



# American Express Map FAQ

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[I AM A BUSINESS](#)

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## I AM A BUSINESS

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## I. American Express Maps and the Shop Small Map

### I.1. What is American Express Maps?

American Express Maps displays qualifying American Express® Card-accepting businesses with a physical location for customers to easily find offers and benefits at the places they love, and discover new favorite places.

The Online Directory within American Express Maps lists qualifying businesses that only accept online transactions or those that do not have a physical location.

If your business is on the American Express Maps, customers can search for and see important information about your business, including business hours.

Your business may also be included in local recommendations that appear to Card Members on the Map, based on a Card Member's history of purchases at similar businesses.

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### I.2. What is the Shop Small Map?

The Shop Small Map is a filtered experience within American Express Maps. The Shop Small Map only displays U.S. businesses that meet certain Shop Small eligibility criteria. The criteria are outlined in [FAQ 4](#).

Note that businesses on the Shop Small Map also appear on American Express Maps.

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### I.3. What merchants are qualified to appear on American Express Maps?

There are two ways a business can qualify to appear on American Express Maps:

1. A business can appear on American Express Maps if they qualify for the Shop Small Map. For Shop Small Map qualification criteria, please see [FAQ 4](#).
2. Otherwise, a business can appear on the American Express Maps (but not the Shop Small Map) if they satisfy the following criteria:
  - a. Must be an American Express® Card-accepting business;
  - b. Must do business in one of our selected industries: dining, lodging, supermarkets, drugstores, office supplies, shipping, construction, wholesale, department/ retail stores, computer hardware, computer software, cloud computing services, manufacturing, wireless telephone services, medical equipment, retail trade, home furnishings, hardware, and other services;



- c. Must do business in one of our selected geographic areas to show up in that market's respective Map. These geographic areas consist of the following: United States, Canada, Mexico, Argentina, United Kingdom, France, Germany, Italy, Spain, Netherlands, Hong Kong, Japan, Singapore, and Australia.

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#### **I.4. What businesses are qualified to appear on the Shop Small Map?**

To appear on the Shop Small Map, businesses must meet the following Shop Small-eligible criteria:

- Must be an American Express Card accepting business;
- Must be located in the 50 United States, District of Columbia, American Samoa, Armed Forces Pacific, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, or the U.S. Virgin Islands.
  - o For brick-and-mortar merchants, this means that you must have at least one physical business location within these territories; for online-only businesses, this means that you must have a service area within these territories;
- Must have at least 1 but no more than 25 locations (for brick-and-mortar businesses) and have no more than \$5M in American Express annual charge volume;
- Must not be part of a franchise brand that has more than 250 stores;
  - o Additionally, if a franchise brand has more than 25 corporate-owned stores, then the entire brand is excluded;
- Must be enabled to accept American Express Cards.
- Merchants who have been with us for more than 12 months must have had at least 1 transaction in the last calendar year.
- Businesses in these industries are excluded: Government agencies, public administration, gas stations and businesses located on the same premises as a gas station, travel agencies, charities, non-profits, peer-to-peer payments, crowdfunding, trade associations, shopping property management companies, direct sellers, and political organizations;
- In some cases, if a merchant processes American Express® Card payments solely through a third-party processor (for example, those that offer the ability to accept credit cards through a card reader attached to a mobile device) or as part of an affiliate program, they may be excluded from participating on American Express Maps, depending on whether or not the third party provides sufficient data for American Express to determine if the business meets the foregoing qualifications.



- Additionally, the merchant may not automatically display on the Shop Small Map and may have to manually opt-in, see [FAQ 9](#).

