

**MORE POWER IN YOUR PORTFOLIO.  
MORE POWER TO PERSUADE.  
MORE POWER TO YOU.**

Answers to your Merchants'  
objections about accepting  
American Express® Cards.



**OptBlue®**

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We're making it easier to sell American Express® Card acceptance,

**and we can prove it.**



There's no doubt you've heard a few objections to accepting the Card. "It's too expensive. It takes too long to get paid. It isn't what my customers want." We've heard them, too. So we've changed how your Merchants can Accept American Express Cards.

**OptBlue<sup>®</sup>**  
A product of change.

Objection:

**“They charge too much.  
It’s just not worth it.”**

Response:

Processors who are part of the OptBlue program set their own pricing, so you could be getting a better rate than you’ve been offered before.



Objection:

**“Not many people ask to use American Express Cards,  
so I don’t think there’s a demand for it.”**

Response:

There are nearly **50 million** American Express® Card Members in the U.S. alone.

**73%** of American Express Card Members report that they shop at small Merchants because of the unique selection of products and services.<sup>1</sup>

**67%** of Card Members report they would be more likely to make a purchase when they see on the window or door that American Express is accepted.<sup>2</sup>

Objection:

**“People use other cards,  
so I don’t need to accept  
American Express Cards.”**



Pick the response  
that works best for you:

For Retail Stores purchases at Merchants  
like jewelry stores or florists,

**67%** of American Express  
Card Members report that their  
American Express Card is their most  
frequently used credit card.<sup>3</sup>

For Retail Services purchases at  
Merchants like nail salons and  
dry cleaners,

**71%** of American Express Card  
Members report they agree that  
more local, small retail services  
businesses should accept  
American Express.<sup>4</sup>

For B2B Professional Services like local  
lawyers and accountants,

**74%** of American Express Card  
Members report that they spend  
more on B2B professional services  
purchases at small Merchants who  
accept American Express.<sup>5</sup>



Objection:

**“The acceptance process is too much work.”**

Response:

OptBlue changes all that—you can now accept American Express Cards with the ease and speed of other card brands.

There's one statement, one deposit and one service contact, so there's less paperwork (which simplifies back-end processes). You get paid at the same time as your other cards, and you have one source for all your questions.

Objection:

**“I had a previous poor experience with American Express, and I don't really want to work with them again.”**

Response:

You don't have to. I'll be your contact for all of your cards. When you have a question about American Express, you can call me.





Objection:

**“It takes too long to get paid.”**

Response:

- OptBlue means big changes for Merchants. You’ll get paid just like you do for all your other cards.
- Your deposits will all come in at the same time from your processor, which can help maximize your cash flow.
- There’s one statement and one deposit—for all of the cards you accept.

Objection:

**“I can get a better rate from Visa, MasterCard and Discover.”**

Response:

Because the pricing is set by the processor, you could get a rate that’s better than you’ve ever seen from American Express.

Objection:

**“Is the setup process really worth the hassle?”**

Response:

With OptBlue, the Merchant setup process is managed by your processor, so it may be different from what you’ve experienced in the past.

And when you sign up through OptBlue, you’ll receive one consolidated statement for all your cards, so it’s simpler to reconcile all credit and charge card charges. This can mean [less paperwork and more free time](#).



Objection:

“I’ve got a business to run, and what is American Express doing to help?”



Response:

American Express offers free marketing products and campaigns to help small Merchants get new customers.

**Small Business Saturday** – a focus on small businesses to kickoff the biggest shopping weekend of the year. And last year, **88 million** consumers spent **\$14.3 billion** at independent retailers and restaurants.<sup>6</sup>

**Shop Small Movement** – celebrating small businesses every day, helping them stand out and attract customers, and encouraging people to shop small in their neighborhoods. **73%** of American Express® Card Members report that they like the convenience of shopping at local small merchants.<sup>7</sup>

**Shop Small Map** – it’s an easy way for customers to find both brick-and-mortar and online businesses, and last year, the map was used for over **6 million** searches.<sup>8</sup>





**Free Online Advertising** – apply for free ads that help you connect to customers searching for Merchants like you. These free ads generated a **10.8% increase** in purchases across the group of Merchants whose ads were displayed.<sup>9</sup>

**Targeted Local Recommendations** – directing Card Members to businesses based on those Members' spending behaviors.

check out this site for more information:  
[www.americanexpress.com/freemarketing](http://www.americanexpress.com/freemarketing)

Objection:

**“I want all kinds of customers,  
not just high spenders.”**

Response:

When you welcome the card, you can start welcoming a variety of customers, from high-spending American Express customers, to those with:

- Prepaid cards like Serve®
- Financial management cards like Bluebird®
- And the newest Amex EveryDay Credit Card<sup>SM</sup>

Remember our Corporate Card Members, too! Let all your customers pay the way they want, and you could keep welcoming them back.



