD SUPPLY
5499	MISC FOOD STORE	5912	DRUG STORE PHARMACY	5996	SWIMMING POOLS
5531	AUTO HOME SUPPLY	5921	LIQUOR STORES	5997	ELECTRIC RAZOR STORE
5532	AUTOMOTIVE TIRE STORE	5931	USED MERCHANDISE	5998	TENT AND AWNING STORE
5533	AUTO PARTS ACCESSORY	5932	ANTIQUE SHOP	5999	MISC SPECIALTY RETAIL
5551	BOAT DEALER	5937	ANTIQUE REPRODUCTION	7296	CLOTHING RENTAL
5611	MEN'S CLOTHING	5940	BICYCLE SHOP	7631	WATCH JEWELRY REPAIR
5621	WOMEN'S CLOTHING	5941	SPORTING GOODS STORE	7841	VIDEO RENTAL STORE

Services & Professional Services	Transaction Amount (<\$400) 1.60% + \$0.10 Transaction Fee	Transaction Amount (\$400 - \$3K) 1.95% + \$0.10 Transaction Fee	Transaction Amount (>\$3K) 2.40% + \$0.10 Transaction Fee
742 VETERINARY SERVICE	4214 FREIGHT MOVING	5598 SNOWMOBILE DEALER	
743 WINE PRODUCER	4225 WAREHOUSING STORAGE	5599 MISC VEHICLE DEALER	
744 CHAMPAGNE PRODUCER	4457 BOAT RENTAL	5697 TAILOR SEAMSTRESS	
763 AGRICULTURAL CO-OP	4468 MARINE SERVICE SUPPLY	5933 PAWN SHOP	
1520 GENERAL CONTRACTOR	4821 TELEGRAPH SERVICE	5935 WRECKING SALVAGE	
1711 HEATING PLUMBING AC	4900 PUBLIC UTILITY	5975 HEARING AIDS	
1731 ELECTRICAL CONTRACTOR	5074 PLUMBING HEATING	5976 ORTHOPEDIC PROSTHETIC	
1740 MASONRY TILE INSULATE	5271 MOBILE HOME DEALER	5983 FUEL DEALER	
1750 CARPENTRY CONTRACTOR	5300 WHOLESALE CLUB	7210 CLEANING GARMENT	
1761 ROOFING SIDING	5511 AUTO DEALER NEW USED	7211 LAUNDRY SERVICE	
1771 CONCRETE WORK	5521 AUTO DEALER USED	7216 DRY CLEANER	
2741 PUBLISHING PRINTING	5561 CAMPER TRAILER DEALER	7217 CARPET CLEANING	
2842 MISC CLEANING PRODUCT	5571 MOTORCYCLE DEALER	7221 PHOTOGRAPHIC STUDIO	
4119 AMBULANCE SERVICE	5592 MOTOR HOME DEALER	7230 BEAUTY BARBER SHOP	

Services & Professional Services	Transaction Amount (<\$400) 1.60% + \$0.10 Transaction Fee	Transaction Amount (\$400 - \$3K) 1.95% + \$0.10 Transaction Fee	Transaction Amount (>\$3K) 2.40% + \$0.10 Transaction Fee
7251 SHOE REPAIR SHINE	7523 PARKING LOT GARAGE	7929 MISC ENTERTAINER	
7261 FUNERAL SERVICE	7531 AUTO BODY REPAIR	7932 BILLIARD POOL	
7276 TAX PREPARATION	7534 TIRE REPAIR	7933 BOWLING ALLEY	
7277 COUNSELING SERVICE	7535 AUTO PAINT SHOP	7991 TOURIST ATTRACTION	
7278 BUYING SHOPPING CLUBS	7538 AUTO SERVICE	7992 PUBLIC GOLF COURSE	
7298 HEALTH BEAUTY SPA	7542 CAR WASH	7993 VIDEO GAME SUPPLY	
7299 MISC PERSONAL SERVICE	7549 TOWING SERVICE	7994 VIDEO GAME ARCADE	
7321 CREDIT REPORTING	7623 AC REFRIG REPAIR	7997 MEMBERSHIP CLUB	
7342 EXTERMINATE DISINFECT	7629 APPLIANCE REPAIR	7998 AQUARIUM	
7372 COMPUTER PROGRAMMING	7641 FURNITURE REPAIR	8111 LEGAL SERVICE	
7375 INFORMATION RETRIEVAL	7699 MISC REPAIR SHOP	8641 CIVIC SOCIAL ASSOC	
7379 COMPUTER MAINTENANCE	7832 MOVIE THEATER	8651 POLITICAL ORG	

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7393 SECURITY SERVICE
7395 PHOTO FINISHING

7911 DANCE HALL SCHOOL
7922 TICKET AGENCY

8675 AUTOMOBILE ASSOC
8699 MEMBERSHIP ORGS

Travel & Entertainment	Transaction Amount (<\$100) 2.25% + \$0.10 Transaction Fee	Transaction Amount (\$100 - \$1K) 2.60% + \$0.10 Transaction Fee	Transaction Amount (>\$1K) 3.00% + \$0.10 Transaction Fee
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4722 TRAVEL AGENCY*
7011 LODGING*

7033 CAMPGROUND
7996 AMUSEMENT PARK

7999 RECREATION SERVICE

Other	Transaction Amount (<\$100) 1.50% + \$0.10 Transaction Fee	Transaction Amount (\$100 - \$3K) 1.85% + \$0.10 Transaction Fee	Transaction Amount (>\$3K) 2.30% + \$0.10 Transaction Fee
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4121 TAXICAB LIMOUSINE
4131 BUS LINE
4582 AIRPORT TERMINAL
4784 TOLL BRIDGE FEE
4789 MISC TRANSPORTATION
4812 TELECOM EQUIPMENT
4816 COMPUTER NETWORK INFO
4899 CABLE PAY TV

5541 GAS STATION
5542 AUTO FUEL DISPENSER
7032 RECREATION CAMP
8211 SCHOOL
8220 COLLEGE UNIVERSITY
8241 CORRESPONDENCE SCHOOL
8244 SECRETARIAL SCHOOL
8249 TRADE VOCATION SCHOOL

8299 EDUCATIONAL SERVICE
8351 CHILD CARE SERVICES
8398 CHARITABLE ORG
8661 RELIGIOUS ORG
9211 COURT COSTS
9222 FINES
9311 TAX PAYMENTS
9399 GOVERNMENT SERVICES

Prepaid	Transaction Amount (<\$75) 1.35% + \$0.10 Transaction Fee	Transaction Amount (\$75 - \$1K) 1.70% + \$0.10 Transaction Fee	Transaction Amount (>\$1K) 2.15% + \$0.10 Transaction Fee
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ALL INDUSTRIES

American Express Estimate Annual Charge Volume

Industry Segment	American Express Charge Volume Estimated Percentages
<i>Business to Business – Business Retail, Business Services and Wholesale</i>	15%
<i>Cable & Other Pay T.V. Services</i>	10%
<i>Computer and Network Info Services</i>	10%
<i>Healthcare</i>	10%
<i>Mail/Telephone Order/Internet</i>	15%
<i>Political Organization</i>	3%

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<i>Restaurant</i>	35%
<i>Retail</i>	15%
<i>Service</i>	15%
<i>Travel & Entertainment</i>	25%

To calculate American Express Estimate Annual Charge Volume, determine the Program Merchant's industry and multiply annual bankcard volume by the percentage listed below.