



< Bank Partner > **TRAINING**

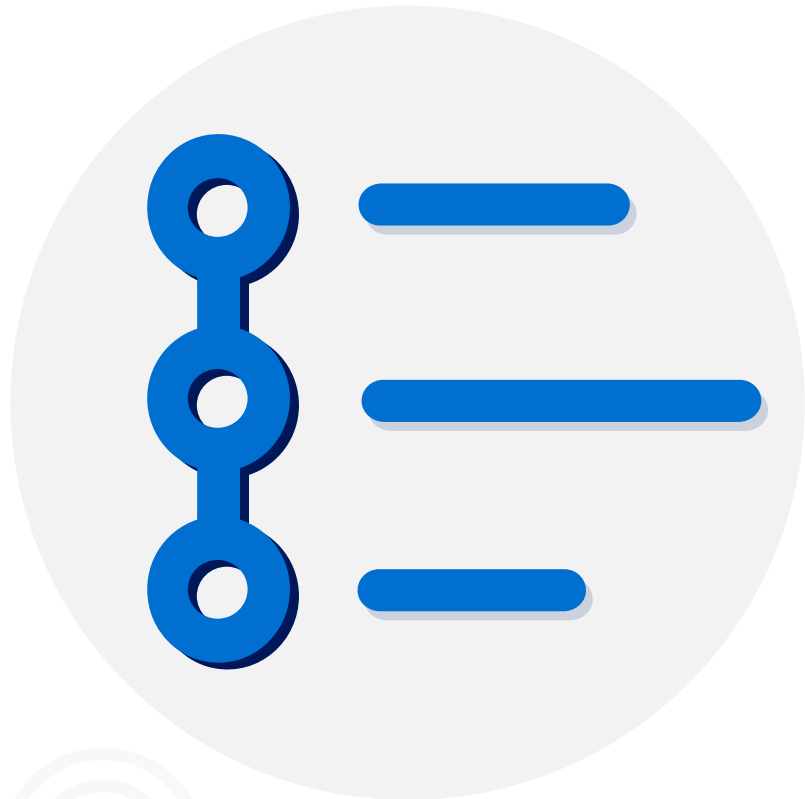


Trainer Name

Date



Agenda



3. A leading global payments provider
4. The closed loop
5. Our various Card products attract different customer segments
6. Why should your prospect accept American Express?
7. American Express & your prospects
8. High spending loyal Cardmembers
9. Marketing value
10. Ease of doing business
11. Details of acceptance (MRPS)
12. Details of acceptance (MR)
13. Partner onboarding process
14. Common Scenarios
 - Scenario 1
 - Scenario 2
 - Scenario 3
 - Scenario 4
19. Questions
20. Appendix
 - Ordering Point-of-Purchase materials
 - Additional information



A leading global payments provider

And a trusted brand emphasis on service and security.



#1

Credit card issuer
by spend globally¹



110M+

Cards in force globally²



170+

Countries and territories,
helping increase your
international reach²



6.5M+

Cardmembers transacting
with UK merchants³



+8%

Increase in total annual
spend with UK merchants³



£35B+

Total annual spend with
UK merchants³



Sources: (1) The World's Top Issuers and Merchant Acquirers, Nilson 2018. (2) American Express Investor report 2019.
(3) American Express internal data, based on spending with UK merchants in GBP in 2019.



