

American Express

OnePoint Program



STERLING
Payment Technologies

innovations in payments™

Agenda

- **Overview**
- **OnePoint vs. ESA**
- **Value Proposition**
- **Common Merchant Objections**
- **Program Details**
- **Pricing & Paperwork**
- **Support Resources**
- **Conclusion**
- **Questions**



What is Amex OnePoint?



Amex OnePoint is a cost-effective and all-in-one solution that provides the convenience of a single source for statement, deposits, and customer service for major card brands.



Program Rollout



Phase 1: New / New and New / Existing (As of: 5/28/13)

- a) New merchants to Sterling and to AmEx acceptance
- b) New to Sterling but already accepting AmEx

Phase 2: Existing/New (Start Date: TBD)

- Already processing with Sterling but do not currently accept AmEx.

Phase 3: Existing/Existing (Start Date: TBD)

- Conversion of existing ESA merchants to OnePoint.

OnePoint Program vs. ESA Program



Card Acceptance Program



Settlement of Funds

- **One** consolidated deposit for all card brands
- Separate deposit from other card brands

Funding Timeframe

- **One** funding timeframe for all card brands
- 3 business days after Amex receives the batch

Statements

- **One** transparent monthly statement
- Separate Amex monthly statement

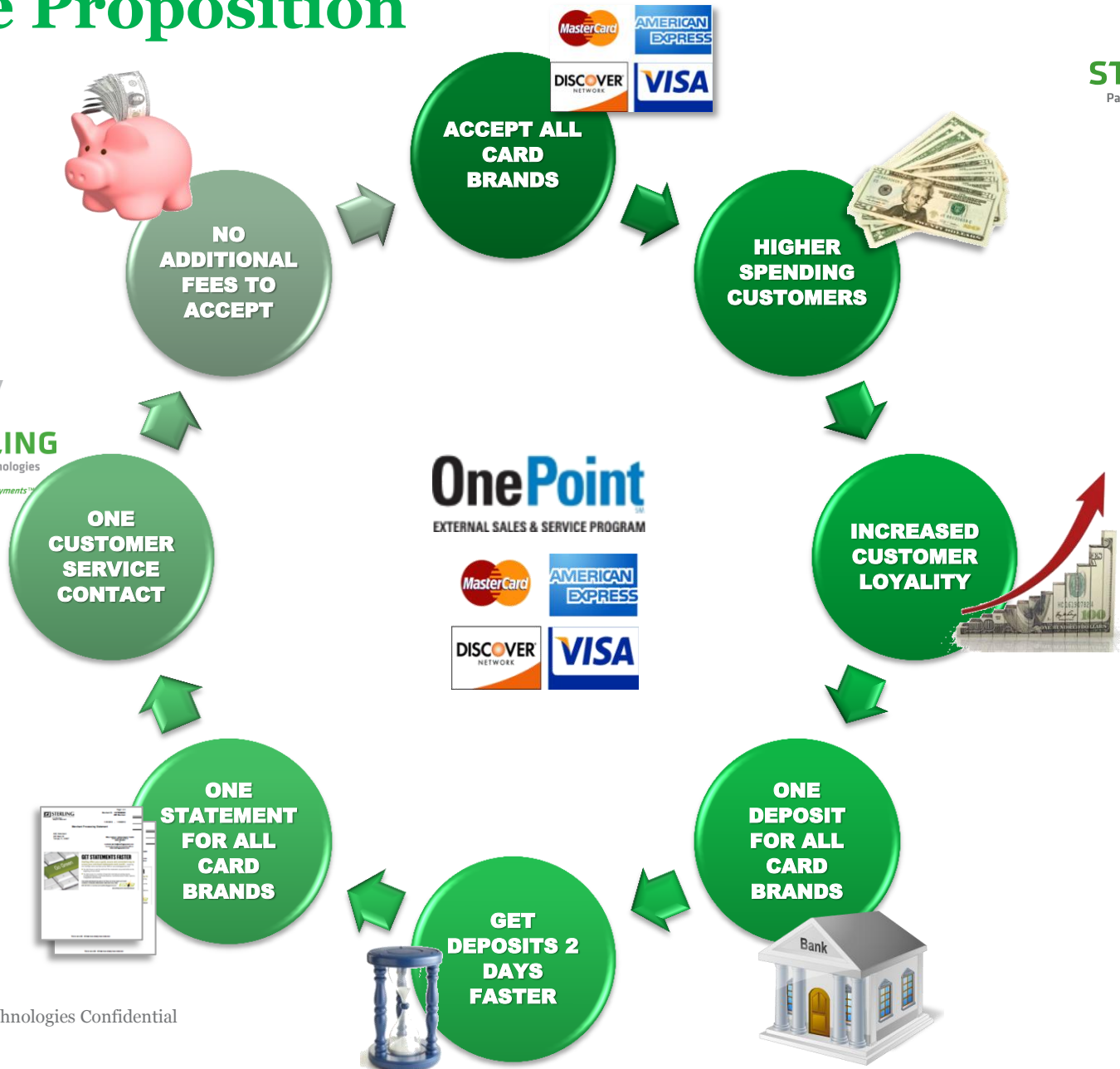
Support

- **One** point of contact (Sterling) for all service
- Different support and authorization from other card brands

Supplies

- Call **Sterling**
- Call Amex or order online

Value Proposition



Common Merchant Objections

“Amex rates are too high.”

- American Express has a fixed, transparent rate structure.
- By comparing your variable rates of Visa, MasterCard and Discover against Amex’s fixed rate, you will find the overall price relatively similar.

“My profit margins are too low to accept AmEx.”

- AmEx cardholders spend 37% more at small businesses than Visa, MasterCard and Discover cardholders.
- Gaining access to more affluent customers will drive more revenue and profitability to your business and this alone will more than offset lower profit margins.



