BAMS

American Express OptBlue: The Quick Guide

Everything a small business needs to know about accepting Amex the easy way

What is OptBlue?

OptBlue is a program created by American Express to open Amex acceptance to small businesses — specifically merchants processing under $1 million per year in Amex sales. Instead of signing up with American Express directly, you accept Amex through your existing payment processor (like BAMS), alongside Visa, Mastercard, and Discover. One merchant account, one statement, one deposit, one point of contact. Thanks to OptBlue, Amex went from a card accepted mainly at premium retailers to one accessible by 99% of U.S. merchants.

Why it exists

For decades, American Express processing was expensive and had to be managed separately from all other card processing, so many small merchants simply declined Amex altogether. OptBlue removes that friction entirely by putting Amex access in the hands of the processor you already use — eliminating the separate signup, the separate statement, and most of the cost.

Key benefits at a glance

- **More payment options.** Display the Amex logo and open your business to higher-income customers who prefer to pay with American Express.
- **Simplified reporting & support.** Amex transactions appear in the same merchant account as your other cards — a single login, one support contact.
- **Faster access to funds.** 12-hour funding: transactions batched before 7:00 PM ET reach your bank account by 7:00 AM the next day. Traditional Amex takes 3–5 business days.
- **Lower cost.** Discount rates as low as 2.30%* and transaction fees as low as $0.10 — versus up to 3.50% and $0.35 with traditional Amex. Statement fee waived.

Funding cutoff times

- **Batch before 7:00 PM ET:** funds arrive in as little as 12 hours — by 7:00 AM the next morning.
- **Batch after 7:00 PM ET:** funds roll to the next funding cycle.

Who qualifies?

OptBlue is designed for merchants doing under $1M/year in Amex volume, across industries including tuition, office-based healthcare, restaurants and fast food, mail order and internet, travel, lodging, retail and wholesale, and supermarkets. (*Lowest rates apply to qualifying industry SIC/MCC codes.)