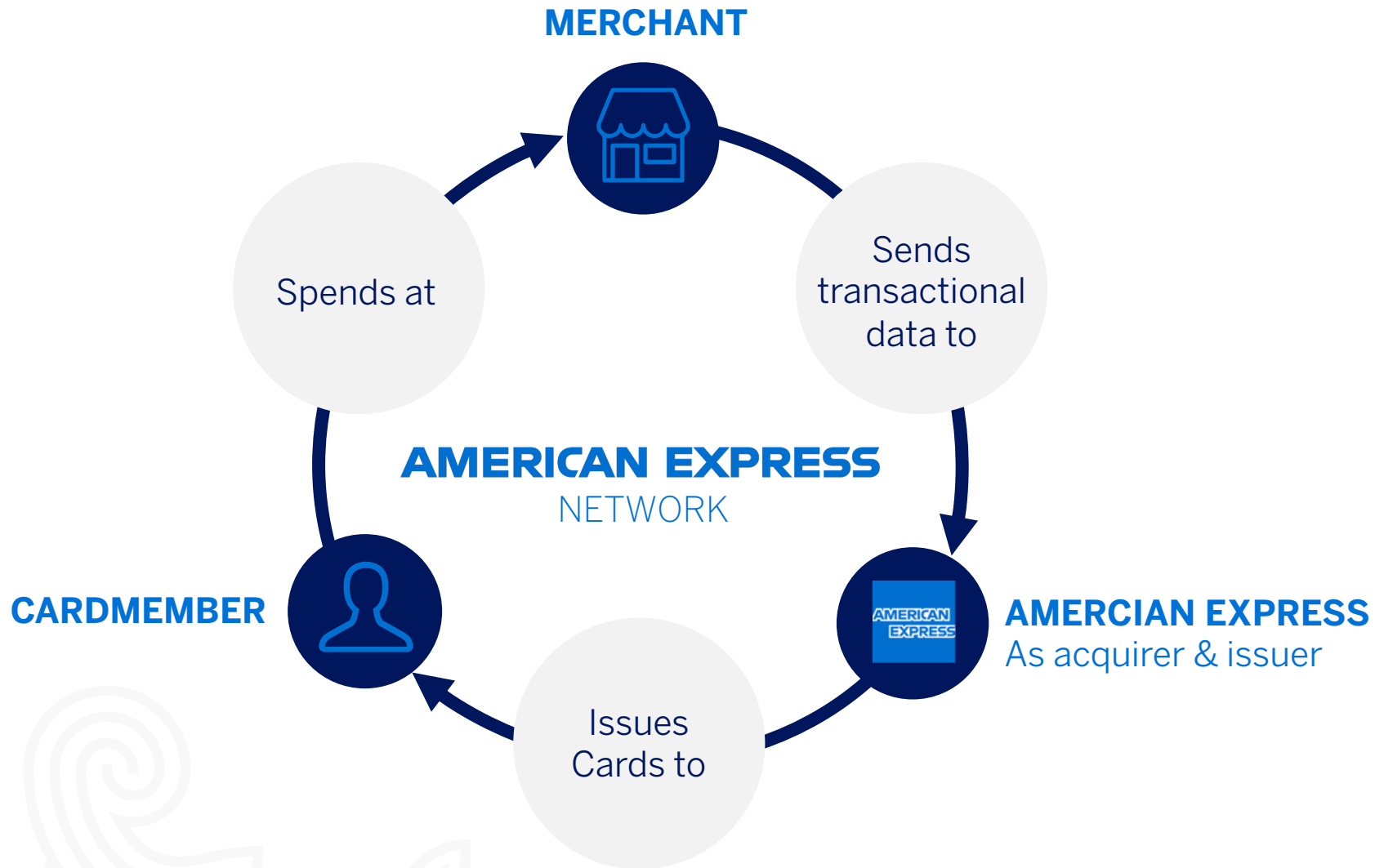
APRIL 2021

BANK PARTNER TRAINING

3



The closed loop



THE AMERICAN EXPRESS ADVANTAGE



Identify opportunities to help merchants drive business performance.



Powerful targeting of our high-spending Cardmembers.



Fraud protection with a range of tools that harness closed loop data.



Our various Card products attract different customer segments



Credit

Partnership and Cashback



Charge

Premium and Mass Affluent



Corporate & Business

Business Spending

Highly Engaged
local Consumer Cardmembers
who make over 200 transactions
a year on their Amex.

