American Express Merchant-Presented QR Code®:

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

As Card Members reduce reliance on cash, Merchant-Presented QR Code is a low cost alternative for Merchants to accept digital payments without the need for point-of-sale infrastructure.

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 Merchant-Presented QR Code

This solution is relevant in countries where mobile smartphone usage is high, and it's a cost-effective solution because it doesn't require the infrastructure of a point-of-sale terminal. It's also an attractive option because of its convenience for Card Members and Merchants.

Developing QR Code Payments with American Express has its benefits:

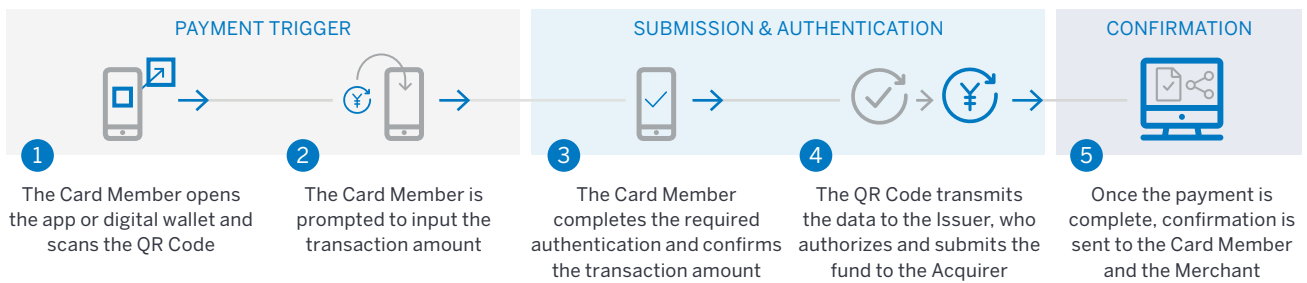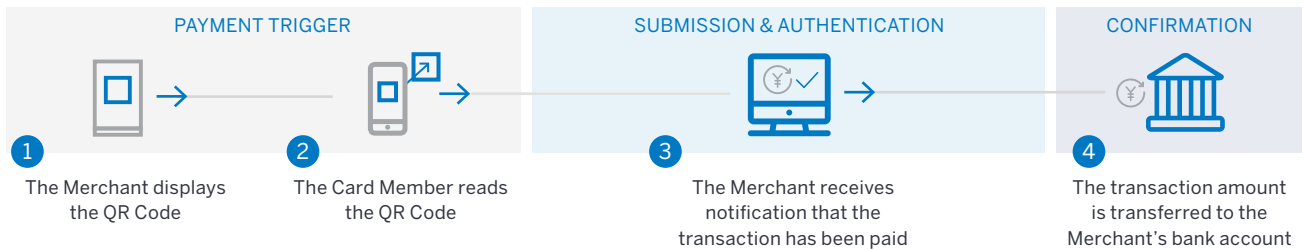| For Issuers	For Merchants	For Acquirers
LOYALTY	**COST EFFECTIVENESS**	**DIVERSIFY PAYMENT OPTIONS**
Enables Card Members with an additional digital payment option	Removes the need for point-of-sale terminal, reducing the cost of acceptance	Cater to demand for alternative payment options
SECURITY	**FINANCIAL INCLUSION**	**CASH DISPLACEMENT**
Monitors and controls customer spend to submit the transaction request to the Acquirer	Ability to accept digital payments and automate cash flow	Reduces reliance on cash, operational costs, and the risk of counterfeit fraud

How It Works

In Merchant-Presented QR Code, the QR Code contains all the Merchant information (as defined by American Express Merchant-Presented QR Code Specification) needed for the Issuer or the mobile banking app to trigger the payment.

Default Implementation for Issuers – Issuer Mobile App:

PAYMENT TRIGGER		SUBMISSION & AUTHENTICATION		CONFIRMATION
1	**2**	**3**	**4**	**5**
The Card Member opens the app or digital wallet and scans the QR Code	The Card Member is prompted to input the transaction amount	The Card Member completes the required authentication and confirms the transaction amount	The QR Code transmits the data to the Issuer, who authorizes and submits the fund to the Acquirer	Once the payment is complete, confirmation is sent to the Card Member and the Merchant

Default Implementation for Acquirers:

PAYMENT TRIGGER		SUBMISSION & AUTHENTICATION	CONFIRMATION
1	**2**	**3**	**4**
The Merchant displays the QR Code	The Card Member reads the QR Code	The Merchant receives notification that the transaction has been paid	The transaction amount is transferred to the Merchant's bank account

Issuer and Merchant Considerations for Amex Merchant-Presented QR Code Solution:

- The payer needs to connect to the Issuer in real time

- The Issuer is responsible for validating the Card Member and for liability of the transaction

- The QR Code contains all the Merchant information the Issuer or mobile banking app needs to trigger the payment

- The transaction is processed once authorization is confirmed by the Issuer

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

Additional Resources:

Amex Merchant Presented QR Code Implementation Guide

Merchant Presented QR Code Specification Version 2.1

How to Communicate QR Code Guidelines

FAQ

AMERICAN EXPRESS DON'T *do business* WITH OUT IT ℠