Common Merchant Objections



“I don’t have a demand for Amex cards.”

- Have you ever had to tell a customer you don’t accept AmEx cards?
- AmEx cardholders are extremely loyal to merchants who accept AmEx cards because of their industry-leading rewards program.
- 72% of AmEx cardholders are more likely to return to a merchant when they know they accept Amex cards.

“All my customers have another card in their wallet.”

- Have you ever had to tell a customer you don’t accept AmEx cards?
- Did you know AmEx overtook MasterCard as the 2nd most used credit card based on spending at merchant’s locations.
- Customers prefer to have options. The more options you give them to spend their money, the greater opportunity you have to grow sales.



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AMERICAN EXPRESS® ONEPOINT

Program Details



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Roles & Responsibilities



- Merchant Pricing
- Contract Relationship
- Merchant Risk
- Merchant Acquiring
- Merchant Account Boarding
- Merchant Underwriting / Approval
- Transaction Processing & Approvals
- Voice Authorizations
- Settlement of Funds
- Monthly Merchant Processing Statements
- Customer Service Support
- Fraud & Risk Management
- Retrieval & Chargeback Processing

OnePoint Eligible Merchants





- **New to Sterling and AmEx acceptance**
- **New to Sterling but already accepting AmEx**
 - Both ESA or OnePoint
- **Merchants processing up to \$500K in annual AmEx volume for all locations.**
- **Placed on Chase Paymentech Front End and settling through Sterling's Back End**



Exclusions

- Merchants processing more than \$500K in AmEx volume
- Prohibited Industries / MCC
- Merchants located in U.S. Virgin Islands, and other U.S. territories


Prohibited Target Merchant Industries and Categories – Do Not Sign



Service Agent must not sign any Target Merchant that falls into one of the following categories and/or engages in one of the prohibited activities/businesses appearing in the following list:

