



BY



Let's All Shop Small[®]

Offer FAQ

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SECTION 1: OFFER OVERVIEW

1. What is the Shop Small® Offer?

Shop Small® is a global movement proudly backed by American Express to support and celebrate small businesses. This year, American Express recognizes that small businesses and local communities need our support now more than ever to help them navigate the challenges caused by the pandemic. That's why we've launched the Shop Small® Offer to encourage American Express® Card Members around the globe to Shop Small in their local communities and online – here's how it works in the U.S.:

- Make a single purchase of \$10 or more directly with any U.S. small business in the U.S. on the [Shop Small Map](#) (or [Shop Small Online Directory](#)) and get a \$5 statement credit, up to 10 times.
- Card Members can redeem the offer if they have enrolled their eligible Card in the offer by 8/23/20 and make qualifying purchases with the enrolled Card through 9/20/20.

2. How is the Shop Small Offer different from Stand For Small?

At American Express, we have a long history of backing small businesses. In light of COVID-19 we launched Stand For Small, a growing group of 75+ companies across media, technology, professional services and more, that have come together to provide meaningful support and resources to small businesses as they navigate the impacts of COVID-19 – all in one central hub. Stand for Small was just one way we were able to support Small Business Owners as a brand.

As we begin to enter the various stages of reopening across the US, we are launching another initiative, a Shop Small Card Member offer. The goal of the Shop Small offer is to encourage consumers to support their community by shopping small during the recovery period – a key element to small businesses survival. We know from past experiences and over 10 years of supporting small businesses through Small Business Saturday that Card Member offers work to drive consumer spend directly into small businesses.

3. Who is eligible to participate in the offer?

Card Members:

Only U.S.-issued American Express Consumer and Business Cards, and registered American Express Serve® and Bluebird Cards that were enrolled in the offer by 8/23/20 are eligible. Other American Express Prepaid Cards, American Express Corporate Cards and American Express Cards issued outside the United States are not eligible. Markets outside of the U.S. may be promoting their own Shop Small offer locally.

There is a limit of 1 enrolled Card per Card Member. Your enrollment of an eligible Card for this offer extends only to that Card. After you enroll an eligible Card, you will not be able to enroll a second eligible Card that you may have, and you cannot change which card is enrolled.

This offer is also available to Additional Consumer and Business Card Members, Serve Sub-Account Users, and Bluebird Family Account Users. To earn \$5 statement credits, these Card Members must have individually added the offer to their Card by 8/23/20 and make qualifying purchases with their Card.

Merchants:

American Express® Card accepting Merchants that are on the [Shop Small Map](#) or [Shop Small Online Directory](#) are automatically included in the offer. Please see additional details on qualifying small businesses on our [Map FAQs](#) or see [FAQ 15](#).

Merchants who process transactions through third party that don't appear on the Shop Small Map or Shop Small Online Directory may add themselves to the Map by visiting [here](#).

The data on this map is constantly being updated, please continually check back for updates. Please note that business location and other information provided on the Map may contain inaccuracies or errors, including as a result of information provided by third parties.

4. Where can I find the full Terms and Conditions of the offer?

You can find the full offer Terms and Conditions [here](#).

SECTION 2: FOR CARD MEMBERS

5. How can I redeem the offer?

All eligible Cards enrolled in the offer by 8/23/20 can redeem the offer by making a purchase of at least \$10 (after taxes) in a single transaction at [eligible U.S. small merchants](#) both in store and online. The offer can be redeemed up to 10 times total, which means that you can earn up to \$50 back in statement credits. Also, the offer can be used across a variety of small businesses or repeatedly at your favorite small business. You will receive statement credits within 90 days after the offer end date.

6. What if my Card is not enrolled in the offer by 8/23/20?

Unfortunately, you must have enrolled your Card in the offer by 8/23/20 to redeem the offer. The offer cannot be added to any Card after the enrollment period. This applies to all new and existing U.S. issued American Express® Consumer and Business Cards and registered American Express Serve® and Bluebird Cards.

7. Where can I find participating Small Businesses to make qualifying purchases?

To search for American Express Card-accepting businesses eligible for the offer, please visit the [Shop Small Map](#) or the [Shop Small Online Directory](#).

The Shop Small Map displays qualifying American Express Card accepting businesses with a physical business location. The Online

Directory within the Shop Small Map lists qualifying businesses that accept online transactions.

