

# See what's new with OptBlue.

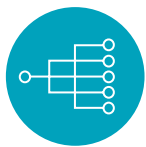
Here are new opportunities to grow and expand your customer base thanks to recent changes with OptBlue.



**New pricing and policy changes have been made to Government, Education, and Hospital industries,** so that it's easier to enable more merchants on OptBlue.

New OptBlue Wholesale Fees are in place for Education and Government industries.

We've removed the \$1MM American Express charge volume cap for new, non-Amex accepting merchants in the Hospital and Education industries.



**OptBlue has expanded eligibility to 273 franchise brands,** so you can sign more merchants and service them with the benefits of OptBlue.

We've removed the \$1MM Amex charge volume cap on these franchise brands, and we've also waived the existing AXP Merchant Access Fee and waived other OptBlue requirements.

Please refer to the next page for the full list of the franchise brands.



**Disputes Policies have been updated** to maintain fairness and transparency, which may lead to fewer Chargebacks and less disputes that are easier to manage for Merchants.

In fact, Merchants saw over 700K fewer disputes in 2017, following the changes we've made to our policies.\*



**We've reduced OptBlue Wholesale Fees for small restaurant transactions** to make it easier for merchants to say "YES" to American Express.

Reduced restaurant fees applies to small restaurant ticket purchases under \$5.00 in select MCCs.

The updated fees were announced in April 2016 (see OptBlue Operating Regulations for details).

Speak with your processor for details.



OptBlue®

\* Based on a comparison of aggregated US Merchant dispute and transaction data from 2017 to 2015, the year before the applicable disputes policy enhancements took effect.

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# You can now reach out to all of these franchises.

## Start signing more deals by offering the benefits of OptBlue.

Merchants in blue were lifted from the Merchant Exclusion List located in the US OptBlue Operating Regulations Appendix K.

