

American Express OptBlue introducing a new industry program

Effective October 12, 2018, American Express OptBlue is introducing a new industry program, Emerging Markets, which will apply to the following merchant categories,

- 5960 – Direct Marketing Insurance Services
- 5968 – Direct Marketing Continuity/Subscription Merchant
- 6300 - Insurance
- 8211 – Elementary Schools
- 8220 – Colleges
- 8351 – Child Care Services
- 9211 – Court Costs
- 9222 – Fines
- 9399 – Government Services Not Elsewhere Classified

The transaction will qualify based on the following tiers:

Tier	Transaction Amount	Rate
1	≤\$1,200	1.43% + \$0.10
2	\$1,200.01 - \$4,000	2.05% + \$0.10
3	>\$4,000	2.70% + \$0.10

The above Emerging Market rates will apply to both card present and card not present transactions. American Express will not assess the 0.30% non-swipe fee to transactions qualifying for Emerging Market.

If you have any questions, please contact your Relationship Manager.