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### **I.5. When searching for a business, why would it not show on the Map?**

There could be a few reasons why a business may not display on the map:

1. The business location(s) may not qualify. Please review the current qualification criteria in [FAQ 3](#) to see if the business location qualifies to appear on the Shop Small Map or Online Directory.
2. The business location(s) may qualify to appear, but the preference for including the business location(s) on the American Express Maps may not be set to Yes. To include a qualifying business location on the Map or directory, please follow the steps outlined in [FAQ 9](#) and [FAQ 10](#).
3. American Express Maps only returns 100 merchants for each search. Our system takes into consideration a proprietary mix of factors to filter to those 100.
4. Filtering by industry or entering more of the address information may return different search results.

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### **I.6. How is it decided which businesses to showcase on the Map?**

When a Card Member is logged in, the businesses they will see on the Map are curated to help them explore new and relevant places nearby. The more a customer uses their Card, the more relevant those business suggestions can be.

When customers are logged out, the businesses they will see on the Map are what is most popular among Card Members in their area.

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### **I.7. Why do some businesses have TripAdvisor reviews and ratings while others do not?**

TripAdvisor reviews and ratings are displayed in cases where we have been able to link an American Express Merchant to a TripAdvisor listing.

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### **I.8. How can a business be removed from American Express Maps?**

Only a merchant can remove their business from the Map.



If you would like to have a business removed from American Express Maps, you should first confirm whether it appears on the Shop Small Map. This can be confirmed by clicking “filters” on the Map and verifying whether “Shop Small Map” is checked in the Feature section.

- If your business is on the Shop Small Map, you may remove it by following these steps:
  1. Log into your account [here](#)\*
  2. Click on your business location.
  3. Uncheck the checkbox to indicate that you do not want to get free exposure for your business by disallowing your public business information to be seen on our Shop Small Map and other marketing channels.
- If your business is not on the Shop Small Map, but is on American Express Maps, you can contact your Client Manager to request removal from American Express Maps.

Please note that updates to the Map are not immediate. In some circumstances, it may take up to 3 weeks or more for Amex to verify the requested change and for that change to be reflected in American Express Maps or Online Directory.

\*To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or cannot recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com)

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### I.9. How can a business be added to the Map?

Only a merchant can add their business location to the Map.

- If your business is eligible to appear on the Shop Small Map as outlined in FAQ 4, you can add your business location on the Shop Small Map by following these steps:
  1. Log into your account [here](#)\*
  2. Click on your business location. A page will display your business location’s public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.
  3. Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
  4. Click the edit icon on the right side of the page to update your business location’s public information.



5. Click the “Save” button after making changes in each portion of your location details to save your updates. Online Directory.
- If your business is not eligible to appear on the Shop Small Map as outlined in [FAQ 4](#), but is eligible to appear on American Express Maps as outlined in [FAQ 3](#), you can contact your Client Manager to request the addition of your business location(s) to American Express Maps.

Please note that updates to the Map are not immediate. In some circumstances, it may take up to 3 weeks or more for Amex to verify the requested change and for that change to be reflected in American Express Maps or Online Directory.

\*To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or cannot recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com)

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### **I.10. How can a business’ information be edited on the Map?**

If you would like to have a business’ information edited on the American Express Maps, you should first confirm whether it appears on the Shop Small Map. This can be confirmed by clicking “filters” on the Map and verifying whether “Shop Small Map” is checked in the Feature section.

- If your business is on the Shop Small Map, you may update it by following these steps:
  1. Log into your account [here](#)\*
  2. Click on your business location. A page will display your business location’s public information as it will be seen on our Shop Small Map and in other marketing channels, provided you complete the steps that follow.
  3. Click the edit icon on the right side of the page to update your business location’s public information.
  4. Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Shop Small Map and other marketing channels.
  5. Click the “Save” button after making changes in each portion of your location details to save your updates.
- If your business is on American Express Maps, but not on the Shop Small Map, there are two ways to edit the business information:
  1. Request to update information on the Map by following these steps:
    - a. Click on the business.
    - b. Click on Suggest an Edit within the details panel, which will then display several options to submit your feedback.