1-800-RADIATOR & A/C	Direct Link	Maid To Perfection	Sandler Training
9Round	DKI	MaidPro	Sarku Japan
A&W	Downtowner Inns	Management Recruiters	<b>Sbarro</b>
Ace Sushi	Dutch Bros.	Marble Slab Creamery	Schmidt
AdvantaClean	Elements Massage	<b>Marcos Pizza</b>	Scottish Inns
Aerus	Embroidme	Martinizing Dry Cleaning	Scotts Lawnservice
Aire Serv	Era Real Estate	Master Hosts Inns	Sculpture Hospitality (FKA Bevintel)
Always Best Care Senior Services	European Wax Center	Matco Tools	Senior Helpers
American Lenders Service Co.	Exit Realty	Mathnasium Learning Centers	Seniors Helping Seniors
American Poolplayers Association	Eye Level Learning Center	Maui Wovi	Servpro
Amerispec Inspection Services	Fantastic Sams	Menchie's	Shoney's
Anago	Fast-Fix Jewelry and Watch Repairs	<b>Merle Norman</b>	Signal 88 Security
Any Lab Test Now	Fastframe Training Center	<b>Merry Maids</b>	Smile Source
Anytime Fitness	Fazoli's	Miami Subs – USA Inc.	Snap Fitness
<b>Armstrong McCall</b>	Fish Window Cleaning Services	Mint Condition	Snow Fox (FKA JFE)
<b>Arthur Murray Dance Studio</b>	Fit Body Boot Camp	<b>Miracle-Ear</b>	Soccer Shots
ASP – America's Swimming	Fit4Mom	Mister Softee	Sola Salon Studios
Pool Company	Fitness Revolution	Molly Maid	Sotheby's International Realty
Athletic Revolution	Fitness Together	Money Mailer	Speedy Oil Change
Aunt Millie's Bakeries (Distributor)	Fleet Feet	Mosquito Squad	Sperry Van Ness
Aussie Pet Mobile	Flying Biscuit Café	Mountain Man Nut & Fruit Co.	Spherion
Bar-B-Cutie	Flying Biscuit Café (Let's Go Back, LLC)	Mountain Mikes Pizza	Steamatic
Bark Busters	Fred Astaire Franchised Dance Studio	Mr. Appliance	Sterling Optical
<b>Benjamin Franklin Plumbing</b>	Frontier Adjusters	Mr. Handyman	Sun Tan City
Better Homes and Gardens Real Estate	Glamour Shots	Mr. Rooter	Super Wash
Biggby Coffee	Glass Doctor	Mr. Sandless	Superamerica
Bimbo Foods Bakeries Distribution	Global Graphics Network	Nathan's Famous	sweetFrog
BNI	Godfather's Pizza	National Maintenance Contractors	Synergy Homecare
Boneheads	Goin' Postal	National Property Inspections	Taco John's
Bricks 4 Kidz	<b>Grease Monkey</b>	N-Hance	The Cleaning Authority
Brixx Wood Fire Pizza	Great American Cookies	Noble Roman's Pizza	The Entrepreneur's Source
Brow Art 23	<b>Great Harvest Bread Co.</b>	<b>Novus Glass</b>	The Flame Broiler The Rice Bowl King
Bruster's Real Ice Cream	Griswold Home Care	Openworks	The Grounds Guys
Buddy's Home Furnishings	Guard-A-Kid	Orange Leaf Frozen Yogurt	The Joint...The Chiropractic Place
Budget Blinds	Hand and Stone	Orange Theory Fitness	The Maids
Carstar	Massage and Facial Spa	Oxi Fresh Carpet Cleaning	The Mosquito Authority
Cartridge World	Hardware Hank	Pacific Pride Services	Tiger-Rock Martial Arts
Cell Phone Repair	<b>Health Mart</b>	Padgett Business Services	(FKA Ita Academy)
Cellairis	Healthsource Chiropractic	Passport Inn	<b>Togo's</b>
Century 21	Heaven's Best	<b>Pearle Vision</b>	Transworld
Certapro Painters	Home Helpers	<b>Penn Station, East Coast Subs</b>	TSS Photography
Charles Schwab	Home Instead Senior Care	Petland, Inc.	Tuffy Tire & Auto Service
Charley's Philly Steaks	Homes & Land	Pillar To Post	Tutor Doctor
Checkers	Homewatch Caregivers	Pinkberry	Two Men and A Truck
<b>Chem-Dry</b>	Hot Stuff Pizza	Pita Pit	U.S. Lawns
Cherryberry	Housemaster	Pizza Inn	Uncle Maddio's Pizza Joint
Chester's	Huddle House	Pizza Ranch	(Integrity Brands LLC)
Christmas Decor	Hungry Howies	Planet Beach	Unishippers
<b>Church's Chicken</b>	Huntington Learning Center	Pop-A-Lock	United Country Real Estate
Cicis	Ice House America	PostNet	Vanguard Cleaning Systems
Club Z! In-Home Tutoring	Inchin Bamboo Gardens	<b>Precision Tune Auto Care</b>	Vision Source
Coffee News	Interim Healthcare	Pretzelmaker	Vision Trends
Coit Services, Inc.	J.D. Byrider and Carnow Acceptance Co.	<b>Primrose Schools</b>	Visiting Angels
Coldwell Banker	Jani-King	Property Damage Appraisers	Vocelli Pizza LP
College Pro Painters	Jazzercise	Prosource	Watermill Express
Colors On Parade	Jersey Mikes	Puroclean	Weed Man
Comet Cleaners and Laundry	Jets Pizza	Rainbow International	Weichert
Comforcare Home Care	Keystone Insurers Group	Rallys	Wetzel's Pretzels
Comfort Keepers	Kids 'R' Kids	Real Living	Wienerschnitzel
Complete Music	Kitchen Tune-Up	Real Property Management	Win Home Inspection
Complete Nutrition	Kona Ice	Realty Executives	Window Gang
Cookies By Design	Krystal	Red Carpet Inn	Window World
Cost Cutters Family Hair Care	<b>Kumon</b>	Red Mango	Wing-Stop
Cozzoli's Pizzeria	L.A. Insurance	Regal Nails Salon & Spa	Winzer
Culligan	Lawn Doctor	Right At Home	Wireless Zone
Davi Nails	Liberty Tax Service	Rita's Ice-Custard-Happiness	WSI
Decorating Den Interiors	Line-X	Rocky Mountain Chocolate Factory	Yogurtland
Dental Support Plus	Long John Silver's	Rooter-Man	Zounds Hearing
Diet Center	Mac Tools	Rosati's Franchising Inc.	
Dippin Dots	Maid Brigade	(Rosati's Pizza)	