8. Why don't I see a particular Small Business when I search for it on the Shop Small Map?

There could be a few reasons why you are not seeing a business displayed on the Shop Small Map:

- The merchant may not be added to the Shop Small Map or their information may be outdated. To appear on the Shop Small Map, businesses must opt-in to be displayed and accept American Express Cards. Merchants can check their listing and opt-in to the Map [here](#).
- The Map only returns 100 businesses for each search. Our system takes into consideration a proprietary mix of factors to filter to those 100.
- Filtering by industry or entering more of the address information may return different search results.
- In some cases, if a small merchant processes American Express® Card purchases as part of an affiliate program or through a third-party processor (for example, small merchants that offer the ability to accept credit cards through a card reader attached to a mobile device), we might not have sufficient information to add that business to the Map or that business may opt not to appear on the Map. Even though these small merchants may not appear on the Map, we want to reward eligible Card Members for shopping small at these small merchants.
- The merchant may not be an eligible merchant.

9. Will I receive a statement credit on orders and purchases made through online/mobile delivery apps?

Purchases must be made directly with a qualifying small business to be eligible for a \$5 statement credit. Purchases made through third parties and apps including, but not limited to food delivery apps, services, and platforms will not qualify for the offer.

Notwithstanding the above, purchases made through Resy will qualify for the offer. Please [see FAQ 12](#) for details around purchases made via third party that are excluded for the offer.

10. Will I receive statement credit on purchases made via Contactless Cards or a mobile wallet such as Apple Pay or Google Pay?

Purchases made at participating/eligible small businesses through [Contactless](#) Cards, and Contactless mobile wallets, such as Apple Pay and Google Pay, are eligible for the offer. Purchases made through other mobile wallets may not be eligible.

11. When visiting a participating Small Business, do I need to tell the Small Business that I'm using my enrolled offer?

No, when visiting an eligible Small Business, simply use your enrolled Card to meet the minimum spend of \$10 or more on a single transaction to earn the \$5 statement credit, up to 10 times. There are no coupons required, and you will automatically receive a statement credit if your purchase is eligible.

12. What types of purchases are excluded from the offer?

If you are purchasing goods/services from a Merchant through a third party, we may receive inaccurate information or may be otherwise unable to identify your purchase as eligible for the offer. Examples of purchases made via third party are:

- Purchases made with a payment account or service of a third party
- Purchases made via a card reader attached to a mobile phone
- Purchases made with online aggregators or marketplaces that sell goods of other Merchants, with the exception of Etsy which is eligible
- Purchases made through food delivery apps, platforms, and services will not qualify for the offer, with the exception of Resy which is eligible

Statement credits may also be reversed if a qualifying purchase is returned/cancelled.

Also, the following are not considered eligible purchases: fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid Cards, purchases of any cash equivalents or purchases made in foreign currencies.

Please refer to the full offer [Terms and Conditions](#) for details.

13. Why did I receive a statement credit for a purchase I made at a merchant that does not appear on the [Shop Small Map](#)?

In some cases, if a small merchant processes American Express® Card purchases as part of an affiliate program or through a third-party processor (for example, small merchants that offer the ability to accept credit cards through a card reader attached to a mobile device),

we might not have sufficient information to add that business to the Map or that business may opt not to appear on the Map. Even though these small merchants may not appear on the Map, we want to reward eligible Card Members for shopping small at these small merchants.

The data on this map is constantly being updated, please continually check back for updates. Please note that business location and other information provided on the Map may contain inaccuracies or errors, including as a result of information provided by third parties.

14. I have a question that isn't addressed by the FAQs on this page. Where can I go for help?

If the FAQs on this page do not address your questions, please feel free to call the number on the back of your Card.

SECTION 3: FOR MERCHANTS

15. How do I know if my business is a qualifying small business?

Merchants who appear on the [Shop Small Map](#) or [Shop Small Online Directory](#) are automatically included in the offer.

If your business is not on the Shop Small Map or Shop Small Online Directory, and you want to check if your business can be added, click [here](#).

In some cases, if a small merchant processes American Express® Card purchases as part of an affiliate program or through a third-party processor (for example, small merchants that offer the ability to

accept credit cards through a card reader attached to a mobile device), we might not have sufficient information to add that business to the Map or that business may opt not to appear on the Map. Even though these small merchants may not appear on the Map, we want to reward eligible Card Members for shopping small at these small merchants.