- c. Choose the option that best applies to the edit you would like to submit and follow the prompts.
2. Contact your Client Manager to edit your business information on American Express Maps.

Please note that updates to the Map are not immediate. In some circumstances, it may take up to 3 weeks or more for Amex to verify the requested change and for that change to be reflected in American Express Maps or Online Directory.

\*To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or cannot recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com)

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### **I.11. I process American Express Cards solely through a third-party payment aggregator. Do I qualify to appear on American Express Maps?**

Possibly. Provided you meet all other eligibility criteria as outlined above, you may be eligible to appear on the Shop Small Map or Online Directory, provided that the aggregator provides enough data for American Express to determine whether your business meets the foregoing qualifications. To determine whether you are eligible, you can log in [here](#) call us at 1-833-213-0506 between 9am - 6pm EST, Monday through Friday. If you qualify, you can add or update your business information, [FAQ 9](#) and [FAQ 10](#).

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### **I.12. My business has a physical location, but I also operate online. Can my business be included on both the Map and the Online Directory?**

It depends. Each location displayed on the Map or Online Directory is tied to a unique Merchant Number so you can only indicate one listing preference per Merchant Number.

If you have separate Merchant Numbers for your physical store and your online business, you may include one on the Map and one on the Online Directory.

However, if you use the same Merchant Number for both parts of your business, you will need to choose to be listed either on the Map or the Online Directory because you cannot be listed in both.

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**I.13. I provide a service, such as personal fitness training, and I do not have a storefront or online store. Can I be included on the Map or Online Directory?**

You can include your business in the Online Directory. This directory is for businesses that do not have a physical address for shoppers to visit. When confirming or adding your business information, make sure you update your URL, and in the Servicing section, select “Card Members cannot visit location”.

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**I.14. Will updates to my public information change my billing or contact information that is on file with American Express or my third-party payment processor?**

No. This process will only update your public information for use in Card Member account statements, Card Member recommendations, on the Map, Online Directory, and in other marketing channels. If you need to update your merchant account information that American Express or your third-party payment processor uses to manage your account, please call the number on your monthly statement. Likewise, if you update your billing or other account information, these changes will not automatically be made to your Map or Online Directory listing.

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**I.15. My personal information is on the Map. I am not a business. How can I get this removed?**

We can appreciate that you would prefer to keep your home address and personal information private, and we can help correct this situation. Please follow the below steps to correct your information:

1. Log into your account [here](#)\*
2. Click on your location. A page will display your location’s public information as it will be seen on our Map and other marketing channels, provided you complete the steps that follow.
3. Click the edit icon on the right side of the page to update your business location’s public information.
4. To keep your business information on the Map or Online Directory: Make sure the checkbox is checked to indicate you want to get free exposure for your business by allowing your public business information to be seen on our Map and other marketing channels.
5. To remove your information from the Map or Online Directory:

Uncheck the checkbox to indicate that you do not want to get free exposure for your business by allowing your public business information to be seen on our



Map and in other marketing channels. Please note that by unchecking this checkbox, you will not be included in Card Member recommendations and may not be included in various Card Member offers.

6. Click the “Save” button after making changes in each portion of your location details to save your updates.

\*To log-in to your account, you will need your Tax ID/ EIN or Social Security Number and your business zip code or your User ID and password. If you are unable to login, or cannot recall your credentials to login, you can call our Shop Small servicing center at 1-833-213-0506. We are available from 9am EST to 6pm EST, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com)

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#### **I.16. What does it mean to be “recommended”?**

American Express makes personalized recommendations to Card Members on where to spend at qualifying American-Express accepting businesses. We display these recommended businesses through multiple channels, such as the Map, emails to Card Members, and within Card Members’ online accounts. American Express focuses recommendations on everyday spend categories such as dining, shopping, and entertainment, as well as business services and supplies.

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#### **I.17. Is my business eligible to be recommended to Card Members?**

To be recommended, your business must be in an eligible category and listed on the Map or Online Directory.

