

You now have
a whole new way
to welcome business.

Introducing OptBlueSM
from American Express

Capital Bankcard[®]



OptBlue makes it easier than ever to accept American Express® Cards. And that makes it easier to welcome the customers you want.

To grow with business means to change with business, and that's where OptBlue comes in.

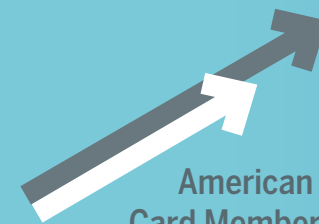
With the American Express OptBlueSM Program:

- *You'll get one, efficient deposit for all your Card brands to help you manage your money more effectively*
- *You'll have a single, consolidated statement for all the cards you accept, so you can simplify back-end processes*
- *You'll have one customer service contact for all your processing questions*

Open the door to American Express Cards, and you're opening up to the type of high-spending customers every merchant wants.



OF AMERICAN EXPRESS SMALL BUSINESS SHOPPERS REPORT EARNING A HOUSEHOLD INCOME OF **\$75,000** OR MORE A YEAR¹



25% MORE than non-Card Members per transaction at small merchants¹

American Express Card Members report making an average of **112** business-related purchases from small merchants in the past month, compared to **13** such purchases for non-Card Members¹

American Express Card Members report spending an average of

\$510 at small merchants in one month compared to **\$314** reported by non-Card Members²

We're driving a nation of shoppers to small businesses, and we can help drive them to you.

Good business is good for everyone, and American Express is an active advocate for small businesses with big dreams.

American Express offers customized tools and national marketing support to help bring people to your door.



Free point-of-purchase assets give you everything from store signage, window decals and invoice labels, to check presenters and online logos—making you more visible to desirable customers than ever before.

Small Business Saturday® was founded by American Express to rally shoppers across the nation on the Saturday after Thanksgiving—sending them out to support local businesses.



Shop Small® is a nationwide movement co-founded by American Express to help small businesses stand out and help attract new customers, while encouraging shoppers to support neighborhood businesses throughout the year.

Let Card Members know you're happy to see them—Order your free Point-of-Purchase materials now at americanexpress.com/fulfillment.

The information provided in this brochure is based on internet surveys commissioned by American Express. See back for full details.

More resources to help you manage your business.

Visit **knowledgecenter.americanexpress.com** to find relevant insights regarding business trends, opportunities and other ways to grow.

To find out how to upgrade your point-of-sale-system terminal to include chip card or EMV technology, visit **americanexpress.com/fightfraud**. You'll learn how it can help protect you and your customers from counterfeit fraud as you do the day-to-day work of running your business.

OptBlueSM

1 American Express commissioned internet panel survey conducted October-November 2013 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 pay for goods and services from small merchants (i.e., independently owned businesses) in the prior month. Definition of Non-Card Members: Respondents who reported that they do not have any type of American Express Card and that they used a Visa, Discover, Debit Card, Cash/Check, or Payment Services (i.e., PayPal, Google Wallet, Serve) to pay for goods and services from small merchants (i.e., independently owned businesses) in the prior month.

2 American Express commissioned internet panel survey conducted in June 2013 – July 2013 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 that card to make purchases in the prior 6 months. Definition of Non-Card Members: Respondents who reported that they do not have any type of American Express Card and that they used a different credit card to make purchases in the prior 6 months.



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