American Express Consumer-Presented QR Code®:

A simple solution for Merchants and Issuers to provide Card Members with more payment choice, just by scanning a code.

Consumer-Presented QR Codes expand the capabilities of Card Members' smartphones, so they can generate their own QR Code as a form of payment.

American Express QR Code Solution:

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.

Understanding Consumer-Presented QR Code

This solution expands digital wallet capabilities with an additional payment option, and provides a new method of communication for transmitting card details to the point-of-sale terminal. It also uses existing payment credentials on the Card Member's device for authentication.

Developing QR Code Payments with American Express has its benefits:

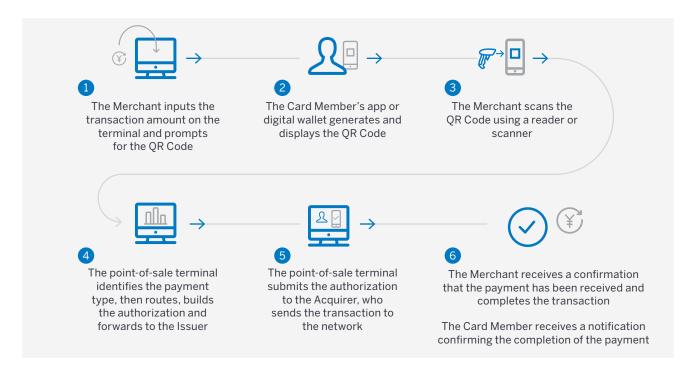| For Issuers	For Merchants and Acquirers
LOYALTY Enables Card Members with an additional digital payment option	**DIVERSIFY PAYMENT OPTIONS** Cater to demand for alternative payment options
SECURITY Monitors and controls Card Member spend to submit the transaction request to the Acquirer	**CASH DISPLACEMENT** Adds new utility to the point-of-sale to capture spend and reduces reliance on cash

How It Works

1 The Merchant inputs the transaction amount on the terminal and prompts for the QR Code

2 The Card Member's app or digital wallet generates and displays the QR Code

3 The Merchant scans the QR Code using a reader or scanner

4 The point-of-sale terminal identifies the payment type, then routes, builds the authorization and forwards to the Issuer

5 The point-of-sale terminal submits the authorization to the Acquirer, who sends the transaction to the network

6 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

Considerations for Amex Consumer-Presented QR Code Solution:

• The Issuer is responsible for verifying the Card Member and authenticating the device

• The Merchant needs to connect to the financial institution via the terminal

• Card data will be sent to the Merchant via the QR Code

• The Merchant confirms with the institution if the funds are available

• If approved, the funds are guaranteed to the Merchant

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

Additional Resources:

Amex Consumer-Presented QR Code Implementation Guide

Amex Mobile HCE Contactless and QR Code Payment Security Requirements

Issuer Network APIs for Issuer Originated Payments

Acquirer Network APIs for Issuer Originated Payments

How to Communicate QR Code Guidelines

FAQ

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