



# Consumer-Presented QR Code<sup>®</sup> Payments with American Express



## It's simple and touch-free.

QR Codes provide a convenient checkout choice—offering quick, contactless ways to pay. Card Members simply use their mobile wallet or Issuer banking app to display a QR Code, which is scanned by the Merchant's Point-of-Sale (POS) scanner.



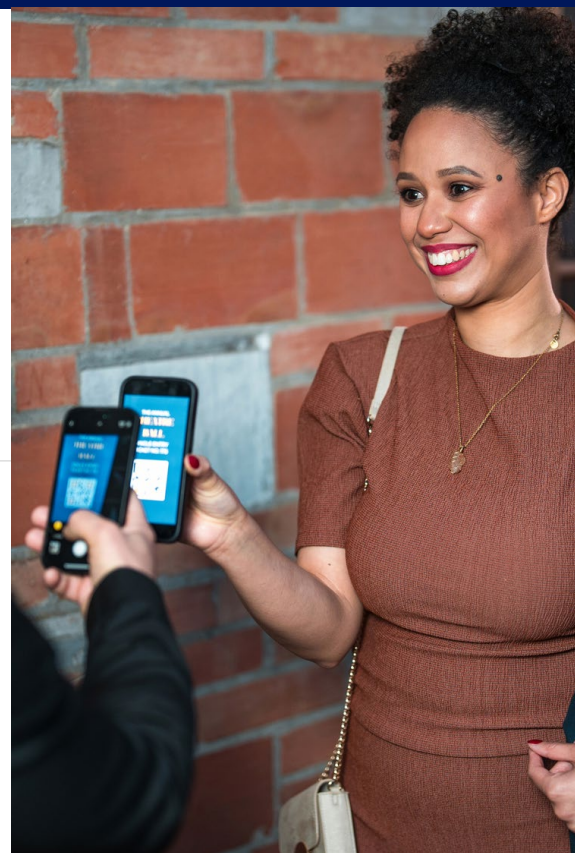
## It's cost-effective.

As customers reduce their reliance on cash, Consumer-Presented QR Codes offer a cost-effective alternative for Merchants that doesn't require new or additional POS infrastructure. Instead, they rely on existing Host Card Emulation (HCE) to speed and simplify the process.



## And it helps keep transactions secure.

Our commitment to industry standards and strong authentication methods means Merchants, Issuers and Card Members can be confident in QR Code Payments with American Express.



# Consumer-Presented QR Codes

## The benefits in detail



### Issuers



- ④ **Helps enable incremental digital spend.**  
Allows Card Members to pay digitally when cash isn't on hand, capturing everyday purchases that might otherwise be missed.
- ④ **Options lead to loyalty.**  
Offer Card Members a convenient, touch-free way to pay wherever they're transacting.
- ④ **Built on trusted security standards.**  
QR Code payments are protected by American Express' strong authentication methods and built on EMV® global standards.

### Acquirers



- ④ **Captures digital spend.**  
Offer a low-cost opportunity to cater to customer and Merchant demand, all while helping to drive revenue from digital spend.
- ④ **Interoperability without complexity.**  
Offer a globally recognizable QR Code brand mark that supports local and cross border acceptance.

### Merchants



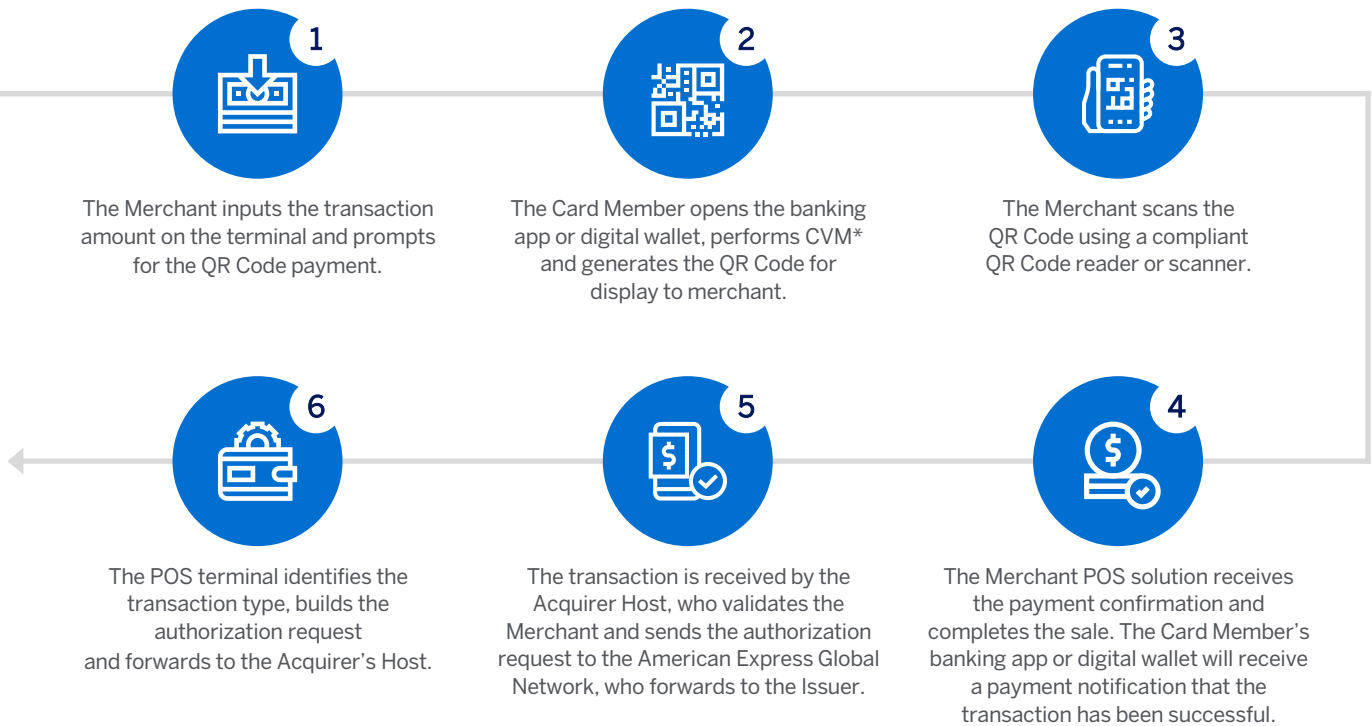
- ④ **Increased security against fraud.**  
No payment details are exchanged or stored with you or your system, which helps reduce the likelihood of fraud.
- ④ **Easy and cost-effective.**  
Use existing POS terminal capabilities to reduce integration costs.
- ④ **Empowers customers.**  
Drive digital payment acceptance for customers in non-tap-to markets with less payment infrastructure.