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#### **I.18. What industries are eligible to be included in recommendations?**

American Express recommendations are currently provided for businesses operating primarily in the following industries: dining, shopping, entertainment, services, travel, and business services. American Express-accepting merchants in additional industries may be located via search on the Map.

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#### **I.19. What industries are not included in recommendations?**

There are industries for which American Express does not provide recommendations. These industries may include medical or professional organizations, residential care, education, funeral, and crematory services, among others. In addition, American Express does not provide recommendations in industries related to guns, pornography, or religion.

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**I.20. What is the purpose of the Offers Map within the overall American Express Maps Experience?**

The Offers Map allows all eligible U.S. Card Members to easily identify the participating locations of businesses where Amex Offers for large and local businesses can be redeemed in-store. Card Members can search for available offers in any US location, sort them by category, then add them to their Card directly from the Map. Card Members can also view the participating locations of Amex Offers that they have saved to their Card, regardless of how they were added to their Card.

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**I.21. I have a question that is not addressed by the FAQs on this page. Where can I go for help?**

If the FAQs on this page do not address your questions, please feel free to call a customer service representative. You can also chat with us online or via the AMEX App.

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## II. Shop Small and Small Business Resources

### II.1. What is Shop Small®?

Shop Small is a nationwide movement to celebrate small businesses on Small Business Saturday and every day to help communities thrive and stay vibrant.

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### II.2. When is Small Business Saturday®?

Small Business Saturday is a day dedicated to supporting small businesses and communities across the country and is part of the larger Shop Small Movement. Founded by American Express in 2010, this day is celebrated each year on the Saturday after Thanksgiving in the U.S.

U.S. consumers have reported spending an estimated \$184 billion at small businesses on Small Business Saturday since the movement started\*.

You can learn more about the history of Small Business Saturday [here](#).

\*This spend statistic is an aggregate of the average spend as reported by consumers who shopped small on Small Business Saturday in surveys commissioned by American Express reporting spend habits on Small Business Saturday since 2012. It does not reflect actual receipts or sales. Each such survey was conducted online among a nationally representative sample of U.S. adults. The data was projected from the samples based on then-current U.S. Census estimates of the U.S. adult population (18+).

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### II.3. How can I take part in Small Business Saturday®?

Invite your customers to Shop Small® with you and help attract new customers. As an American Express® Card accepting small business, the [Shop Small Resource Hub](#) is your go-to source for content, resources and tools to help you promote your business year-round. Learn more about other resources to help connect your business to American Express® Card Members and find savings on services that can help your business grow.

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### II.4. What resources are available to me as a small business owner?

As a small business owner with a physical or online presence, you can enjoy tools and resources to help you promote your business year-round. The [Shop Small Resource Hub](#) is your go-to source for tips and inspiration to help you promote your business, and to download free marketing materials like social media posts, printable signage, and more, which can be used throughout the year to show shoppers they can Shop Small® at your business.

Additionally, we know attracting more customers is important to you—so it is important to us. As a qualifying American Express® Card accepting small business, you can be recommended in emails to Card Members, in their online accounts, and within search results on the Shop



Small Map — all for free. In 2022, over 17 million American Express® Card Members received personalized suggestions of eligible American Express® Card accepting businesses, across their online accounts, and the American Express® Map\*.

\*2022 Internal Amex Recommendations Data. Amex cannot guarantee your business will appear in a search on American Express Maps. Merchants are displayed via the American Express Maps, Americanexpress.com, and email.

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### **II.5. Are there program costs associated with the materials?**

The Shop Small® Map, recommendations to Card Members, complimentary signs & supplies, and digital marketing materials such as social media posts and email templates are all available for free to help promote your business. Business owners are only responsible for the cost of printing any downloaded marketing materials.