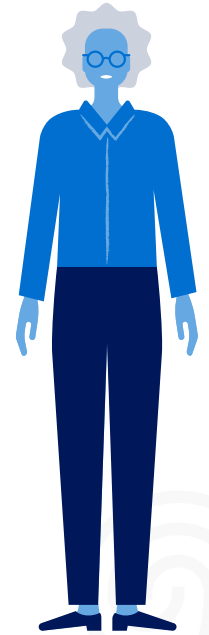
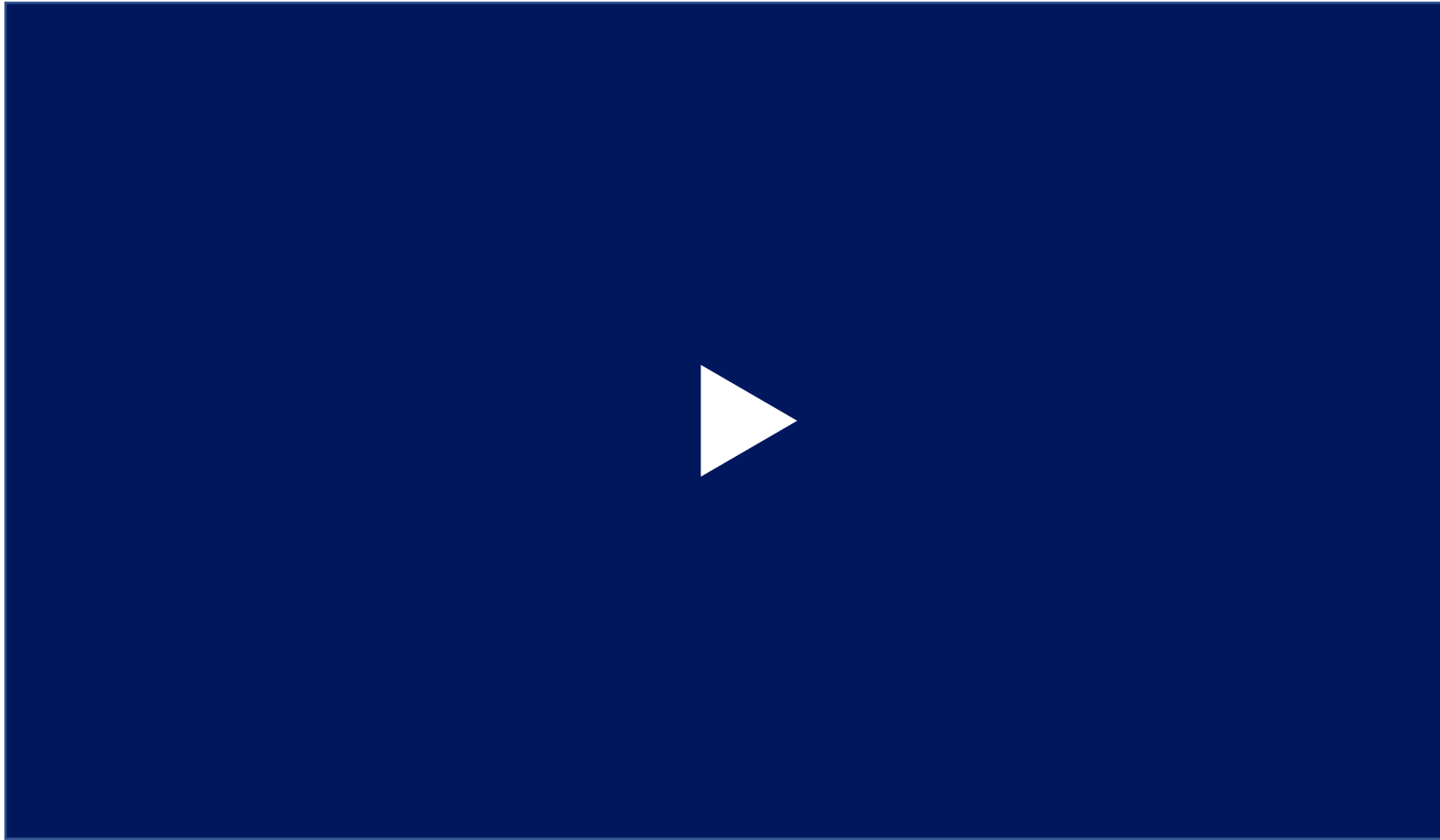
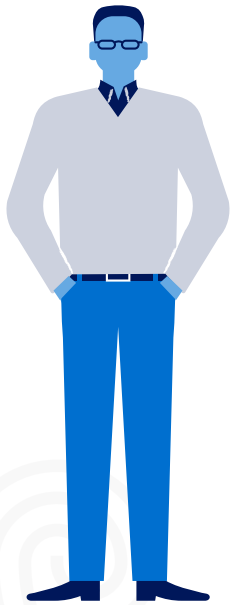
High Spending
Premium Cardmembers
who have a 1.9x higher average
transaction size.

1.1M+
Corporate Cardmembers
who are often mandated to
use their Amex.