Objection:

**“They don’t care about my business,  
they just want my business.”**

Response:

American Express cares about your business and wants it to do well, and proves it by investing in it—spending millions on traffic drivers and other resources, including:

**Marketing** – Get free signage and other tools to connect with customers and let them know you accept the card.

check out this site for more information:  
[www.americanexpress.com/freemarketing](http://www.americanexpress.com/freemarketing)

**Knowledge Center** – Access insight and ideas from your peers and other small business experts through this online resource.

check out this site for more information:  
[www.knowledgecenter.americanexpress.com](http://www.knowledgecenter.americanexpress.com)

**Merchant Financing** – Apply for financing that boosts cash flow with simple terms. (Terms and Conditions apply.)

check out this site for more information:  
[www.americanexpress.com/merchantfinancing](http://www.americanexpress.com/merchantfinancing)

- Loans from \$5,000 – \$2M
- A flat, fixed fee
- Automatic repayment from all credit and debit card receivables or Merchant’s business bank account
- High levels of service and customer support from American Express



## When your Merchants raise an objection, you can now rise to the occasion.

Inside you'll find the facts and figures to help overcome objections to American Express® Card acceptance. Use them to turn more sales into more profits.



<sup>1</sup>American Express commissioned internet panel survey conducted in December 2014-February 2015 based on purchases made in the 6 months prior to the survey. Definition of American Express® Card Members: Respondents who reported that they have an American Express Card and that they used that card to make purchases (i.e. retail store, retail services, B2B professional services and/or healthcare) from a small Merchant in the prior 6 months.

<sup>2</sup>American Express commissioned internet panel survey conducted in December 2014-February 2015 based on purchases made in the 6 months prior to the survey. Definition of American Express® Card Members: Respondents who reported that they have an American Express Card and that they used that card to make purchases (i.e. retail store, retail services, B2B professional services and/or healthcare) from a small Merchant in the prior 6 months.

<sup>3</sup>American Express commissioned internet panel survey conducted in December 2014-February 2015 based on purchases made in the month prior to the survey. Definition of American Express® Card Members: Respondents who reported that they have an American Express Card and that they used any payment method to make retail store purchases from a small Merchant (e.g. independently owned, local apparel, jewelry, shoe, florist, home wares, or grocery stores) in the prior month.

<sup>4</sup>American Express commissioned internet panel survey conducted in December 2014-March 2015 based on purchases made in the month prior to the survey. Definition of American Express® Card Members: Respondents who reported that they have an American Express Card and that they used that card to purchase retail services from a small Merchant (i.e. independently owned business) in the prior month.

<sup>5</sup>American Express commissioned internet panel survey conducted in December 2014 – March 2015 based on purchases made in the prior 6 months. Definition of American Express® Card Members: Respondents who reported that they have an American Express Card and that they used any payment method to purchase B2B professional services from a small Merchant (e.g., independently owned law practices, accounting firms, educational service providers) in the prior 6 months.

<sup>6</sup>The statistic cited was based on the Small Business Saturday Consumer Insights Survey conducted in 2014. The 2014 Small Business Saturday Consumer Insights Survey was conducted among a nationally representative sample of 2682 males and females 18 years of age or older. That sample was collected using an email invitation and an online survey. The 2014 survey was conducted anonymously by independent marketing performance specialist Ebiquity on November 30, 2014 and has an overall margin of error of +/- 1.9%, at the 95% level of confidence.

<sup>7</sup>American Express commissioned internet panel survey conducted in December 2014-February 2015 based on purchases made in the 6 months prior to the survey. Definition of American Express® Card Members: Respondents who reported that they have an American Express Card and that they used that card to make purchases (i.e. retail store, retail services, B2B professional services and/or healthcare) from a small merchant in the prior 6 months.

<sup>8</sup>Omniture reporting: 1/1/14 – 12/31/14

<sup>9</sup>Based on the 2014 American Express Online Ad measurement report for free ads featured from August 2014 to Oct 2014, which measured American Express Card Member behavior and spend after ads were displayed. The 10.8% increase is based upon an observed average of 14.5 transactions per 1,000 Card Members when the ads were displayed to them versus an average of 13.1 transactions per 1,000 Card Members when the ads were not displayed to them.