Prohibited Target Merchant Industries (Coded)—DO NOT SIGN			
Description	MCC	Description	MCC
Airlines & Air Carriers	4511, 3000 series	Government Services	9399
Apartment Building Operators	6513	Local & Suburban Commuter Passenger Transportation	4111
Automobile Rentals	7512	Massage parlors	7297
Bail and Bond Payments	9223	Monthly Summary Telephone Charges	4815
Betting & Gambling (including lottery tickets, casino gaming chips, online/internet gambling, off-track betting and wagers at race tracks)	7995	Motor Home & Recreational Vehicle Rentals	7519
Branded Lodging	3000 series	Non-financial Institutions — foreign currency, money orders (not wire transfer), script, and travelers' checks	6051
Cable & Other Pay Television Services	4899	Passenger Railways	4112
Computer Network/Information Services	4816	Petroleum & Petroleum Products(wholesalers)	5172
Court Costs	9211	Postal Services - Government	9402
Dating & Escort Services, Strippers (e.g., anything sexually explicit; payment of potentially sexually related services)	7273	Railroads (freight)	4011
Debt Collection Agencies	7322	Securities - Brokers & Dealers	6211
Direct Marketing — Inbound Telemarketing (internet — electronic delivery internet — adult entertainment internet — online gambling)	5967	Steamships & Cruise Lines (including on-Board Cruise Shop)	4411
Direct Marketing — Insurance Services	5960	Tax Payments	9311
Direct Marketing — Outbound Telemarketing Merchants (telemarketing — merchandise)	5966	Telecommunications Services	4814
Door-to-Door Sales	5963	Telemarketing —Travel-related Arrangement Services (direct marketing — travel)	5962
Financial Institutions — Automated Cash Disbursements	6011	Timeshares	7012
Financial Institutions — Manual Cash Disbursements	6010	Tolls & Bridge Fees	4784
Financial Institutions — Merchandise & Services	6012	Truck & Utility Trailer Rentals	7513
Fines – Government	9222	Wire Transfers & Money Orders	4829

Exclusions



Franchise Pricing Sheet

FRANCHISEE NAME	CAP #	EDC %	MCC
Aamco Transmission	237 640 816 7	2.65	7538
Agile Pursuits Franchising, Inc.	3342979176 (Mister Clean Car Wash brand) 3342979184 (Tide Drycleaners brand)	2.90	7542
Agway	631 488 158 2	3.15**	5261
Aid Auto Stores	631 464 525 0	3.20**	5533
Allegra Network	321 032 087 5	2.95	7399
All Tune & Lube	219 430 254 3	3.20**	5533
Almost Heaven Spa	447 480 019 0	3.25**	5966
Alphagraphics	502 485 607 2	2.80	7338
Americas Best Value Inn	409 017 474 9	3.15	7011
American Car Care Centers	441 550 086 7	2.60**	5533
American Fastsigns	142 420 982 3	2.80**	5943
American Home Shield	314 650 567 2	2.60	7399
American Vision Centers	631 697 032 6	3.10	8043
Arby's	410 168 0957	2.80	5814
Armstrong McCall	142 415 974 7	3.15**	5977
Aropi	410 414 819 2	3.25**	5719
Arthur Murray Dance Studios	409 691 870 1	3.07	7911
Athlete's Foot	410 412 717 0	3.15**	5661
Athletic Attic	409 540 589 0	3.20**	5941
Bar-B-Cutie	441 124 885 9	3.50	5814
Barberitos Franchising, Inc	410 365 278 0	2.95	5814
Bamie's Coffee & Tea	409 440 350 8	3.20**	5499
Beef 'O' Brady'	409 248 358 5	2.90**	5812
Bellini Juvenile Designer Furniture	631 158 035 1	2.60**	5712

Effective May 2013

AXP Restricted

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Merchants on AmEx Restricted Franchises List

- Will be boarded as an ESA account

Amex Direct Signing Merchants

- Signed by an AmEx Direct Sales Rep
- Has an existing AmEx Account
- May have special pricing



