

**AGREEMENT FOR AMERICAN EXPRESS® CARD ACCEPTANCE  
STATE OF NORTH CAROLINA**

**EXHIBIT 1**

**Global Credit Authorization Guide**

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The Guide is written for programmers working on the behalf of Merchants/Service Establishments, Authorized Processors, Third-Party Developers and Software Vendors to develop host- or personal computer-based interfaces to American Express systems.

Participants in the State of North Carolina Agreement with American Express® will be provided a complete copy of the Guide upon request.