

AMERICAN EXPRESS' COMMITMENT TO BACKING CUSTOMERS & COMMUNITIES

As we navigate the COVID-19 pandemic, it's more important than ever to have the backs of our Merchants and Card Members. Below is an overview of some of the actions we've taken.

Backing Our Merchants

We are investing to make it easier for you to collect payments, address disputes and access resources for your business.

- Extended Merchant dispute response time to 30 days for Card Member disputes received between March 1 – May 31, 2020
- Raised contactless transaction thresholds to \$200 in the U.S.
- Suspended data security non-validation fee from April through June 2020 for Merchants who cannot submit their PCI validation documents
- Reminded Merchants globally that American Express does not require them to collect Card Members' signatures at point of sale
- Established '**Stand for Small**,' a coalition of over 40 companies across media, technology, professional services, and more, that have come together to support small businesses as they navigate the impacts of Covid-19
- Provided access to new valuable services, discounted offers, and thought leadership content to address business needs during the pandemic

Backing Our Card Members

We are investing to continue to help bring you customers.

- Adding hundreds of Amex Offers for eligible U.S. Card Members enrolled in Membership Rewards, to provide discounts or credits on home essentials, food delivery and takeout, digital entertainment, business services and wellness, including Grubhub, Seamless, and Amazon.com
- Waived American Express Travel fees on modifications to eligible upcoming trips through May 31, 2020 for customers who booked trips through Amex Travel

Backing Our Communities

We are in it for the long term and have committed more than \$6 million in various forms of financial support to back those on the front lines.

- Grants to back the International Medical Corps, the CDC Foundation, Feeding America and the COVID-19 Solidarity Response Fund for the World Health Organization, as well as to local organizations around the world
- Partnered with Hilton to donate up to 1 million hotel room nights to frontline medical professionals across the U.S. We're also backing Marriott's Rooms for Responders initiative. Marriott, with support from its partners, including American Express, has committed to provide \$10 million worth of hotel stays in some of the hardest hit locations for heroic healthcare professionals
- Donated more than 250,000 respiratory masks to hospitals

For tips, trends and tools curated to help Merchants during this challenging time, visit americanexpress.com/merchantcontenthub