Source: American Express internal data for the UK, 2019



Why should your prospect accept American Express?



American Express & your prospects

By accepting Amex, your prospect can access all these benefits.



Security

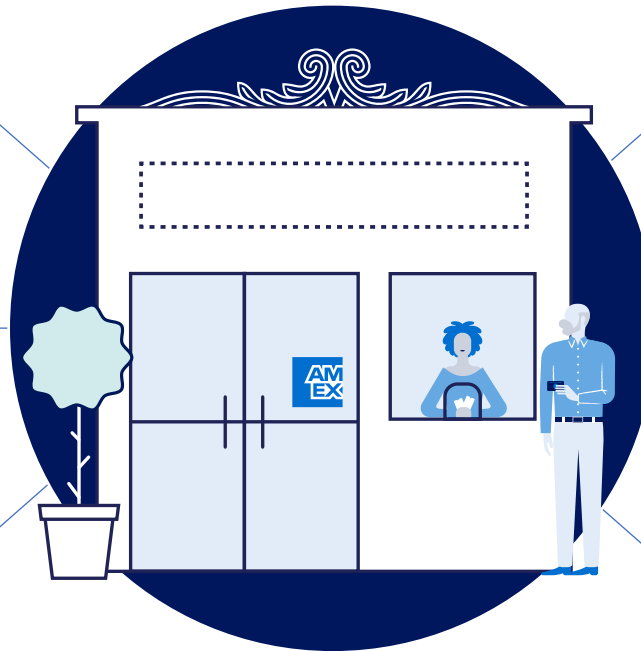


Transparent Pricing



Marketing

- Free Point of Purchase material
- Be featured on the Amex Map & in Shop Small



High Spending, loyal American Express Cardmembers



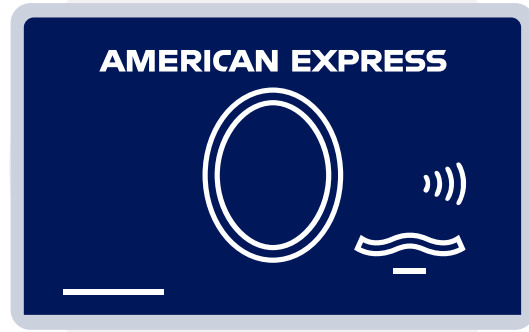
AMERICAN EXPRESS
SafeKey®

American Express SafeKey

Customer Service



High spending loyal Cardmembers



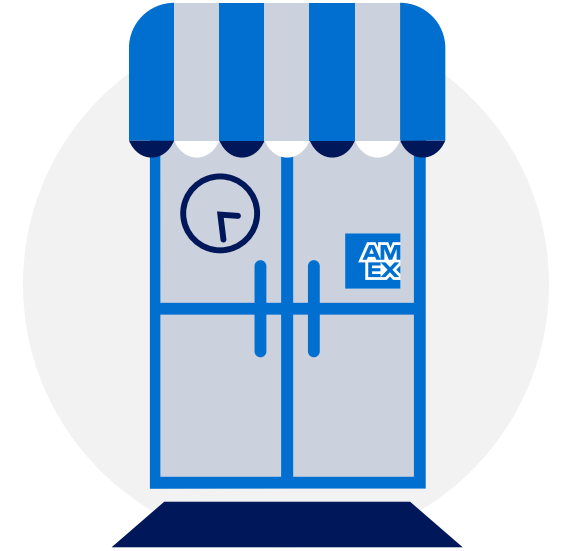
Preference

63% of Cardmembers report American Express as their payment method of choice for all purchases¹



Acceptance

56% of Cardmembers report they are more likely to shop at a merchant with clear signage indicating Amex acceptance²



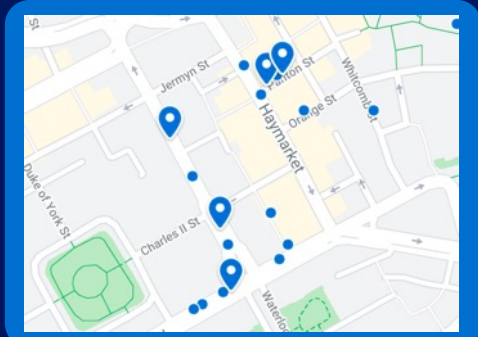
Loyalty

66% of Cardmembers report they would be more loyal to a merchant that accepted American Express³

Sources: (1) lorem ipsum (2) lorem ipsum (3) American Express commissioned internet panel survey with UK Cardmembers who have made purchases in the prior 6 months, conducted by Kantar in January 2020.