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Pricing & Paperwork



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American Express Pricing


- **Set by Amex**
- **Same for all Processors**
- **Non-negotiable by the Merchant**
- **Pricing is based on Industry / MCC**
- **Authorization Fee for AmEx must be less than or equal to the Authorization Fee for all other card brands.**



Pricing



Operating Regulations



OnePoint
EXTERNAL SALES & SERVICE PROGRAM

**Appendix B:
American Express U.S. Merchant Pricing Quick Reference Card and Signing Guidelines**
(Effective April 19, 2013)

Industry	Discount	Prepaid Discount
B2B	2.89% plus \$0.15 Transaction Fee*	1.95% plus \$0.15 Transaction Fee*
Education	2.50%	1.95%
Fast Food Restaurant	3.50%	1.95% plus \$0.05 Transaction Fee*
Independent Gas Stations	3.25%	1.30% plus \$0.12 Transaction Fee*
Lodging	3.50%	1.95% plus \$0.05 Transaction Fee*
Mail Order & Internet	3.50%	2.25% plus \$0.20 Transaction Fee*
Office-based Healthcare	2.55% (only for MCC 8011, 8021; for all other Healthcare see Services, Wholesale & All Other)	1.95% plus \$0.30 Transaction Fee*
Other Transportation	3.50%	1.95% plus \$0.20 Transaction Fee*
Restaurant**	3.50% plus \$0.05 Transaction Fee*	1.95% plus \$0.05 Transaction Fee*
Retail**	2.89% plus \$0.10 Transaction Fee*	1.95% plus \$0.20 Transaction Fee*
Services, Wholesale & All Other	2.89% plus \$0.15 Transaction Fee*	1.95% plus \$0.15 Transaction Fee*
Supermarkets	2.30%	0.45% plus \$0.20 Transaction Fee*
Telecommunications	3.50%	1.95% plus \$0.20 Transaction Fee*
Telecommunications - Cable/Computer Network	3.90%	1.95% plus \$0.20 Transaction Fee*
Travel Agencies/Tour Operators**	2.89% plus \$0.15 Transaction Fee*	1.95%

*Fee to be applied by American Express

**0.30% downgrade will be charged by American Express for transactions whenever a CNP or Card Not Present Charge occurs. CNP means a Charge for which the Card is not presented at the point of purchase (e.g., Charges by mail, telephone, fax or the Internet). Note: The CNP Fee is applicable to transactions made on all American Express Cards, including Prepaid Cards.

An Inbound fee of 0.40% will be applied on any Charge made using a Card, including Prepaid Cards, that was issued outside the United States (as used herein, the United States does not include Puerto Rico, the U.S. Virgin Islands and other U.S. territories and possessions). This fee is applicable to all industries listed in Appendix B, except Education in the following categories: Sporting & Recreation Camps (MCC 7032), Elementary & Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools (MCC 8220), and Child Care Services (MCC 8351).

- **AmEx Cards:**
 - Discount Rate
 - Transaction Fee

- **AmEx Prepaid Cards**
 - Discount Rate
 - Transaction Fee

- **Sterling Fee**
 - T&E Authorization Fee

Note: Flat Rate is not supported with the AmEx OnePoint Program.

Pricing




■ Downgrades

- Card Not Present
 - Restaurant
 - Retail
 - Travel Agency / Tour Operators

■ Inbound Fee

- Cards issues outside U.S.

Operating Regulations

OnePoint 
EXTERNAL SALES & SERVICE PROGRAM

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Merchant Processing Agreement



Three AmEx Sections

1. American Express Pricing Schedule
2. American Express Program Selection
3. American Express Signature

AMERICAN EXPRESS

Choose Program:

OnePoint (default)
 ESA (limited to select franchises, FF)
 Direct

Existing SE # (if applicable)

CAP # (if applicable)

AMERICAN EXPRESS

By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete, and accurate. I authorize Sterling Payment Technologies and American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Sterling Payment Technologies and AXP and AXP's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at <http://www.americanexpress.com/privacy> to learn more about how American Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express at 1-(800)-528-5200. I understand that upon AXP's approval of the application, the entity will be provided with the Agreement and materials welcoming it either to AXP's program for Sterling Payment Technologies to perform services for AXP or to AXP's standard Card acceptance program which has different servicing terms (e.g. different speeds of pay). I understand that if the entity does not qualify for the Sterling Payment Technologies servicing program that the entity may be enrolled in AXP's standard Card acceptance program, and the entity may terminate the Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Agreement.