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### **II.6. My small business does not currently accept American Express Cards. Where can I learn more about becoming an American Express merchant?**

You can learn more about becoming an American Express® Card-accepting merchant at [AmericanExpress.com/AcceptTheCard](https://AmericanExpress.com/AcceptTheCard).

Eligible small businesses can accept American Express Cards through a Payment Provider, which sets the rate for card acceptance, or you can accept directly through American Express. Learn more about the two ways to accept card payments online and in store today at [AmericanExpress.com/AcceptTheCard](https://AmericanExpress.com/AcceptTheCard).

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### **II.7. Do you need to be an American Express® Card Member or accept the American Express® Card to get free marketing materials?**

No, you do not need to be an American Express® Card Member or accept American Express® Cards to get free downloadable marketing materials in the [Shop Small Resource Hub](#).

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### **II.8. I have a question that is not addressed by the FAQs on this page. Where can I go for help?**

If the FAQs on this page do not address your questions, please feel free to call our Shop Small® servicing center at 1-833-213-0506. We are available from 9am to 6pm ET, Monday through Friday. You can also email us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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## III. American Express Acceptance

### III.1. Who accepts American Express?

According to the February 2023 Nilson Report, American Express can be accepted at 99% of places in the U.S. that accept credit cards.

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### III.2. Where is American Express accepted?

According to the February 2023 Nilson Report, American Express can be accepted at 99% of places in the U.S. that accept credit cards. We are currently working to expand coverage where American Express Card Members live, work and travel. This will continue to be a focus for American Express in key cities around the world.

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### III.3. What is the Nilson Report?

Nilson is an independent third-party that conducts an annual review on Merchant Acceptance locations and produces a leading publication on payments systems worldwide. The most recent Nilson Report was published in February 2023.

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### III.4. I have heard American Express has higher fees for merchants which is a reason they do not accept – is this true?

We have made efforts to tackle outdated misperceptions about accepting American Express, including the cost for merchants. We are helping merchants understand that things have changed. In fact, on average, there is little difference between the cost to accept American Express versus Visa and Mastercard\*.

We've also made it easier for our merchants – small, medium, and large – to accept American Express. These efforts included the introduction of OptBlue in 2014 that enabled small businesses to accept American Express through their existing processor who sets the rate and facilitates the transaction, just as they do for other cards.

\*Based on estimated weighted averages for U.S. charge volume for merchants who accept credit cards from all three networks, may not be indicative of the rates paid by individual merchants. The average cost to accept American Express includes the discount rate, per-transaction fees, and estimated third party acquirer margins applied to the wholesale rate for wholesale charge volumes. The average costs to accept Visa and MasterCard are comprised of interchange, network fees (e.g., assessment fee and cross-border fee) and acquirer margin, and are based on published interchange tables, other publicly available data and third party commissioned research.

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### **III.5. I have a question that is not addressed by the FAQs on this page. Where can I go for help?**

If the FAQs on this page do not address your questions, please feel free to call a customer service representative. You can also chat with us online or via the AMEX App.

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## I. American Express Maps and the Shop Small Map

### I.1. What is American Express Maps?

American Express Maps displays qualifying American Express® Card-accepting businesses with a physical location for customers like you to easily find offers and benefits at the places they love, and discover new favorite places.

The Online Directory within American Express Maps lists qualifying businesses that only accept online transactions or those that do not have a physical location.

When a business is on the American Express Maps, you can search for and see important information about the business, including business hours.

The business may also be included in local recommendations that appear on the Map, based on your history of purchases at similar businesses.

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### I.2. What is the Shop Small Map?

The Shop Small Map is a filtered experience within American Express Maps. The Shop Small Map only displays U.S. businesses that meet certain Shop Small eligibility criteria.

Note that businesses on the Shop Small Map also appear on American Express Maps.

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### I.3. What businesses are included on American Express Maps?

Currently, only businesses who qualify for the Shop Small Map, and businesses in select industries, such as Dining, Shopping, Entertainment, Travel, Services, and Business Services, are included on American Express Maps.

