



PAYMENTS

American Express - Full Service

4/1/2025

- American Express Full Service replaces Amex OnePoint and ESA programs
- Pricing is per-transaction based on ticket size
- A .30% surcharge for Keyed transactions is added to ALL Full Service categories. The surcharge only applies to Restaurant and Retail for ESA/One Point.
- A 1.00% surcharge is added when the customer card is issued outside the US.

Amex Full Service Rates

Restaurant	Amex ESA/One point	<=\$5.00	\$5.01 - \$15.00	\$15.01 - \$30.00	\$30.01 - \$150.00	>\$150
Interchange Discount		2.00%	1.60%	1.85%	2.50%	2.85%
Interchange Transaction		\$0.02	\$0.04	\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
Total Discount	3.50%	2.165%	1.765%	2.015%	2.665%	3.015%
Total Transaction	\$0.05	\$0.04	\$0.06	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Retail	Amex ESA/Onepoint	<=\$75	\$75.01-\$1,000	>\$1,000
Interchange Discount		1.45%	2.05%	2.50%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	2.89%	1.615%	2.215%	2.665%
Total Transaction	\$0.10	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Prepaid - All Industries	Amex ESA/Onepoint	<=\$75	\$75.01-\$1,000	>\$1,000
Interchange Discount		1.35%	1.70%	2.15%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	1.95%	1.515%	1.865%	2.315%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Service & Prof Services	Amex ESA/Onepoint	<=\$5.00	\$5.01-\$15.00	\$15.01 - \$150	\$150.01 - \$3,000	>\$3,000
Interchange Discount		2.00%	1.60%	1.60%	2.10%	2.50%
Interchange Transaction		\$0.02	\$0.04	\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
Total Discount	2.89%	2.165%	1.765%	1.765%	2.265%	2.665%
Total Transaction	\$0.15	\$0.04	\$0.06	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

B2B/Wholesale	Amex ESA/Onepoint	<=\$400	\$400.01-\$7,500	>\$7,500
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Interchange Discount		1.65%	1.90%	2.35%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	2.89%	1.815%	2.065%	2.515%
Total Transaction	\$0.15	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Healthcare	Amex ESA/Onepoint	<=\$150	\$150.01-\$2,000	>\$2,000
Interchange Discount		1.55%	1.85%	2.30%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	2.55%	1.715%	2.015%	2.465%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Travel & Entertainment	Amex ESA/Onepoint	<=\$100	\$100.01-\$1,000	>\$1,000
Interchange Discount		2.25%	2.60%	3.00%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	2.415%	2.765%	3.165%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Emerging Market	Amex ESA/Onepoint	<=\$1,200	\$1,200.01-\$4,000	>\$4,000
Interchange Discount		1.43%	2.05%	2.70%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	1.595%	2.215%	2.865%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Education	Amex ESA/Onepoint	<=\$100	\$100.01-\$3,000	>\$3,000
Interchange Discount		1.10%	1.45%	1.70%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	1.265%	1.615%	1.865%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Charity	Amex ESA/Onepoint	<=\$5	\$5.01-\$15.00	>\$15
Interchange Discount		2.00%	1.60%	2.00%
Interchange Transaction		\$0.02	\$0.04	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	2.165%	1.765%	2.165%
Total Transaction	\$0.00	\$0.04	\$0.06	\$0.12

Amex Full Service Rates

Insurance	Amex ESA/Onepoint	<=\$2,000	\$2,000.01-\$7,500	>\$7,500
Interchange Discount		1.50%	1.90%	2.30%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	1.665%	2.065%	2.465%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Utilities	Amex ESA/Onepoint	<=\$1,000	\$1,000.01 - \$5,000	>\$5,000
Interchange Discount		0.00%	0.00%	2.30%
Interchange Transaction		\$0.75	\$1.50	\$0.00
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	0.165%	0.165%	2.465%
Total Transaction	\$0.00	\$0.77	\$1.52	\$0.02

Amex Full Service Rates

Residential Rent	Amex ESA/Onepoint	<=\$150	\$150.01-\$3,000	>\$3,000
Interchange Discount		1.40%	1.75%	1.90%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	1.565%	1.915%	2.065%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Government	Amex ESA/Onepoint	<=\$100	\$100.01-\$3,000	>\$3,000
Interchange Discount		1.40%	1.55%	1.75%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	1.565%	1.715%	1.915%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12

Amex Full Service Rates

Other	Amex ESA/Onepoint	<=\$100	\$100.01-\$3,000	>\$3,000
Interchange Discount		1.60%	1.95%	2.45%
Interchange Transaction		\$0.10	\$0.10	\$0.10
Network Fee (assessment)		0.165%	0.165%	0.165%
Acquirer Transaction		\$0.02	\$0.02	\$0.02
Total Discount	3.50%	1.765%	2.115%	2.615%
Total Transaction	\$0.00	\$0.12	\$0.12	\$0.12