Owner/Officer 1 from Application (Signature)

Date

Owner/Officer 2 from Application (Signature)

Date

PRICING SCHEDULE

Pass Through

Visa/MasterCard Basis Points .40

Visa/MasterCard Per Auths \$.19

Discover Basis Points .40

Discover Per Auth \$.19

Tiered	Discount	Per Auth
Visa/MasterCard/Discover Check Card Qualified		
Visa/MasterCard/Discover Credit Card Qualified		
Visa/MasterCard/Discover Reward Card Qualified		
Visa/MasterCard/Discover Mid-Qualified (Rate in addition to qualified)		
Visa/MasterCard/Discover Non-Qualified (Rate in addition to qualified)		

American Express	Discount	Per Trans
American Express Discount Rate*	2.89	.10
American Express Prepaid Rate	1.95	.20

Retail, Restaurants, and Travel Agencies/Tour Operators will be charged an additional [30] basis points for non-swiped American Express Card transactions. 0.40% will be added for charges made using a Card, issued outside the US. This fee is applicable to all industries except on business types: MCC 7032, 8211, 8220, and 8351.

T&E Authorization Fee

* If OnePoint, T&E Fee must be less than or equal to per Auth Fees for all Card Brands.

.19

Pricing Schedule



American Express Discount Rate

- Discount rate
- Per Tran fee

American Express Prepaid

- Discount rate
- Per Tran Fee

T&E Authorization Fee

- Must be equal to or less than Auth Fees for all Card Brands
- Required Fee
- Offsets hard cost to process AmEx transactions

PRICING SCHEDULE		
Pass Through		
Visa/MasterCard Basis Points	.40	
Visa/MasterCard Per Auths	\$.19	
Discover Basis Points	.40	
Discover Per Auth	\$.19	
Tiered	Discount	Per Auth
Visa/MasterCard/Discover Check Card Qualified		
Visa/MasterCard/Discover Credit Card Qualified		
Visa/MasterCard/Discover Reward Card Qualified		
Visa/MasterCard/Discover Mid-Qualified (Rate in addition to qualified)		
Visa/MasterCard/Discover Non-Qualified (Rate in addition to qualified)		
American Express	Discount	Per Trans
American Express Discount Rate* ✓	2.89	.10
American Express Prepaid Rate ✓	1.95	.20
Retail, Restaurants, and Travel Agencies/Tour Operators will be charged an additional [30] basis points for non-swiped American Express Card transactions. 0.40% will be added for charges made using a Card, issued outside the US. This fee is applicable to all industries except on business types: MCC 7032, 8211, 8220, and 8351.		
T&E Authorization Fee * If OnePoint, T&E Fee must be less than or equal to per Auth Fees for all Card Brands.	.19 ✓	

Merchant Statement



Page 2 of 4

Card Type Summary

Card Type ***	#Sales	Sales Volume	Avg Sale	#Returns	Return Volume	Net Volume	(Issuance)	(Redemption)
AEXP	148	\$7,613.62	\$51.99			\$7,613.62		
DSVR	1	\$56.50	\$56.49			\$56.50		
MAST	12	\$719.34	\$59.94			\$719.34		
VISA	22	\$2,000.50	\$90.93			\$2,000.50		
Totals:	181	\$10,389.96	\$78.56			\$10,389.96		

*** Note: Your Merchant Services Provider deposits funds for VISA, MAST, AEXP, DSVR, DEBIT, EBT and VYGR only. Deposits for other card types (DISC, JCB, DINE) originate from each card's respective organization, but they are summarized here for your convenience.