Only businesses in one of our selected geographic areas will be included in the Map. These geographic areas consist of the following: United States, Canada, Mexico, Argentina, United Kingdom, France, Germany, Italy, Spain, Netherlands, Hong Kong, Japan, Singapore, and Australia.

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#### **I.4. When searching for a business, why would it not show on the Map?**

There could be a few reasons why a business may not display on the map:

1. American Express Maps only returns 100 merchants for each search. Our system takes into consideration a proprietary mix of factors to filter to those 100.
2. Filtering by industry or entering more of the address information may return different search results.
3. The business may not be qualified to appear on American Express Maps.

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#### **I.5. How is it decided which businesses to showcase me on the Map?**

When you are logged in to your American Express account, the businesses you see on the Map are curated to help you explore new and relevant places nearby, while also showing places where you can find offers and benefits.

The more you use your American Express Card, the more relevant those business suggestions can be.

When you are logged out of your American Express Account, the businesses you see on the Map are what is most popular among other Card Members in your area.

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#### **I.6. Why do some businesses have TripAdvisor reviews and ratings while others do not?**

TripAdvisor reviews and ratings are displayed in cases where we have been able to link an American Express Merchant to a TripAdvisor listing.

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#### **I.7. How can a business be added to or removed from American Express Maps?**

Only a merchant can add or remove their business from the Map. If you are a merchant and would like to add or remove your business from the American Express Map, please refer to the [Business Map FAQ](#).

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#### **I.8. What is the purpose of the Offers Map within the overall American Express Maps Experience?**

The Offers Map allows all eligible U.S. Card Members to easily identify the participating locations of businesses where Amex Offers for large and local businesses can be redeemed in-store. Card Members like you can search for available offers in any US location, sort them by category, then add them to their Card directly from the Map. Card Members can also view the



participating locations of Amex Offers that they have saved to their Card, regardless of how they were added to their Card.

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**I.9. I previously added an offer to my Card view AmericanExpress.com, however, I am not seeing the offer on the Map. Why is it not showing up?**

The Map currently displays offers for brick-and-mortar businesses that are near you. It is possible that the offer you previously added may be for an online merchant without brick-and-mortar presence, or there is no brick-and-mortar location nearest you associated with that offer.

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**I.10. I have a question that is not addressed by the FAQs on this page. Where can I go for help?**

If the FAQs on this page do not address your questions, please feel free to call a customer service representative at the number on the back of your Card. You can also chat with us online or via the AMEX App.

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## II. Shop Small

### II.1. What is Shop Small®?

Shop Small is a nationwide movement to celebrate small businesses on Small Business Saturday and every day to help communities thrive and stay vibrant.

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### II.2. When is Small Business Saturday®?

Small Business Saturday is a day dedicated to supporting small businesses and communities across the country and is part of the larger Shop Small Movement. Founded by American Express in 2010, this day is celebrated each year on the Saturday after Thanksgiving in the U.S.

You can learn more about the history of Small Business Saturday [here](#).

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### II.3. I have a question that is not addressed by the FAQs on this page. Where can I go for help?

If the FAQs on this page do not address your questions, please feel free to call a customer service representative at the number on the back of your Card. You can also chat with us online or via the AMEX App, or e-mail us at [ShopSmallHelp@aexp.com](mailto:ShopSmallHelp@aexp.com).

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### III. Card Member Offers

#### III.1. General information about American Express Card Member Offers

American Express Offers help drive Card Members to Small Merchants all year long.

In general, Card Members that make qualifying purchases will receive their offer benefit from American Express within 10-12 weeks after the end of the offer promotion period.

Card Members may have their offer benefit reversed if the qualifying purchase is returned or cancelled.

If you have any questions about an American Express Card Member offer, please call the number on the back of your American Express Card for information.

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## IV. American Express Acceptance

### IV.1. Who accepts American Express?

According to the February 2023 Nilson Report, American Express can be accepted at 99% of places in the U.S. that accept credit cards.

