



New Industry Categories & Program Pricing for AMEX OptBlue

Effective **November 1, 2022**, American Express OptBlue is changing the Wholesale Discount Rates that apply to the Emerging Markets, Residential Rent, Utilities and Healthcare industry categories. With these changes, new rates will apply to three categories (Emerging Markets, Healthcare and Residential Rent). Rate differences that were based on transaction size are being removed, and all transactions, regardless of size, will qualify for the new rates.

Industry Category	Change to Transaction Size	
Emerging Markets *	Previously <=\$1000.00 New - All transaction sizes	Previously >\$1000.00 New - All transaction sizes
Emerging Markets **	Previously <=\$500.00 New - All transaction sizes	Previously >\$500.00 New - All transaction sizes
Residential Rent	Previously <=\$500.00 New - All transaction sizes	Previously >\$500.00 New - All transaction sizes
Utilities	Previously <=\$500.00 New <=\$1,000.00	Previously >\$500.00 New >\$1,000.00
Healthcare	Previously <=\$500.00 New - All transaction sizes	Previously >\$500.00 New - All transaction sizes

Industry Category	Change to Applicable AMEX Wholesale Discount Rate	
Emerging Markets *	Previously <=\$1000.00 Decrease of 0.42%	Previously >\$1000.00 Decrease of 0.82%
Emerging Markets **	Previously <=\$1000.00 Decrease of 0.42%	Previously >\$1000.00 Decrease of 0.82%
Residential Rent	Previously <=\$500.00 Decrease of 0.52%	Previously >\$500.00 Decrease of 0.92%
Utilities	Previously <=\$500.00 <=\$1,000.00 – change to \$0.68 per transaction	Previously >\$500.00 >\$1,000.00 – decrease of 0.12%
Healthcare	Previously <=\$500.00 Decrease of 0.52%	Previously >\$500.00 Decrease of 0.92%

* Previously the **B2B/Wholesale Industry Program**.

** Previously the **Other and Services & Professional Services Industry Programs**.