Page 3 of 4
Merchant ID: 43479999999
ABC Merchant

11/01/2012 .. 11/30/2012

11/01 Pre	66.86								
11/30 Pr		\$-247.20	-84.98	-3.03	-315.19	-316.19	11/30	12/03	
Totals:	\$10,389.96	\$0.00	\$-247.20	\$-85.01	\$-3.05	\$10,074.55		\$10,074.55	

* Deductions: Debit & EBT funding is included with Bankcard/Voyager. The transaction fees are billed separately.
** Dates: Post Date = Date of the next 5:00 AM (Eastern) cutoff time following the closing of your batch.
Submit Date = Date the direct deposit is initiated into your bank account.
Effective Date = Date that deposit should post to your bank account. Your bank may choose a different date.

Card Type Summary

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Totals:	181	\$10,389.96	\$78.56			\$10,389.96	

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This is not a bill. All fees have already been deducted.











Interchange	Hotels or Car Rentals Rewards	DSVR	0.0180	\$50.00	1	\$0.1000	\$-1.17
Total Interchange							\$-247.20
Tran Fees	Processor Auth Fee	AEXP			148		\$-29.20
Tran Fees	Processor Auth Fee	MAST			14		\$-2.80
Tran Fees	Processor Auth Fee	VISA			22		\$-4.40
Tran Fees	Processor Auth Fee	DSVR			2		\$-0.40
Tran Fees	Cross Border Fee	MAST	0.0040	\$65.00			\$-0.28
Tran Fees	International fee	AEXP	0.0040	\$8,785.94			\$-27.14
Tran Fees	MC NABU and Connect Fee	MAST			14		\$-0.28
Tran Fees	Usage Fee	DSVR			2		\$-0.04
Tran Fees	VISA APF and Connectivity Fee	VISA			22		\$-0.44

Interchange	PassThru - TRAVEL PREMIER	MAST	0.0158	\$174.50	3	\$0.1000	\$-3.05
Interchange	PassThru - US CPS Regulated Debit	VISA	0.0005	\$698.50	7	\$0.2200	\$-2.03
Interchange	PassThru - WORLD MASTERCARD	MAST	0.0230	\$98.50	1	\$0.1000	\$-1.83
Interchange	Credit Qualified + Discount	DSVR	0.0040	\$56.50			\$-0.23
Interchange	Hotel Prepaid Discount	AEXP	0.0166	\$4,075.09	1	\$0.0500	\$-79.48
Interchange	Hotel Discount	AEXP	0.0350	\$3,538.53			\$-123.85
Interchange	Hotels or Car Rentals Rewards	DSVR	0.0190	\$56.50	1	\$0.1000	\$-1.17
Total Interchange							\$-247.20
Tran Fees	Processor Auth Fee	AEXP			148		\$-29.20
Tran Fees	Processor Auth Fee	MAST			14		\$-2.80
Tran Fees	Processor Auth Fee	VISA			22		\$-4.40
Tran Fees	Processor Auth Fee	DSVR			2		\$-0.40
Tran Fees	Cross Border Fee	MAST	0.0040	\$65.00			\$-0.28
Tran Fees	International fee	AEXP	0.0040	\$8,785.94			\$-27.14
Tran Fees	MC NABU and Connect Fee	MAST			14		\$-0.28
Tran Fees	Usage Fee	DSVR			2		\$-0.04
Tran Fees	VISA APF and Connectivity Fee	VISA			22		\$-0.44
Total Tran Fees							\$-64.96
Other/Misc	Dues & Assessments	MAST		\$559.84			\$-0.61
Other/Misc	Dues & Assessments	VISA		\$2,000.50			\$-2.19
Other/Misc	Dues & Assessments - CheckCard	MAST		\$159.50			\$-0.17
Other/Misc	Dues & Assessments	DSVR		\$56.50			\$-0.06
Total Other/Misc							\$-3.03
Total Deductions & Misc							\$-315.19

This is not a bill. All fees have already been deducted.