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### IV.2. Where is American Express accepted?

According to the February 2023 Nilson Report, American Express can be accepted at 99% of places in the U.S. that accept credit cards.

We are currently working to expand coverage where American Express Card Members live, work and travel. This will continue to be a focus for American Express in key cities around the world.

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### IV.3. What is the Nilson Report?

Nilson is an independent third-party that conducts an annual review on Merchant Acceptance locations and produces a leading publication on payments systems worldwide. The most recent Nilson Report was published in February 2023.

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### IV.4. How can I find places that accept American Express near me?

American Express Maps displays qualifying\* American Express Card-accepting businesses with a physical business location. The Online Directory within American Express Maps lists qualifying\* businesses that only accept online transactions or those that do not have a physical business location.

To search for qualifying\* American Express card-accepting physical businesses, please visit [American Express Maps](#).

To search for qualifying\* American Express card-accepting online businesses, please visit the [Online Directory](#).

\*To appear on the Shop Small Map, Merchants must meet the following criteria:

- You must be an American Express Card accepting Merchant;
- You must be located in the 50 United States, District of Columbia, American Samoa, Armed Forces Pacific, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, or the U.S. Virgin Islands. For brick-and-mortar businesses, this means that you must have at least one physical business location within these territories; for online-only businesses, this means that you must have a service area within these territories;



- You must have at least 1 but no more than 25 locations (for brick-and mortar businesses) and have no more than \$5M in American Express annual charge volume.
- You must not be part of a franchise brand that has more than 250 stores; Additionally, if a franchise brand has more than 25 corporate-owned stores, then the entire brand is excluded;
- You must be enabled to accept American Express Cards. Merchants who have been with us for more than 12 months must have had at least 1 transaction in the last calendar year.
- Businesses in these industries are excluded: Government agencies, public administration, gas stations and businesses located on the same premises as a gas station, travel agencies, charities, non-profits, peer-to-peer payments, crowdfunding, trade associations, shopping property management companies, direct sellers, and political organizations.

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#### **IV.5. I know of a merchant that does not accept American Express, what can I do?**

There will always be more merchants to sign up for acceptance. Hundreds of thousands of businesses open and close every year. In some cases, some small businesses may not yet realize that they can now accept American Express. Ask them to try!

We are working hard to make sure American Express is welcomed at all the places Card Members like you want to use their cards.

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#### **IV.6. If a merchant accepts debit cards, does that mean they will accept American Express?**

Maybe. In some cases, a business may not yet realize that they can now accept American Express. Ask them to try!

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#### **IV.5. I have a question that is not addressed by the FAQs on this page. Where can I go for help?**

If the FAQs on this page do not address your questions, please feel free to call a customer service representative. You can also chat with us online or via the AMEX App.

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#### **IV.6. I have heard American Express has higher fees for merchants which is a reason they do not accept – is this true?**

We have made efforts to tackle outdated misperceptions about accepting American Express, including the cost for merchants. We are helping merchants understand that things have changed. In fact, on average, there is little difference between the cost to accept American Express versus Visa and Mastercard\*.

\*Based on estimated weighted averages for U.S. charge volume for merchants who accept credit cards from all three networks, may not be indicative of the rates paid by individual merchants. The average cost to accept American Express includes the discount rate, per-transaction fees, and estimated third party acquirer margins applied to the wholesale rate for wholesale charge volumes. The average costs to accept Visa and MasterCard are comprised of interchange, network fees (e.g., assessment fee and cross-border fee) and acquirer margin, and are based on published interchange tables, other publicly available data and third party commissioned research.

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#### **IV.7. I have a question that is not addressed by the FAQs on this page. Where can I go for help?**

If the FAQs on this page do not address your questions, please feel free to call a customer service representative at the number on the back of your Card. You can also chat with us online or via the AMEX App.

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