AMERICAN EXPRESS

Frequently Asked Questions
American Express Consumer-Presented QR Code®

What is a QR Code?

The QR Code or Quick Response Code is a two-dimensional barcode that contains the information needed to conduct a payment transaction. Amex QR Code solution provides Card Members with an additional, simple and convenient way to pay.

What is a Consumer-Presented QR Code?

Card Members generate a QR Code from their mobile wallet or banking app and the Merchant scans the QR Code as a form of payment.

What are the benefits of American Express Consumer-Presented QR Code solution?

- **Diversify Spend:** Adds new utility to the point of sale to capture digital spend.

- **Simple:** With a few clicks, Card Members benefit from an easy payment experience.

- **Convenient:** It reduces the Card Member's need to carry cash.

- **Additional Security:** Digital payments are a more secure alternative to carrying cash or multiple plastic cards.

Are Consumer-Presented QR Codes secure?

All the payments made through the QR Code are digitally secured and encrypted in authorization transmission, and Issuers can apply risk rules for QR Code transaction authorizations. Every transaction will require authentication and approval from the Card Members to initiate the process.

How will Card Members know if a Merchant accepts an American Express QR Code?

The Merchant should display a counter signage and/or decal indicating QR Code payment acceptance with the Blue Box. Brand guidelines are available to provide orientation on how to communicate QR Code acceptance at the point of sale.

What is the Card Member experience when using a Consumer-Presented QR Code?

- The Merchant will input the transaction amount on the terminal and prompt for the QR Code.
- The Card Member generates the QR Code from the banking app on the smartphone.
- The Merchant scans the QR Code using a reader or scanner.
- The Merchant receives a confirmation that the payment has been received and completes the transaction.
- The Card Member receives a notification confirming the completion of the payment.

What are the Issuer requirements for enablement of the Amex Consumer-Presented QR Code?

- The Issuer will need to develop the code for the banking application to support generating the QR Code, integrate with Amex QR Code APIs and certify the system.
- The requirements to meet Consumer-Presented QR Code should be based on AXP QR Code specifications, called *Amex Consumer Presented QR Code Implementation Guide, Amex Mobile HCE Contactless and QR Code Payment Security Requirements and Issuer Network APIs for Issuer Originated Payments.*
- The Amex Business Representative will support the Issuer through the implementation process with any additional questions.

What are the Merchant requirements to enable Amex Consumer-Presented QR Code?

- A scanner or camera capable of or reading a QR Code for payment.
- A point of interaction (e.g. terminal) to process the QR Code payment transaction.
- An acceptance agreement with an American Express Acquirer.

For further information regarding the Merchant setup, please refer to the *Amex Consumer Presented QR Code Implementation Guide.*

What happens when the Merchant scans the Card Member's QR Code?

- The scanner device will read the QR Code data and it will then be passed to the point of sale terminal.
- The point of sale terminal identifies the payment type then routes and builds the authorization message.
- The point of sale terminal submits the authorization request to the Acquirer who sends the transaction to the network.

What should the Merchant do if they do not receive a payment notification?

If the payment notification is not received in real-time, the Merchant will need to contact the Acquirer to determine why the notification has not been received.

How does a Merchant perform a refund of an Amex QR Code payment?

The Merchant will need to contact their Acquirer to initiate the refund. Merchants should speak to their Acquirer representatives for further details on the refund process.

What is the cost for a Merchant for a QR Code transaction?

The payment terms are determined by the Acquirer per the terms and conditions of the service agreement between the Merchant and the Acquirer.

For more information, visit www.amexglobalnetwork.com or contact your American Express Business Representative.