Marketing value



Amex Map

Featuring merchants and allowing Cardmembers to identify accepting businesses based on location.

[Find Stores & Retailers in the UK that accept Amex Cards \(americanexpress.com\)](https://americanexpress.com)



Shop Small

Campaigns: supporting local businesses and rewards Cardmembers who spend there.

[Shop Small UK](#) | [Shop Small Home](#)
| [American Express UK](#)



Signage & Supplies

Point-of-Purchase materials: indicating Amex acceptance (stickers, signs and other supplies) free of charge.

[American Express Logos and Supplies](#)



Ease of doing business



Security & Protection

- Fraud protection
- Dispute management tools
- American Express SafeKey.



Transparent Pricing

- Consistent rate across all types of cards
 - No setup fees
 - No hidden costs

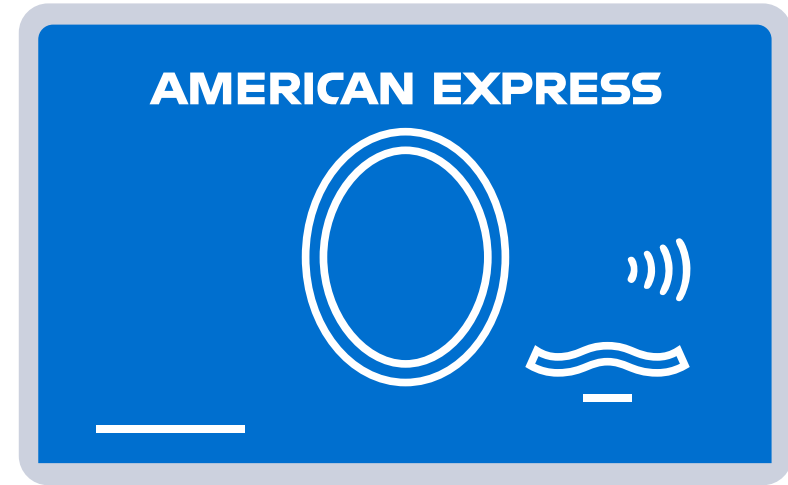


Customer Service

- Secure access to our Online Merchant Services tool
- One working day speed-of-pay



Details of acceptance (MRPS)



Competitive & transparent rate:

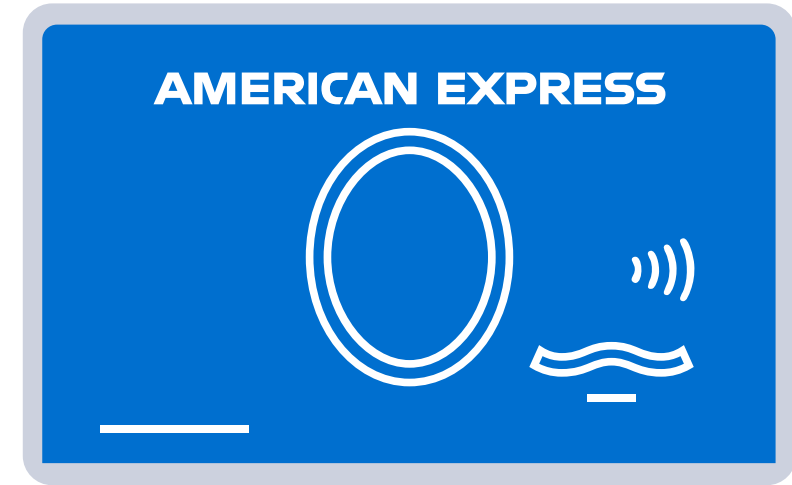
- Single rate of 1.90% for all types of card (UK/international, personal/corporate)
- No additional fees: no statement, minimum spend, terminal or annual fees

Settlement:

- All Card schemes are settled together
- X day speed of pay



Details of acceptance (MR)



Competitive & transparent rate:

- Single rate of 1.90% for all types of card (UK/international, personal/corporate)
- No additional fees: no statement, minimum spend, terminal or annual fees

Settlement:

