



# OnePoint Program

Simple. Easy. Smart.

Accepting American Express has never been easier! With our new American Express OnePoint Program, you no longer have to wait three days to be reimbursed and can view all transactions in ONE statement and deposit for all cards.

**PROBLEM:**

Currently merchants wait an average of three days to be funded by American Express, while they receive next day funding from Visa® and MasterCard®.

**SOLUTION:**

With the Capital Bankcard American Express Program, you can offer your merchants next day funding for American Express. They no longer have to wait for reimbursement!

**PROBLEM:**

Currently merchants receive one statement for Visa and MasterCard, and a completely separate statement for American Express. This makes it time consuming and difficult to reconcile their bank statements.

**SOLUTION:**

With the Capital Bankcard American Express Program, you can offer your merchants a single consolidated statement and deposit for all cards: American Express, Visa, MasterCard and Discover®.

## Program Highlights

- Single statement and deposit for all cards
- Next day funding for American Express

### AMERICAN EXPRESS PRICING

Rate Categories	Merchant Discount Rate <\$500K, annual CV	Per Transaction	CNP Downgrade Applied
Retail	2.89%	\$0.10	0.30%
Tuition	2.40%	N/A	N/A
Healthcare Office-based Doctors & Dentists	2.55%	N/A	N/A
Supermarkets	2.30%	N/A	N/A
Mail Order & Internet	3.50%	N/A	N/A
Restaurant	3.50%	\$0.05	0.30%
Travel & Transportation	3.50%	N/A	N/A
Services, Wholesale & All Other	2.89%	\$0.15	N/A
Fast Food	3.50%	N/A	N/A
Lodging	3.50%	N/A	N/A

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