AmEx Supplies

- **Supplies are free of charge!**
- **Supplies ordered through Sterling Merchant Services**
- **77% of cardholders determine if a merchant accepts AmEx by looking for decals.**

<u>Description</u>	<u>Image</u>
• Push/Pull Decal	
• Business Hours Decal	
• Shop Small Universal Decal	
• Multi-Card Vertical	
• Multi-Card Horizontal	
• Register Pen	
• Reserved Tents	
• Check Presenter	
• Tip Tray	
• Business Card Holder	


■ SNAP > Document Center

- Merchant Application – Rev 10/13 or higher
- Pricing Quick Reference Card
- Prohibited Industries List
- Franchise Restricted List
- Amex OnePoint Flyer

■ SNAP > Sterling University

- OnePoint Webinar Recording
- OnePoint PowerPoint
- OnePoint Job Aid
- FAQs

SNAP



Sterling is now offering new merchants the American Express OnePoint® program.

A cost-effective and all-in-one solution that provides the convenience of a single source for statements, deposits and customer service for all major card brands.


OnePoint® has removed all the complexity from accepting the most widely used card products. What does OnePoint® mean for merchants?

- **Integrated Customer Service:** You will have one point of contact for card processing questions - including questions concerning American Express card transactions.
- **Consolidated Deposits:** American Express card transactions will be processed by Sterling Payment Technologies and directed to the same bank account as your Visa, MasterCard and Discover Network transactions.
- **Statements:** You will receive one merchant statement from Sterling Payment Technologies that includes your Visa, MasterCard, Discover Network and American Express transactions, making it easy to reconcile your bank statements.
- **Chargeback Processing:** Sterling Payment Technologies will handle American Express chargebacks, as well as Visa, MasterCard and Discover Network chargebacks.

WHO QUALIFIES?

AMERICAN EXPRESS ONEPOINT® IS AVAILABLE TO ALL NEW STERLING MERCHANTS. THERE ARE NO ADDITIONAL FEES ASSOCIATED. MERCHANTS SIMPLY PAY THEIR APPLICABLE RATES SET BY AMERICAN EXPRESS.

FOR MORE INFORMATION, CONTACT YOUR STERLING SALES PARTNER OR STERLING MERCHANT SERVICES AT
800-383-0561, option 2 or merchant.services@sterlingpayment.com



AMX OnePoint Merchant Flyer_413

- **SMART > Amex OnePoint Course Page**
 - Merchant Processing Agreement (Rev 10/13 or higher)
 - Quick Reference Card (QRC)
 - Merchant Volume Estimator
 - Prohibited Industries List
 - Amex OnePoint Flyer
 - Amex OnePoint PowerPoint
 - Amex OnePoint Job Aids
 - Amex OnePoint Voice Authorization Job Aid
 - FAQs



ONEPOINT

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Conclusion



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Important Reminders

- New required MPA version: Rev 10/13 or higher
- Credit and Prepaid Discount Rates and Transactions Fees must be noted on MPA
- T&E Authorization Fee is required
- T&E Authorization Fee must be equal to or less than the Per Auth Fee for Visa, MasterCard and Discover
- American Express Acceptance signature on the MPA is required.



Selling Tips



- Sell all four card brands coming out of the gate.
- Focus on one daily deposit, one monthly statement and one point of contact for service/support.
- Lead with how you can simplify the merchant's credit card processing.