- Net pay and gross pay available for direct settlement with American Express
- Industry leading 1 day speed of pay



Partner onboarding process



Common Scenarios



Scenario 1



Reframe:

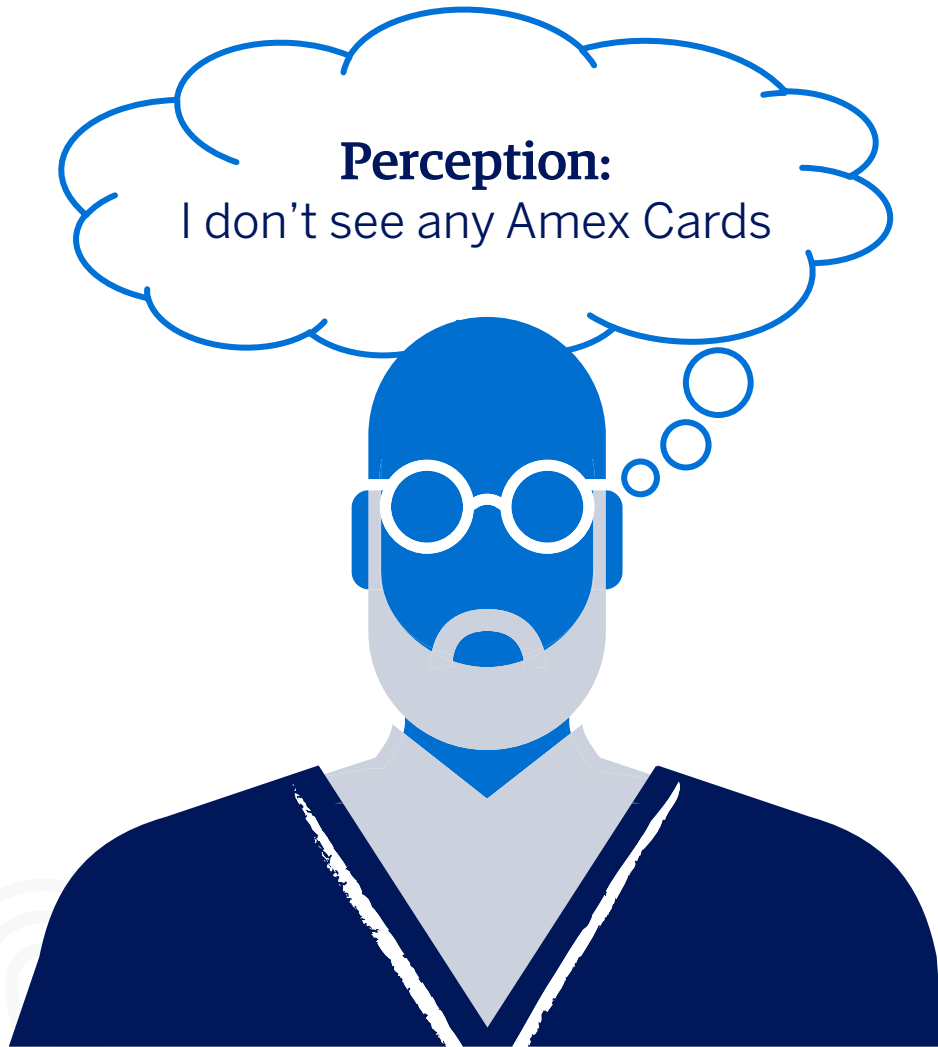
Amex rates may be more competitive than a merchant may think. Plus, accepting American Express is about giving the customer the choice to pay with their preferred Card.

Support with key claims:

- Amex pricing is on par with other premium cards. And the rate is **consistent** across all card types
- Amex pricing is **simple** and **transparent**. No upfront costs. No hidden fees
- Plus you only pay when you take an Amex transaction



Scenario 2



Reframe:

Without accepting Amex or having signage up, there's no way to know how many Cardmembers are in the area. Our Cardmembers are loyal and look for signs of acceptance.

Support with key claims:

- Amex has over **6.5 million** Cardmembers transacting with merchants in the UK¹
- **48%** of small business with Amex logo displayed received a transaction within 2 weeks¹
- **65%** of UK American Express Card Members report they agree they are more likely to return to a merchant when they know American Express is accepted²

1. American Express internal data 2. Merchant Value Research



Scenario 3

Perception:
Everyone carries another card



Reframe:

Our Cardmembers preferring using their Amex cards.
And part of providing good service is offering your customer the option to pay however they want.