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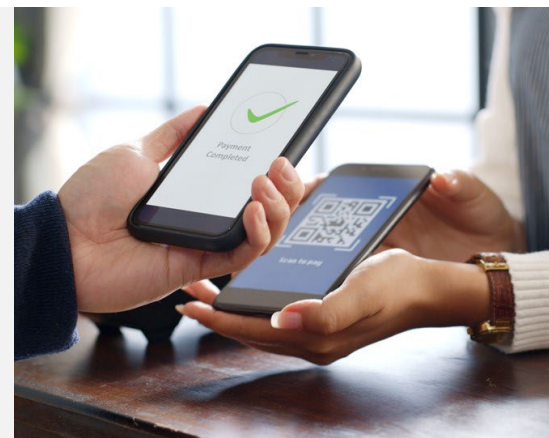
## How it works.

With a Consumer-Presented QR Code solution, Merchants can use their existing POS equipment to scan a QR Code generated by a Card Member's mobile wallet or banking app. It's a free way for customers to pay, and it's simple for Merchants to use.



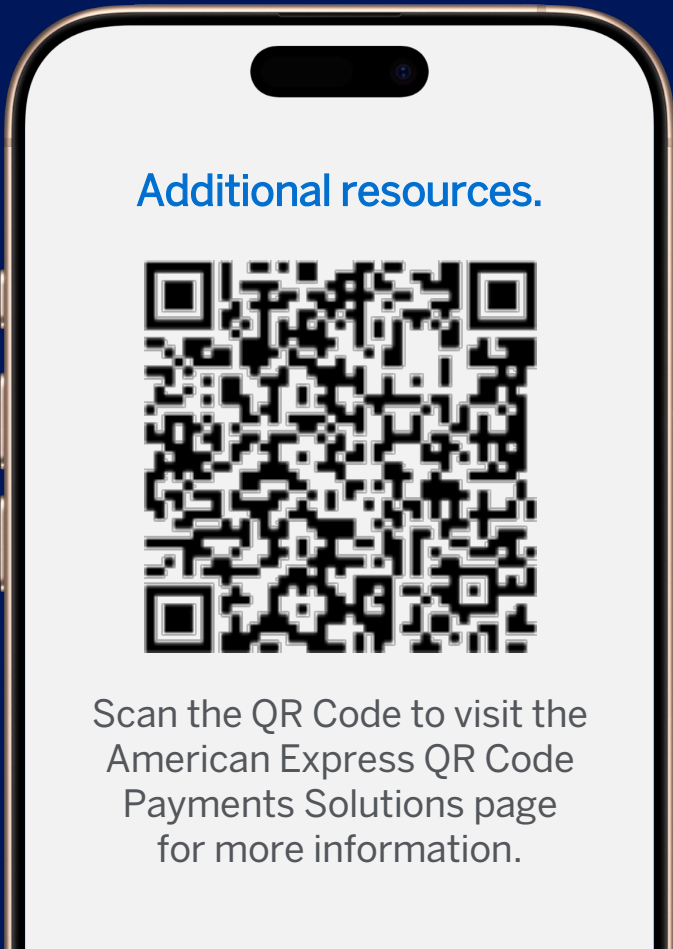
## A few things to remember

- The transaction is verified when the Card Member pre- authorizes the transaction with the Issuer before the QR Code is generated
- The Merchant needs to connect to their Acquiring partner via the terminal or device
- Tokenized Card data will be sent to the Merchant via the QR Code
- The Merchant confirms with the Issuer if the funds are available
- The Merchant submits the QR Code transaction to the authorization process and waits to receive an approval response



\*Card Verification Method (CVM)

# Consumer-Presented QR Codes



Get started today.

Building on our payment expertise, we'll guide you through an efficient onboarding experience—bringing a clear point of view and best practices to help you determine the solution and tools you need for a successful launch.



Contact your American Express Representative or visit [www.amexglobalnetwork.com](http://www.amexglobalnetwork.com) to learn more about QR Codes for Payments.

\*Source: The American Express Consumer Touchless Payments Survey. Methodology: Data points reflect findings from an American Express anonymous online survey, conducted February 5-7, 2021, among a sample of 1,004 adults 18 years of age and older.

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The QR Code Payment Mark, consisting of a stylized QR Code, is a trademark owned by



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