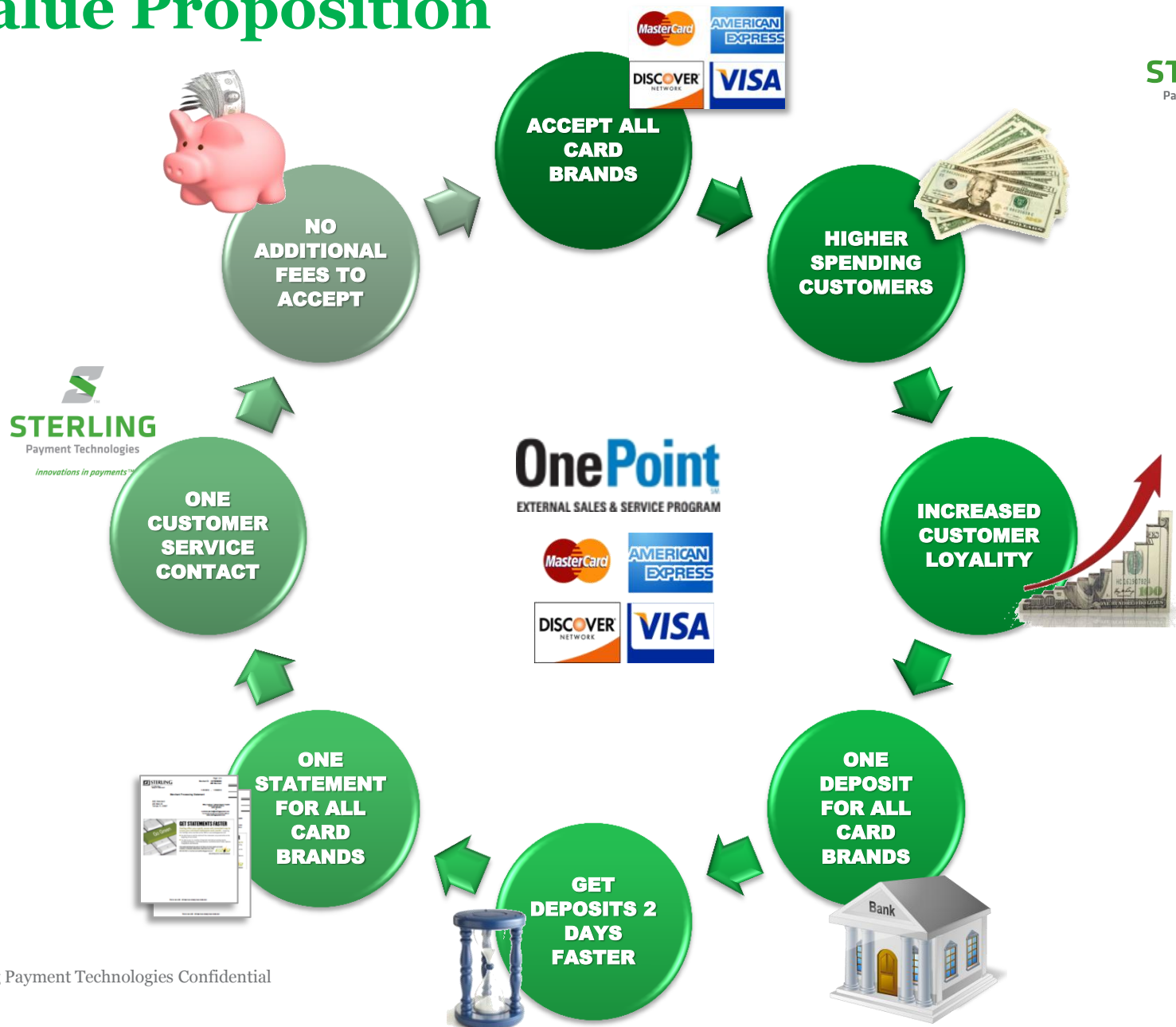
Selling Tips



- Emphasize how AmEx cardholders spend more and are more loyal to merchants who accept AmEx.
- Point out there are no additional fees for accepting AmEx.
- Highlight faster deposit times with AmEx OnePoint.



Value Proposition





ONEPOINT

AMERICAN EXPRESS® ONEPOINT

Questions?



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innovations in payments™