Support with key claims:

- **63%** of UK American Express Card Members report they agree American Express is their payment method of choice to pay for all purchases¹
- Corporate cardmembers are often mandated to use their Amex card
- Amex Cardmembers have **3.2x** higher annual average spend compared to other credit & charge cards in the UK ^{1,2}

1. American Express internal data 2. Merchant Value Research



Scenario 4



Reframe:

Our standard is now one working day, which is better than the industry average.

Support with key claims:

- One working day speed of pay
- Merchants can track pending payments via secure online account
- Gross and net settlement available



Questions



Appendix



Ordering Point-of-Purchase materials



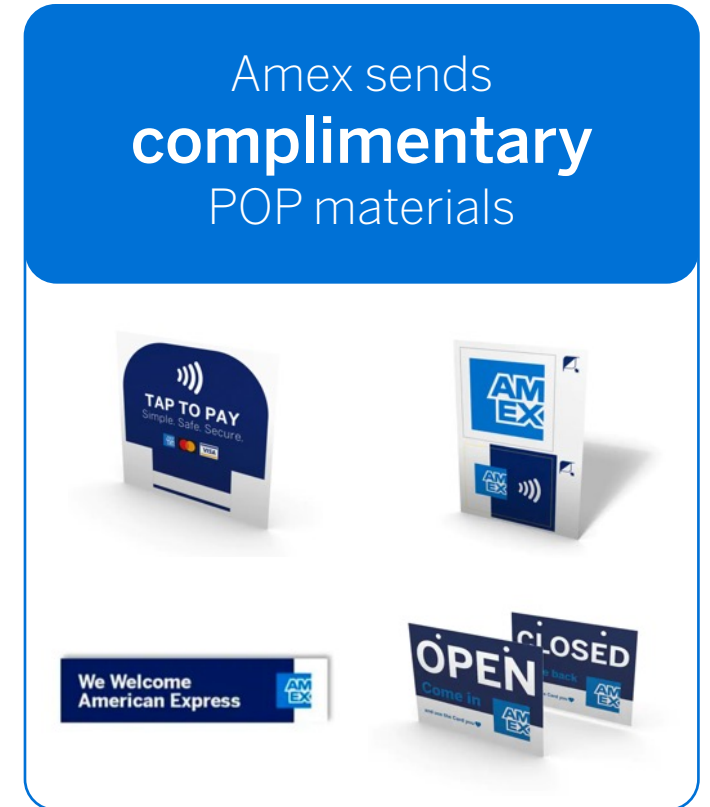
Option 1

Merchants orders POP online through their merchant account.



Option 2

Partner completes POP order form and sends to amex.pop@aexp.com.



Link:
[American Express Logos and Supplies](#)



Additional information

Helpful links:

- American Express Maps link: <https://www.americanexpress.com/en-GB/maps>
- POP can be ordered through the Merchant App or [here](#) as a guest (for merchants without an SE#).

Insights from the video:

- American Express Cardmembers spend over £900 billion annually and £35 billion in the UK.¹
- UK American Express Cardmembers spend **3.2* times more annually** than the average annual credit and charge card in United Kingdom ^{2,3}
- UK American Express Cardmembers spend **2.7* times more frequently** than the average number of annual transactions from credit and charge cards in United Kingdom ^{2,3}
- 89% of UK Cardmembers shop Online and 87% of UK Cardmembers use American Express digital channels like the Amex App. ²

Sources:

1. *American Express Investor Report 2019.*
 2. *American Express Data, 2019.*
 3. *GlobalData: Payment Card Analytics, 2019, Credit Card defined as a pay-later Card that gives Card holders access to a line of credit. Charge Card defined as a pay-later Card that charges no interest but requires the Card holder to pay the outstanding balance in full upon receipt of the statement, typically on a monthly basis.*
- * Rounded down to the nearest whole number in the video.





Thank you.

[PM name] - [job title]

Tel: XXXXX XXXXX

Email: XXXXXXX

Merchant contact details:

Tel: 0800 032 7216

**For general brand support,
please contact:**

globalbrandsupport@aexp.com

Useful links:

[Merchant Homepage](#) and [Help](#)