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[The main reason: Compared with the other payment networks, AmEx tended to charge merchants higher interchange fees, aka "swipe fees." When you swipe \(or dip or tap\) a credit card, the store pays a fee to ensure that you get charged and the store gets paid for the sale.](#)

[Where is American Express Accepted? - NerdWallet](#)

[nerdwallet : credit-cards : retailers-accept-american-express](#)

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Credit or Debit Cards: Visa, MasterCard, American Express and Discover Credit Cards are accepted in-store. Customers can also save a credit or debit card in the Starbucks app to pay directly either in-store or when ordering ahead using the Starbucks App.

[How to Pay at Starbucks](#)

[stories.starbucks : press : how-to-pay-at-starbucks](#)

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