For your business to be considered a qualifying small business for the offer as well as the Shop Small Map, it must be Shop Small eligible based on the following qualification criteria:

- Must be an American Express Card accepting Merchant;
- Must be located in the 50 United States, District of Columbia, American Samoa, Armed Forces Pacific, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, or the U.S. Virgin Islands. For brick-and-mortar businesses, this means that you must have at least one physical business location within these territories; for online-only businesses, this means that you must have a service area within these territories;
- Must have at least 1 but no more than 25 locations (for brick-and-mortar businesses) and have no more than \$5M in American Express annual charge volume.
- Must not be part of a franchise brand that has more than 250 stores; Additionally, if a franchise brand has more than 25 corporate-owned stores, then the entire brand is excluded;
- Must be enabled to accept American Express Cards. Merchants who have been with us for more than 12 months must have had at least 1 transaction in the last calendar year.
- Businesses in these industries are excluded: Government agencies, public administration, gas stations and businesses located on the same premises as a gas station, travel agencies, charities, non-

profits, peer-to-peer payments, crowdfunding, trade associations, shopping property management companies, direct sellers, and political organizations;

If you have further questions on whether your business is a qualifying small business, please feel free to call our Shop Small servicing center at 1-833-213-0506. We are available from 9am - 6pm ET, Monday through Friday. You can also email us at ShopSmallHelp@aexp.com.

16. How will Card Members know that they can redeem the offer at my business?

Card Members are being encouraged to visit the [Shop Small Map](#) or [Shop Small Online Directory](#) to find places to shop, so we strongly encourage all eligible merchants to visit the map and ensure your business information is accurate and up-to-date including your current business status. To check your merchant profile on the Shop Small Map, click [here](#).

If your business is not on the Shop Small Map or Online Directory, follow the detailed instructions on the [Shop Small Map FAQs](#).

If you're an eligible merchant, you can also let Card Members know that you welcome American Express Cards by displaying signage/decals and using the Shop Small Offer marketing materials we've created for you. Visit [here](#) to download and access the marketing tools and resources.

17. How can I add or update my business listing on the Shop Small Map?

Help customers find your business on the Shop Small Map by adding

or updating your business listing. Follow the steps below, or check out our step-by-step video [here](#)

- Visit your [public profile page](#) and enter your merchant number or access code which is located in the upper right-hand corner of emails you receive from American Express Merchant Services. If you process payments directly through American Express, you can also log in with the Merchant Number on the first page of your Financial Activity Statement. Or, you can enter your Tax ID/EIN or Social Security Number with zip code.
- Select your shop location and make sure the “Show on Shop Small Map” toggle is blue so you can start your update
- As you update each section, be sure to hit “save” before moving on to the next section
- Allow up to 3 days for your new information to appear on the Map

18. Is there any cost to my business to be part of Shop Small or the Shop Small Offer?

No. The offer is fully funded by American Express. Marketing materials to help promote the offer to your customers will be provided by American Express and be free to download and use digitally – however, you are responsible for the cost of printing any of these materials.

19. What additional resources does American Express provide for Small Businesses to help navigate the current challenges?

American Express would like to help you save time and money with curated discounts on [business services](#), [tips and trends](#) from industry thought leaders, and [payment solutions](#) to help your business adapt to

the way your customers want to send and receive money. Learn more [here](#).

Also, we launched the “Stand For Small” to provide an aggregated hub of resources, from a growing group of companies, available for small businesses in response to COVID-19. To view the tools and resources available to support small businesses, please visit [here](#).

20. I process American Express Cards solely through a third-party payment aggregator, such as Square or Stripe. Do I qualify?

Possibly. If you meet all other eligibility criteria as outlined [above](#) and if the aggregator provides enough data for American Express to determine whether your business meets the criteria, you may be eligible to appear on the Shop Small Map or Online Directory. To determine if you are eligible, you can log in [here](#) or call us at 1-833-213-0506 between 9am - 6pm ET, Monday through Friday.

21. Are there any purchases at my business that are excluded from the offer?

If a Card Member is purchasing goods/services from your business via a third party, we may receive inaccurate information or otherwise unable to identify that purchase as qualified for the offer. Examples of purchases made via third party are:

- Purchases made with a payment account or service of a third party
- Purchases made via a card reader attached to a mobile phone
- Purchases made with online aggregators or marketplaces that sell goods of other Merchants, with the exception of Etsy which is eligible

- Purchases made through food delivery apps, platforms, and services will not qualify for the offer, with the exception of Resy which is eligible

22. I currently do not accept American Express® Cards at my business. How can I start to accept the Card to participate in the offer?

If you're a non-accepting Merchant and would like to begin welcoming our Card Members, please visit our [Accept the Card page](#) for details.

23. I have a question that isn't addressed by the FAQs on this page. Where can I go for help?

If the FAQs on this page do not address your questions, please feel free to call our Shop Small servicing center at 1-833-213-0506. We are available from 9am - 6pm ET, Monday through Friday. You can also email us at ShopSmallHelp@aexp.com.