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MERCHANT · U.S. · FEBRUARY 24, 2020

American Express Accepted at More Places than Ever in the U.S.

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99% OF PLACES THAT ACCEPT CREDIT CARDS IN THE U.S. CAN NOW ACCEPT AMERICAN EXPRESS, THE LATEST NILSON REPORT CONFIRMS.

NEW YORK

Our Chairman and CEO Stephen Squeri announced a major milestone in January - we reached our goal to close the gap in merchants that can accept American Express in the U.S. The Nilson Report, a leading credit card industry resource, confirmed this significant achievement in their most recent February report, citing American Express had 10.6 million U.S. merchant locations at the end of 2019.

We are proud to be able to say that 99% of credit-card accepting merchants in the U.S. can now accept American Express, including almost a million new U.S. locations added to our network in 2019 alone. This is a win for our Card Members, merchants and business partners.

“American Express Cards, whether personal, cobrand, small business or corporate, now have even greater utility because our Card Members can use them with more confidence in more places,” said Anré Williams, Group President, Global Merchant & Network Services, American Express. “Our corporate card clients can also capture even more of their business expenses because of our expanded U.S. network.”

Growing Acceptance by Making it Easy

How did we make this happen? We made it easier for our merchants - small, medium and large - to accept American Express. These efforts included the introduction of OptBlue in 2014 that enabled small businesses to accept American Express through their existing processor who sets the rate and facilitates the transaction, just as they do for other cards. We introduced new merchant-friendly policies and continued to show our commitment to small businesses through our Shop Small and Small Business Saturday movement, generating a record-high total of an estimated \$19.6 billion in sales for U.S. local businesses last year¹.

Small businesses, like Other Side Property Maintenance in Henderson, North Carolina, are enjoying the benefits of welcoming American Express through OptBlue. “We were able to lock in a rate with our processor that works best for us,” said owner Brodie Foster. “It’s been a win-win situation all around. We can also get paid fast. It frees up cash for other jobs.”

Card Members are noticing the expanded acceptance across the U.S. too. “I love that I’ve been able to use my Amex when I’m on the road and traveling,” said Stephen Palsi, NYC resident and Card Member since 2011. “I remember when I traveled to Ft. Lauderdale a few years ago, there were many places that didn’t take my Amex. When I’ve traveled there more recently, my Amex was welcomed everywhere I went.”

Taking on Outdated Misperceptions and New Industries

We also made efforts to tackle outdated misperceptions about accepting American Express, including the types of businesses that can accept our cards or cost for merchants. We are helping merchants understand that things have changed. In fact, on average, there is little cost difference today for a U.S. business to accept American Express over the other credit card networks.

“As a small business, I was a little hesitant at first to accept American Express because I’d heard that their fees were much higher,” said Rebecca Roth Gullo, owner of Blackbird Doughnuts in Boston, MA. “But that turned out not to be the case for us. What we pay to accept American Express Cards is in line with what we pay to accept credit cards in general.”

We also made significant inroads in industries that did not traditionally accept credit cards, including utilities, government entities, insurance, healthcare and education. Today American Express can be used to pay your water bill, rent, healthcare costs, and tuition, as well as everyday purchases at the dollar store or a

cup of coffee on your morning commute.

Our Work Continues

The merchant landscape is highly dynamic, with hundreds of thousands of U.S. businesses opening and unfortunately closing every year. We will continue to focus on maintaining high levels of merchant acceptance in the U.S. going forward.

We also have a robust strategy to significantly expand coverage internationally over the next few years. In 2019, more than two million new places outside of the U.S. where our Card Members live, do business and travel to most started accepting American Express.

As we continue to grow our network, we will keep working with our millions of merchant partners in the U.S. and around the world to help them grow their businesses and ensure our Card Members are warmly welcomed and encouraged to spend with their American Express Cards.

ⁱAccording to the 2019 *Small Business Saturday Consumer Insights Survey* conducted by Teneo on behalf of American Express and the National Federation of Independent Business (NFIB). The study is a nationally representative sample of 2,287 U.S. adults 18 years of age or older. The sample was collected using an email invitation and an online survey. The study gathered self-reported data and does not reflect actual receipts or sales. It was conducted anonymously on December 1, 2019. The survey has an overall margin of error of +/- 2.0%, at the 95% level of confidence. Projections are based on the current U.S. Census estimates of the U.S. adult population, age 18 years and over.

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This release includes forward-looking statements that reflect management's expectations about future events, including plans to continue expanding merchant coverage, among other matters. These forward-looking statements are subject to risks and uncertainties. The words "expect," "aim," "plan," "will," "may," "should," "could," "would," and similar expressions are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. American Express undertakes no obligation to update or revise any forward-looking statements. Factors that could cause actual results to differ materially from these forward-looking statements include, but are not limited to, the success of the company, OptBlue merchant acquirers and GNS partners in signing merchants to accept American Express, which could be impacted by the value propositions offered by the company to merchants and merchant acquirers for card acceptance, as well as the awareness and willingness of Card Members to use American Express cards at merchants and of those merchants who agree to accept American Express cards to do so. A further description of these and other risks and uncertainties can be found in American Express' Annual Report on Form 10-K for the year ended

December 31, 2019 and its other reports filed with the SEC.

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